



Does Religious Learning Affect Saving Intention in Islamic banks? An Empirical Evidence from High School Alumni in Jakarta

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ABSTRACT

Indonesia is one of the countries with the largest Muslim population in the world, but the number of Islamic bank customers is still small compared to conventional banks. Although there have been many studies that have tried to identify factors that influence intention in saving in Islamic banks, none have discussed the role of religious learning in high schools. Therefore, this study aims to determine whether there is an effect of compulsory Islamic religious learning for 3 years at the high school level on saving intention in Islamic banks. This study uses a quantitative method by taking a sample of 125 alumni of State High Schools in Jakarta who graduated in 2020-2023, which were then analyzed using the Partial Least Square Structural Equation Model (PLS-SEM). Based on the Theory of Reasoned Action (TRA) used, the results of this study indicate that Islamic religious learning provided during school has a significant effect on saving intention in Islamic banks. Meanwhile, the variables of religiosity, attitude, and subjective norms also have an effect, with a higher significance value, on interest in saving in Islamic banks. based on the present context to clear the barrier of making decision in future.

ABSTRAK

Apakah Pembelajaran Keagamaan Berpengaruh Terhadap Minat Menabung di Bank Syariah? Bukti Empiris Alumni SMA di Jakarta. Indonesia merupakan salah satu negara dengan jumlah muslim terbanyak di dunia, tetapi jumlah nasabah bank syariah masih sedikit dibandingkan dengan bank konvensional. Meskipun sudah banyak penelitian yang mencoba mengidentifikasi faktor-faktor yang mempengaruhi minat menabung di bank syariah, namun belum banyak bahkan belum ada penelitian yang membahas tentang efek dari pembelajaran wajib agama Islam selama 3 tahun di SMA Negeri terhadap minat menabung di bank syariah. Oleh karena itu, penelitian ini bertujuan untuk mengetahui apakah ada efek dari pembelajaran agama Islam tersebut terhadap minat menabung di bank syariah. Penelitian ini menggunakan metode kuantitatif dengan 125 data alumni SMA Negeri Jakarta lulus tahun 2020-2023 dan dianalisis menggunakan Partial Least Square Structural Equation Model (PLS-SEM) dengan SmartPLS 3.0. Berdasarkan Theory of Reasoned Action (TRA) yang digunakan, hasil penelitian ini menunjukkan bahwa pembelajaran agama Islam, religiusitas, sikap dan norma subjektif berpengaruh signifikan terhadap minat menabung di bank syariah.

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INTRODUCTION

Islamic banks in Indonesia have basically experienced quite rapid progress, as a result of government support through various regulations, one of which is by establishing operational banking policies in accordance with sharia principles in Law Number 10 of 1998. Although there are adequate policies to encourage the development of Islamic banking, and supported by the fact that Indonesia is the country with the second largest Muslim majority in the world, the number of people who save money in Islamic banks is still relatively small. According to data provided by PT Bank Syariah Indonesia Tbk, as of November 2020, only 30.27 million of Indonesia's 180 million Muslim population were Islamic bank customers (CNN Indonesia).

One opportunity to increase the number of Islamic bank customers is to penetrate the young generation (Gen Z) which is the group of people with the largest composition compared to other groups. Based on the results of the 2020 Central Statistics Agency census, most Indonesians are Generation Z (27.94 percent), which is the generation born from 1997 to 2012. In addition to being the largest composition, young people's digital knowledge is also an important consideration considering the trend of Islamic banking which is heading towards the era of system digitalization (Central Statistics Agency, 2021).

Therefore, to encourage the growth of Islamic banking, it is important to optimize the role of educational institutions where the majority of the Gen Z group is there. One aspect of the role of educational institutions is in religious learning where according to Government Regulation (PP) Number 55 of 2007 concerning Religious Education, schools are required to conduct Islamic religious learning for 3 years of compulsory education at the high school level. The purpose of teaching Islamic religious lessons for 3 years in high school is to create intelligent, religious and characterful human resources.

