THE INFLUENCE OF RELIGIOSITY AS A MEDIATING FACTOR IN THE RELATIONSHIP BETWEEN TRUST AND KNOWLEDGE ON SAVING INTEREST IN SHARIA BANK CUSTOMERS

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Abstract: *This study aims to determine the relationship between trust and knowledge on the interest in saving of Islamic bank customers in Lumajang, with a focus on generation Z. Respondents numbered 200 respondents spread across Lumajang. Data were collected through an online questionnaire distributed using Google Form. Data analysis was carried out using path analysis with the help of SPSS 21.0 software. The results of the study indicate that knowledge has a direct but insignificant effect on religiosity. trust has a significant direct effect on religiosity. In addition, trust, knowledge and religiosity have a significant direct effect on interest in saving. Another finding is that trust and knowledge do not affect interest in saving through religiosity. This finding indicates that although trust and knowledge factors are important, when associated with the aspect of religiosity, their effect on interest in saving becomes less effective. Therefore, increasing interest in saving may be more effectively achieved through a direct approach to trust and knowledge without having to go through the variable of religiosity as a mediator.*

INTRODUCTION

In the context of modern economy, Islamic banking has become one of the important pillars in providing financial services in accordance with Islamic principles (Raihana & Aulia, 2020). The growth of Islamic banking in various countries, including Indonesia, shows that public interest in Islamic banking products and services is increasing (Mubarak, 2022). However, to understand the dynamics of interest in saving in Islamic banking, it is important to explore various factors that influence customer decisions, including trust, knowledge, and religiosity (Nastiti et al., 2020).

Trust is a key element in customer relationships with financial institutions. Customers who have high trust in Islamic banking tend to be more motivated to save at the institution (Piolita Zulva et al., 2023). This trust is built through positive perceptions of the integrity, transparency, and compliance of Islamic banking with Islamic principles. In addition,

knowledge of Islamic banking products and services also plays an important role (Romdhoni & Sari, 2018). Customers who have a good understanding of Islamic products tend to be more confident in deciding to save, because they know that the products are not only in accordance with Islamic law, but also offer competitive benefits (Mulyaningtyas et al., 2020).

On the other hand, religiosity is an equally important factor in the context of Islamic banking (Wibowo & Iqbal, 2022). Religiosity describes the level of faith and obedience of an individual to religious teachings, which in this case is Islam. Religiosity can influence the decision to save by increasing trust in Islamic banking and strengthening the belief that saving in Islamic banking is an action that is in line with Islamic values (Khotimah, 2018). Thus, religiosity can function as a mediator that strengthens the influence of trust and knowledge on interest in saving (Haryono, 2022).

This study aims to explore and analyze the extent to which customer trust and knowledge influence interest in saving in Islamic banking, with religiosity as a mediating variable. By understanding the interaction between these three variables, it is hoped that deeper insights can be found regarding the factors that drive interest in saving among Islamic banking customers, as well as how Islamic banking institutions can improve their strategies in attracting new customers and maintaining the loyalty of existing customers.

RESEARCH METHODOLOGY

This study uses a quantitative approach with a survey method. This approach was chosen to measure the relationship between independent variables (trust and knowledge), mediating variables (religiosity), and dependent variables (interest in saving) statistically. The population in this study were all Islamic banking customers in the city of Lumajang. The sampling technique used was purposive sampling, where samples were taken from customers who had savings accounts at Islamic banks and had knowledge and trust in the Islamic banking system. The number of samples taken was 200 respondents.

Independent Variable: Trust (X1): Customers' belief in the honesty, integrity, and operational ethics of Islamic banking. Knowledge (X2): Customers' level of understanding of Islamic banking products, services, and principles. Mediating Variable: Religiosity (Z): The level of obedience and application of Islamic teachings in the daily lives of customers that influence their financial decisions. Dependent Variable: Interest in Saving (Y): Customers' desire and tendency to save their money in the form of savings in Islamic banks. The instrument used in this study was a structured questionnaire distributed to respondents. This questionnaire consists of several parts: Part 1: Demographic data (age, gender). Part 2: Scale of measuring customer trust in Islamic banking. Part 3: Scale of measuring customer knowledge about Islamic banking. Part 4: Scale of measuring customer religiosity. Part 5: Scale of measuring interest in saving in Islamic banking. Each item on the scale is measured using a 5-point Likert scale, where 1 indicates strongly disagree and 5 indicates strongly agree.

Data will be collected by distributing questionnaires directly or through online surveys to selected respondents. Respondents will be given a certain amount of time to fill out the questionnaire. Data analysis is carried out using path analysis through software such as SPSS 21.0. This technique was chosen because it is able to test the relationship between complex variables while measuring the mediating effect of religiosity.

