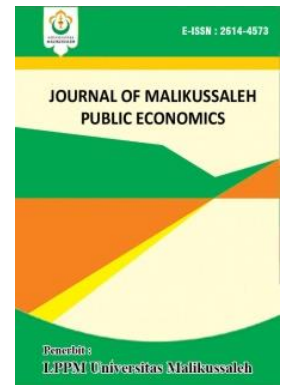


**STUDENTS UNDERSTANDING OF SAVINGS PRODUCTS AND SERVICE QUALITY OF BANK TOWARDS THE SAVING INTEREST IN ISLAMIC BANK religiosity as moderating variable (Studies of the student of Islamic Banking Department UIN Ar-Raniry in 2015 Entrance Year)**



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**ARTICLE INFORMATION ABSTRACT**

**Keywords:**

**Understanding Students, Savings Products, Service Quality, Saving Interests, Religiosity**

The aim of this study is to see the impact of student understanding of the bank's products and services of Islamic banks on the interest of saving by adding religiosity as a moderating variable. The study uses purposive sampling to select 70 respondents. The study employs the MRA (Moderated Regression Analysis) to analyze the data. The results showed that the students' understanding of savings products have a significant effect on the interests of saving. While the quality of service has no significant effect on the interest of saving. Moderating variables or religiosity is associated with a student's understanding has a significant effect of savings products. Next, religiosity is associated with the quality of bank services also have a significant effect.

**1. INTRODUCTION**

Along with the development of trading, the rapid development of banking will create a particular development inspite of the development of technology. The technology is already widely used in the bank's operations in the present so it can increase the customer interest to save money in the Bank. Interest is the willing of someone to an object. The interest will be caused by several factors that are seen from the object. Interests also has a big influence that could make someone put attention on those objects. According to Kotler and Keller (2006) state that interest is a decision of the behavior of a consumer after assess, acquire and use goods and services economy. One of the interest is saving.

According to Antonio (2001) says that saving is a kind of self preparing for the implementation in the planning of the future at the same time to deal with things that are not desirable. Saving is also one of the actions recommended by Islam. Based on these opinions can be concluded that the interest of saving money is a process where a person perform the recommended action in Islam in selecting an object in accordance with his confidence and steadiness. There are several factors that influence the customers' interest in saving that is, a factor of understanding or knowledge of the products issued by banks, bank service quality as well as factors of religiosity.

According Kartika (2017) the understanding is an attempt of someone to know

and interpret an object. In general, then, he explained, there are two things that affect the understanding of banking system, some of them for the share profit and bank interest rate. In general, the more understanding about banking system is the more interest of students of Islamic banking. To save money in the Bank, the understanding can emerge as knowledge. The knowledge can be obtained from anywhere such as lecturers, books, internet, scientific papers and so forth.

Knowledge can be gained by students in the form of products issued by banks and also the quality of the services provided by the bank. Products are issued by Islamic banks is varied, such as savings products and financing. Each of these products is offered according to customer needs. Rakhmah and wahyuni (2016) explain the interest of the students on the Bank namely by studying and using banking products. The more understanding of students about Syariah Banks will create more interest to save money in Islamic banks.

The next factors that affect the interests of saving is the quality of service. Each of the banks will give the best service so that customers loyal to the Banks, This will deter more that customer does not move to other banks. According to Khasanah (2015) describes that many of the students who choose to save in a bank due to the nice and easy operation in the transaction.

In general, if a customer learn more about Islamic Banking so he can practise to become the customer of Islamic Bank. The student of Islamic banking who has got knowledge of lectures can directly practise to be a customer of the bank. All students of Islamic banking embrace the Islamic religion, where they have already learned a lot about religion including those taught during the lectures. They can implement in daily life, in terms of muamalah. Therefore, religiosity factors also greatly affect the interest of the customer to choose of saving money at the banks in accordance with their religious beliefs.

A survey conducted by researchers using social media to students of Islamic banking in 2015 entrance year. The result of poling data is, 26% use Islamic banks, 15% of students using

conventional banks and 59% use both. As a student who has learned about banking and know the laws in muamalah.

