

## Analysis of Factors Affecting on Saving Intention in Islamic Bank: The Case in Indonesia

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### Abstract

*This study aims to investigate the effects of religiosity and service quality on saving intention in Islamic banks towards Muslim communities in East Java Indonesia. In addition, this study also wants to find out whether there is an influence of gender, educational background, Islamic education, and geography on the intention to save in Islamic banks. This study uses a positive approach and structural equation modeling-partial least square (SEM-PLS) analysis technique. The sampling method used in this study is convenience sampling, with a total of 100 respondents. The results reveal that religiosity does not affect the saving intention of Muslim communities, while the service quality has a significant impact on the saving intention of the Muslim communities in East Java Indonesia. This result indicates that the better the service quality of Islamic banks, the more people's saving intentions will increase. Educational background and Islamic education affect the intention to save in Islamic banks, while gender and geography have no effect. The practical implication is the Islamic banks may focus on improving service quality, the financial capability of the bank, customer attraction through employee behavior, focusing on the reputation of the bank, and offering variant services.*

**Keywords:** Religiosity, Service Quality, Saving Intention

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### 1. INTRODUCTION

The Islamic bank's industry has received greater attention over the last three to four decades, especially after the meeting of the Organization of the Islamic Conference meeting was held in Mecca in the late 70s. One of the results of the meeting was to introduce a new type of bank that operates in an interest-free banking system. These banks do not regard interest as profit; rather they use rental fees, margin fees, etc. based on the involved contract (Sukmana & Febriyati, 2016).

Islamic banks have developed in Indonesia since 1992, along with conventional banks that have existed so far. The presence of Islamic banks in Indonesia is considered able to answer the difficulties that occur in conventional banking. The Indonesian Ulema Council (MUI) and the Indonesian Muslim Intellectuals Association (ICMI) by involving the government and Muslim entrepreneurs established Islamic banks in

Indonesia in 1991. The existence of Islamic banks in Indonesia was pioneered by Bank Muamalat Indonesia in 1992 (Kardoyo et al., 2020). However, people are still not aware of this concept. Socialization and promotion of the concept of Islamic banks were then launched. Over time, academic institutions began to emerge establishing Islamic economics study programs in their undergraduate and postgraduate programs. This supports the development of the Islamic bank's industry from a theoretical perspective (Sukmana & Febriyati, 2016).

Islamic banks are a dynamic segment in the banking industry (Abou-Youssef et al., 2015). This industry has enormous potential in attracting Muslims to fulfill their banking service needs and religious obligations (Muslim et al., 2013). Furthermore, with the principle of profit and risk sharing, Islamic banks also have the potential to attract non-Muslim customers (Saleh et al., 2017). Despite having

enormous potential, Islamic banks that have recently emerged are considered less popular and less experienced than conventional banking (Nizar Souiden dan Marzouki Rani, 2015). As a result, Islamic banks face a difficult environment in attracting customers (Suhartanto, 2019).

According to the relational marketing perspective, like a banking service business, Islamic banks need to maintain and develop relationships with their customers to succeed in the competition (Aurier & N'Goala, 2010). Furthermore, the relationship marketing literature reveals that trust and commitment are the two key factors needed to build and maintain long-term customer-service provider relationships (Morgan & Hunt, 1994; (Aurier & N'Goala, 2010). therefore, Islamic banks must pay attention to and maintain and increase the commitment and trust of their customers, including individual deposit customers (Peter Ayeni, Peter Ball, 2010).

