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The effect of economic learning insert sharia economics, Product Knowledge, Social Environment, and Religiosity on Interest in Savings in Islamic Banks in Darul Ulum Islamic Boarding School Students Jombang

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Abstract. This study aims to analyze the effect of the research variables including the insertion of Islamic economics, product knowledge, social environment and religiosity on interest in saving at Islamic banks in high school/MA students at Darul Ulum Islamic Boarding School. This research is a quantitative research using ex-post facto method. The population and sample in this study were students of SMA/MA Pondok Pesantren Darul Ulum class XI IIS with a total of 378 and the number of samples used was 100 students. Data collection techniques using a questionnaire. The data analysis technique used multiple linear regression analysis. The results showed that the insertion of Islamic economics learning and the social environment had a significant effect on students' saving interest in Islamic banks, while product knowledge and religiosity variables had no effect on interest in saving in Islamic banks. Simultaneously, the insertion of Islamic economics learning, product knowledge, social environment and religiosity affect the interest in saving in Islamic banks in the students of the Darul Ulum Islamic Boarding School Jombang.

Keywords. Economic Learning Insert Sharia Economics, Product Knowledge, Social Environment, Religiosity, Interest in Savings in Islamic Banks

Introduction

Islamic banks are financial institutions that function as collectors of assets from the general public and then channel them back to the regions with a framework and system to run a business that relies on the Qur'an and hadith. Islamic banks open equal freedom for all clients and do not separate between clients. By providing a wide range of goods and banking administration with a more changing financial plan, Islamic banking is a distinct option with a sustainable financial framework that all classes of Indonesian culture can appreciate no matter what. Islamic economic work can provide benefits in the midst of world economic disruption. Seeing the very large number of Muslims in Indonesia, even the largest in the world, this is a tremendous open door for Indonesia to become the center of the world's sharia economy.

Padmaninggar (2016) explains that saving is an action that is planned to overcome problems in the future. Saving is very important to do immediately. The importance of setting aside something for school students is not only to have their own money, but also to get used to

being independent so that they can become intelligent individuals in managing their finances, not living exorbitantly or extravagantly, having the option to think anticipatively towards sudden conditions and having the option to monitor the account at a later date. The way of life of saving among students in Indonesia is actually still low. Bank Indonesia (BI) noted that the public's premium in saving in 38 regimes/urban areas in East Java is 54.05% of the 37 million people who save in banks. This results in low public savings among students. Governments in various regions in Indonesia have completed an exercise in implementing the Development of Student Reserve Funds to various schools from the elementary, high school, and high school levels with Bank Indonesia which is useful for raising students' awareness of saving and contemplating what is to come. How to live saving from the start is very important for them, especially how to manage funds properly.

In order to increase interest in saving in Islamic banks, it must be balanced with an understanding of Islamic banking. Knowledge of Islamic Banking can be obtained through formal and informal education. With the aim that educational foundations, especially the secondary school level, are relied on to start presenting sharia knowledge, especially in learning the financial aspect, it is clear by repeating the general education plan or adding Islamic qualities to one of its subjects (Hakim, 2020).). One of them is the implementation of Islamic finance materials that instill economics learning in secondary schools that plan to instill the advantages of sharia standards in financial subjects with the aim that students can implement them in completing daily financial exercises. However, it is true that the current education plan has not fully integrated the sharia component in financial learning exercises. Students will have knowledge about Islamic banks from the existence of Islamic economics insert economic learning, the more knowledge about Islamic banks, the students can perceive Islamic banks better and the higher the possibility to be interested in saving in Islamic banks.

Several variables that affect income in stock exchange management in Islamic banks, especially saving activities in Islamic banks are information on Islamic financial items (Ergun, 2011). The knowledge referred to here is knowledge of the Islamic Banking system. seen from the organization and operational system of Islamic banks there are differences with conventional banks. According to Ahmad (2017), clarifying that information is a factor that can influence an individual's perspective to utilize Islamic finance items. The information factor affects mentality, but also affects interest. Limited information about the details of Islamic bank items is considered wrong for students, so it tends to be a significant obstacle for students or prospective customers who save in Islamic banks. So students will be more interested in carrying out executions in ordinary banks compared to Islamic banks, because they have more information about commercial bank goods than information about Islamic bank goods. Therefore, through Islamic economics insert learning, students are expected to have knowledge about Islamic banking.

