

ANALYSIS OF FACTORS AFFECTING INTEREST IN SAVING IN ISLAMIC BANK: KNOWLEDGE, SOCIAL ENVIRONMENT AND PSYCHOLOGICAL FACTORS

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Abstrac: Lack of knowledge of prospective customers about the ins and outs of the Islamic bank system has an impact on changes in interest in saving, which initially intended to save in Islamic banks changed to conventional banks. So far, prospective customers think that saving at conventional banks is simpler than Islamic banks, because Islamic banks themselves prioritize the halal of all transactions carried out and keep away from the name of the usury system. This is what causes the change in the mindset of prospective customers in making decisions about determining where he will raise funds. This study aims to see the extent of the influence of knowledge, social and psychological environment of students on saving interest in Islamic banks. The method in collecting data in this study was through distributing questionnaires to Al Muayyad Islamic Boarding School graduates. The results of this study indicate that knowledge, social and psychological factors together have a significant effect on students' interest in saving in Islamic banks, partial results indicate that knowledge and psychology have a significant effect, while the social environment has no significant effect.

Keywords: *interest in saving, knowledge, social and phsycological environments*

1. Introduction

Bank is an agency that collects public funds in the form of deposits and redistributes them to the public in the form of credit and other forms with the aim of improving the quality of life of the community (Kasmir, 2012). Meanwhile, Islamic banks are financial institutions whose systems and operations adhere to the principles of Islamic law or Islamic sharia (Wibowo & Widodo, 2005). The Financial Services Authority (OJK) assesses that the Islamic banking industry is growing in Indonesia. The Islamic banking industry also has the opportunity to increase economic growth. Sarjito as the deputy commissioner of capital market supervision said that until 2015, the total assets of the Islamic banking industry grew by an average of 10 percent or reached Rp. 617 trillion. This growth is very significant and is more leading than other sectors (Rahma, 2016).

The market share of the Islamic banking industry to the conventional banking industry showed an increase compared to previous years, increasing from 4.60% in July 2015 to 4.81% in July 2016. The increase in Islamic banking assets (BUS and UUS)) which was 18.49% from IDR 272.6 trillion in July 2015 to IDR 305.5 trillion in July 2016. Rahmat Waluyanto as vice chairman of OJK said that the increase was driven by soaring third party funds (DPK). up to 12.54%, namely from Rp. 216 trillion in July 2015 to Rp. 243 trillion in

July 2016 which then pushed the distribution of financing up to 7.47%, namely from Rp. 204.8 trillion in July 2015 to Rp. 220, 1 trillion (Sudjarmiko, 2016).

The increase in the number of market share and assets from year to year is quite significant, for that Islamic banks must also balance it by implementing various marketing strategies that are more attractive than previous strategies so that the interest of prospective customers who will collect their funds in Islamic banks also increases. One of the factors that may have the most influence on prospective customers regarding their interest in saving is the income factor. Each prospective customer has a different income level, therefore the interest in saving between individuals must also be different as well as students who generally still receive pocket money from their parents, although there are some who may already be working.

Al Muayyad Islamic Boarding School is one of the oldest Islamic boarding schools in the city of Solo, the number of students from various circles and regions makes this Islamic Boarding School more famous from Sabang to Merauke. All of these achievements are inseparable from the services of alumni who continue their da'wah after completing their education from Al Muayyad Islamic Boarding School. The alumni who take part in their respective areas have their own mission to convey what they have gained while studying at the Al Muayyad Islamic Boarding School. Of course it can not be separated from what has been prescribed by Islam.

There are also many alumni who choose to devote themselves to being the board of the Islamic boarding school after completing their education. Besides being the board of the Islamic boarding school, the alumni are also still continuing their education to the lecture bench, of course the chosen one is a university located in the city of Solo. So far, in terms of fees or pocket money, alumni still use conventional banking services, even though there are Islamic banking services which of course can be more reliable in terms of halal transactions. Therefore, as much as possible, the alumni of the Al Muayyad Islamic Boarding School can apply what has been determined by the Shari'a, which is to stay away from all things related to usury. Based on the problems described above, the authors are interested in conducting more in-depth research with the title "Analysis of knowledge, social and psychological environment on interest in saving in Islamic banks (case study on alumni students of Islamic boarding school Al Muayyad)"

2. Literature Review

2.1 Islamic Bank

Bank in Italian comes from the word banco which means bench or table. This bench is used by bankers to serve their operational activities to customers. The term bench is officially and popularly used as a bank, thus the basic function of a bank is to provide a place to deposit money safely and provide a means of payment to buy goods and services (Soemitra, 2009).

