



The Effect Of Religiosity On Saving Intention At Sharia Bank In Medan City

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ARTICLE INFO

Article history:

Received Apr 06, 2020
Revised Mei 09, 2020
Accepted Jun 30, 2020

Keywords:

Religiosity
Saving Intentions

ABSTRACT

This study aims to determine the influence of religiosity on the intention of saving in sharia banks in the city of Medan. This research uses quantitative approach with simple regression analysis technique with 100 research sample of Moslem society in Medan city which has never been saving in shari'ah bank. The measurement tool used is the scale of religiosity compiled based on Glock & Stark's religiosity dimension (2001) and the scale of savings intention based on the intention theory of Fishbein & Ajzen (1975). The result of the research shows that there is a positive influence of religiosity on the intention of saving in shari'ah bank in Medan city, which means null hypothesis (H_0) rejected, meaning there is influence of religiosity to the intention of saving at syari bank 'ah in Medan city. Based on the results of the study.

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1. INTRODUCTION

One of the reasons that encourage someone to save in a bank is because they are tempted by the interest rates offered by the bank. But bank interest is now a debate among scholars. In general, the scholars classify bank interest into the category of usury and haram in accordance with the fatwa of the MUI National Syari'ah Council regarding the prohibition of bank interest as stated in the MUI DSN fatwa no. 2/DSN MUI/2000.

The history of the establishment of sharia banking with a profit-sharing system is based on two main reasons: (1) There is a view that interest in conventional banks is unlawful because it is included in the category of usury which is prohibited by religion. (2) The current banking system has a tendency to concentrate economic power in the hands of the elite, bankers and capital owners. This unequal allocation of wealth can lead to social jealousy which in the end it is feared will lead to vulnerability in the form of conflicts between social classes that lead to disruption of national stability and international peace (Sumitro, 2004).

According to Sullivan (in Felix, 1995), the need for Islamic banks is due to three considerations: (1) An Islamic investor must avoid dealings with industries that are prohibited for a Muslim, such as; alcohol, gambling, pornography, or meat (pork). (2) Islamic companies must avoid interest (riba),

gambling and pay attention to restrictions in buying and selling shares. (3) Many Muslim investors tend to be interested in investing in companies that pay attention to Islamic ethics and morals.

The growth of Islamic banks and Islamic businesses in Indonesia also shows a positive trend. According to Bank Indonesia (in, E-syari'ah 2010) shows that in terms of quantity, the achievement of sharia banking continues to increase in the number of banks. In the early years of the birth of Islamic banks, namely in 1998, there was only one Sharia Commercial Bank. And in December 2009 the number of Islamic banks has reached 6 Sharia Commercial Banks.

However, although the number of sharia banking has increased, this is not necessarily the case with customers. The participation of Muslims in Islamic banking is still very minimal, when calculated in percentage it is only about (1.57%) compared to the Indonesian people, who are mostly Muslims. In addition, Islamic banks that are present based on principles based on Islamic elements ideally become an attraction for the Indonesian population, which has a population of approximately 200,000,000 people and 88% of them or around 176,000,000 are Muslim residents (E-Shari'ah, 2010).

The lack of public participation in Islamic banking occurs in one of the big cities in Indonesia, namely the city of Medan. The city of Medan as one of the national economic centers and also as one of the most populous cities with 2,210,624 inhabitants where the majority are Muslims by 68.83% (pemkomedan.go.id, 2013). In fact, only 3.4% of the population of Medan have an account with a sharia bank (marsindonesia.com, 2013). This fact is ironic because Islamic banking has not succeeded in attracting Muslim customers in the midst of the population in the city of Medan, which is predominantly Muslim.

Seeing the lack of public interest in the city of Medan to sharia banking, it is very important for sharia banking management to know the saving intentions of potential customers. This is in accordance with the statement of Schiffman and Kanuk (2007), which says that the intention is related to a person's tendency to perform a certain action or behavior. Corsini (2002) in *The Dictionary of Psychology* defines intention as a decision to behave in a certain way. In addition, according to Ajzen (2005), intentions can be explained through the theory of planned behavior which is a development of the theory of reasoned action. Intentions reflect the individual's willingness to try to perform a certain behavior (Ajzen, 2005).