This study aims to see the impact of student understanding of the bank's products and services of Islamic banks on the interest of saving by adding religiosity as a moderating variable.

## **2. THEORITICAL REVIEW**

### **Saving interest**

According Drmadi, (2017) interest is a form of attention given by someone of something that is accompanied by a desire to know, to learn, and to get further evidence. Very deep concern about an object that ultimately lead to curiosity is the so-called interest in the object. After learning about the object, then the person will learn and prove it. Someone who already has an interest will be trying to get something object.

There are several factors that affect interest as proposed by Salih et al (2004), interests are divided into three groups:

#### **1. Based on The Incidence**

First, the primitive interest is the interest that arise from a sense of comfort like taste to eat and drink as well as to buy something that fits a person's biological needs. Usually if the desired object is met, then the person will feel happy. Second, the cultural dimension or social interest is the interest that encourages a person to study harder so that the person can obtain what he wants as an appreciation from the people around.

#### **2. Under the Direction is**

First of intrinsic interest is pute interest from a person for activities directly related to him. The intrinsic interest is usually much longer period of time in defending his desire. For example one study because she likes to read books instead of playing. This is done not merely to gain an appreciation of the people arround Second, extrinsic interest is interest that did not last in long term because of this interest to cause the objectives to be achieved. If the goal is reached then the interest will disappear by itself. For example, one learns more diligent because he

want to pass exams. After passing the examination, interest will fall by itself.

### 3. Based on the express way

First, Expressed interest where such interest could grow by revealing something that is favorable or unfavorable. Second, manifest interest which that interest could grow by observing directly the activities carried out by a particular object. Third, interest is the interests could grow by summing up the answers to a series of tests given to such person. When the value of an object is high, it implies higher interest anyway. Fourth, inventoried interest, which interest can be grown by using standard tools. It usually contains questions that address to the subject.

The linkage of the saving interest with the factors affecting those interests are as follows:

1. Primitive interests. For example, a saving because they want to buy their daily needs such as clothing, food and so forth.
2. Cultural or social interest. For example, students study hard about the science of and want to be successful in the future, he will save money for higher education until he gets the degree and success.
3. Intrinsic interest. For example, an Islamic Banking student who is studying banking system. From the knowledge gained, it will arise the interest of him to save money in a bank and in the long term.
4. Extrinsic interest. An example is if a student has a desire to buy a motorcycle then he would take the initiative to save money, and at the time of his wish has been fulfilled then the interest of saving so low, usually in the short term.
5. *Expressed interest*, An example is if a person is satisfied with the services of a bank and is considered qualified, it will cause interest to be a customer at the bank.
6. *Manifest Interest*, An example is when a student observes on Islamic banks to see of the activities and operations of the bank. If the student considers the bank's operational activities is good then the interest to be a customer at the bank would arise by itself.

7. *Testes interest*. An example is a student doing research on a bank by asking a few questions to the bank clerk about the bank information. If the answer is good, it will attract the interest of the student to become a customer of the bank.

8. *inventoried interest*, For example, a student provides some questionnaires to the public about a bank product. After an assessment of the product and it turned out good, it will cause the student's interest to save and use bank products.

### Savings products

Islamic bank financing product which is implemented by Islamic Banks is one of the factors that attract customers to save. According to Ascarya (2013) states that Islamic banks in terms of financing products for savings include:

#### 1. Deposit Principle

The deposit principle is where a person who places funds to banks without accepting any reward; it means only for fund security. The bank will give a gift to the owner, but there are no terms and conditions from the start. Al-Wadi'ah facilities provided for the purpose of security of funds.

#### 2. The principle of Mudharabah

The *Mudharabah* uses principles of cooperation which is based on profit sharing between the owner of the funds and fund managers. Gains and losses are divided according to the agreement at the beginning of the savings contract. Mudharabah principle account is mutually agreed. Mudharabah savings are utilized for investment only to be done in a certain period and the incentive of the profit sharing are not guaranteed to be 100%.