Regulations in Indonesia regarding Islamic banks are contained in Law no. 21 of 2008 concerning Islamic banking. Sharia bank is a bank that runs its business based on Islamic principles and according to its type consists of Sharia Commercial Bank (BUS), Sharia Business Unit (UUS) and Sharia People Financing Bank (BPRS) (Soemitra, 2009).

2.2 Interest

Interest means a high tendency or activity or a great desire for something. Interest in the Big Indonesian Dictionary (KBBI) is defined as a high heart tendency towards a passion or desire (Moeliono, 1999).

Interest is a desire that arises from oneself without any coercion from others to achieve a certain goal. Interest is a feeling of liking or pleasure and a sense of interest in an object or activity without anyone telling or usually there is a tendency to look for the object that is liked. Interest is usually better known as the decision to use or purchase a particular service or product. Purchasing decision is a process of making a decision on a purchase which includes determining what to buy or not to buy and the decision is obtained from previous activities, namely the needs and funds owned (Assauri, 2001).

Percy & Rossiter (1992) suggests that buying interest is a consumer's self-instruction to make a purchase of a product, plan, take relevant actions such as proposing (initiator) recommending (influencer), choosing and finally making a decision to make a purchase.

The factors that influence interest include:

- a) Encouragement from within the individual

For example, the urge to eat, the urge to eat will arouse interest in working or looking for income, interest in food production and others.

- b) Social motive

Can be a factor that generates interest to do a certain activity.

- c) Emotional factors

Interest has a close relationship with emotions, thus it can be said that interest is a strong impetus for someone to do everything in realizing the achievement of goals and ideals that become his desire. In addition, interest can arise due to external factors as well as internal factors (Saraswati, 2016).

Here are some indicators related to the factors of interest above:

- a) Future needs

Future needs Kotler & Armstrong, (2011) argue that Interest has a fairly close relationship with the drive in an individual which then causes a desire to participate and be involved in something that interests him. Someone who is interested in an object will tend to feel happy when involved in the object so that they tend to pay great attention to the object. The attention given can be realized by curiosity and studying the object. Saving means that we don't get carried away with lust to fulfill present or short-term satisfaction, but control our desire to be able to meet future needs that are far more important.

- b) Excellent service

Service quality is the overall characteristics and characteristics of a product or service in meeting the needs and tastes of customers. Excellent service quality is service that is very good and exceeds customer expectations. Initially, customers had simple and temporary expectations in their minds that were ordinary with general standards that were provided by many other companies, but it turned out that there were extra services that were unexpected and were a surprise from the company's services (Ariyanti, 2015).

- c) Products offered

Astuti & Mustikawati, (2013) said that the factor that must be considered by the bank to be able to attract customer interest is the bank's efforts to market its products, namely promotion. Promotional activities carried out by banks are a means to introduce their products to customers so that customers know more about the products offered by the bank. Promotion is an important activity for every company, including banks, because no matter how good the product is, if it is not known by the customer, the product will not succeed in the market.

2.3 Knowledge

Knowledge is the state of knowing or all that is known. Knowledge arises when a person uses his mind to recognize certain objects or events that have never been seen or felt before. For example, when someone tastes a new dish he knows, he will gain knowledge about the shape, taste, and aroma of the dish (Pangestika, 2019).

Knowledge is all what we know about a particular object. Knowledge is the result of knowing after sensing a certain object. Sensing occurs through the five human senses, namely: the senses of sight, hearing, smell, taste and touch. Most of human knowledge is obtained through eyes and ears (Pangestika, 2019)

Here are some indicators related to the knowledge factor above:

a) Knowledge of Islamic banking system

Consumer knowledge of Islamic banks is still limited, most customers only know about usury and sharia. While the terms in Islamic banking such as ijarah, mudharabah, musyarakah, and murabahah are still not known and understood by customers. The main reason customers save in Islamic banks is combination of religious reasons and profit. If there is a case, the Islamic bank informs that investment and savings have not made a profit in several years, what most customers do is keep saving at the same place or another Islamic bank, because saving in a non-Islamic bank is very contrary to Islamic principles. Customers strongly agree with the acceptance of interest-free loans made by Islamic banks is a form of contribution from the bank to help the community in a fair and efficient manner (Adawiyah, 2015).