After a long time, it is necessary to see how big the Muslim community in Indonesia intends to save at Islamic banks so that they can evaluate and propose some suggestions for the development of Islamic banks in the future. To the author's knowledge, there are at least 3 studies related to the problem of saving intentions in Islamic banks. Asif Hamid Charag, Asif Iqbal Fazili, and Irfan Bashir focus (2019) on determining consumer readiness to adopt Islamic banks in Kashmir, India. They use attitude, religiosity, culture, government support, and perceived risk. Peni and Faizah (2020) looked at the case of Muslim students in Yogyakarta regarding the study of saving intentions at Islamic banks using parental recommendations, location, profit sharing, religiosity, knowledge, and financial information. Kardoyo, Nurkhin, Muhsin, Mukhibad & Aprolian (2020) researched the intention to use Islamic Bank services for Mandiri Syariah Bank customers in Brebes, Central Java by using knowledge, promotion, religiosity, educational background, and age.

This study tries to expand the research of Nugraheni & Kardoyo et al., (2020), the samples in these two studies are Muslim university students in Yogyakarta and customers of Bank Syariah Mandiri, Brebes, Central Java, Indonesia. Independent variables in these two studies are parental recommendation, location, profit sharing, religiosity, knowledge, and financial information disclosure, and the effect of knowledge, promotion, and religiosity. The data analysis method used was a multiple linear

regression model and SEM-PLS. While the sample in this study is wider, namely the Muslim community in general scattered in East Java Indonesia. The independent variables in this study are religiosity and service quality and in addition, this study also wants to find out whether there is an influence of gender, educational background, Islamic education, and geography on the intention to save in Islamic banks. The analysis technique used in this study is structural equation modeling-partial least square (SEM-PLS).

## **2. LITERATURE REVIEW**

### **2.1. Religiosity**

Hill and Pargment (2003) in their study say that the terms Religion and Religiosity are used interchangeably to define the same concept, the latter being used more often in the recent literature. Religion is defined as “an organized system of beliefs, practices, rituals, and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, a higher power, or ultimate truth/reality), and (b) to foster understanding about one's relationship and responsibility to others in living together in the community” (Koenig et al., 2000: 18). Religiosity was defined by Fam et al., (2004) as the level of individual commitment to a particular religious group. The religiosity of Muslims determines their intention to consume products that comply with Sharia (Soesilowati, 2010; Newaz et al., 2016). Religiosity has a personal dimension (Slater et al., 2001) which represents the real relationship between the individual and the sacred. Souiden and Marzouki (2015) say that a religious Muslim believes in God, obeys His laws, fears His punishment, develops an interest in his religion and practices it, is patient, and does not succumb to temptations. Religiosity is related to customer attitude and behavior (Al-Hyari et al., 2012).

Religiosity is one of the determining factors of interest for someone to use the services of a Sharia Bank. Someone who has a high level of religiosity will be more interested in using the services of Islamic banks. The community will feel comfortable because they have carried out economic activities by Sharia teachings. Islamic banks apply sharia principles in their operations. Many researchers have found a positive and significant effect of religiosity on interest in saving in Islamic banks including Nugraheni & Widayani, (2020) and Charag et al., (2019). The results of research by Bananuka et al (2020) show that religiosity is a significant determinant of the adoption

of Islamic banks in non-Islamic developing countries (Uganda). Suhartanto found a significant influence of religiosity on intentions towards Islamic banks (Suhartanto, 2019). The more a person is afraid of God's punishment, he will have a good perception of Islamic banks. In addition, the more he believes in Islamic law, the more he will like Sharia banking products (Lajuni et al., 2017). From the discussion above, it can be believed that attitude positively influences the intention to adopt Islamic banks and if someone feels that Islamic banks services are in line with Islamic values, their attitude will be favorable towards Islamic banks.

## **2.2. Service Quality**

The quality of service of any institution is a pull factor to attract and retain customers. Alamgir and Shamsuddoha (2003) define service quality as the difference between services' current performance and their anticipated. Based on their study, they suggest a service dimension that can be adopted for higher growth and retaining customers. They also highlighted how an understanding of the service dimensions is critical to sustainable growth and to meeting customer expectations. Ahmad and Haron (2002) found that financing costs lead to positive or negative perceptions about Islamic products and services. People who are in charge of the financial affairs of the company are increasingly attracted to Islamic products and services if their costs are lower compared to their conventional counterparts. Jiang and Wang (2006) defined perceived service quality as a customer's assessment of performance-derived pleasure in a good sense and passion, on the other hand, affects service quality as recognized in a hedonistic sense (Alam & Al-Amri, 2020).