### Service quality

According to Irawan and Kostanto (2014) The quality of service is as a precursor of customer satisfaction. The intensity of the visit is strongly influenced by both quality and customer satisfaction for the quality improved of service must be oriented to the customer. According to Hamzah, et al, (2015) states that the most important thing in determining the success of a company is customer satisfaction. Excellent

performance and satisfied customers become self promoting of the goods and it will make the company survive in the competition.

The characteristics of good and qualified according to Tjiptono (2011) are as follows:

1. Responsible

Employees must be able to be responsible in running the service. If there are customers who are not served completely, it will be bad for the image of the agency company. Customers who are not satisfied are always talk about the negative things. These will effect bad impact of agencies and usually an ugliness will grow faster than a virtue.

2. responsive

An employee must be able to serve his or her customer quickly and accurately. In serving customers, she must do so in accordance with procedures specified services of company agency. Serve quickly means to serve in the normal time limits for service for each transaction which has a standard time.

3. Communicative

Ability to communicate in understanding the customer wants, the employee must be able to communicate in a language that is clear and easy to understand. Communication must be able to make the customer happy so that they feel free to speak.

4. Security

Guarantees the confidentiality of every transaction and shall maintain the confidentiality of customer data information, especially with regard to money and personal customers informations. Keeping the customer secret is the size of customer confidence in the enterprise agency.

5. prowess

An employee must have specific skills and knowledge. Employees must be trained particularly on the ability and knowledge to deal with customers.

## Religiosity

According Ghufron & Risnawita (2010) state that religion refers to the formal aspects relating to the rules and obligations, while religiosity refers to the religious aspect that is

occurtomind to someone in the heart. Ghufron & Risnawita explaine again that the level of understand of individuals in religion is part of religiosity. If people have to live and internalize the teachings of his religion, the religious teachings can effect all of his actions and the way of life.

According Ancok and Suroso (2011) say that there are five dimensions of religiosity include:

- a. Faith dimensions that the dimensions of a doctrine that must religious believers be obeyed it also proves the degree to which a person receiving dogmatic things in religion, such as belief in God, angels, heaven and hell.
- b. Dimensions of religious practice is the behavior of followers of certain religious communities in performing prayers, alms or other muamalah practice and also to what extent one's perform ritual obligations in their religion. Element in this belief includes worship, observance, as well as things that are more indicative of one's commitment to religion.
- c. Demensions of experince is the feelings or experiences ever experienced. For example, they are close to god, afraid to sin and so forth.
- d. Dimensions of knowledge is explanation of how far one know about religion, especially in holy book and so forth. At least someone must understand the key points of the fundamentals of faith and tradition. This dimension includes knowledge of the Qur'an, the principal teachings that should be implemented, the Islamic law and an understanding of the scientific principles of Islamic or sharia banking.
- e. Dimensions of practice is the dimension that axamine the extent of the motivation of person's behavior by the teachings of religion in social life.

Linkage of dimensions of religiosity on the interest of saving and a customer in a bank:

- a. Dimensions of faith is occured when someone has embraced the religion and find out what is allowed and forbidden by his religion. When someone knows that saving is recommended in

Islam then the person will carry out the recommendations.

- b. Dimensions of religious practice is when a person fulfill the obligations set out in terms of one's religion, including muamalah. People who embrace this religious dimension will do muamalah by following the rules that has been stated in the Qur'an. For example, if a depositor transacts in Islamic banks and automatically the person has fulfilled its obligations to transact in Islamic law.
- c. Dimensions of experience is when someone ever experienced or felt something. For example, if someone sins then he will feel that his prayers are difficulty granted. Likewise, if a person broke the rules that have been created by God. If God says that saving which implementarythe system of usury is not allowed then the person should not do it because it would ruin the person and other people in this world and in the hereafter.
- d. Dimensions of knowledge of religion is one who is motivated by his religion. For example, a customer will be motivated to become customers of Islamic banks because he knows that some verses which prohibit usury or interest.
- e. Dimensions of practice is when one begins to understand the values of quranic teaching and then applied it. For example, someone who already knows about the Islamic bank and then he will join and become a customer of the bank.