b) Excellent service

The quality of service provided by the bank plays a role in advancing the bank's business. Good service quality will minimize customer complaints against the bank. Good service quality from the bank is a response made by the bank to the wishes and needs of customers. Responding to customer desires, customers will feel more valued by the bank so that customer interest in saving at the bank is getting bigger (Astuti & Mustikawati, 2013).

c) Banking image

Nursanti, (2016) A good banking image is a very strong thing to attract customers' interest in choosing banking products and services. Apart from that, it can also increase customer loyalty who will make repeated transactions and provide recommendations to others and remain loyal to the banking customer.

2.4 Social Environment

Muhammad, (2005) the social environment is a social group that lives within certain limits which are arranged based on social norms that distinguish it from the natural environment. The social environment is all social interactions that occur between consumers and the people around them or between many people (Sumarwan, 2003). The social environment consists of family, informal sources, other non-commercial sources and social class (Schiffman & Kanuk, 2004).

Aspects in the social environment taken by a person through 3 things:

a) Family environment

The family environment has a very important role in the development of children into personal and useful human beings for society. Family education is the education of parents for their children which is based on a sense of affection for children and what is received is natural. Parents are true educators, therefore parental love for children should be true

love as well. The influence of families in children's education varies. Some families or parents educate their children according to modern beliefs, while others still adhere to ancient beliefs. The circumstances of each family are different from one another. There are rich families, there are poor families, there are big families because there are many family members and there are also small families. There are families who are always surrounded by a calm and peaceful atmosphere, some are always noisy, bickering, and so on. By itself, the various conditions in the family will have different influences on children's education (Priaji, 2011).

b) School environment

The school environment is man-made, schools were established by the community to help meet the needs of families who are no longer able to provide life preparation for their children. To prepare children to live with sufficient intelligence and skills in modern society, which has a high culture as it is today, it is not enough for children to only receive education and teaching from their families (Priaji, 2011).

c) Community environment

According to Hamalik, (2001) explains that a very important dimension is society. In this context, the community environment includes elements of individuals, groups, natural resources, cultural resources, value systems and norms, conditions or situations as well as problems, and various obstacles in society as a whole.

2.5 Psychological

A person's motivation encourages to fulfill their needs and psychological factors are influenced by four factors, namely motivation, learning views, beliefs, and attitudes. As explained by Kotler and Armstrong, consumer behavior is influenced by four main psychological factors, namely motivation, learning outlook, beliefs and attitudes. Motivation is a need that strongly encourages someone to seek satisfaction of that need. As explained by Assauri, (2001) psychological factors of people who influence them in purchasing are motivation, perception, learning process from their experience as well as one's self-confidence and attitude. Psychological factors are used to recognize the feelings of consumers and formulate their thoughts. As explained by Schiffman & Kanuk, (2004) psychological factors are ways used to recognize consumer feelings, collect and analyze information, formulate thoughts and opinions in taking action. According to Prastiwi & Fitria (2021) Psychology can be defined as the science that studies mental behavior and processes.

Psychological factors are part of the influence of the environment in which he lives and lives at the present time without ignoring the influence of the past or his anticipation of the future. Consumer buying choices are influenced by four psychological factors, which consist of:

a) Motivation

Consumer motivation is a need that is large enough to encourage consumers to act. Needs that are sufficient to direct a person to seek ways to satisfy his or her needs (Engel & Gibson, n.d.). In order of importance, the levels of needs are physiological needs, safety needs, social needs, esteem needs and self-actualization needs. Initially a person tries to satisfy the most important need, if it is satisfied then that need is no longer a motivator and then the person will try to satisfy the other most important need.

b) Perception

How a motivated person acts will be influenced by his perception of a particular situation.