RESULTS AND DISCUSSION
Respondent Characteristics
The number of respondents was 200 people and it is known that based on gender, there were 112 male respondents, more than 88 female respondents. This shows that in this study, the majority of respondents were male.

The number of respondents was 200 people who filled out the questionnaire with ages 16-17 being 80 people. For the age group 18-19, there were 120 people.

Descriptive Statistics
Based on the descriptive statistics table above, it can be explained as follows:
a. For the trust variable (X1) it has an average value of 26.35 with a standard deviation of 2.904.
b. For the knowledge variable (X2) it has an average value of 23.46 with a standard deviation of 2.027.
c. For the religiosity variable (Z) it has an average value of 25.77 with a standard deviation of 3.234.
d. For the interest in saving variable (Y) it has an average value of 23.57 with a standard deviation of 1.855.

Classical Assumption Test
This test is used to see the normality of the data used in the study, the data is said to be normal if the data points are spread along the diagonal line (Santoso, 2018). The normality test tested based on the p-plot diagram can be stated as normal because the data is spread along the diagonal line.

The multicollinearity test aims to see the data used does not have multicollinearity problems or excessive correlation, this can be seen from the VIF and Tolerance values, if the VIF value <10 and tolerance> 0.1 then it is said that there are no symptoms of multicollinearity in the data (Sujianto, 2018). Based on the test carried out, it can be concluded that there are no symptoms of multicollinearity in the data. Because the VIF and tolerance values of each variable are in the multicollinearity test requirements.

The heteroscedasticity test is used to see the data used does not have variance abnormalities from each observed residue. A good test should not have symptoms of heteroscedasticity. Testing for symptoms of heteroscedasticity can be done using the scatter plot test, this test is seen based on the distribution of data. If the data is spread between the number 0 and does not form any pattern then there is no problem with the data (Perdana, 2016). Based on the scatter plot image above, it is concluded that the data is suitable for use because the data is spread randomly without forming any pattern.

Multiple Linear Regression Analysis
Multiple linear regression analysis aims to determine the magnitude and direction of the influence of the independent variables on the dependent variables (Ghozali, 2018).
Multiple Linear Regression Model 1

Table 1. Multiple Linear Regression Model 1

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

	B	Std. Error	Beta		
(Constant)	8.195	1.534		5.343	.000
1 Trust	.286	.068	.662	4.201	.000
Knowledge	.026	.128	.037	.206	.837

	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.590	.348	.322	1.40180

Source: Data processing (2024)

Based on the data above, a regression model can be created as follows:

Y = 8,195+ 0,286X1+ 0,026X2

t-Test (Partial)

This test is used to determine the influence of each variable used, therefore this test is assessed individually or partially. To see the influence of each variable, it is assessed from the large significance must be less than the alpha value (sig <0.05) or t count> t table (Sujarweni, 2014).

Based on table 1 of the multiple linear regression above, the t-test value can be seen in the t column, which will be explained as follows:

For the Independent variable of trust (X1), it can be seen that the significant value of 0.000 is greater than 0.05 (0.000 <0.05), meaning that there is a significant influence given by the trust variable on religiosity, so H1 is accepted. This shows that this study found a significant influence of the trust variable on individual religiosity. (Haryono, 2022), (Adela & Sari, 2024), (Nurrohmah & Purbayati, 2020) Trust, which is defined as a person's fundamental belief in religious teachings and values, plays an important role in shaping religious attitudes and behavior. People who have a high level of trust tend to be stronger in carrying out their religious practices, such as praying regularly, following religious norms, and prioritizing spiritual values in everyday life. In this context, (Khotimah, 2018), (Afriyanti & Arwani, 2022) trust is not just an intellectual understanding, but also includes deep emotional and spiritual aspects. When someone has a strong belief in their religious teachings, they tend to be more connected to their religious identity and are motivated to actively participate in the religious community. This finding shows that trust plays a very important role in strengthening religiosity, which ultimately affects the way individuals view and experience religion in their lives.

For the Independent variable of knowledge (X2), it can be seen that the significant value of 0.837 is greater than 0.05 (0.837 > 0.05), meaning that there is no significant influence given by the knowledge variable on religiosity, so H2 is rejected. This shows that the knowledge variable does not have a significant influence on the level of individual religiosity. (Zulva et al., 2023), (Nastiti et al., 2020), (Mega & Suryo, 2022) Knowledge, which is measured based on a person's understanding of the teachings, history, and principles of religion, does not necessarily influence the intensity and depth of a person's religious practice. Although (Romdhoni & Sari, 2018), (Mubarak, 2022), (Mulyaningtyas et al., 2020) religious knowledge can help individuals understand theological concepts and religious norms, this is not always directly proportional to increased religiosity. This means that someone who has extensive religious knowledge does not automatically become more

religious in everyday life. Religiosity tends to be more influenced by emotional, spiritual, and personal experience factors than just cognitive aspects or theoretical knowledge (Ruslan & Rahma, 2022), (Fadhilah, 2021). This finding indicates that although religious knowledge is important, it does not necessarily motivate a person to engage more in religious practice or strengthen their spiritual beliefs.

