

The influence of knowledge and accessibility on customer saving decisions with religiosity as a moderation variable

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Received:	Revised:	Accepted:
March 8, 2025	April 15, 2025	April 18, 2025

Abstract

This study aims to determine the influence of knowledge and accessibility on customer saving decisions at Bank Syariah Indonesia with religiosity as a moderation variable. This type of research is quantitative research. The population in this study is all students of the Department of Sharia Economic Law STAI YAPIS Takalar. The sampling techniques used are: purposive sampling. In this study the sample number was 41 people. The data collection technique used is a questionnaire measured by a Scale Likert. Data analysis techniques Moderating Regression Analysis (MRA) with the help of the program SPSS 24.0 for windows.

The results showed that 1) simultaneously knowledge and accessibility have a significant effect on customers' saving decisions at Bank Syariah Indonesia, 2) knowledge has a significant effect on customers' saving decisions at Bank Syariah Indonesia, 3) accessibility has a significant effect on customers' saving decisions at Bank Syariah Indonesia, 4) religiosity is unable to moderate the influence of knowledge on customers' saving decisions at Bank Syariah Indonesia, 5) religiosity is able to moderate accessibility to customers' saving decisions at Bank Syariah Indonesia.

Keywords: Accessibility; knowledge; religiosity; saving decisions

Introduction

Based on Law No. 21 of 2008 concerning Sharia Banking, a sharia bank is a bank that carries out business activities based on sharia principles or Islamic law principles. The Islamic sharia principles in question include the principles of justice and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (*alamiyah*), and do not contain *gharar*, *maysir*, usury, tyranny and haram objects, as stipulated in the fatwa of the Indonesian Ulema Council.

Indonesia's population is almost 270,000,000 people, of which 87% of the population adheres to the Muslim religion, but cannot guarantee the growth of Islamic banking can grow as expected. It was recorded that only 5.86% had accounts in Islamic banks based on the total population in Indonesia or around 17,000,000 people who utilized financial facilities at Islamic banks. Based on initial observations, interviews were made with students of the Department of Sharia Economic Law STAI YAPIS Takalar. Here it was found that most students of the Department of Sharia Economic Law STAI YAPIS Takalar saved their money in conventional banks. This is due to the low knowledge and understanding of the Indonesian Sharia Bank system and access far from residence, so students of the Sharia Economic Law Department of STAI YAPIS Takalar are more likely to save at conventional banks that have many choices.

The results of Noor & Sanrego's (2011) research entitled Preferences of Islamic Boarding Schools Community towards Sharia Banks (DKI Jakarta Case Study) stated that knowledge and access positively affect people's preferences in

choosing and saving in Sharia banking in DKI Jakarta. Maski (2010) entitled *Analysis of Customer Saving Decisions: Component Approaches and Logistics Models Study at Islamic Banks in Malang* The results showed that all variables had a positive effect, except for the physical objects of the bank which negatively affected the customer's decision to save. Hapsari & Beik (2014) entitled *Analysis of Factors Influencing Non-Muslim Customers in Using Sharia Bank Services in DKI Jakarta*, the results showed that all variables had a positive effect, except for services that negatively affected the decision to use Islamic banks in DKI Jakarta.

In contrast to Lestari's research (2015) entitled *The Influence of Religiosity, Bank Products, Trust, Knowledge, and Services on Saving Preferences in Islamic Banking*. The results showed that the knowledge variable had no effect on saving preferences in Islamic banking. Likewise, Khotimah (2014) research entitled *Product, Service, Promotion and Location on Community Decisions to Choose Sharia Banks in Surakarta* states that location does not affect people's decisions to choose Islamic banks. Like knowledge variables, accessibility variables also still differ from research results.

Wahyudin (2015) moderation variables function as determining variables of the influence of independent variables on dependent variables. The existence of moderation variables can strengthen or weaken the influence of the independent variable on the dependent variable. The greater the value of the moderation variable, the greater the coefficient of influence of the independent variable on the dependent variable. Vice versa, the smaller the value of the moderation variable, the smaller the coefficient of influence of the independent variable on the dependent variable. Masrurroh (2015) revealed that *disposable income* moderated by the level of religiosity has a positive and significant effect on students' interest in saving at Sharia Banks. Research conducted by Azzahra (2016) also revealed that religiosity as a moderation variable is proven to strengthen the influence of knowledge and disposable income on saving preferences at Islamic banks. Based on these studies that state that religiosity has

a significant effect and has been proven to be a moderation variable, researchers try to make religiosity a moderation variable to clarify the influence of knowledge variables and accessibility variables on customer saving decisions at Bank Syariah Indonesia.