### **Religiosity behavior Hablumminallah and hablumminannas**

According Mansoer (2008) says that the teachings of Islam consists of the doctrine of beliefs and rituals as well as the arrangement of the attitude and rules governing human relationships sourced from the Qur'an and hadith. Implementation of the rules of worship in Islam is called Muslim behavior toward God (hablumminallah). While the character and behavior embodied in the daily life of the rules of relationships with fellow of human beings and the nature around is called (hablumminannas).

### **a. Behavior Hablumminallah**

According Mansoer (2008) says that behavior which one believes on faith and practice his religion according to the teachings of Islam known as hablumminallah behavior. If a Muslim has knowledge of the pillars of Islam and the pillars of faith, the muslim is having an attitude that believes the truth of Islam and faith and those must have a strong desire to perform Islamic rituals, practice and apply it in daily life means that someone already has hablumminallah behavior. Hablumminallah of person's behavior can be measured:

#### 1) Knowledge of Faith and Worship

Knowledge of faith is related to the knowledge of the existence of God, the attributes of God (the Divine Name), angels of God, apostolic Prophet Muhammad, the truth of the Qur'an, and the truth afterlife destiny. Knowledge of worship relates to the knowledge required to challenge the legal requirement, legitimate condition, kaifiyah, the wisdom of prayer, fasting means and wisdom, provision and wisdom to pay zakat, or alms infaq. Knowledge of the procedures of reading recitation of the Qur'an or the wisdom of reading the Qur'an.

#### 2) Attitudes Toward Faith and Worship

Attitudes toward faith is relating to the acceptance of the existence of God as the creator, believe the angel who recorded words and deeds of human beings for living in the world, believe the Prophet Muhammad is the last prophet and a good role model for mankind, believing the Qur'an and hadith as a source of advice and guidance most essential among human beings, believing in destiny, and believing that all human actions during life will be accountable in the hereafter.

Attitudes toward is relating to the acceptance of worship or believ my in the existence of the wisdom contains in worship, such as fasting, paying zakat, read and study the Qur'an and Hadith.

#### 3) Practice of Faith and Worship

Practise of faith is relating to the customs of a Muslim praying to Allah, remembrance of Allah, calling the name of Allah, the habit of trying to maintain and keep away from the blackness of our thoughts, words and deeds of sin,

reading habits and study the Qur'an and the Hadith, the habit knows the properties of the Prophet Muhammad SAW, as well as concentration in their study habits and do good. Religious practice and habits related to the observance of a Muslim in performing the obligatory of praying and circumcision, the habit of giving infaq or sadaqah as well as read blessings on the Prophet.

#### b. **Hablumminannas**

Mansoer (2008) describes the Islamic behavior which embodied in the daily life of a Muslim towards himself, towards fellow of human beings and to the surrounding that is based on Islamic values as a consequence of faith in Allah called *hablumminannas* behavior. *Hablumminannas* person's behavior can be seen from:

- 1) Islamic behavior towards one self, ie behave honest or trustworthy, discipline and morale.
- 2) Islamic behavior towards fellow of human beings, that behavior like helping, sharing, cooperating, generous, tolerant, caring and respect the rights of others.
- 3) The behavior of Islamic teachings on the environment, that is the love or care for nature and conserving nature.

Rahmawaty (2014) with the title "Pengaruh Persepsi Tentang Bank Syari'ah Terhadap Minat Menggunakan Produk di Bni Syari'ah Semarang ". The results showed that the perception of bank interest positive and significantly effect on the willing in using Islamic bank products. The perception of a sharing system positive and significantly effect on the interest in using the products of Islamic banks. The perception of sharia bank product does not affect the interest in using the products of Islamic banks.