Religiosity is a person's spiritual expression related to the belief system, values and applicable laws (Mangunwijaya, 1982). As stated by Hidayat (2006), religiosity tends to be appreciative of the universal values of religion in substance. So religiosity will give birth to choices of attitudes and behavior in social life that come from the religious beliefs held. A Muslim who has a good religious commitment (religiosity) will apply his religious teachings in totality in daily life, including in economic activities, a religious Muslim will choose a financial institution that is in accordance with Islamic sharia principles.

According to research conducted by Atsede Woldie and Saad Nasser Al Hajari (2003) in Qatar on "Islamic Banking in The West: The Need for Islamic Banking in The UK" in Wibowo (2007), it is revealed that the reasons customers partner with Islamic banks are revealed. Ah. After being ranked, the first order of motivation for partnering with Islamic banks is the religiosity (religious) factor, the second is trust in the supervisory committee in the sharia bank, the third is confidentiality, the fourth is reputation and image and the fifth is the social and friendly nature of bank employees. From this research, it is evident that religiosity has a strong influence on the intention to save in Islamic banks.

2. RESEARCH METHOD

The research method is very decisive in a study because it involves the correct way of collecting data, analyzing data and making decisions about research results. The discussion in this study includes the identification of research variables, operational definitions, research subjects, research procedures and methods of analysis (Sugiyono, 2010).

2.1 Operational definition

Operational Definition is a definition of variables that is formulated based on the characteristics of these variables that can be observed so that the research variables are not ambiguous.

2.2 Method of collecting data

The data collection method used in this study was using a Likert scale. The scale is a form of data collection instrument (Azwar, 2010). There are two scales used in this study, namely the scale of saving intention and religiosity.

2.3 Data Processing Methods

The data generated from the saving intention scale and religiosity scale will be analyzed using parametric statistical techniques, namely simple regression analysis. Sugiyono (2010), states that simple regression is based on a functional or causal relationship of one independent variable with one dependent variable. Simple regression analysis using SPSS version 17.0 for windows.

3. RESULTS AND DISCUSSIONS

3.1 Data analysis

a. Overview of Research Subjects

Table 1. Overview of Research Subjects Based on Gender

Gender	Amount	Presentation (%)
Man	52	52%
Woman	48	48%
Total	100	100%

b. Overview of Research Subjects Based on Age

Table 2. Overview of Research Subjects Based on Age

Age	Amount	Presentation (%)
18-30 years old	63	63%
31-50 years old	35	35%
>50 years	2	2%
Total	100	100%

c. Overview of Research Subjects Based on Education Level.

Table 3. Overview of Research Subjects Based on Education Level

Age	Amount	Presentation (%)
senior High School	65	65%
Diploma III	7	7%
Bachelor	28	28%
Total	100	100%

d. Overview of Research Subjects Based on Ethnicity.

Table 4. Overview of Research Subjects Based on Ethnicity

Ethnic group	Amount	Presentation (%)
Batak	43	43%
Minang	31	31%

Malay	15	15%
Java	4	4%
Aceh	4	4%
Other	3	3%
Total	100	100%

e. Overview of Research Subjects Based on Income.

Table 5. Description of Research Subjects Based on Income.

Income	Amount	Presentation (%)
under Rp. 1,000,000	34	34%
Rp. 1.000.000 - Rp. 2,000,000	18	18%
Rp. 2,000,000 - Rp. 3,000,000	15	15%
Rp. 3,000,000 - Rp. 4,000,000	12	12%
Rp. 4,000,000 - Rp. 5,000,000	12	12%
above Rp. 5,000,000.	9	9%
Total	100	100%

f. Overview of Research Subjects Based on Occupation

Table 6. Description of Research Subjects Based on Income.

Work	Amount	Presentation (%)
Student	53	53%
Employee	30	30%
entrepreneur	10	10%
<i>Freelancer</i>	7	7%
Total	100	100%

3.2 Research Assumption Test Results

a. Normality test

Table 7. Normality Assumption Test Results
One-Sample Kolmogorov-Smirnov Test

N		Religiosity	Intention
		100	100
Normal Parameters, ,b	mean	48.7700	11.8200
	Std. Deviation	5.86008	2.67944
Most Extreme Difference:	Absolute	.123	.103
	Positive	.109	.103
	negative	-.123	-.100
Kolmogorov-Smirnov Z		1,231	1.032
asymp. Sig. (2-tailed)		.096	.237

a. Test distribution is Normal.