Customer knowledge is needed in decision making which in this case customers not only know about sharia in Islamic teachings but knowledge in Islamic banks must also be given from the start of introduction to the products provided. The higher the knowledge and understanding of Islamic banks owned, the more can increase the decision to save at Islamic banks. The accessibility of a service also determines consumer behavior because it involves the ease of getting a service. The availability of facilities that support smooth transactions, customers will certainly feel satisfied and will continue to use the bank's services. Accessibility determines the level of consumer comfort so that accessibility becomes a factor that determines consumer behavior. Religion is one of the norms that is very influential in society. Religious teachings that become the daily discourse of humans consciously and unconsciously become theological impulses to carry out various activities, including economic activities. Religious activities do not occur only when someone performs worship behavior, but is appreciated into social life, including banking practices as part of economic benefits.

This research endeavors to elucidate the impact of knowledge and accessibility on the saving decisions of students within the Sharia Economic Law Department at STAI YAPIS Takalar who are customers of Bank Syariah Indonesia. Furthermore, it aims to investigate the moderating role of religiosity in the relationship between these independent variables (knowledge and accessibility) and the dependent variable (customers' saving decisions) within this specific demographic.

Understanding the factors influencing saving decisions among Muslim students, particularly the interplay of financial knowledge, accessibility of

Islamic banking services, and religiosity, holds significant importance for several reasons. Firstly, it provides valuable insights for Bank Syariah Indonesia and other Islamic financial institutions in tailoring their products, services, and marketing strategies to better cater to the needs and preferences of this crucial segment of the market. Secondly, the findings contribute to the broader academic literature on Islamic finance and consumer behavior, specifically by examining the moderating effect of religiosity, a potentially salient factor in financial decision-making within a Sharia-compliant framework. Moreover, this research offers practical implications for policymakers and educators seeking to promote financial literacy and encourage responsible saving habits among Muslim youth, thereby contributing to economic empowerment and financial inclusion within the Islamic economic system. Finally, by focusing on the student population, this study sheds light on the financial behavior of future economic actors and potential leaders within the Islamic finance industry.

Literature review

Theory of planned behavior

Specifically, the *Theory of Planned Behavior* suggests three independent determinants of intention, namely: Attitudes towards behavior that indicate the degree to which a person has a good or unfavorable evaluation of certain behaviors, Subjective norms as social factors indicate a perceived social determination to do or not perform actions / behaviors and Perceived behavioral control (*perceived behavioral control*), shows the ease or difficulty of taking action and is considered a reflection of past experience in addition to anticipated obstacles or obstacles (Malik et al., 2019).

Saving decisions

Kotler (2007) explained that the customer's decision to save is a decision made by the customer or consumer to use the services of Islamic banks.

Customers in making decisions to save will certainly go through several stages of decision making. Saving decisions are actions that are directly involved in acquiring, determining products and services including the process of making saving decisions and following these actions (Nugroho et al., 2014).

Religiosity

According to Karim (2011), religiosity is a form of *religious* aspects that have been lived by individuals in the heart. The meaning of religiosity can be described through several aspects that must be fulfilled as instructions on how to live life correctly so that humans can achieve happiness. Religiosity is a complex integration of religious knowledge, feelings and religious actions in a person (Wahyudin et al., 2011).

Knowledge

According to Lubis (2016) knowledge is the overall thoughts, ideas, and understanding that humans have about the world and everything in it, including humans and their lives. Knowledge is gained through life experience, work experience, or through education and exercise (Surya, 2014). Consumer knowledge is all information that consumers have about various products, as well as other knowledge related to consumer functions, consumer knowledge can influence decisions in purchasing (Yuniarti, 2015).

Accessibility

Accessibility is the degree of ease achieved by people, to an object, service or environment. Ease of access is implemented in buildings, environments, and facilities. This level of accessibility is influenced by distance, condition of transportation facilities and infrastructure such as road conditions and road width, availability of various connecting facilities including their frequency and level of safety and comfort to pass through the route resulting in any ownership. Facilities are all equipment provided by the bank to be able to facilitate customer activities (Kotler & Keller, 2010).

Research methods

This research is a type of quantitative research that aims to determine how the influence of independent *variables, namely knowledge* and accessibility on dependent variables, namely customer saving decisions at Bank Syariah Indonesia with religiosity (M) as a moderation variable. The research location is located at STAI YAPIS Takalar for Students of the Sharia Economic Law Department. This study was conducted in June-July 2022.