Determination Coefficient (R2)

The R square test is used to see how big the relationship or influence is given by all independent variables to the dependent variable. If the value is close to 1, then the influence and relationship given are greater and closer, and vice versa if the value is closer to 0, then the relationship and influence given are weak and small (Basuki & Yuliadi, 2015).

Based on the test above, the R Square result was 0.348, which means that the independent variable has a relationship of 34.8% with the dependent variable and the remaining 65.2% is not discussed in this study.

Multiple Linear Regression Model 2

Table 2. Multiple Linear Regression Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.170	1.452		2.872	.005
	Trust	.205	.057	.365	3.593	.001
	Knowledge	.428	.147	.290	2.901	.005
	Religiosity	.319	.214	.384	6.153	.000
1	R	R Square	Adjusted R Square	Std. Error of the Estimate		
	.879a	.772	.763	1.13623		

Source: Data processing (2024)

Based on the data above, a regression model can be created as follows:

$$Y = 4,170+ 0,205X1+ 0,428X2+0,319X3$$

t-Test (Partial) Model 2

This test is used to determine the influence of each variable used, therefore this test is assessed individually or partially. To see the influence of each variable, it is assessed from the large significance must be less than the alpha value (sig <0.05) or t count> t table (Sujarweni, 2014).

Based on table 2 of the multiple linear regression above, the t-test value can be seen in the t column, which will be explained as follows:

For the Independent variable of trust (X1), it can be seen that the significant value of 0.001 is smaller than 0.05 (0.001 > 0.05), meaning that there is a significant influence given by the trust variable on the interest in saving, so H1 is accepted. These results indicate that this study found that the trust variable has a significant influence on the interest in saving individuals. (Jasin et al., 2021), (Afriyanti & Arwani, 2022) Trust, especially towards financial institutions or savings products, plays a crucial role in influencing a person's decision to save their funds. The higher the level of trust a person has in the security, transparency, and credibility of a financial institution, the greater the individual's interest in saving (Khotimah, 2018), (Adela & Sari, 2024). Trust provides a sense of security for customers that the funds they save will be managed properly and in accordance with their expectations, especially in the context of Islamic financial institutions, where the principles of fairness and compliance

with sharia are important factors. When customers feel confident that financial institutions meet the ethical standards they trust, their interest in saving automatically increases (Haryono, 2022). These findings underscore the vital role of trust in building long-term relationships between financial institutions and customers, as well as in encouraging more consistent saving behavior.

For the Independent variable of trust (X2), it can be seen that the significant value of 0.005 is smaller than 0.05 (0.005 <0.05), meaning that there is an influence given by the knowledge variable on the interest in saving, so H2 is accepted. These results indicate that knowledge has a significant influence on the interest in saving of individuals. (Hasanah, 2019), (Mujaddid & Nugroho, 2019) The knowledge in question includes a person's understanding of financial products, the benefits of saving, and the mechanism for managing personal finances. When individuals have good knowledge about the importance of saving, the risks and benefits of various types of savings, and the optimal way to manage their finances, interest in saving tends to increase. (Haryono, 2022), (Adela & Sari, 2024)This knowledge helps individuals in making more rational and planned financial decisions. For example, someone who understands savings products that offer greater benefits, such as interest or investment profits, will be more motivated to set aside part of their income to save. In addition, a deeper understanding of the importance of long-term financial planning, such as preparing emergency funds or retirement, can also encourage interest in saving (Raihana & Aulia, 2020), (Suprihati et al., 2021). Thus, higher knowledge of personal finance plays an important role in increasing individual interest in saving and managing their finances more wisely.

For the Independent variable of religiosity (Z), it can be seen that the significant value of 0.000 is smaller than 0.05 (0.000 <0.05), meaning that there is a significant influence given by the religiosity variable on the interest in saving, so H3 is accepted. These results indicate that this study reveals that religiosity has a significant influence on the interest in saving of individuals. (Nastiti et al., 2020), (Maharani et al., 2021), (Mega & Suryo, 2022) Religiosity, which reflects how strongly a person practices religious values in everyday life, plays a role in forming wise financial behavior, including interest in saving. Individuals who have a high level of religiosity tend to pay more attention to moral, ethical, and responsibility aspects in managing assets, which is in line with religious teachings that encourage good financial planning, avoidance of wasteful behavior, and the importance of preparing for the future. (Jasin et al., 2021). (Khotimah, 2018) In the context of Islamic financial institutions, for example, religious individuals are more interested in saving because they feel confident that the financial products offered are in accordance with the principles of their religion. Strong religious awareness also encourages individuals to set aside some of their assets for long-term welfare, as well as for social needs such as zakat and alms (Sujianto et al., 2023), (Suprihati et al., 2021), (Raihana & Aulia, 2020). This finding shows that religiosity not only influences spiritual values, but also financial behavior, where a religious person tends to have a greater interest in saving as a form of responsible financial management according to the teachings of his religion.