Based on the data in the table above, the results of the normality test on the religiosity variable show the value of $Z = 1.231$ and $p = 0.096$. These results indicate that the value of $p = 0.096 > 0.05$, it can be concluded that the religiosity variable is normally distributed.

Furthermore, the results of the normality test on saving intention showed the value of $Z = 1.032$ and $p = 0.237$. These results indicate that the p value = $0.237 > 0.05$, it can be concluded that the data from the saving intention variable is normally distributed.

b. Linearity Test

Table 8. Linearity Assumption Test Results
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Intention * Religion	Between Groups	(Combined Linearity)	348,940	9	18.365	4061	.00
		Deviation from Linearity	310,761	8	310,761	68,71	.00
		Within Groups	38.179	0	2.121	.469	.96
		Total	361,820	9	4,523		

3.3 Main Results of Research

Based on the objectives and theoretical foundations that have been stated in chapter II, namely there is a positive influence between religiosity and the intention to save in Islamic banks. To test the effect between the independent and dependent variables, the researcher used simple regression analysis with the help of the SPSS 17.0 version for Windows computer application. The results of data processing are shown in the table below:

Table 9. Simple Linear Regression Analysis Results
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	310,761	1	310,761	76.13	.00
Residual	399,999	98	4.082		a
Total	710,760	99			

a. Predictors: (Constant), religiosity

b. Dependent Variable: intention

Based on the above, the calculation results obtained the value of $F = 76,136$ and $p = 0.000$. If the p value < 0.05 then H_0 is rejected (Field, 2009). This shows that religiosity has a significant effect on the intention to save in Islamic banks. Thus, it can be said that the main hypothesis in this study is accepted, namely that there is a positive influence of religiosity on the intention to save at Islamic banks in Medan. So that the more religious a person is, the higher the intention of that person to save in a sharia bank. And conversely, the lower the religious a person, the lower the intention to save at a sharia bank in the city of Medan.

Table 10. Table of Coefficients of Determinants
Model summary

Model	R	R Square	Adjusted Square	F	Std. Error of the Estimate
1	.661	.437	.431		2.02030

a. Predictors: (Constant), religiosity

Based on the results of the analysis in table 4.7, it can be seen that the determinant coefficient (R-square) obtained from the influence between the variables of religiosity and the intention to save in sharia banks is 0.431. This shows that the influence between the variables of religiosity and the intention to save in Islamic banks is 43.1%, while 56.9% is the intention to save is influenced by other variables.

Table 11. Results of Regression of Religiosity with Intensity of Saving at Sharia Banks

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constan	-2,925	1,702		-1,71	.09
religiosi	.302	.035	.661	8.721	.00

a. Dependent Variable: intention

The independent variable is religiosity denoted by (X) and the dependent variable, namely the intention to save, is denoted by (Y). The equation of a simple linear regression line can be explained by the formula $Y = a + bX$, where a is a constant price when $X = 0$, while b is a regression coefficient that shows an increase or decrease in the dependent variable based on changes in the independent variable.

Based on the data in table 4.6, the equation of the simple linear regression line in this study is $Y = -2.925 + 0.302X$. This equation shows that if religiosity (X) is zero, then the saving intention (Y) has a negative value (-) of 2,925. The regression coefficient value is 0.302, which indicates that each addition of one unit of religiosity will increase the team's saving intention by 0.302.

4. CONCLUSION

The research hypothesis is accepted, there is a positive influence between religiosity on the intention to save at a suari'ah bank in the city of Medan.

Based on the regression analysis, it was found that 43.1% of the intention to save at the Islamic bank was influenced by religiosity while the remaining 56.9% the intention to save at the Islamic bank was influenced by other variables.

Categorization of religiosity shows that most of the research subjects are included in the category of very religious

The categorization of saving intentions shows that on average the research subjects are included in the category of having sufficient intentions.

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