An examination of the relevant literature reveals a causal relationship between service quality and satisfaction. Lee et al., (2000) confirmed perceived service quality as an antecedent of customer satisfaction. Service quality is considered the main measure of organizational performance (Saleh et al., 2017). The relationship between service quality and customer satisfaction in the context of banking services has been examined extensively in the past decade (Al-Hawari & Ward, 2006; Bloemer & de Ruyter, 1998; Sureshchandar et al., 2002). Akroush and Khatib (2009) suggest that service quality directly impacts short and long-term measures of organizational performance. Similarly, Duncan and Elliott (2002) establish a positive relationship between

service quality and financial performance in financial service institutions. Lastly, based on an empirical study conducted in Jordanian commercial banks revealed a significant positive relationship between service quality and financial and non-financial performance of banks (Akroush, 2008).

## **2.3. Saving Intention**

The intention has been defined as the result of a comprehensive description of internal and external factors that are direct predictors of behavior (Perugini & Bagozzi, 2004). Robin and Judge (2009) add an alternative and more concise definition of intention as "a decision to act in a certain way". In the Theory of Reasoned Action (TRA) is explained that intention is strongly influenced by attitudes toward behavior and subjective norms. In this model, the intention is the result of attitudes that are derived from beliefs about behavior that are evaluated along with perceptions of the individual's social expectations to perform the behavior. The main assumptions adapted in TRA are that first, humans are rational beings and use the systematic information available to them. Second, people consider the implications of their actions before they decide to engage or not engage in a particular behavior. Even though this assumption is very useful and adapted. Many researchers, it turns out, have not been able to fully explain consumer behavior when it is not enough to control the behavior. This theoretical gap led to the further development of TRA into the Theory of Planned Behavior (TPB).

Intention to use Islamic banks services can be interpreted as the desire of the public to use Islamic banks services, such as savings and other services. This desire is driven by information obtained about Islamic banks, both independently and from outside parties. Many factors affect interest. Culture, family, attitudes and beliefs, social motives, and motivation are the determinants of a person's interest in saving (Kardoyo et al., 2020).

## **3. METHODOLOGY**

This study uses quantitative methods. Sugiyono (2010) suggests that quantitative methods can be used in a population or sample. This study uses a positive approach and structural equation modeling-partial least square (SEM-PLS) analysis technique on samples of Muslim communities living in several cities and districts in East Java, Indonesia, both those who already have Islamic bank accounts and those who do not. The sampling method used in this study

is convenience sampling, with a total of 100 respondents. This study examines the effect of religiosity and service quality on saving intention in Islamic banks towards the Muslim community of East Java, Indonesia. The dependent variable used in this study is saving intention in Islamic banks. While the independent variables are religiosity and service quality from Islamic banks. Data for this study were collected through questionnaires administered by the researchers themselves and through online surveys. Questionnaires were distributed to Muslim communities in East Java Province, Indonesia who have Islamic bank account savings or not.

The sampling method used is convenience sampling. Furthermore, data analysis has quantitative or statistical characteristics to test predetermined hypotheses. In this study, causal analysis is used because it is considered suitable to describe the causal relationship from the formulation of the hypothesis that has been defined in the previous chapter. The causal analysis applied in this study is to identify the reasons why one variable affects or is responsible for changes in other variables (Johnson, 2012). The population in this study is the Muslim community in East Java, Indonesia. While the sample used in this study is every Muslim community in East Java that has a sharia bank savings account using purposive sampling as the sampling technique.