The population in this study is students of the class of 2018-2021 majoring in Sharia Economic Law STAI YAPIS Takalar. The sampling technique used is *purposive sampling* with certain considerations to obtain a representative sample. In this study, 41 respondents were students of the Department of Sharia Economic Law STAI YAPIS Takalar who were customers at Bank Syariah Indonesia. The data collection technique used in this study was the questionnaire method (questionnaire). Where the data collection technique uses the questionnaire method (questionnaire) in this study to obtain data on knowledge, religiosity, accessibility and saving decisions of customers at Bank Syariah Indonesia at Students of the Department of Sharia Economic Law STAI YAPIS Takalar. The measurement tool in this study is using the Likert scale. Through the Likert scale, variables are translated into indicators that are used as benchmark points for compiling instrument items, questions or statements.

Analysis using quantitative methods, is expected to get a more accurate measurement of responses from respondents, so that data in the form of numbers can be processed using the *SPSS* software by entering the results of the operational variables to be tested.

Results and discussion

Research Results

Classical assumption test

The results of the normality test are presented using the Kolmogorov-smirnov test.

Table 1. One-sample kolmogorov-smirnov test

		Unstandardized Residual
N		41
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.07330168
Most Extreme Differences	Absolute	.086
	Positive	.076
	Negative	-.086
Test Statistic		.086
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: SPSS

Based on the table above, it shows that the Kolmogorov-Smirnov z value is 0.086 with probability Asymp. Sig. (2-tailed) of 0.200 > 0.05 which means that all data tested in this study are normally distributed.

Here are the results of the multicollinearity test:

Table 2. Variance inflance factor (VIF) test

Coefficient			
Model		Collinearity Statistics	
		Tolerance	BRIGHT
1	(Constant)		
	Knowledge	.167	5.997
	Accessibility	.271	3.695
	Religiusitas	.275	3.631

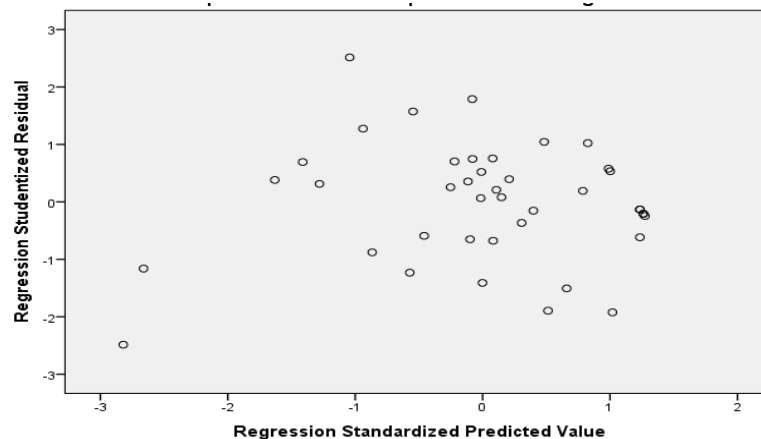
Dependent Variable: Saving Decision

Source: SPSS

Based on the table above, it shows that the value of Variance Inflance Factor (VIF) for the variables of knowledge, accessibility and religiosity < 10 which means there is no multicollinearity, and for the tolerance value for the

variables of knowledge, accessibility and religiosity > 0.10 which means there is no multicollinearity of the tested data so that data analysis can continue.

The following heterokedasticity test results are presented using a scatterplot graph to analyze whether heteroscedacity symptoms occur or not by observing the spread of points on the graph as follows:



Picture 1. Scatterplot graph test

Source: SPSS

Based on the figure above that the points spread randomly and are scattered both at the top and bottom of the zero on the Y axis, it can be concluded that heteroscedacity does not occur.

The following autocorrelation test results are presented using the Durbin-Watson test.

Table 3. Durbin-Watson test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.944a	.891	.882	2.15572	1.991
a. Predictors: (Constant), Accessibility, Religiosity, Knowledge					
b. Dependent Variable: Saving Decision					

Source: SPSS

Based on the table above, it shows a statistical value of Durbin-Watson test of 1.991. D_L and D_U values with α 5% at $n=41$ and $k=3$, so d_U is 1.6603. The Durbin-Watson test value lies between $d_U < d < 4 - d_U$ ($1.6603 < 1.991 < 2.339$)

which means there is no positive or negative autocorrelation. Thus, in this regression model no autocorrelation occurs.

