Understood or Forced: Reviewing Lecturers' Interest in Saving in Islamic Banks

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Abstract : Understanding Islamic banking can be applied properly but has not fully positively influenced the intention to save in Islamic banking. Lack of interest and customer trust in Islamic banking to save in Islamic banking so there is a need for socialization of Islamic banking knowledge itself, both regarding understanding, of products, principles, and contracts used by parties from Islamic banks. In addition, some opinions also state that it is normal for lecturers at Islamic religious colleges to save in Islamic banks because they are required to open savings accounts to receive their salary through Islamic banks. Based on the description of the problem, the researcher is interested in conducting further research to prove whether the understanding of Islamic banking on lecturers' interest in saving in Islamic banking can maximize or have a positive effect on saving or not saving in Islamic banks. The discussion of this research relates to the field of science in connection with that the approach taken in theories related to understanding and interest. This research is quantitative. The samples used in this study were 34 lecturers. Data collection techniques used are interview techniques, distributing questionnaires, and documentation. The analysis technique of this research uses a validity test, reliability test, normality test, linearity test, classical assumption test, simple linear regression test, and hypothesis test with the help of SPSS version 26 software. The results of the study show that lecturer knowledge influences people's interest in saving at Islamic banks. This of course can prove that Indonesian Islamic banks have a place in the hearts of lecturers, not only because of the obligation to open an account at an Islamic bank to get a salary as a lecturer.

Keywords: *Knowledge of Islamic Banking, Interest in Saving, Lecturer at Islamic Religious College*

Abstrak : Pemahaman perbankan syariah dapat diterapkan dengan baik namun belum sepenuhnya mempengaruhi niat menabung di perbankan syariah secara positif. Kurangnya minat dan kepercayaan nasabah terhadap perbankan syariah untuk menabung di perbankan syariah sehingga perlu adanya sosialisasi pengetahuan perbankan syariah itu sendiri, baik mengenai pengertian, produk, prinsip, maupun akad yang digunakan oleh pihak-pihak dari bank syariah. Selain itu, beberapa pendapat juga menyatakan bahwa wajar bagi dosen di perguruan tinggi agama Islam untuk menabung di bank syariah karena diharuskan membuka rekening tabungan untuk menerima gajinya melalui bank syariah. Berdasarkan uraian masalah tersebut, peneliti tertarik untuk melakukan penelitian lebih lanjut untuk membuktikan apakah pemahaman perbankan syariah terhadap minat dosen menabung di perbankan syariah dapat memaksimalkan atau berpengaruh positif terhadap tabungan atau tidak menabung di bank syariah. Pembahasan penelitian ini berkaitan dengan bidang ilmu pengetahuan

sehubungan dengan itu pendekatan yang dilakukan berupa teori-teori yang berkaitan dengan pemahaman dan minat. Penelitian ini bersifat kuantitatif. Sampel yang digunakan dalam penelitian ini adalah 34 dosen. Teknik pengumpulan data yang digunakan adalah teknik wawancara, penyebaran kuesioner, dan dokumentasi. Teknik analisis penelitian ini menggunakan uji validitas, uji reliabilitas, uji normalitas, uji linieritas, uji asumsi klasik, uji regresi linier sederhana, dan uji hipotesis dengan bantuan software SPSS versi 26. Hasil penelitian menunjukkan bahwa pengetahuan dosen berpengaruh terhadap minat masyarakat menabung di bank syariah. Hal ini tentunya dapat membuktikan bahwa bank syariah Indonesia mendapat tempat di hati para dosen, bukan hanya karena kewajiban membuka rekening di bank syariah untuk mendapatkan gaji sebagai dosen.

Kata Kunci: *Pengetahuan Perbankan Syariah, Minat Menabung, Dosen Perguruan Tinggi Agama Islam*

Introduction

Islamic banking in international terminology is known as Islamic banking or also known as interest-free banking. Term by using the word Islamic can not be separated from the origins of the Islamic banking system itself. Islamic banking was originally developed as a response from a group of Muslim economists and banking practitioners who sought to accommodate pressure from various parties who wanted financial transaction services to be available that were carried out in line with moral values and Islamic sharia principles. Mainly related to the violation of usury practices, maisir activities (speculation), and gharar (obscurity). (Muhammad, 2018)

Syari'ah banking is an institution or financial institution that has grown and developed in Indonesia since 16 years ago, starting with the establishment of Bank Muamalat Indonesia. The existence of Sharia Banking in the country has gained a solid footing after the enactment of the Banking Law Number 7 of 1992 which was revised through Law Number 10 of 1998, which firmly recognizes the existence and functioning of Profit Sharing Banks or Islamic Banks. Thus, this bank is operating on the principle of profit sharing. Profit sharing is the principle of muamalah based on shari'ah in carrying out bank business activities. (Wilardjo, 2005)

The existence of Syari'ah Bank itself has reached cities and regencies in Indonesia, one of which is in Merangin Regency, Jambi Province, especially in the city of Bangko.