Perception is the process by which we select, organize and interpret these stimuli into

meaningful and embedded images. According to Kotler & Armstrong, (2011), perception is the process used by an individual to choose to organize and interpret information inputs to create a meaningful picture of the world.

c) Learning

Learning according to Kotler & Armstrong, (2011), is a change in a person's behavior that arises from experience. Most human behavior is the result of learning. Learning theory teaches marketers that they can build demand for a product by linking it to a strong drive, using prompts that provide encouragement or positive motivation and reinforcement.

d) Beliefs and Attitudes

Beliefs may be based on knowledge, opinions or beliefs, all of which may or may not contain emotional factors. These beliefs form product and brand images and people will act on those images. If some beliefs place wrong and hinder purchases the manufacturing company will launch a campaign to correct those beliefs.

The belief according to Kotler & Armstrong, (2011), which is a picture of the mind held by a person about something. Attitudes are evaluations, feelings, emotions and tendencies of favorable or unfavorable and enduring actions of a person towards an object.

Based on the literature review, the hypotheses in this study are: 1) There is a significant influence of knowledge on interest in saving in Islamic banks (a case study on alumni of Islamic boarding school Al Muayyad); 2) There is no significant influence of the social environment on the interest in saving in Islamic banks (a case study on Al Muayyad Islamic Boarding School alumni); 3) There is a significant psychological effect on interest in saving in Islamic banks (a case study on Al Muayyad Islamic Boarding School alumni); 4) There is a significant influence of knowledge, social and psychological environment together on interest in saving in Islamic banks (a case study on alumni of Islamic boarding school Al Muayyad).

3. Research Method

This type of research is quantitative research, with a questionnaire method that emphasizes accurate answers from respondents. The variables used are knowledge (X1), social environment (X2), psychological (X3), and interest in saving (Y).

This research was conducted from April 2020 to May 2020. The population in this study were students who were alumni of the Al Muayyad Islamic Boarding School in 2014-2019, totaling 375 people. The sampling technique used the Slovin calculation formula.

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{375}{1 + 375 \cdot 0,1^2}$$

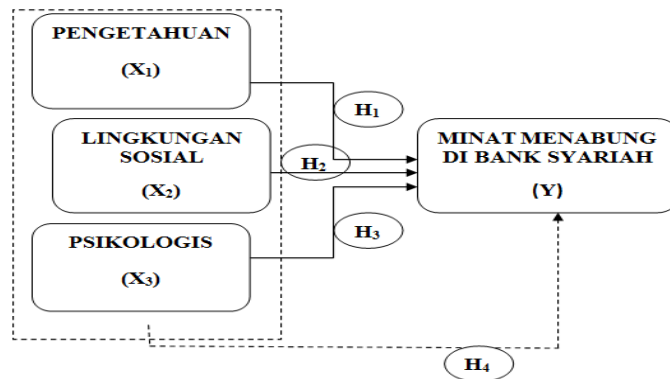
$$n = \frac{375}{1 + 375 \cdot 0,01}$$

$$n = \frac{375}{1 + 3,75}$$

$$n = \frac{375}{4,75}$$

$n = 78,947 = 78,95$ rounded to 79

The data analysis method used is as follows:



Gambar 1. Kerangka Berpikir

3.1 Descriptive Statistical Test

Descriptive statistical analysis aims to describe data from each variable in the study (Ghozali, 2011). The description can be seen from the average value (mean), standard deviation, maximum, minimum, sum, range, kurtosis, and skewness (distribution of distribution).

3.2 Validity Test

Validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. Validity wants to measure whether the questions in the questionnaire that we have made can actually measure what we want to measure (Ghozali, 2016).

The validity test that I want to use is the Pearson Correlation. The significance of the Pearson correlation used in this study is 0.05. If the significance value is less than 0.05 then the question item is valid and if the significance is greater than 0.05 then the item is invalid (Ghozali, 2016).

3.3 Reliability Test

Ghozali, (2016) stated that reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a question is consistent or stable over time. The reliability test used in this study is One Shot or one-time measurement, where the measurement is only once and then the results are compared with other questions or measure the correlation between the answers to questions. Reliability was measured by the Cronbach Alpha statistical test. A construct or variable is said to be reliable if it gives a Cronbach Alpha value > 0.70 .

3.4 Hypothesis Test

The data used to determine the relationship of the variables to be studied. This test uses statistical tests including multiple linear regression test, t test, F test and coefficient of determination test.