In addition to product knowledge, social environmental factors also affect interest in saving in Islamic banks as explained in Krisnanto's research (2011) that the social environment is one of the variables that affect the premium in saving in Islamic banks. The significant level of data obtained from the social climate about Islamic banks will implicitly affect the individual's desire to set aside money in Islamic banks. In addition, knowledge about Islamic Banking can also be obtained from the social environment in the form of interaction with parents, peers, the community.

Religiosity can also be a factor that affects interest in saving in Islamic banks (Ilfita, 2021). Haque (2009) said that the religious factor is a fundamental determination model which shows that compliance with Islamic standards is the most basic factor when choosing to use Islamic banks. The value of religiosity embedded in Islamic economics will be carried over in

all aspects of life so that it can be used as a guide in solving problems that arise in economic activity (Rahmawaty, 2014). The application of religious values in daily life has a positive impact on their behavior. This is also supported by the research of Triana et al. (2016) and Astuty and Umiyati (2018) explain that legalism has a significant effect on income in saving in Islamic banks. Understanding and applying the religious lessons learned and behaviors that are taught in the same way will encourage very high interest in saving.

Pesantren as a component of society that understands religion is a market share that is very worthy of attention by Islamic banks to increase the number of customers. There is a fact that Islamic school students all have high legalism and should know about fiqh muamalah and Sharia law with the claim that the personality of Indonesian buyers is influenced by belief factors. If you look at his status as a santri in a boarding school, of course he understands more about the principles of Islamic teachings. Moreover, the students will get more religious knowledge compared to students who do not live in Islamic boarding schools, because activities in Islamic boarding schools study and study a lot of religious sciences. But in fact the concept of conventional banks has been attached to the students so that there are still many students / students who use the services of conventional banks.

The results of field observations showed that some students did not have a savings account due to low pocket money and lack of knowledge about banking, while others set aside their pocket money for independent savings. Most students use traditional banks and some use Islamic banks. The reason they choose ordinary banks over using Islamic banks is because they do not understand about goods and administration in Islamic banking. In addition, due to the family's request, when the family uses the regular reserve fund, students are also welcome to use the similar reserve fund. There are also students who use Islamic bank products but they do not think clearly about the presentation, benefits and how to use Islamic bank products. Furthermore, in the end, considering the moderating factor, commercial banks generally will not be difficult to reach by students compared to Islamic banks. Due to the limited space for movement and mobility of students, they choose banks that are easily accessible and located in the cottage environment. Now in the Islamic boarding school environment there is already a sharia bank branch office, the hope is that the students are closer to Islamic banks and are able to attract students to save in Islamic banks.

Several previous studies have discussed the interest in saving in Islamic banks, but some of the results of these studies have different research results. As explained by Murniati, et al (2020) the results show that the level of learning about Islamic finance problems in students has an important impact compared to various factors such as salary, social climate and legalism factors. This is not the same as the exploration of Kardoyo and Ahmad Nurkhin (2020), who explained that information and legalism have not been proven to significantly affect income in utilizing Islamic bank administration. Furthermore, research by Abou-Youssef (2015) explains that legalism does not have a positive and large relationship with student income in saving in Islamic banks, but item information has a positive and large impact on income in saving in Islamic banks..

In light of the above examination, there is a contrast in the side effects of past investigations or exploratory pits. So the creators are encouraged to conduct direct research to test how much influence Islamic Economics Inserts Learning Economics, Product Knowledge, Social Environment and Religiosity has on Interest in Savings at Islamic Commercial Banks in SMA/MA Darul Islamic Boarding School Ulum. The determination of the test area depends on the explanation that Darul Ulum Islamic Boarding School is one of the largest Islamic life experience boarding schools in Jombang and has many students from various regions. There are different levels of schooling in this cabin climate, from essential training to further

education. In addition, there is no denying that a reserve fund is needed by students to set aside monthly money while at the pesantren. This condition should be an opportunity for Islamic banks to expand the development of investment funds in the overall portion of the Islamic live-in school santri industry. This examination provides a very large opportunity to encourage students' income in saving at Islamic banks, as well as to find out what causes the income from saving in Islamic banks is still very low in the eyes of the public, especially among students. The purpose of this study is to find out how much influence Islamic economics insert learning, product knowledge, social environment and religiosity on interest in saving in Islamic banks for SMA/MA students at Darul Ulum Islamic boarding school Jombang.