Religious lessons are given, one of which is to improve students' understanding of the concepts, principles, and practical theories of religion such as the prohibition of usury or interest in conventional banks. So that students who have completed Islamic religious learning in high school for 3 years can have a reason to carry out banking transactions with the Islamic system rather than the conventional system. This means that high school alumni can be used as targets and market share for Islamic financial institutions, in addition to preparing practitioners and scientists in their fields.

A study conducted by Hati (2021) found that the product knowledge factor has a positive and significant impact on the desire to save in Islamic banks. When in a decision-making situation, knowledge becomes very important to be the main reference. In the context of Muslim consumers, religious knowledge is also something that is highly considered in decision-making, in addition to general knowledge. Therefore, increasing knowledge about Islamic finance and economics is expected to increase interest in saving in Islamic banks.

Several previous studies have basically found factors that can influence young people's interest in saving in Islamic banks. Some of them, such as Noversyah and Hotniar (2015) who used the Theory of Reasoned Action (TRA) model, found that subjective norms have a strong influence, attitude has an effect on the intention to save in Islamic banks. Further research from Nugraheni and Widyani (2020) using the SEM method with data from 144 students majoring in Accounting from UNY, UMY, UIN, UPN found that profit sharing, religiosity, knowledge and openness of financial information influenced the intention of Muslim students to save in Islamic banks. The importance of religiosity was also found by Junaidi et al. (2021) who used the structural equation modeling method from data from 658 Muslims and Islamic bank customers in Indonesia.

Further research conducted by Rifdah (2020), by using data from 78 respondents of Surakarta Islamic boarding school students with an analysis of multiple linear regression. The results of the study stated that religious education has a positive effect and environmental



variables have a positive and significant effect on the decision to use Islamic banking. Another study by Amer Azlan (2015) used the Structural Equation Modeling method with primary data of 1124 private and public students in Kota Kinabalu, Malaysia. This study proves that profit sharing, religiosity, knowledge and openness of financial information have an effect on the intention of Muslim students to save in Islamic banks.

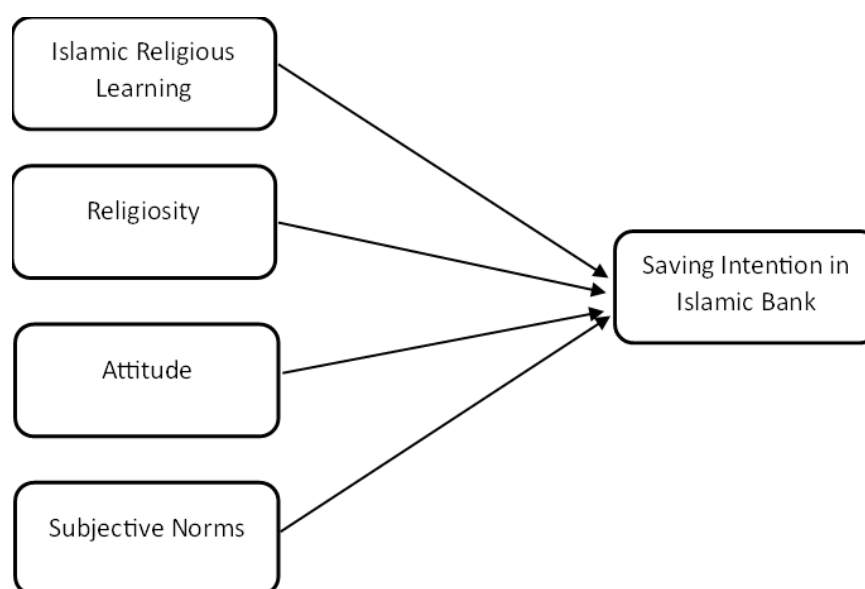
Based on previous studies, it can be concluded that many have studied the intention in saving in Islamic banks but only a few have focused on the influence of Islamic Education variables, especially on school students. Therefore, this study will examine the impact of the role of Islamic Education on interest in Islamic banking by emphasizing the effect of compulsory Islamic religious education obtained for 3 years in Indonesian high school using the national standard curriculum. This study will also add additional variables of religiosity, attitude, and subjective norms as part of the theory of reasoned action, to see consistency as used in previous studies.