3.5 Multiple Linear Regression Test

The test model used to test the hypothesis in this study is using multiple linear regression analysis (multiple regression). This analytical tool is used because in accordance with the formulation of the problem, the research objective is to test the effect of several independent variables on the dependent variable. Multiple linear regression model was conducted to determine the effect between the dependent variable and the independent variable. Hypothesis testing is carried out after the multiple regression model is free from violations of classical assumptions, so that the test results can be interpreted correctly. Multiple linear regression model is shown by the following equation:

$$IS = a + \beta_1 KL + \beta_2 SE + \beta_3 PS + e$$

Description:

a : constant

β_1, β_2 : regression coefficient

IS : Interest Saving

KL : Knowledge

SE : Social environment

PS : Psychological

e : error term, which is the level of error in the estimator in research.

3.6 Partial test (t test)

The t test is used to test whether each independent variable (independent) individually or partially has a significant effect on the dependent variable (dependent) at a significant level of 0.05 (5%) assuming the independent variable is constant (Susilowati, 2016)

The t-test is used to test whether the independent variable has a significant effect on the dependent variable or not. The t-test is used to determine hypothesis testing, if the t-coefficient price is used as a measure, then the coefficient value must be compared with the table value for the predetermined alpha level. The criteria used are as follows:

- If the probability value is less than the value of (Pvalue<0.05) then H_a is accepted and H_0 is rejected, meaning that the independent variable has a significant effect on the dependent variable.
- If the probability value is greater than the value of (Pvalue>0.05), then H_0 is accepted and H_a is rejected, meaning that the independent variable has no significant effect on the dependent variable.

The basis for making decisions when using a comparison of the value of tcount with ttable is:

- If the value of tcount > ttable, then the hypothesis is accepted. This means that the knowledge variable (X1), social environment (X2) and psychological (X3) partially affect the interest in saving (Y).
- If the value of tcount < ttable, then the hypothesis is rejected. This means that the knowledge variable (X1), social environment (X2) and psychological (X3) partially have no effect on interest in saving (Y).

3.7 Simultaneous Test (F Test)

The F test is used to determine whether all independent variables (independent) together have an effect on the dependent variable (dependent) at a significant level of 0.05 (5%).

This F test is also often referred to as a simultaneous test, to test whether the independent variables used in the model are able to explain changes in the value of the dependent variable or not. The method of testing in this F test is by using a table called the Anova table (Analysis

of Variance) by looking at the significance value ($\text{Sig} < 0.05$ or 5%). The basis for making decisions using the comparison of significance values is:

- If the value of $\text{sig} < 0.05$ then the hypothesis is accepted. This means that knowledge variables (X1), social environment (X2) and psychological (X3) simultaneously affect interest in saving (Y).
- If the sig value > 0.05 then the hypothesis is rejected. This means that knowledge variables (X1), social environment (X2) and psychological (X3) simultaneously have no effect on interest in saving (Y)..

The basis for making decisions when using a comparison of the value of F_{count} with F_{table} is:

- If the value of $F_{\text{count}} > F_{\text{table}}$, then the hypothesis is accepted. This means that knowledge variables (X1), social environment (X2) and psychological (X3) simultaneously affect interest in saving (Y).
- If the value of $F_{\text{count}} < F_{\text{table}}$, then the hypothesis is rejected. This means that knowledge variables (X1), social environment (X2) and psychological (X3) simultaneously have no effect on interest in saving (Y).

3.8 Coefficient of Determination Test (R^2 Test)

This coefficient of determination shows the ability of the regression line to explain the dependent variable Y which can be explained by the independent variable X. The coefficient of determination is between 0-1. If the value of the efficiency of determination is equal to 0 ($R^2 = 0$), it means that the variation of Y cannot be explained by X at all. Meanwhile, if the coefficient of determination is equal to 1 ($R^2 = 1$), it means that the overall Y variation can be explained by X (Susilowati, 2016).

4. Results and Discussion

4.1 Validity Test

Validity test is used to measure the validity or validity of a questionnaire. The validity test in this study was carried out by factor analysis using the SPSS tool. Validity test was conducted to determine whether the statement on the questionnaire was worthy of research. Validity test was conducted on 79 respondents. The statement is declared valid or feasible if $r\text{-count} > r\text{-table}$.