Sumantri (2014) with the title "Pengaruh Kualitas Pelayanan dan Produk Pembiayaan Terhadap Minat Dan Keputusan Menjadi Nasabah di Bank Syariah". shows positive influence of service quality on customer interest into Islamic bank in the city of Yogyakarta. Ariyanti (2015) with the title "Pengaruh Kualitas Pelayanan,

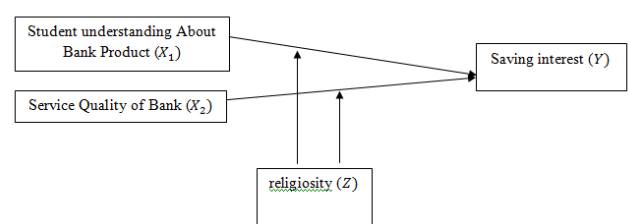
Kepercayaan dan Promosi Terhadap Minat Menabung Nasabah Pada Bank CIMB Niaga Syariah di Surabaya". The results showed that the quality of service did not significantly affect the interest of saving.

Lestari (2015) with the title "Pengaruh Religiusitas, Produk Bank, Kepercayaan, Pengetahuan, dan Pelayanan Terhadap Preferensi Menabung Pada Perbankan Syariah". The results showed that the effect of religiosity on the main preferences on saving in the Islamic banking is caused by of religious adherence. Effect of bank products to the primary preference of saving on Islamic banking is caused by the Islamic Bank innovative products. Easy transactions will Influence of confidence in the primary preference of saving on Islamic banking. Sciantific knowlage influences the main preferences of saving.

Muhyiddin (2017) with the title "Pengaruh Citra Perusahaan, Pengetahuan Produk Bank, Kepercayaan, Dan Pelayanan Terhadap Minat Menjadi Nasabah Bank Syariah Dengan Religiusitas Sebagai Variabel Moderating". The results explained that the image of the company has a positive and significant impact on the interest of a customer. Knowledge of bank products do not have a positive and significant impact on the interest of a customer. Trust has positive and significant impact on the interest of a customer. Quality of service has a positive and significant impact on the interest of a customer.

#### **Conceptual Framework**

To determine the issues to be discussed, wee need the cornerstone in researching problems that aims to discover, develop and test the validity of this so the study and frameworks of this researd can be described as follows:



**Figure 1**  
**Conceptual Framework**

The framework above with moderating variables to test whether there is a direct effect or no direct effect given by the moderating variable to the independent variables and the dependent variable.

**3. RESEARCH METHODS**

This research uses quantitative data. The research aims to develop a quantitative research as well as the use of mathematical models, theories and hypotheses related to natural phenomena. The measuring process is a central part in quantitative research because it provides the fundamental connection between empirical observation and mathematical expression of quantitative relationships.

**Samples**

The samples in this study are 70 students of Islamic banking who entrance in the year 2015. This sampling method is purposive sampling method with consideration that students use Islamic banks and conventional banks.

**Definition Operational of Variable**

The variables in this study consist of independent variables (savings and quality of service of the bank), the dependent variable (interest of savings) and moderating variables (religiosity). More detailed explanation can be seen in the following table:

**Table 1  
Research Variable and Indicators**

No.	variables	variable definition	Indicator
<b>Independent variables</b>			
1	Bank products $X_1$	In the form of savings products issued by banks	saving system saving deposits mudharabah savings mamfaat savings Ease savings
2	Service quality $X_2$	Employees and the company's ability to serve the needs of customers.	Discipline employees in the services employee attitude A clear corporate service standards. Employees are not discriminative (membada differentiated) Accuracy employee
<b>Dependent variables</b>			
3	Saving interest (Y)	One's desire to save a fortune.	ATTRACTION Desire Action
<b>Moderating variables</b>			
4	Religiosity (Z)	The level of one's	Believing pillars of faith

	faith and obedience in carrying out the commands of Allah.	and the pillars of Islam Five daily prayers Leaving Allah ban transactions kosher
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**Regression Analysis Model**

In general, the regression model can be formulated as follows:

Model 1:  $Y = a + b_1X_1 + b_2X_2 + B e X_1X_2 + e$

Model 2:  $Y = a + b_1X_1 + b_2X_2 + BeX_1X_2X_1.Z + e$

Model 3:  $Y = a + b_1X_1 + b_2X_2 + BeX_1X_2X_2.Z + e$

Information:

Y = Interest savings

a = Constant

b = regression coefficient

$X_1$  = Students understanding about bank products

$X_2$  = Students understanding about the services quality of bank.

e = Error term.