RESEARCH METHODS

The Purposive sampling method was chosen in this study which is based on probability and the sample is not taken randomly. The selected sample members must meet several criteria, namely being Muslim, alumni of High Schools in Jakarta who graduated in 2020-2023, and not being students in Islamic study programs or universities. The reason for selecting the respondents is because it is expected to describe the actual behavior of the current Gen Z who have graduated from high school and received Islamic religious lessons for 3 years of compulsory education. This study is also to see the interest of today's young people in saving in Islamic banks.

This study uses the *theory of reasoned action* (Ajzen and Fishbein, 1980). There are four independent variables, namely religiosity, Islamic religious learning, subjective norms, attitudes, in addition of a dependent variable, namely the intention of State High School alumni in using Islamic banking as shown in Figure 3.1. The data source used was 125 respondents from an online questionnaire through social media. Then, processed with PLS-SEM using SMART-PLS 3.

Figure 1: Research Model



Source: Data Analysis 2024



The following are the definitions and measurement indicators of each variable,

Islamic Religious Learning (X1)

According to Law No. 20 of 2003 concerning the National Education System, learning is the process of interacting students with educators and learning resources in a learning environment. Here are the measurement indicators:

1. I learned about Islamic economic contracts from high school.
2. I apply the religious knowledge that I learn at school.
3. I know the haram of usury from religious studies at school.

Religiosity (X2)

Religiosity is the extent to which a person's level of religion (Bonne et al., 2009). The following are the measurement indicators:

1. I understand basic knowledge about my religion
2. I feel guilty when I do something that goes against my religious beliefs
3. The five daily prayers are my daily habit.
4. Religion is important to me

Attitude (X3)

Attitude is conceptually an individual's good or bad assessment of an object or behavior (Ajzen, 2005). Here are the measurement indicators:

1. I believe saving in an Islamic bank is a good idea.
2. Saving at an Islamic bank has a positive impact on the blessing of my life

Subjective Norm (X4)

Subjective norms are individual perceptions of social pressure in the environment and the individual's response to doing or not doing this behavior (Ajzen, 2005). The following are the measurement indicators:

1. My family supports me to save at an Islamic bank
2. I opened a savings account at an Islamic bank because of the influence of my social environment
3. Being part of a Muslim-majority society, I can accept Islamic banking products.

Interest in Saving (Y)

According to Crown L and A Crow (1988), interest can be obtained from then part of their experience from the environment in which they live. The following is the measurement indicator:

1. Of my own free will, I am willing to open a savings account at an Islamic bank.
2. I am interested in saving at an Islamic bank because it is usury-free
3. For the security of the world and the hereafter, I am interested in saving at an Islamic bank.
4. Because it is in accordance with Islamic teachings, I am interested in saving at an Islamic bank.

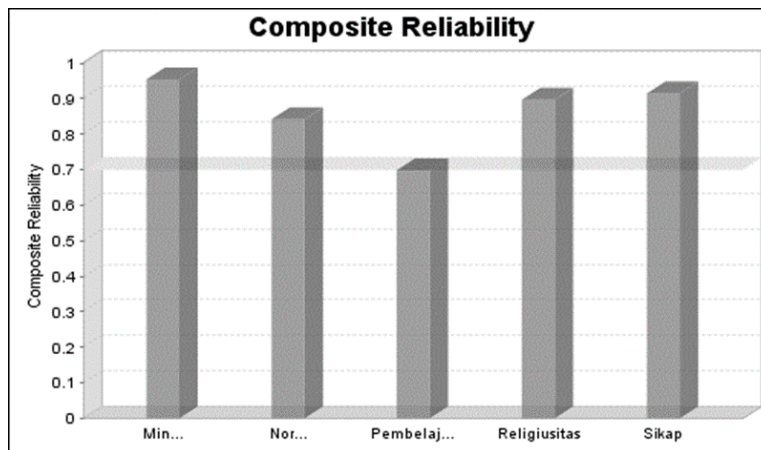


RESULT AND DISCUSSION

Result of Measurement Model

The measurement model or what is often called the *outer model* in PLS-SEM is the relationship between latent variables and their indicators. It can be seen in Figure 3.1 that the *composite reliability* values are all above 0.6, indicating that all variables in this research model are reliable.