Table 2. Validity Test Results

variable	Item	r-count	r-table (n=79)	Description
Interest Saving	1	0,476	0,218	Valid
	2	0,326	0,218	Valid
	3	0,568	0,218	Valid
	4	0,659	0,218	Valid
	5	0,686	0,218	Valid
	6	0,709	0,218	Valid
	7	0,721	0,218	Valid
	8	0,714	0,218	Valid
	9	0,474	0,218	Valid

Knowledge	1	0,725	0,218	Valid
	2	0,560	0,218	Valid
	3	0,623	0,218	Valid
	4	0,595	0,218	Valid
	5	0,811	0,218	Valid
	6	0,702	0,218	Valid
	7	0,683	0,218	Valid
	8	0,514	0,218	Valid
	9	0,535	0,218	Valid
	10	0,595	0,218	Valid
	11	0,558	0,218	Valid
	12	0,625	0,218	Valid
Social environment	1	0,629	0,218	Valid
	2	0,646	0,218	Valid
	3	0,580	0,218	Valid
	4	0,759	0,218	Valid
	5	0,794	0,218	Valid
	6	0,650	0,218	Valid
	7	0,694	0,218	Valid
	8	0,732	0,218	Valid
	9	0,695	0,218	Valid
	10	0,666	0,218	Valid
	11	0,663	0,218	Valid
	12	0,667	0,218	Valid
Psychology	1	0,589	0,218	Valid
	2	0,636	0,218	Valid
	3	0,750	0,218	Valid
	4	0,731	0,218	Valid
	5	0,587	0,218	Valid
	6	0,636	0,218	Valid
	7	0,594	0,218	Valid
	8	0,698	0,218	Valid
	9	0,764	0,218	Valid
	10	0,695	0,218	Valid
	11	0,720	0,218	Valid
	12	0,713	0,218	Valid

Based on table 2, it can be seen that the validity test conducted on 79 respondents resulted in 45 statement items which were declared valid. It can be concluded by seeing that each item has an r-count greater than the r-table, and it can be concluded that all statements made are considered feasible and can be used for research purposes.

4.2 Reliability Test

Table 3. Reliability Test Results

Variable	Item	Cronbach Alpha	Decsription
Interest Saving	Y	0,768	Reliable
Knowledge	X ₁	0,856	Reliable
Social Environment	X ₂	0,894	Reliable
Psychology	X ₃	0,891	Reliable

Based on table 3, it can be seen that the reliability test conducted on 79 respondents showed that all variables were declared reliable. It is concluded by seeing that each variable has a Cronbach Alpha value equal to or more than 0.70, with these results indicating that all statements made are considered feasible and can be used for research purposes.

4.3 Multiple Linear Regression Test

Table 4. Multiple Linear Regression Test Results

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	9,083	2,693		3,373	,001
KL	,402	,088	,597	4,566	,000
SE	-,019	,086	-,029	-,226	,822
PS	,159	,049	,277	3,237	,002

The interpretation of the regression results above is, the constant coefficient value is 9.083, the knowledge variable coefficient is 0.402, the social environment variable coefficient is -0.019 and the psychological variable coefficient is 0.159. Then the regression equation can be formulated as follows:

$$IS = 9,083 + 0,402KL - 0,019SE + 0,159PS + e$$

4.4 Result t test

Table 5. t test results

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
(Constant)	9,083	2,693		3,373	,001
KL	,402	,088	,597	4,566	,000
SE	-,019	,086	-,029	-,226	,822
PS	,159	,049	,277	3,237	,002

The results of the t-test stages above are as follows:

1) The effect of knowledge on interest in saving

Based on the table, the tcount value is 4.566 with a sig value of 0.001. This shows that the t-count value is greater than the t-table value of 1.992 and the sig value is less than 0.05, thus H0 is rejected and Ha is accepted, meaning that the knowledge variable has a positive and significant influence on the interest in saving for Al Muayyad Islamic Boarding School alumni students at the bank. sharia.

2) The influence of the social environment on the interest in saving

Based on the table, the tcount value is 0.226 with a sig value of 0.822. This shows that the value of tcount is smaller than the value of ttable 1.992 and the value of sig is greater than 0.05, thus H0 is accepted and Ha is rejected, meaning that the social environment variable has a negative and insignificant effect on saving interest among students of Al Muayyad Islamic Islamic Boarding School alumni.