Literature Review

The Relationship between Economic Learning Insert Sharia Economics and Interest in Savings in Islamic Banks

According to PISA (2012), education in schools aims to prepare young people who are ready and able to face their youth so that they can behave economically rationally and manage their finances well, this is done through education in economic subjects, especially Islamic economics learning. Umaryati (2017), explains that Islamic economics material or learning at the level of interest that arises in saving in Islamic bank services, shows the amount of understanding gained from these learnings about the products and services available in Islamic banking have an effect and increase students' interest in depositing their money in Islamic banking. Masngudi (2021) explained that in his research he explained that research with significant results had a positive influence on student interest in saving their funds in Islamic Economics class STAI Sufyan Tsauri Majenang Cilacap. Thus, it can be concluded that knowledge about Islamic banking services shows the magnitude of understanding in Islamic banking has an effect and increases students' interest in depositing their money.

Relationship between Product Knowledge and Interest in Savings in Islamic Banks

Johan and Putit (2015) explain that human behavior in consuming certain products has special standards that they set, especially with regard to product knowledge and religious beliefs they profess. Consumers generally develop product knowledge through information search, use and experience. This concept of knowledge is usually described by consumers in terms of objects or brands, product attributes, use, ability to distinguish alternative products and product evaluation. If it is related to the interest in saving at a Sharia bank, knowledge can also be in the form of weaknesses and strengths of products, services, facilities and others that can explain Sharia banking..

Likewise, the results of observations by (Nisak, 2012) in his research show that the level of literacy, in this case the knowledge of the community in Islamic bank services, shows the amount of understanding gained from this learning about the products and services available in Islamic banking. influence and increase interest.

In the research of Buchari, Rafiki and Qssab (2015) explain that there are several factors that influence interest in saving in Islamic banks, one of which is knowledge. Buchari, et al (2015), revealed that most respondents believe that Islamic bank products and services have unique characteristics and have a high level of concern for others. In addition, they believe that Sharia banking law is derived from the Quran and Sunnah. This concludes that more than 56% of the respondents have knowledge of Islamic banking products and services. Meanwhile, the majority of respondents have a positive attitude towards Islamic banking products and services. Respondents have a positive attitude towards Islamic banking products and services. Research conducted by Rukmasari (2017) states that the independent variables (knowledge, promotion

and service quality) jointly affect the dependent variable (interest in using services) significantly. In a study conducted by Indra Siswanti (2015) explained that knowledge greatly influences student interest in saving at Islamic banks. So Knowledge can affect the interest in saving and transacting because if someone does not know the Islamic banking system, the possibility of interest in using Islamic banks is less. Another reason most people make the decision to use the bank is by looking at the characteristics of the bank.

The Relationship of the Social Environment to Interest in Savings in Islamic Banks

Maghfiroh (2018) states that social environmental factors affect interest in saving at Islamic banks and Krisnannto (2011) states that the social environment is one of the factors that influence interest in saving at Islamic banks, namely social environmental factors such as family, social, and community. The study from Chaouch's observations (2017) shows clearly when attitudes and the environment in the social order also have a natural role in increasing the interest of these Muslim students in Islamic banking services, showing the magnitude of the understanding gained from these learnings about products and services. services available in Islamic banking are influential and increase interest. The development of this subjective norm, such as an example of good behavior according to religious demands, will have an effect on the assessment given in the social order.