The scale range in this measurement starts from the number 1 to 5 for the variables of religiosity, service quality, and saving intention, each item is given five answer choices consisting of: strongly disagree, disagree, neutral, agree, and strongly agree. Based on Mohammad et al., (2019) in Ratnasari et al., (2020) convenience sampling is the technique most often used in quantitative research. However, in using this technique, the opportunity to participate is not the same for all eligible individuals in the target population. Ratnasari et al., (2020) stated that due to easy sampling, small sample size, and the short time frame when analyzing results, the generalizability of results is limited. However, the findings can be used to develop theoretical principles for making statements of integrated care and the findings are polymorphic. The sample used in this study was 100 respondents more than 10 times the number of variables in this study. The analysis technique used in this study is structural equation modeling-partial least square (SEM-PLS).

## **4. RESULT AND DISCUSSION**

### **4.1. Profile of Respondents**

The respondents of this study came from cities and regencies in East Java, namely Bangkalan, Batu, Blitar, Bojonegoro, Gresik, Jember, Surabaya, Pasuruan, Gresik, Kediri, Lamongan, Lumajang Malang, Mojokerto, Ngawi, Pamekasan, Pasuruan, Probolinggo, Sampang, Sidoarjo, Situbondo, Sumenep, Surabaya, Tulungagung, 100 questionnaires were collected from respondents who are Muslim, living in East Java Indonesia. The respondents' profile is as presented in Table 1.

Gender. The research analysis shows that gender does not affect saving intention in Islamic banks with 50% of men and 50% of women. Therefore, both men and women respondents have the same opportunity to save their money. Households headed by men are considered to be more competent in managing funds than women. The opportunity to save will be higher than consumption if the customer's fund management is good. However, currently, the source of income in a family does not only rely on men to work but also housewives who can also work according to their interests and desires for income. In other words, there is no difference between men and women in making money or being breadwinners. same as the research result of Kardoyo (2020) that gender did not affect saving intention in Islamic banks (Kardoyo et al., 2020).

Educational Background. The research analysis shows that the majority of the respondent is upper middle class and absolutely nothing lower middle class. The results of the study found that education affects saving intention. A high level of education makes a person have more information, with a lot of information financial management will be better and will decide to save money or funds. The level of education of the customer also affects the time of opening a bank account. When customers become educated, they think of several more factors namely bank profitability, reputation, credit facilities, employee behavior, etc. rather than the general people, based on the results of the study (Sen et al., 2020) The research analysis shows that 94% of respondent have an Islamic educational background and 6% have no an Islamic educational background. It shows that Islamic Education affects saving intention in Islamic banks.

Geografis. The research analysis shows that geography does not affect saving intention in Islamic banks with 53% of the location of the respondent is

living in an urban area and 47% in a rural area and the distance of the respondent is 52% far and 48% near from Islamic banks. The result is consistent with (Nugraheni & Widayani, 2020) statement that location has no significant influence on the saving intention of Islamic banks.

#### 4.2. Validity and Reliability

Table 3 shows outer loading for religiosity variable, with all indicators of religiosity having outer loading greater than 0.5. A convergent validity test can be assessed based on the loading factor value. The limit of the loading factor value can be accepted when it is greater than 0.50 (Ghozali, 2008). As the indicators meet the convergent validity, it means that they have a very close relationship and are part of the religiosity variable. Therefore, nothing is eliminated for indicators of religiosity variable. All indicators of service quality have outer loading greater than 0.5. So, the indicators have met the convergent validity, which means that they have a very close relationship and have become part of the service quality. Based on the outer loading for saving intention, all indicators have outer loading greater than 0.5. Thus, the indicators have met the convergent validity, which means they have a very close relationship and have become part of saving intention.

The findings also show that the composite reliability of each construct has a value greater than 0.7. Therefore, it can be concluded that the overall indicators in the variables have good internal consistency and reliability Table 4.