3) Psychological influence on interest in saving

Based on the table, the tcount value is 3.237 with a sig value of 0.002. This shows that the value of tcount is greater than the value of ttable 1.992 and the value of sig is less than 0.05, thus H0 is rejected and Ha is accepted, meaning that psychological variables have a positive and significant influence on the interest in saving for Al Muayyad Islamic Boarding School alumni students at Islamic banks.

4.5 F Test

Table 6. F Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1032,379	3	344,126	26,445	,000 ^b
Residual	975,975	75	13,013		
Total	2008,354	78			

Based on table 6, the Fcount value is 26,445 with a Sig value of 0.000. This shows that the value of Fcount is greater than Ftable 2.725 and the value of Sig is less than 0.05, thus H0 is rejected and Ha is accepted. This means that the variables of knowledge, social and psychological environment together have a significant influence on students' saving interest in Islamic banks.

4.6 Coefficient of Determination Test

Table 7. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,717 ^a	,514	,495	3,607

Based on table 7 above, the number of R2 (Adjusted R Square) is 0.495 or (49.5%). This shows that the percentage of the influence of knowledge, social and psychological variables on students' interest in saving in Islamic banks is 49.5%, in other words, the variable of interest in saving can be influenced by knowledge, social and psychological environment variables by 49.5%, while the rest of 50.5% influenced by other variables not examined.

5. Discussion of Research Results

5.1 The Influence of Knowledge Factors on Interest in Savings by Al Muayyad Islamic Boarding School Alumni Students in Islamic Banks

The results of the partial hypothesis test show that knowledge has a positive and significant effect on students' saving interest, this is known in the t-test calculation where tcount (4.566) > ttable (1.992) and sig (0.001) < 0.05. This happens because the teaching staff at the Al Muayyad Islamic Boarding School always emphasizes its alumni to always practice everything that is in accordance with Islamic law.

Armed with knowledge from Islamic boarding schools that are applied by Al Muayyad alumni students in managing finances, including collecting funds in Islamic banks. The reason held by the alumni of the Al Muayyad Islamic Boarding School is to avoid the occurrence of elements that are not justified by the Shari'a related to transactions in everyday life.

The results of this study are not in line with the research conducted by Rizky Yoyong Igayani (2018), entitled "Factors Affecting Student Savings Interest in Islamic Banks (Case Study of Accounting Students at Nusantara University PGRI Kediri 2018)", resulting in the conclusion that the knowledge factor is partial positive but not significant effect on interest in saving because the level of knowledge about finances owned by accounting students at PGRI Kediri University is still relatively low.

Research conducted by Fadli, (2018) entitled "The Influence of Knowledge and Advertising on Interest in Savings in Islamic Banks (Case Study of Students of the Faculty of Economics and Islamic Business IAIN Padangsidempuan Batch 2014)" resulted in the conclusion that knowledge has a positive and significant effect on interest in saving in Islamic banks through the point of view of statistical data. However, if from the point of view of direct interviews with students the results are inversely proportional to the results of statistical data, meaning that the awareness or enthusiasm that arises from students is still lacking compared to the level of knowledge that has been received.

5.2 The Influence of Social Environmental Factors on Saving Interests in Al Muayyad Islamic Boarding School Alumni Students in Islamic Banks

The results showed that the social environment had a negative and insignificant effect on students' saving interest, this was known in the t-test calculation where $t_{\text{count}} (-0.226) < t_{\text{table}} (1.992)$ and sig value $(0.822) > 0.05$. This may be because the wider social environment does not necessarily increase the interest in saving for Al Muayyad Islamic Boarding School alumni.

Although the environment of Al Muayyad Islamic Boarding School can be said to be thick with sharia elements, it does not mean that it can affect the interest of alumni students to save in Islamic banks, because alumni students' opinions about Islamic banks also differ.

The results of the research on social environment variables are different from the research conducted by Maghfiroh, (2018) with the title "The Influence of Religiosity, Income and Social Environment on Interest in Savings in Islamic Banks at Darush Shalihah Islamic Boarding School Santri" which states that the social environment variable has a positive and significant effect on interest in saving in Islamic banks. The difference lies in the place and object under study, because the social environment in each region is also different and of course the character of the object under study is also certainly different. The environment of the Darush Shalihah Islamic boarding school indirectly influences its students to have as much interest as possible in saving in Islamic banks.