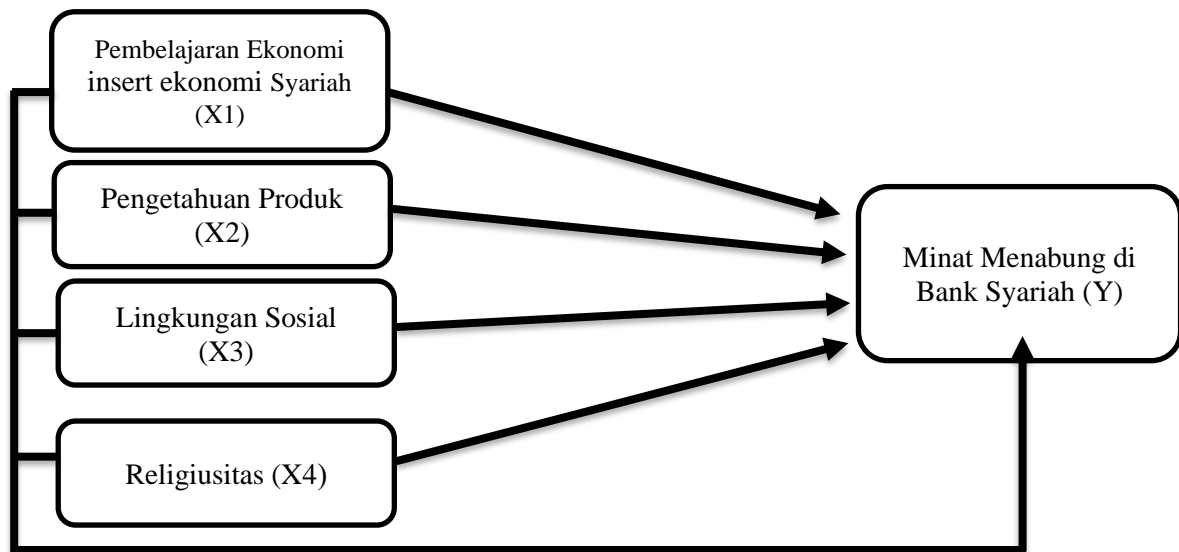
Relation of Religiosity to Interest in Savings in Islamic Banks

The birth of Islamic banking is a solution to the unrest of the Muslim community in general with the development of understanding and stigma that interest is haram. Historically, this nation has also been a determining factor in the emergence of the first Islamic bank, namely the muamalah bank. Political factors are also considered as the basis for the establishment of this Islamic bank by various observers during the New Order regime. Most of the research focused on the selection criteria for Islamic banks based on the role of religiosity in the selection criteria. Haque (2009) said that the religious factor is the main selection criterion which shows that adherence to Islamic principles is the strongest factor when deciding to use Islamic banks.

Similarly, Pearce's research (2017) on the effect of religiosity on student interest in saving at the Islamic Bank of the UNISBA cash office provides strong evidence that there is a positive and significant effect on this variable. In addition, a similar study was conducted by Asraf (2017) regarding the existence of a significant positive effect on the interest of the people of Southeast Aceh in saving at the bank. Likewise, research conducted by Sari and Anwar in 2018 showed significant data with an achievement value of less than 5% alpha with a t test at 24.5%. From the three studies, it shows that the level of religiosity has a high influence on the interest in saving in Islamic banks.

Research method

This research is a quantitative study that uses the ex-post facto method, which is used to examine events that have occurred to determine the factors that caused these events and explain the variables in the research that influence each other with the aim of producing change. This study aims to determine the effect of the variables of Islamic economics insert economic learning (X1), product knowledge (X2), Social Environment (X3) and religiosity (X4) on interest in saving in Islamic bank1 (Y). This study was designed as shown by the following figure:



In this review, the population used is class XI SMA/MA students who live in Pondok Pesantren Darul Ulum Jombang with a total of 378 students. The examination strategy used is the purposive examination method, in which the choice of sample depends on a particular model. so the number of tests to consider is 100 students. The instrument in this review uses a poll, the survey is organized by the factors in the review depending on a hypothetical investigation. The information investigation procedure uses a different direct relapse examination. Meanwhile, to test the speculation using the t test and F . test.

Results and discussion

The t-test was used to determine the critical impact of each autonomous variable on the dependent variable. The following are the side effects of the exam test with the help of SPSS as follows: will be to determine the significant effect of each independent variable on the dependent variable. The following are the results of the analysis test with the help of SPSS as follows:

Table 1. t Test
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1,215	1,746		-0,696	0,488
	Economic Learning Insert Sharia Economics	0,105	0,044	0,191	2,381	0,019
	Product knowledge	0,138	0,072	0,186	1,921	0,058
	Social environment	0,482	0,088	0,435	5,480	0,000
	Religiosity	0,135	0,077	0,152	1,746	0,084

a. Dependent Variable: interest in saving in Islamic banks

Source: Data processed by researchers (2021)