**Table 1. Distribution of respondents according to demography**

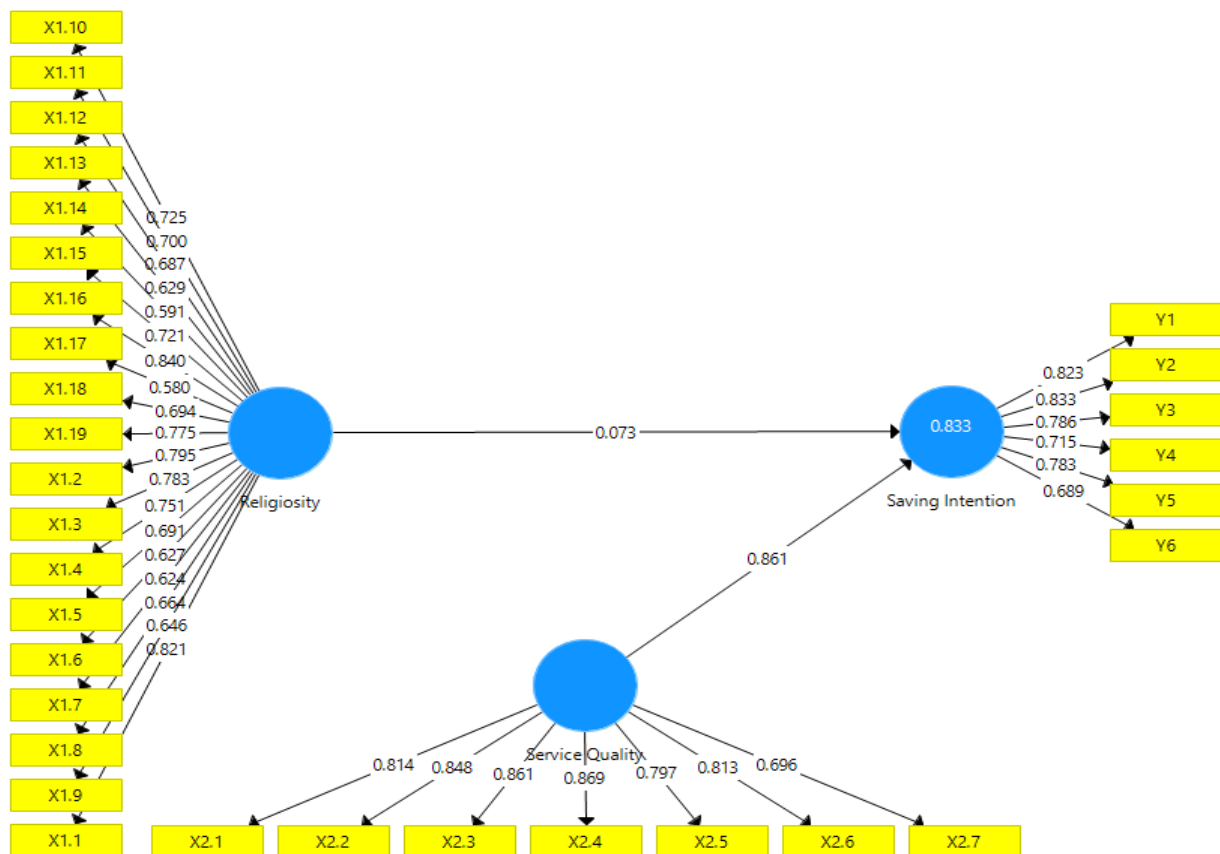
Demography	Category	No. of Respondent
Gender	Male	50
	Female	50
	<25 years	58
Age	26–35 years	28
	36–45 years	7
	>45 years	7
	Elementary School	0
Education	Junior High School	0
	Senior High School	3
	Diploma	2
	Undergraduate	74
	Master	18
	Doctor	3
Islamic Education	Yes	94
	No	6

Demography	Category	No. of Respondent
Location	Urban	53
	Rural	47
Distance	Far	52
	Near	48