The research conducted by Ramadhani et al., (2019) with the title "Analysis of the Influence of Religiosity, Knowledge and Social Environment on Students' Savings Interest in Islamic Banks in Malang City (Case Study on the Banyuwangi Student Association in Malang City)" states that social environmental factors positive but not significant effect, so these results indicate that a good corporate social environment or financial institution makes students' interest in saving better

5.3 The Influence of Psychological Factors on Interest in Savings from Al Muayyad Islamic Boarding School Alumni in Islamic Banks

The results of the study stated that psychology had a positive and significant effect on student interest in saving, this can be seen from the calculation of the t-test where $t_{\text{count}} (3.237) > t_{\text{table}} \text{ value } (1.992)$ and sig value $(0.002) < 0.05$.

This can happen perhaps because of the background of Al Muayyad Islamic Boarding School alumni students who already understand the primacy of choosing everything that is in accordance with syar'i, and have been provided with motivation about the importance of following Islamic law so that they prioritize Islamic banks over non-Islamic banks.

It is true that so far the perception of Al Muayyad Islamic Boarding School alumni regarding Islamic banking is still not strong and they doubt whether their performance is in accordance with Shari'a or not much different from conventional banking, but Al Muayyad Islamic Boarding School alumni have been taught about beliefs about the impact of violating Islamic Shari'a, so their attitude towards What must be taken immediately is to carry out what has been determined by Islamic law and avoid everything that is prohibited.

The results of this study are in line with research conducted by Andespa, (2017), entitled "Factors Affecting Customer Interest in Saving at Islamic Banks", Roni takes the example of belief and attitude factors that influence the interest of saving in West Sumatran society in Islamic banks, These beliefs and attitudes shape the image of Islamic banks in the eyes of the public, where customers will act based on that image.

The research that has been conducted by Yulaifah, (2011) entitled "The Influence of Culture, Social, Personal and Psychology on Customer Decisions in Choosing a Sharia Bank (Case study in the Ciputat community using sharia banking services)" gives the result that

psychological variables have a negative but significant effect on customer decisions in choosing Islamic banks. Atin's research mentions the importance of the marketer's task in understanding consumer awareness between the arrival of external marketing stimuli and the final purchase decision.

5.4 Simultaneous Effects of Knowledge, Social Environment and Psychological Factors on Saving Interests in Al Muayyad Islamic Boarding School Alumni Students in Islamic Banks

Based on the data analysis that has been done, the variables of knowledge, social environment and psychological together have a significant effect on saving interest as evidenced by the value of $F_{count} (24.665) > F_{table} (2.725)$. These results prove that knowledge, social and psychological environment together have a significant effect on saving interest in Al Muayyad Islamic Boarding School alumni students in Islamic banks. In addition, the results of multiple regression testing show that the coefficient of determination (R^2) is 0.495 or 49.5%, these results indicate that the knowledge, social and psychological variables affect 49.5% of the interest of Al Muayyad Islamic Boarding School alumni students to save in Islamic banks.

6. Conclusion

Based on the results of data analysis obtained from Al Muayyad Islamic Boarding School alumni students described in the previous chapter, it can be concluded that (1) Knowledge variable (X_1) partially has a positive and significant effect on students' interest in saving in Islamic banks. This is evidenced by the t_{count} value of 4.566 which is greater than the value of t_{table} value of 1.992, this result indicates that the knowledge possessed by Al Muayyad Islamic Boarding School alumni students about Islamic banking is high enough, so that interest in having an interest in saving in Islamic banks is high. (2) The social environment variable (X_2) partially has a negative and insignificant effect on students' saving interest in Islamic banks. this is evidenced by using the t-test, where the t_{count} value of 0.266 is smaller than the t_{table} value of 1.992, which means that the social environment of Al Muayyad Islamic boarding school alumni is not certain to affect interest in saving in Islamic banks. (3) Psychological variables (X_3) partially have a positive and significant effect on interest in saving. this is evidenced by using the t-test, where the t_{count} value of 3.237 is greater than the t_{table} value of 1.992, which means that the psychology of the alumni of Islamic boarding school Al Muayyad students has high confidence and motivation to raise funds in Islamic banks. (4) The results of the F test show that the variables of knowledge (X_1), social environment (X_2) and psychological (X_3) together have a significant influence on students' saving interest in Islamic banks, where the calculation results are F_{count} of 26,445 and the value of sig. of 0.000.

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