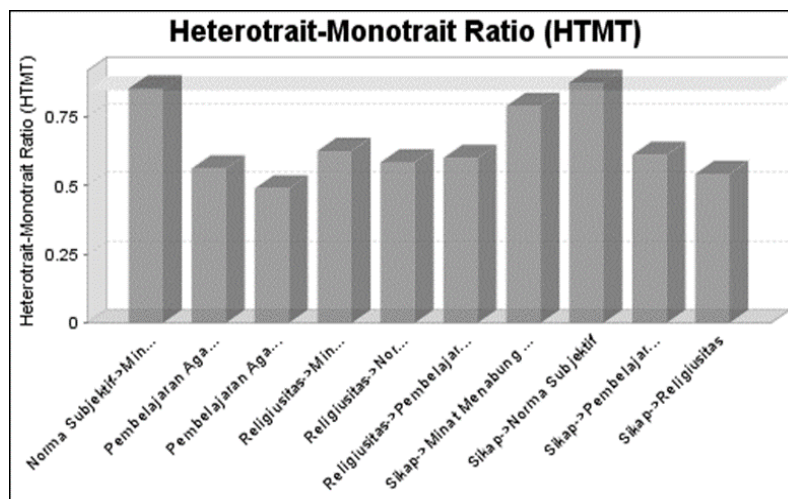
Figure 2: Composite Reliability



Source: Data Analysis 2024

To determine whether the data used is reliable or not, a limit of 0.7 is used. (Chin & Dibbern, 2010). It can be seen in Figure 3.1 that the data is reliable.

Figure 3: HTMT



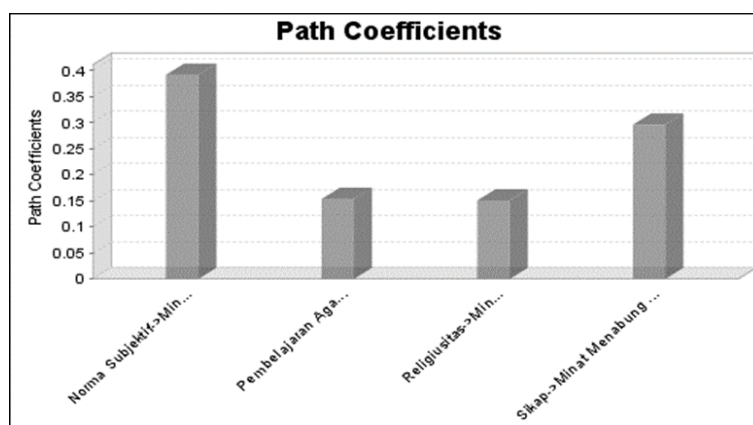
Source: Data Analysis 2024

Based on Smart PLS software, if the HTMT value is less than 0.90, the variable is valid. Figure 3.2 shows that the HTMT value < 0.90 indicates that all variables are valid.



Result of Structural Model

Figure 4: Path Coefficients



Source: Data Analysis 2024

The structural model or what is commonly referred to as the inner model in PLS-SEM, describes the relationship between constructs or latent variables. The effect of the independent variable on the dependent variable can be categorized as statistically significant if it is more than 10% or 0.1. shows the results of the path coefficient measurement which explains how strong the influence between one variable is on another. All variables have a significant effect on intention in saving at Islamic banks.