**Table 2. Loading factors and validity test of the components in the model**

Indicator	Loading Factor
Panel A: Religiosity	
Islam is a way of life	0.821
The teachings of the Koran can be applied in today's life	0.795
There is only one God (Allah)	0.783
The Sunnah of the Prophet applies all the time	0.751
A person will feel uncomfortable when missing the time of worship (prayer)	0.691
All human actions will be judged and rewarded accordingly after death	0.627
Heaven's rewards encourage me to do good deeds	0.624
I kept everything I promised	0.664
I advise others to do good and avoid evil	0.646
I'm worried if I can't pay my debt on time	0.725
I care about my neighbors and their well-being	0.700
I'm honest all the time	0.687
I visit my family/friends when they are sick	0.629
I pray five times a day	0.591
I make sure my clothes cover my aurat	0.721
I make sure the food and drinks I consume are halal	0.840
I go to the mosque to pray fardhu	0.580
I read the Quran and do zikir	0.694
I give alms for religious purposes	0.775
Panel B: Service Quality	
The appearance of Islamic bank employees is clean and neat	0.814
Sharia bank employees have competence in serving their customers	0.848
Sharia bank employees serve wholeheartedly	0.861
Sharia bank employees provide information in a clear and easy to understand the manner	0.869
The treatment of Islamic bank employees to all customers is the same	0.797

Indicator	Loading Factor	Indicator	Loading Factor
Islamic banks have complete, comfortable, clean, and well-organized interiors and facilities	0.813	I save in Islamic banks because of a desire from myself	0.833
Islamic banks can maintain customer confidentiality regarding the amount of savings, PIN, account number that you have so that other people don't know	0.696	I save at Islamic Bank because the service is satisfactory and the employees look Islamic	0.786
		I invite my family and friends to save at Bank Syariah	0.715
		I save at Islamic Bank because it uses a profit-sharing system	0.783
Panel C: Saving Intention		I save at Islamic banks because there is no element of gharar (obscurity) in their products	0.689
Since the issuance of the MUI Fatwa regarding the prohibition of usury, I immediately switched to saving at Islamic banks	0.823		



**Figure 1. Loading value construct**

Average variance extracted (AVE) is used to test the square root of each AVE whether the correlation is greater than each latent construct, the AVE value is used as a requirement of discriminant validity achieved (Ghozali, 2008). The minimum AVE value to declare that reliability has been achieved is 0.50. Based on the data in Table 4, all variables have AVE levels above 0.50 which indicates that all indicators have lower average error rates. Table 4 shows that each variable has composite reliability and Cronbach's alpha value greater than 0.70, the result

shows that the reliability of measuring instruments is high, which means that the gauges of each construct are highly correlated, hence, it can be said that all variables or constructs have good reliability.

It can be seen from the research findings that the R square for saving intention variables is 0.833, which means that saving intention is affected by the religiosity of 83% Figure 3. Table 4 can be interpreted as follows: the P-value of the religiosity toward saving intention is 0.374 which is greater than 0.05 and the t-values are 0.889 which is smaller than 1.96, therefore,