Double regression analysis

In this study there are two regression models that will be tested with two regression methods, namely multiple linear regression and moderation regression analysis. The variables used are customer saving decisions as dependent variables and knowledge and budget, accessibility as independent variables, and religiosity as moderation variables. The results of the regression analysis can be seen in the table as follows:

Tabel 4. First Regression analysis

Coefficient			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-1.203	2.089
	Knowledge	.297	.141
	Accessibility	.757	.131

Dependent Variable: Saving Decisions
Source: SPSS

In the table above can be seen the value of the constant of -1.203. The value of the knowledge variable coefficient (x_1) is 0.297 and the accessibility variable (X_2) is 0.757. Based on the results of the multiple linear regression test above, the regression equation $Y = -1.203 + 0.297 X_1 + 0.757 X_2 + e$ is obtained.

Tabel 5. Second Regression analysis

Coefficient			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-11.825	9.634
	Knowledge	.969	.436
	Religiusitas	.872	.383
	X1M	-.015	.014

Dependent Variable: Saving Decisions
Source: SPSS

In the table above can be seen the value of the constant of -11.825. The value of the knowledge variable coefficient (X_1) is 0.969. The value of the coefficient of the variable of religiosity (M) is 0.872 and the value of the coefficient for the moderation variable is -0.015. Based on the results of the linear regression test above, the regression equation $Y = -11.825 + 0.969X_1 + 0.872X_3 - 0.015X_1X_3 + e$.

Tabel 6. Third Regression analysis

Coefficient			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-18.558	6.208
	Accessibility	1.280	.252
	Religiusitas	.994	.247
	X2M	-.022	.009

Dependent Variable: Saving Decisions

Source: SPSS

In the table above can be seen the value of the constant of -18.558. The value of the accessibility variable coefficient (X_2) is 1.280. The value of the coefficient of the variable of religiosity (M) is 0.994 and the value of the coefficient for the moderation variable is -0.022. Based on the results of the linear regression test above, the regression equation $Y = -18.558 + 1.280X_2 + 0.994X_3 - 0.022X_2X_3 + e$.

T Test

The t-test is used to determine whether the independent variable partially affects the dependent variable significantly or not. The results of data processing carried out using the help of SPSS version 24.0 can be seen in the table 7:

Table 7. T test value without the moderation variable

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	-1.203	2.089		-.576	.568
	Knowledge	.297	.141	.253	2.103	.042
	Accessibility	.757	.131	.697	5.797	.000

Dependent Variable: Saving Decision

Source: SPSS

Based on the table above, it can be seen that the calculated t value for the knowledge variable is 2.103 with a significant value of 0.042 and the calculated t value for the accessibility variable is 5.797 with a significant value of 0.000. The significance value of the knowledge variable 0.042 is smaller than 0.05 and the regression coefficient is 0.297, so it can be concluded that the knowledge variable has a positive and significant effect on customers' saving decisions at Bank Syariah Indonesia. While the significance value of the accessibility variable of 0.000 is smaller than 0.05 and the regression coefficient of 0.757, it can be concluded that the accessibility variable has a positive and significant effect on customers' saving decisions at Bank Syariah Indonesia.

The next step is to test the moderation variable with a significant independent variable. The results of data processing carried out using the help of SPSS version 24.0 can be seen as follows:

Table 8. T test value between the independent (X1) and the moderation variable

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	-11.825	9.634		-1.227	.227
	Knowledge	.969	.436	.826	2.224	.032
	Religiosity	.872	.383	.741	2.276	.029
	X1M	-.015	.014	-.638	-1.046	.302

Dependent Variable: Saving Decision

Source: SPSS

The table above shows the regression results of the religiosity variable (M). Knowledge (X_1) and religiosity (M) have a partial influence on customers' saving decisions (Y). Religiosity (M) cannot moderate the influence of knowledge (X_1) on customers' saving decisions (Y). This can be seen from the significant value being above 0.05.

Table 9. T test value between the independent (X_2) and the moderation variable

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	-18.558	6.208		-2.989	.005
	Accessibility	1.280	.252	1.178	5.081	.000
	Religiusitas	.994	.247	.844	4.028	.000
	X2M	-.022	.009	-.957	-2.451	.019

Dependent Variable: Saving Decision

Source: SPSS

The table above shows the regression results of the religiosity variable (M). Accessibility (X_2) and Religiosity (M) have a partial effect on customers' saving decisions (Y). Religiosity (M) can also moderate the effect of accessibility (X_2) on customers' saving decisions (Y). This can be seen from the significant value of being at 0.019.