Based on the hypothesis proposed in this study, the first hypothesis is generated from the results of the t test, it is known that the Islamic economic insert learning variable t count is $2.381 > t$ table 1.98525, meaning that Islamic economic insert learning has a positive and

significant influence on interest in saving in Islamic banks. This explanation is strengthened by the findings which state that Islamic economics insert learning has a good response when taught to students. Especially in the discussion of Islamic banking. Because previously Islamic economics insert learning has not been implemented in schools, and only focused on discussing conventional economics. This makes students interested in studying Islamic economics insert material taught by teachers in interesting and easy-to-understand ways and methods. The results of this study are also strengthened by the research of Masngundi (2021) and Neng Sri N (2020) which also explains that learning Islamic economics has a positive and significant effect on interest in saving in Islamic banks.

In the product knowledge variable, the results of tcount are $1.921 < t_{table} 1.98525$, meaning that there is no significant effect on the interest in saving in Islamic banks because there are other factors that influence the interest in saving in Islamic banks. Based on the identification of student knowledge, that many of them do not know widely about Islamic banks and still think that Islamic banks are not much different from conventional banks in their operational systems and transaction services, this is due to the lack of socialization carried out by Islamic banks. bank to students, especially in Darul Islamic Boarding School. Ulum which produces the same banking knowledge as conventional bank knowledge. Another factor that influences students' lack of interest in saving in Islamic banks is the lack of learning about Islamic banking in practice. This research is reinforced by the results of Kardoyo and Ahmad Nurkhin's research (2020), also explaining that knowledge and religiosity have not been proven to have a significant effect on interest in using Islamic banking services.

One of the elements that influence the premium in saving in Islamic banks is the ecological element that plays a role in helping someone in a dynamic cycle, especially the choice to save in Islamic banks. Based on the results of calculations and examination of information that has been carried out, the consequence of tcount is $5.480 > t_{table} 1.98525$, which implies that the social climate has a positive and large effect on income in saving in Islamic banks, one of which is the support factor from the family. The family climate has an impact through family schooling, teaching about the importance of saving and helping young people to apply sharia standards in their lives, one of which is deciding to save in a sharia bank. Innate tendencies in students are obtained from the family climate with implications affecting the activities of each child. So that students will implicitly follow the advice of the guardians and be diligent in saving in Islamic banks. The follow-up impact of this review states that the social climate affects the premium in saving at Islamic banks which is in line with the exploration of Khatun (2018) in his research explaining that a friendly family climate significantly affects saving behavior among students in Bangladesh. Furthermore, research by Jamal., et.al (2015) states that social climate factors (family and peers) and economic education affect saving behavior in Kota Kinabalu.

The degree of individual legalism shows the parts of religion that are lived in the heart (El-Menouar, 2014). Legalism can induce a person to act according to the level of strict recognition he holds. Here it tends to be seen that legalism can influence some part of the behavior to vote depending on religious standards and prohibitions. Legalism affects the mentality of customers towards Islamic banking in Egypt (Abou-Youssef, Kortam, Abou-Aish, and El-Bassiouny, 2015). Strict inspiration is a significant factor influencing expectations for utilizing Islamic banking (Kaakeh et al., 2018). Mbawuni and Nimako (2017) also find the impact of the tight impact seen on bank clients' goals to embrace Islamic banking in Ghana. Suhartanto (2019) traces the enormous direct impact of legalism on behavioral objectives towards Islamic banking. The result of the theory test is $1.746 < t_{table} 1.98525$ which indicates that legalism has no significant effect on savings income in Islamic banks. There have been

previous studies which state that legalism does not have a major impact on income in saving in Islamic banks, because individuals focus on a productive financial perspective rather than a strict perspective. (Pearce, Lisa D., et al, 2017). The results of this study are in line with research conducted by Zuhirsyan (2018) with the results showing that the religious variable has no significant effect on public interest in dealing with Islamic banks. Because a person's religious level basically cannot be measured and cannot be used as a benchmark in choosing an Islamic bank because it is personal or individual. In this review, legalism does not affect the premium in saving at Islamic banks for SMA/MA students at Darul Ulum Islamic Boarding School. This is because the focus of the current needs of students is only to get cash and transfers from their guardians, considering that most of the respondents are from outside Java, where only a few are Muslim. bank office nearby. The decision between commercial banks and Islamic banks by these students does not depend on considerations of legalism factors, but special considerations and accommodation in exchange of cash from the guardian. Some respondents believe that saving in Islamic banks is not always influenced by the level of legalism. Hasanah (2019) also clarifies that legalism does not have an impact on saving behavior in Islamic banks in Malaysia, but rather the quality factor of assistance that becomes a calculation that drives savings income in Islamic banks.