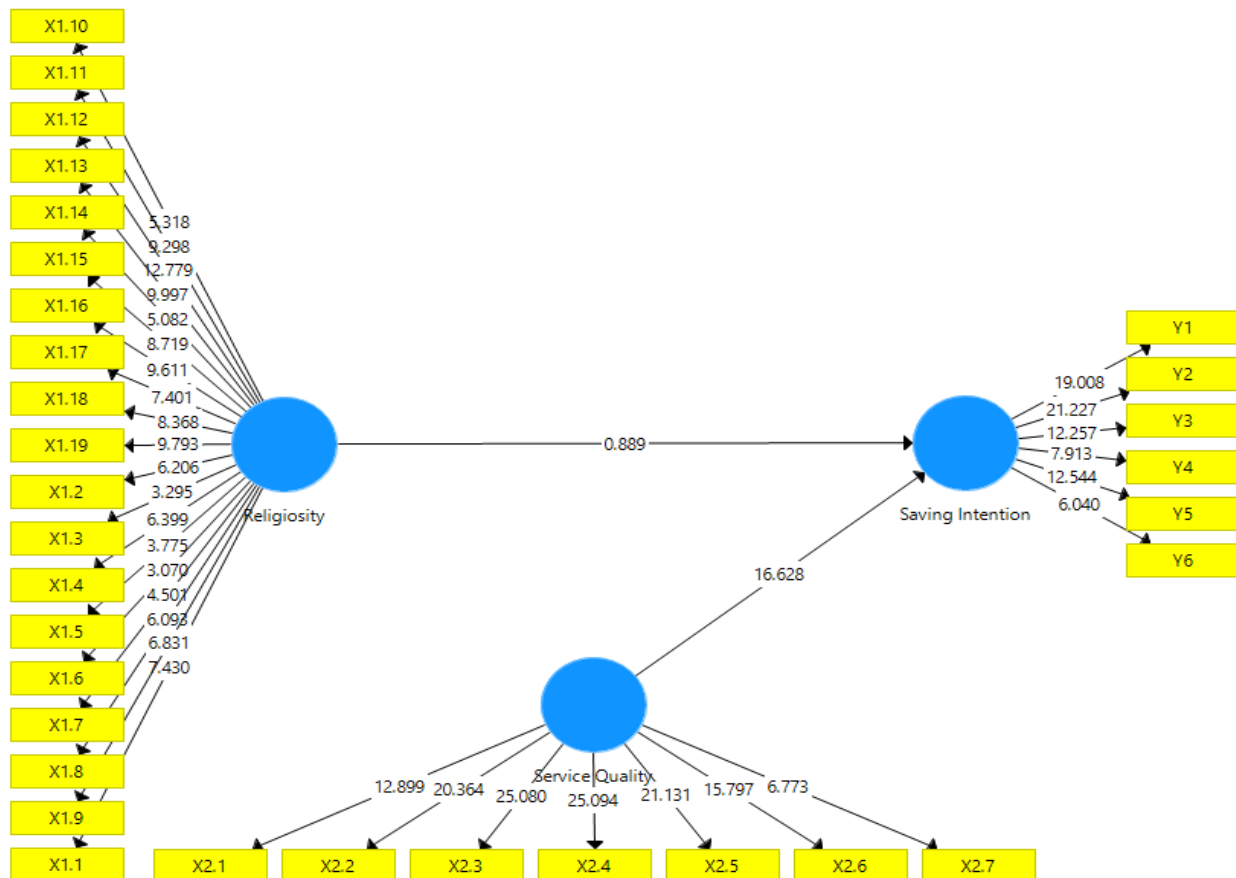
the lower the religiosity, the lower saving intention in Islamic banks. The P of service quality toward saving intention is 0.000 which is smaller than 0.05 and t-values are 16.628 which is greater than 1.96, therefore, the greater the service quality, the greater the saving intention in Islamic banks. Based on the result in Table 4, it can be concluded that the religiosity hypothesis is rejected but the service quality is accepted.

**Table 3. AVE, composite reliability, and Cronbach's alpha each variable**

Variables	Average variance extracted (AVE)	Composite reliability	Cronbach's alpha
Saving Intention	0.501	0.949	0.944
Religiosity	0.598	0.899	0.865
Service Quality	0.666	0.933	0.915

**Table 4. Coefficient determination, T-testing result, and accepted hypotheses**

Direct hypothesis	p-test	p-values	T statistics (jO/STERRj)	Hypotheses
Religiosity => Saving Intention	0.374	0.889		H1 rejected
Service Quality => Saving Intention	0.000	16.628		H2 accepted
Coefficient of determination R2:				
Service Quality => Saving Intention		0.833		



**Figure 3. Bootstrapping result**

*Relationships on religiosity toward saving intention.* The research findings show that religiosity has no significant impact on the saving intention of Muslims in east Java Indonesia with the t-values of  $0.889 < 1.96$ . This suggests that the first hypothesis is

rejected. The results of the study stating that religiosity does not affect saving intention are following the research of (Kardoyo et al., 2020).