F Test

The F test is used to determine whether all independent variables together (simultaneously) can affect the dependent variable (Algifari, 2015). The results of data processing carried out using the help of *SPPS version 24.0 for windows* can be seen as follows:

Table 10. F test

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Say.
1	Regression	1340.288	2	670.144	106.277	.000b
	Residual	239.615	38	6.306		
	Total	1579.902	40			

- a. Dependent Variable: Saving Decision
 - b. Predictors: (Constant), Accessibility, Knowledge
- Source: SPSS

Based on the table above, it can be seen the simultaneous influence of *independent* variables, namely knowledge (X_1) and accessibility (X_2) on the dependent variable, namely customer saving decisions (Y) at Bank Syariah Indonesia. The results of the simultaneous test obtained that the calculated F value was 106.277 and the significant value was 0.000. The significance value is less than 0.05, so it can be concluded that the variables of knowledge and accessibility simultaneously have a significant effect on customers' saving decisions at Bank Syariah Indonesia.

R Square

The correlation coefficient (R Square) shows how much correlation or relationship between the independent variables and the dependent variable. The value of R Square (R^2) is between 0 and 1. The higher the R Square value, the better the regression model. A small R Square value indicates the ability of the independent variable to explain the very limited variation of the dependent variable or vice versa. However, R Square has a fundamental weakness if every addition of an independent variable to the model, then R Square must increase no matter whether the variable has a significant effect or not on the dependent variable (Ghozali, 2013). While the number of correlation coefficients (*Adjusted R Square*) shows how much variation in the dependent variable can be explained by variations that occur in the independent variable. Unlike the value of R Square, the *value of* Adjusted R Square can go down or up despite the addition of variables. Standard Error of Estimate, if the smaller it will make the regression model more precise in predicting the dependent variable. The following table is presented.

Table 11. R square without the moderation variable

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921a	.848	.840	2.51111
a. Predictors: (Constant), Accessibility, Knowledge				
b. Dependent Variable: Saving Decision				

Source: SPSS

In the table above, the *R Square* value is 0.848, which means that 84.8% of the dependent variables (customers' saving decisions) can be explained by knowledge and accessibility, while the remaining 15.2% can be explained by other variables not studied in this study.

Table 12. R square with the moderation variable

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.944a	.891	.882	2.15572

Predictors: (Constant), Religiosity, Accessibility, Knowledge

Dependent Variable: Saving Decisions

Source: SPSS

After including the moderation variable, namely religiosity, R increased to 0.944 or 94.4%, which means the stronger the relationship between the independent variable and the dependent variable. Likewise, the R Square in equation 2 is 0.891, which means that 89.1% of the variation in the dependent variable (the customer's saving decision) can be explained by knowledge and accessibility. The Standard Error of Estimate value of equation 1 is 2.51111, then drops in equation 2 after the moderation variable is included to 2.15572 which shows the regression model means better.

Discussion

The influence of knowledge, religiosity and accessibility simultaneously on customers' saving decisions at Bank Syariah Indonesia

Based on the results of the study, it shows that the significance value of knowledge and accessibility to customers' saving decisions is $0.000 < 0.05$ so that it can be concluded that knowledge and accessibility simultaneously have a significant effect on customers' saving decisions at Bank Syariah Indonesia at Bank Syariah Indonesia for students of the Department of Sharia Economic Law STAI YAPIS Takalar, then the hypothesis is accepted.

This is in line with the research of Fahd Noor and Yulizar Djamaludin Sanrego Fahd (2011) entitled Preferences of Islamic Boarding School Communities Towards Sharia Banks (DKI Jakarta Case Study) that Knowledge and access positively affect people's preferences in choosing and saving in Islamic banking in DKI Jakarta, while facilities and professionalism have a negative effect.

The influence of knowledge on customers' saving decisions at Bank Syariah Indonesia

Based on the results of the study, it shows that the value of knowledge significance on customer saving decisions is $0.042 < 0.05$ so that it can be concluded that knowledge has a significant effect on customer saving decisions at Bank Syariah Indonesia at Bank Syariah Indonesia in students of the Department of Sharia Economic Law STAI YAPIS Takalar, then the hypothesis is accepted.