Islamic banks are everything related to Islamic banks and Islamic business units, including institutions, business activities, as well as systems and processes in carrying out their business activities based on sharia principles.(Undang-Undang Perbankan Syariah, 2022)

The purpose of establishing Islamic banking itself is to promote and develop the application of Islamic principles in Islamic banking transactions themselves. As explained in Q.S. Al-Baqarah/2:275

اَلَّذِيْنَ يَأْكُلُوْنَ الرِّبوا لَا يَقُوْمُوْنَ اِلَّا كَمَا يَقُوْمُ الَّذِيْ يَتَخَبَّطُهُ الشَّيْطٰنُ مِنَ الْمَسِّ ذٰلِكَ بِاَنَّهُمْ قَالُوْٓا اِنَّمَا الْبَيْعُ مِثْلُ الرِّبوا وَاَحَلَّ اللّٰهُ الْبَيْعَ وَحَرَّمَ الرِّبوا فَمَنْ جَاءَ ٥ مَوْعِظَةٌ مِّنْ رَّبِّه فَانْتَهٰى فَلَه مَاسَلَفَ وَاَمْرُه اِلَى اللّٰهِ وَمَنْ عَادَ فَاُولٰٓئِكَ اَصْحٰبُ النَّارِ هُمْ فِيْهَا خٰلِدُوْنَ (البقرة:٢٧٥)

Those who swallow usury cannot rise to save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury. He unto whom an admonition from his Lord cometh, and (he) refraineth (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returneth (to usury) – Such are rightful owners of the Fire. They will abide therein. (QS. Al-baqarah 2:275)(Kementerian Agama Republik Indonesia, 2019)

Islamic bank is a financial institution that functions as a fund collector and distributes it to the public. Where the systems, procedures, and mechanisms of business activities are based on Islamic law, namely the Al-Qur'an, and Hadith. Even so, it turns out that people's perceptions and attitudes toward bank loans and profit-sharing systems vary widely. Some people accept the concept of bank interest, some accept the profit-sharing system but still accept the concept of bank interest, and some others strictly reject the concept of bank interest. This attitude that mixes up various paradigms provides quite an interesting nuance as an

illustration of the knowledge, attitudes, perceptions, and behavior of the community in responding to the dual banking system policy.

Islamic banks are intermediary or liaison institutions between parties who have excess funds and those who lack or need funds whose operations are based on sharia principles. Banks collect funds owned by the community by using various methods to gain the trust of various elements of society.

Islamic banking has the main function of collecting funds from the public and then channeling the funds back to the community. The role of Islamic banks is to purify Islamic banking operations to increase public trust and increase sharia awareness among Muslims to expand the sharia banking segment and market.

Community understanding and attitudes towards profit sharing with bank interest vary widely. Some people still accept bank interest and some people accept the profit-sharing system by continuing to receive interest and refuse bank interest. The behavior that mixes all these paradigms into an interesting insight and illustration of the knowledge and behavior of the community towards addressing the dual banking system policy. The form of public behavior towards the assessment of Islamic banks is caused by a lack of public knowledge of Islamic banking, mainly due to the dominance of conventional banks.

Interest is a tendency to always pay attention and remember something continuously. This interest is closely related to feelings, especially feelings of pleasure because it can be said that interest occurs because of a happy attitude toward something. People who are interested in something mean he is happy with that thing. Saving is an action recommended by Islam because saving means a Muslim prepares himself for the implementation of future planning as well as for dealing with things that are not desirable. (Antonio, 2001)

To foster customer interest and trust in Islamic banking, it is necessary to socialize knowledge of Islamic banking itself, regarding understanding, products, principles, and contracts used by parties from Islamic banks. Savings itself is a form of fundraising product in the form of deposits that can be

withdrawn at any time if the customer needs it, this is why savings are commonly referred to as liquid deposits. Savings in Islamic banks use wadi'ah and mudharabah contracts. Even though the profit sharing given to customers who use savings products is small, the interest in savings products is greater than in other fundraising products. So, interest in saving in Islamic banks themselves will be fulfilled if they pay more attention to Islamic banking products, especially savings products, and study them seriously.

This research shows that the theory of knowledge about Islamic banking can be applied well but has not fully had a positive influence on the intention to save at Islamic banks. Interest is an impulse that causes individual attention to be attached to certain objects such as work, lessons, objects, and people. Interest relates to cognitive, affective, and motoric aspects which are a source of motivation to do what one wants. Interest is related to something that is profitable and can lead to satisfaction for himself. Pleasure is a temporary interest. The interests are permanent, namely meeting needs and providing satisfaction.

So, interest in saving in Islamic banks themselves will be fulfilled if they pay more attention to Islamic banking products, especially savings products, and study them seriously. Based on the description of the problem, the researcher is interested in conducting further research to prove whether the lecturer's knowledge of Islamic banking can maximize people's ability to save or not save in Islamic banks. Based on the background of the problems above, several problems can be identified, namely: The Influence of Understanding Islamic Banks on Interest in Saving, Lecturer of the Islamic Religious Institute, Sheikh Maulana Qori Bangko at Indonesian Sharia Banks.