Table 2. F test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	612,793	4	153,198	43,064	.000 ^b
	Residual	337,957	95	3,557		
Total		950,750	99			

Source: Data processed by researchers (2021)

Based on the results of the F test that has been carried out, the results obtained are Fcount of 43.064 > Ftable of 2.47 so that H0 is rejected and Ha is recognized which indicates that there is an effect of learning Islamic finance material in embedding financial materials, information items, and social climate, as well as legalism as well as on income. in saving in Islamic banks for SMA/MA students at Darul Ulum Islamic Boarding School. There is a large impact between the autonomous factors on the dependent variable in this review. This shows that if there is an increase in the factors of Islamic finance aspects which include economic learning, information on goods, and social climate, and legalism, the income of students in saving in Islamic banks will also increase. This is reinforced by the results of the coefficient of determination value:

Table 3. Coefficient Of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803 ^a	0,645	0,630	1,886

a. Predictors: (Constant), X4, X1, X3, X2

Source: Data processed by researchers (2021)

This explains that the R Square value is 0.645 or 64.5% which indicates that 64.5% of the dependent variable in this review can be explained by independent factors, then, at that time the 33.5% excess is explained by other factors not analyzed in this study .

From the results of this study, it is realized that student information does not fully affect the premium in saving in Islamic banks, so it is hoped that efforts to expand student information about bank items and Islamic bank instruments to encourage income in saving in Islamic banks are expected. This effort is to add additional educational programs that are identified with the inclusion of Islamic finance material in the discussion of economic learning in the classroom so that Islamic economics learning can be delivered from the start as an effort to further develop the student structure identified with Islamic economics. ideas, especially Islamic banking. This examination is expected to be an additional reference in relation to premiums deposited in Islamic banks for additional exploration. In addition, they have the option to expand their exploration to get more precise and complete information about the factors that can empower students' income in saving in Islamic banks. The learning variable of the Islamic financial aspect instills in the economy to a certain extent significantly affects the premium in saving in Islamic banks. Item information variable to some extent has no effect on income in saving in Islamic banks. The social climate variable has a significant effect on the premium in saving in Islamic banks. Furthermore, the legalism variable has little effect on the premium in saving at Islamic banks for high school/MA students at the Darul Ulum Islamic Boarding School, Jombang. The factors attached to Islamic finance material are learning finance aspects, information on goods, social climate and legalism as well as influencing savings contributions at Islamic banks for high school / MA students at Darul Ulum Islamic Boarding School Jombang. From this assessment, it is realized that student information does not fully affect the premium in saving in Islamic banks, so it is hoped that efforts to expand student information about bank items and Islamic bank instruments are expected to encourage income in saving. in Islamic banks. This effort is to add additional educational programs that are identified with the inclusion of Islamic finance material in the discussion of economic learning in the classroom so that Islamic economics learning can be delivered from the start as an effort to further develop the student structure identified with Islamic economics. ideas, especially Islamic banking. This examination is expected to be an additional reference in relation to premiums deposited in Islamic banks for additional exploration. Also has the option to expand exploration to get more precise and complete information about the factors that can empower students' income in saving in Islamic banks

Conclusion

The learning variable of the Islamic economic aspect instilling the economy to a certain extent has a significant effect on the premium in saving in Islamic banks. Item information variable to some extent has no effect on income in saving in Islamic banks. The social climate variable has a significant effect on the premium in saving in Islamic banks. Furthermore, the legalism variable has little effect on the premium in saving at Islamic banks for high school/MA students at the Darul Ulum Islamic Boarding School, Jombang. The factors attached to Islamic finance material are learning finance aspects, information on goods, social climate and legalism as well as influencing savings contributions at Islamic banks for high school / MA students at Darul Ulum Islamic Boarding School Jombang. From this assessment, it is realized that student information does not fully affect the premium in saving in Islamic banks, so it is hoped that efforts to expand student information about bank items and Islamic bank instruments are expected to encourage income in saving in Islamic bank

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