Based on theory by Al-Hyari et al., (2012) explained that religiosity is related to customer

attitude and behavior and according to many researchers have found a positive and significant effect of religiosity on interest in saving in Islamic banks including Nugraheni & Widyani, (2020), Charag et al., (2019), Bananuka et al., (2020) and Suhartanto, (2019) found that religiosity is one of the determining factors of interest for someone to use the services of Islamic banks. Someone who has a high level of religiosity will be more interested in using the services of Islamic banks. However, religion is not a substantial factor capable of influencing new customers of Islamic banks services but is more likely to be affected by service quality, comfort, branch office networks, and others (Butt et al., 2018)

*Relationships on service quality toward saving intention.* The research findings show that the service quality has a significant impact on the saving intention of Muslims in east Java Indonesia with the t-values of  $0.000 < 1.96$ . This suggests that the second hypothesis is accepted. Based on Table. 4, it is known that the coefficient of determination or R Square is 0.833. The magnitude of the coefficient of determination (R Square) is 0.833 or equal to 83.3%. This figure means that the service quality variable (X2) simultaneously affects the saving intention variable (Y) by 83.3%. While the rest ( $100\% - 83.3\% = 16.7\%$ ) is influenced by other variables.

Image is mainly developed based on the perception of customers of technical and functional service quality (Bloemer et al., 1998). The banking industry is service-oriented, and the retention of customers depends upon the quality of service offered, customer satisfaction will determine loyalty (Kitapci et al., 2013).

According to Liao et al., (2015, p. 412), men and women are traditionally, culturally, and socially different. Hence, they often act and behave differently (Palvia et al., 2015). Men are more likely to be interested in saving in Islamic banks. As the head of the family, he would be able to make decisions. Kaakeh et al., (2019) show that men have a greater tendency to use Islamic banks. Haider et al., (2018) state that there are significant differences in intentions to adopt Islamic mobile banking in Pakistan. However, what is interesting from the results of this study shows that gender does not affect saving intention in Islamic banks with 50% of men and 50% of women.

It is said that religious education can help individuals to internalize religious norms and rules

(Torgler, 2006). Therefore, it is expected that Muslims with an Islamic educational background will show a positive adherence to saving intentions in Islamic banks compared to those from a secular educational background. In the study, we defined those with an Islamic educational background based on whether they had attended any formal Islamic religious education either in Islamic secondary schools or Islamic studies at universities or colleges. The research analysis shows that the majority of the respondent is upper middle class and absolutely nothing lower middle class and 94% of respondent have an Islamic educational background while 6% have no Islamic educational background. It shows that educational background effects on saving intention in Islamic banks.

Location is an important aspect that must be considered by companies including banks in opening a place business and decisions about the location are based on the type of targeted consumers. Mokhlis et al., (2011) believe that location is the main factor for consumers in choosing a bank. Therefore, Islamic banks need to consider the location of bank branches and ATMs in terms of their proximity to potential customers. The research analysis shows that geografis does not affect saving intention in Islamic banks with 53% of the respondent is living in an urban area and 47% in rural areas and the respondent is 52% far and 48% near from Islamic banks.

## 5. CONCLUSION

This study examines that religiosity does not affect saving intention in Islamic banks in east Java Indonesia. The service quality of the Islamic bank has a significant influence on saving intention in the Islamic bank, it shows that the Muslim community in East Java is very concerned about how they are treated by employees and the security of the Islamic bank. Religion is not a substantial factor capable of influencing new customers of Islamic banks' services but is more likely to be affected by service quality, comfort, branch office networks, and others (Butt et al., 2018). The banks may focus on improving service quality, the financial capability of the bank, customer attraction through employee behavior, focusing on the reputation of the bank, and offering variant services. Educational background and Islamic education influence saving intention in Islamic banks. While gender and geography do not affect saving intention in Islamic banks.



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