Discussion

Table Results of Test

	Sample Mean	Standard Deviation	T- Statistics	P-Values
Subjective Norm – Saving Intention in Islamic Bank	0.396	0.077	5.101	0.000
Islamic Religious Learning - Saving Intention in Islamic Bank	0.160	0.073	2.097	0.036
Religiosity - Saving Intention in Islamic Bank	0.145	0.070	2.136	0.033
Attitude - Saving Intention in Islamic Bank	0.296	0.090	3.284	0.001

Source: Data Analysis 2024

The table above shows that all variables have an effect on the interest in saving in Islamic banks. Based on the results of processing on the Smart-PLS software. Each variable produces a significant effect, which shows that all variables have an effect on the intention in saving in Islamic banks where the p value is less than 0.05.



Islamic religious learning has a significant effect on the interest in saving in Islamic-based finance with a p-value of 0.036. These results indicate that religious learning has an important role in building students' motivation and interest in applying the knowledge they receive. In the context of Islamic finance, learning about halal and haram provides an understanding that conventional banks are haram because they contain usury, thus building students' interest in finding out and saving their funds in Islamic banking.

These results support the findings of previous studies which found that knowledge and openness of financial information have an effect on the intention of Muslim students to save in Islamic banks (Nugraheni and Widayani, 2020). In this case, Islamic religious learning can increase knowledge and information where they will prefer to save in Islamic banks. Likewise, when they have been willing to take the time to study Islamic economic contracts and ultimately have a basic knowledge of Islamic financial economics, they will be more interested in saving in Islamic banks.

Religiosity also has a positive effect on the interest in saving in Islamic banks, by producing a p-value of 0.033. The importance of the level of religiosity to build the belief that religious values are important to apply in everyday life including in the financial aspect in line with what was found by Junaidi et al., (2021). Those study revealed the results that a high level of religiosity will have a positive influence on the interest in placing funds in Islamic banking. On the other hand, saving behavior in usury-based banking is influenced by low religiosity

Meanwhile, the third variable namely attitude, positively influences the interest in saving in Islamic banks with a p-value of 0.001. This shows that the way of speaking and acting plays an important role in influencing the interest in doing an activity including in relation to the financial sector. As also found by Noversyah (2015), which shows that attitudes influence the interest in saving in Islamic banks.

The last variable, namely subjective norms, produces a p-value of 0.00 so that subjective norms greatly influence the interest in saving in sharia-based finance. These results support the findings of previous studies such as the findings that state that subjective norms have a positive effect on the preference for saving in Islamic banks (Amer Azlan, 2015).

Based on the results of the hypothesis above it can be concluded that although the religious learning is found to be a crucial factor, the most influential factor in the intention in saving in Islamic banks is subjective norms followed by religiosity. The more supportive the social environment, the more likely the person is to be interested in saving in Islamic banks. So, the parties involved need to work together to increase interest in saving in Islamic banks, such as through Islamic religious education which is expected to increase a person's religiosity.

CONCLUSION AND SUGGESTION

Conclusion

Based on the test results that have been analyzed in the previous chapter, there are conclusions that can be drawn. First, it is scientifically proven that Islamic religious learning has components that can increase interest in saving in Islamic banks. Furthermore, two variables from the theory of reasoned action consisting of attitudes and subjective norms have a significant influence on the preference for saving in Islamic banks. A person's religiosity also has an influence on interest in saving in Islamic banks where the more religious a person is, the higher the interest in Islamic banks.

In general, it can be said that knowledge and openness of financial information influence the intention of Muslim students to save in Islamic banks. As also found by other studies, religiosity, attitudes and subjective norms do play an important role in interest in Islamic banks.



However, the existence of religious learning provides positive reinforcement for the interest in interacting with Islamic banks better. More specifically, Islamic religious learning can increase students' knowledge and information from the start where they will prefer to save in Islamic banks later.

Suggestions

The results of the study show the importance of religious knowledge as a variable considered in saving in Islamic banks. Therefore, the role of secondary educational institutions is very important in instilling a proper understanding of Islamic economics and finance. The government is expected to continue to accommodate religious learning at the formal high school level with material that is more relevant to contemporary practices of Islamic economics and finance. The Islamic banking industry is also expected to build synergy with educational institutions in the form of programs that are in line with the needs of both parties.

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