This is in line with research conducted by Adi Prasetyo (2020) entitled The influence of Islamic bank knowledge, promotion, and facilities on saving decisions at Islamic banks with interest in saving as an intervening variable. This research shows the results that knowledge indicators have a positive and significant effect on interest and decisions to save at Islamic banks.

The influence of accessibility on customers' saving decisions at Bank Syariah Indonesia

Based on the results of the study, it shows that the significance value of accessibility to customers' saving decisions is $0.000 < 0.05$ so that it can be concluded that accessibility has a significant effect on customers' saving decisions at Bank Syariah Indonesia at Bank Syariah Indonesia in students of the Department of Sharia Economic Law STAI YAPIS Takalar, then the hypothesis is accepted.

This is in line with Rizqa Ummiha Filda's (2020) research entitled *The Influence of Brand Equity and Accessibility on Customer Decisions Using M-Banking Bank JATIM Syariah KC Madun*. This research shows that accessibility has a significant effect on the decisions of Bank JATIM Syariah KC customers. Madiun.

Religiosity moderates the influence of knowledge on customers' saving decisions at Bank Syariah Indonesia

Based on the results of the study, it shows that the significance value of religiosity affects the relationship between knowledge and customer saving decisions by $0.302 > 0.05$ so that it can be concluded that religiosity is not able to moderate the relationship between knowledge and customer saving decisions at Bank Syariah Indonesia, so the hypothesis is rejected. So it can be said that religiosity can weaken the influence of knowledge on customers' saving decisions at Bank Syariah Indonesia on students of the Department of Sharia Economic Law STAI YAPIS Takalar.

Religiosity moderates the influence of accessibility on customers' saving decisions at Bank Syariah Indonesia

Based on the results of the study showed that the significance value of religiosity affects the relationship between accessibility and customer saving decisions by $0.019 < 0.05$ so that it can be concluded that religiosity has a significant effect on the relationship between accessibility and customer saving

decisions at Bank Syariah Indonesia, the hypothesis is accepted. So it can be said that religiosity can strengthen the influence of accessibility on customer saving decisions at Bank Syariah Indonesia for students of the Department of Sharia Economic Law STAI YAPIS Takalar.

Conclusion

Based on the findings and analysis presented, this study concludes that knowledge and accessibility collectively exert a significant influence on the saving decisions of Sharia Economic Law students at STAI YAPIS Takalar who are customers of Bank Syariah Indonesia. Furthermore, both knowledge and accessibility individually demonstrate a significant positive impact on these students' saving choices. However, the moderating role of religiosity on the relationship between knowledge and saving decisions was found to be statistically insignificant. Conversely, religiosity does significantly moderate the influence of accessibility on the saving decisions of the aforementioned student population at Bank Syariah Indonesia. These findings imply that while both understanding of Islamic banking principles and ease of access to banking services are crucial drivers for students' saving decisions, religiosity only plays a moderating role when the accessibility of these services is considered, suggesting that the convenience and availability of Islamic banking may be viewed through a religious lens, thereby influencing saving behavior.

Future research could enhance the generalizability of these findings by expanding the sample to encompass students from diverse academic disciplines and universities, as well as including non-student populations, thereby allowing for a broader understanding of saving behavior across varied demographics and educational contexts. Furthermore, investigating saving patterns in different geographical regions or among customers of various Islamic financial institutions within Indonesia could yield valuable comparative insights. To gain a more nuanced understanding of the drivers of saving decisions, subsequent studies

could explore specific facets of financial knowledge, such as comprehension levels of diverse Islamic financial products, the sources from which this knowledge is acquired, and the impact of financial literacy initiatives on the saving behavior of young Muslims. Additionally, future qualitative or mixed-methods research could delve into the underlying mechanisms through which accessibility and religiosity interact to shape saving choices, providing richer insights into the cognitive and behavioral processes that mediate this moderating effect for practitioners and policymakers. Beyond these factors, future investigations could also consider the moderating influences of other socio-demographic and psychological variables, including income, financial self-efficacy, peer influence, and cultural norms, on the interplay between knowledge, accessibility, religiosity, and saving decisions within the Islamic banking framework. Employing longitudinal study designs could offer a more dynamic perspective on how these factors evolve and influence saving behavior over time, particularly as individuals' financial circumstances and religious understanding develop. Finally, future research could prioritize the development and evaluation of practical intervention strategies aimed at improving financial literacy, enhancing access to Islamic banking services, and strategically leveraging the moderating role of religiosity to encourage saving behavior among students and other relevant populations, potentially also including comparative analyses with the factors influencing saving decisions in conventional banking settings among student groups.

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