Determination Coefficient (R2)

The R square test is used to see how big the relationship or influence is given by all independent variables to the dependent variable. If the value is close to 1, then the influence and relationship given are greater and closer, and vice versa if the value is closer to 0, then the relationship and influence given are weak and small (Basuki & Yuliadi, 2015).

Based on the test above, the R Square result was 0.772, which means that the independent variable has a relationship of 77.2% with the dependent variable and the remaining 22.8% is not discussed in this study.

Analysis of the Influence of Trust on Saving Interest through Religiosity

It is known that the direct influence given by trust on Interest in Saving is 0.365. While the indirect influence of trust on Interest in Saving through religiosity is the multiplication of the beta value of trust on religiosity with the beta value of religiosity on Interest in Saving, which is 0.662 x 0.384 = 0.254. So the total influence given by trust on Interest in Saving is the direct influence plus the indirect influence, which is 0.365 + 0.254 = 0.619. Based on the calculation results above, it is known that the direct influence value is 0.365 and the indirect influence is 0.254, which means that the indirect influence value is smaller than the direct influence value, these results indicate that directly trust through religiosity has a significant influence on Interest in Saving. The results of this study indicate that trust through religiosity has a significant influence on interest in saving. Trust, which reflects an individual's belief in financial institutions or savings products, becomes stronger when influenced by a person's level of religiosity. In this case, religiosity acts as a mediator that deepens the relationship between trust and interest in saving.

Individuals who have high trust in financial institutions, especially sharia-based institutions, will be more motivated to save if this belief is in line with the principles of their religion. Religiosity strengthens the belief that the savings products offered are in accordance with the spiritual and ethical values they believe in, thus increasing the sense of security and motivation to save. In other words, trust based on religiosity is more effective in encouraging interest in saving, because individuals feel that the financial decisions they make are not only rational, but also in line with religious teachings.

This finding confirms that the combination of trust and religiosity is a key factor in shaping savings interest, especially in the context of Islamic finance where religious values play an important role in financial decision making.

Analysis of the Influence of Knowledge on Saving Interest through Religiosity

It is known that the direct influence given by knowledge on Saving Interest is 0.290. while the indirect influence of knowledge on Saving Interest through religiosity is the multiplication of the beta value of knowledge on religiosity with the beta value of religiosity on Saving Interest, which is 0.037 x 0.384 = 0.014. then the total influence given by knowledge on Saving Interest is the direct influence plus the indirect influence, which is 0.290 + 0.014 = 0.304. based on the calculation results above, it is known that the direct influence value is 0.290 and the indirect influence is 0.014, which means that the indirect influence value is smaller than the direct influence value, these results indicate that indirectly knowledge through religiosity does not have a significant influence on Saving Interest. The results of this study indicate that indirectly, knowledge through religiosity does not have a

significant influence on saving interest. Although a person's knowledge of finance and savings products can increase their understanding of the importance of saving, when the religiosity variable is entered as a mediator, the influence is not strong enough to significantly influence saving interest.

This indicates that even though someone has a good understanding of financial products, if religiosity is used as a mediator, the role of knowledge becomes less effective in influencing savings interest. In other words, religiosity does not significantly strengthen the relationship between knowledge and savings interest. This finding confirms that financial knowledge and religiosity may operate independently in influencing savings decisions, and when combined, their influence is not large enough to produce significant changes in savings interest.

This finding provides insight that efforts to increase interest in saving through increasing knowledge may be more effective if done directly, without having to go through the religiosity variable as a mediator.

CONCLUSION

The results of the study indicate that neither trust nor knowledge has a significant effect on saving interest through religiosity. Although individually, trust in financial institutions and knowledge of financial products can affect saving interest, when religiosity is entered as a mediator variable, the effect becomes insignificant.

This means that religiosity does not strengthen the relationship between trust or knowledge and saving interest. In other words, a person's trust in financial institutions and understanding of personal finance are not strong enough to increase saving interest when they have to pass through the religiosity filter. Religiosity does not seem to play a significant role in linking trust and knowledge to saving interest.

This finding indicates that although trust and knowledge factors are important, when associated with the religiosity aspect, their influence on saving interest becomes less effective. Therefore, increasing saving interest may be more effectively achieved through a direct approach to trust and knowledge without having to go through the religiosity variable as a mediator.

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