Z = Religiosity

The regression model uses The test Moderated Regression Analysis (MRA) which is a specialized application of linear regression where in the formula contains elements of interaction or multiplication of two or more independent variables (Ghozali, 2016: 232).

In connection with the use of MRA as a data analysis tool, Solimun (2011) states that moderation can be categorized into four groups as follows:

a. Pure Moderator

Pure moderator occurs when moderating variables interact with the predictor variable without being variable predictor. This moderation type appears if the partial effect is not significant of moderating variables (before interaction). But the interaction between a moderating variable with the independent variable significantly effect the dependent variable.

b. Quasi Moderator

*quasi moderator* occurs before moderating variables interacts with the independent variable significantly effect the dependent variable, and the effect of moderating variables after their interaction with the independent variables are also significant.

c. Homologizer Moderator

*Homologizer moderator* occurs when the effect of moderating variables prior to their interaction with the independent variable, the dependent variable is not significant, and the effect of moderating variables after their interaction with the independent variable is not significant.

d. Predictor Moderator

*predictor moderator*, Occurs when the effect of moderating variables on the dependent variable is significant, but the effect of the interaction between a moderating variable with the independent variable on the dependent variable is not significant.

#### 4. RESULTS AND DISCUSSIONS

The results of the analysis of this equation is to see the influence of each of the variables include:

1. The influence of students' understanding of savings products to the interest of savings in Islamic banks
2. Impact of service quality of banks on the interest of savings in Islamic banks
3. The influence of students' understanding of savings products to the interest of savings in Islamic banks with religiosity as moderating variable
4. Impact of service quality of banks on the interest of savings in Islamic banks with religiosity as moderating variable.

**Table 2**  
**Results of Testing**

Model	Coefficients unstandardized		standardized Coefficients	T	Sig.
	B	Std. Error	beta		
1 (Constant)	1,964	,624		3.148	.002
Bank products	,419	,127	,366	3,300	.002
Service quality	,161	,097	,185	1.664	,101

Based on the above table 2 is it can be seen that the students' understanding of savings products positively affect the interest of saving of students. Improved understanding within a student can lead to increas interest of savings towards Islamic bank products. The explanation is based on

a significant level of  $0.002 < 0.05$  so that  $H_0$  is rejected. This means that the student's understanding of the bank's products have a significant effect on the interests of saving. The results are consistent with previous research conducted by Lestari (2015) which concluded that the bank's products significantly influence the Bank Syariah saving preferences.

Bank service quality variable has a value of 0.101 where the value of sigifikan  $> 005$  so that  $H_0$  is accepted. It is clear that the quality of banking services no significant effect on the interest of saving. This results seem in line with. Ariyanti (2015) stating that service quality is not significant to the interest of saving.

**Table 3**  
**Result of Model 3**

Model	Coefficients unstandardized		standardized coefficients	T	Sig
	B	Std. Error	beta		
(Constant)	3,443	,513		6.708	,000
Bank products	-,742	,188	-,649	-3.956	,000
Service quality	,045	,075	,051	,598	,552
X2Z	,199	,028	1,198	7.201	,000

According to the table 3 above states that the variables of student understanding of savings products ( $X_1$ ) is  $0.000 < \alpha (0.05)$  so  $H_0$  is rejected and it can be concluded that the variables of student understanding of savings products ( $X_1$ ) affect the interest of saving ( $Y$ ). Then, variables quality of service ( $X_2$ ) is  $0.552 > \alpha (0.05)$  so  $H_0$  is accepted and can be concluded that the variable quality of service ( $X_2$ ) does not affect the interest of saving.

While moderating variable is  $0,000 < \alpha (0.05)$  so  $H_0$  is rejected and it can be concluded that the moderating variables ( $X_1 * Z$ ) effect on Savings Interest. The results are consistent with previous research conducted by Muhyiddin (2017) which stated that religiosity can moderate the bank's products and therefore contributes significantly.



**Table 3**  
**Result of Model 3**

Model	Coefficients unstandardized		standardized coefficients	T	Sig
	B	Std. Error			
(Constant)	3.254	,514		6.334	,000
Bank products	,206	,102	,180	2,012	,048
Service quality	-,840	,163	-,966	-5.167	,000
X2Z	,195	,028	1,321	6.915	,000

Based on the above table shows that the variables of student understanding of savings products (X1) is 0.048 <  $\alpha$  (0.05) so H0 is rejected and it can be concluded that the variables of student understanding of savings products (X1) affect the interest of saving (Y). Then, the variable quality of service (X2) is 0.000 <  $\alpha$  (0.05) so H0 rejected and it can be concluded that the variable quality of service (X2) affect the interest of saving.

While moderating variable is 0,000 <  $\alpha$  (0.05) so H0 is rejected and it can be concluded that the moderating variable (X2 \* Z) affect the interest of saving. The results are consistent with previous research conducted by Muhyiddin (2017) which concluded religiosity can moderate the quality of bank services that have a significant effect.

Results of testing that has been done as contained in Table 2, the obtained equation as follows:

$$Y = 1.964 + 0.419 X_1 + 0.161 X_2$$

The constant of 1.964 explained that if the independent variable is assumed to be 0, then the average interest is 1,964. Coefisien regression  $X_1$  of 0.419 indicates that when students' understanding of savings products have significant value 0,002 then the interest savings increased by 0,419. Coefisien regression of 0.161 for quality services indicates that the service quality has a significant value of 0.101 then the interest of savings amounting to 0.161. $X_2$

$$Y = 3.443 - 0.045 X_1 + 0,742 X_2 + 0,199 X_1 X_2 X_1 * Z +$$

Constants are worth 3,443 shows that if the independent variable is assumed to be 0, then the average interest of savings is worth 3,443. The regression coefficient is -0.742. This shows that when students' understanding of savings products

have a significant effect but the interest of saving decreased by 0.742. $X_1$  if X2 increase by 1 unit and other variables held constant then the interest savings increased by 0,045. If X1 \* Z incremented by 1 unit and other variables held constant then the interest of savings increased by 0,199. This indicates that religiosity can be a moderating variable by looking at the interest of saving the previous X1 worth -0.742.

$$Y = 3.254 + 0.206 X_1 - 0.840 X_2 + 0,195 X_1 X_2 X_2 * Z +$$

Constants are worth 3.254 indicates that if the independent variable is assumed to be 0, then the average interest of savings is worth 3.254. If X1 increase by 1 unit and other variables held constant then the interest of saving increases by 0.206. The regression coefficient -0.840 appreciating. This indicates that if the time of service quality increase 1 unit but the interest of saving a significant effect reduced by 0.840. $X_2$  if X1 \* Z incremented by 1 unit and other variables held constant then the interest of saving increases by 0.195. This matter indicate that religiosity can be a moderating variable by looking at the interest of saving the previous X2 worth -0.840.

The results of the analysis carried out above, the moderation variable is categorized in the group of pure moderator, which occurs when the variables interact with the predictor variable moderation without being a predictor variable. This moderation mode appears if the partial effect of moderating variables (before interaction) to variable is not significant, but the effect of the interaction between a moderating variable with the independent variable on the dependent variable is significant.

## 5. CONCLUSIONS

Based on the above results, it can be concluded that student understanding of the bank's products have a significant effect on the interest of savings in Islamic banks. This suggests recommendation that the interest of saving students of Islamic banking force in 2015 influenced by their understanding of the savings in Islamic banks. Furthermore, the bank service quality test results has no significant effect on the interest

savings in Islamic banks. The better the quality of service of Islamic banks do not always affect the increasing interest of saving of student. This is caused by other factors.

The test results of religiosity is associated with students' understanding of the significant influence of savings products. This indicates that the student savings in Islamic banks is caused by their deliberations toward religious adherence and the savings products are considered in accordance with the law muamalah described in the Qur'an. The test results of religiosity is associated with service quality significantly affect to the amount of the bank customers. This indicates that the student savings in Islamic banks due to see in terms of services that meet the demands of religion.

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