Method

The approach in this research is quantitative. Because this research is presented with numbers. This is by the opinion that quantitative research is a

research approach that is widely required to use numbers, starting from data collection, interpretation of the data, and the appearance of the results.(Arikunto, 2006) The method used in discussing research results is a simple linear regression analysis method. The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by the researcher to be studied and draw conclusions. The population is not only people, but alsoobjecs and also objectsal objects. The population is also not just the number of objects/subjects being studied but includes all the characteristics/traits possessed by the subjects/objects .(Sugiyono, 2019) The population of this study is part of the lecturers. remains at the Islamic Institute of Sheikh Maulana Qori Bangko. There were 29 lecturers for S2 and 5 doctoral degrees, so the population of the study was 34 lecturers.

The sample is part of the number and characteristics possessed by the population. If the population is large, and it is impossible for the researcher to study everything in the population, for example, due to limited funds, manpower, and time, the researcher can use samples taken from that population. What is learned from the sample, and the conclusions will apply to the population. For this reason, samples taken from the population must be truly representative (representative). So it can be stated that the sample is part of the population that is the target of research and is considered to be representative of the others. (Sugiyono, 2019) So that the sample in this study is part of the IAI SMQ Bangko permanent lecturers.

In taking a sample this study uses a non-probability sample, namely a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. (Sugiyono, 2019) The non-probability form of using quota sampling is the second form of purposive sampling. This method is used to ensure that the various subgroups in the population are represented with various sample characteristics to a certain extent as desired by the researcher. In quota sampling, the researcher

determines the desired target quota. Quota sampling is a technique for determining a sample from a population that has certain characteristics up to the desired amount (quota). In this study, the authors took population data from UPT Information Technology PD-DIKTI and EMIS IAI SMQ Bangko, totaling 52 permanent lecturers. The results of calculations using the Slovin Formula are as many as 34 lecturers as samples in this study. Data analysis techniques using questionnaires (questionnaires), observation, interviews, and documentation. The types and sources of data used in this study are primary data and secondary data. Technical data analysis using quantitative analysis, using validation tests, reliability, classical assumption test analysis, and simple regression.

Result and Discussion

Data description is a description of the data used to obtain the real form of the respondents in conducting a study. This study aims to determine The Influence of an Understanding of Islamic Banking on the Interests of Lecturers of the Islamic Institute of Religion Syekh Maulana Qori Bangko in Saving at Bank Syariah Indonesia.

Respondents in this study were permanent lecturers at the Islamic Religious Institute, Sheikh Maula Qori Bangko. Respondent data was obtained using data collection techniques in the form of interviews, questionnaires, and documentation directly to the lecturers. In this study, the distribution of questionnaires was distributed to 34 respondents for 1.5 months from August 22 to October 3, 2022.

Based on the results of data research on gender, the data can be seen in the table below as follows:

Table of Respondent Gender Level Distribution

Gender	Total	Percentage
Man	22	65%
Woman	12	35%

Total	34	100%

Source: Results of data processing

The table above shows that the Permanent Lecturers of IAI SMQ Bangko, male respondents are 22 respondents (65%), and female respondents are 12 respondents (35%) are female. This means that the Permanent Lecturers of IAI SMQ Bangko are dominantly male.

Based on the research results obtained data about the age of the respondents can be seen in the table below as follows:

Table

Distribution of Respondents' Age Levels

Age	Total	Percentage
<20	0	0%
21-30Years	1	3%
31-40Years	18	53%
41-50Years	11	32%
51-60Years	4	12%
>61	0	0%
Total	**34**	**100%**

Source: Results of data processing

Based on the table above, it is known that the age of most respondents is between 21-30 years old, namely 1 respondent (3%), 31-40 years old, namely 18 respondents (53%), while other respondents are between 41-50 years, 11 respondents (32%), other respondents between 51-60 years as many as 4 respondents (12%)

Based on the results of the research conducted, data were obtained about the education level of the respondents on the campus of the Islamic Institute of Sheikh Maulana Qori Bangko as follows:

Table

Distribution of educational levels

Pendidikan	Jumlah	Persentase
S2	29	85%
S3	5	15%
Total	**34**	**100%**

source: Results of data processing

In the table above it can be seen that according to the education group, with the last Master's education group, there were 29 respondents (85%) and for the last Doctoral degree there were 5 respondents (15%). The table shows that there are fewer lecturers with doctoral degrees compared to lecturers with masters degrees, namely 29 respondents (85%).

Characteristics of Respondents' Income in this study can be seen in the following table:

Table

Characteristics of Respondents' Income

No	Income	Frequency	Percentage
1	< Rp. 2.000.000	0	0
2	>Rp. 2.500.000	29	85%
3	>Rp. 3.500.000	5	15%
4	>Rp. 5.000.000	0	0
	Total	**34**	**100%**

source: Results of data processing

From the table above it can be seen that respondents with an income of Rp. 2,500,000 totaling 29 people with a percentage of 85%, respondents with an income of Rp. 3,500,000 totaling 5 people with a percentage of 15%, respondents with an income of Rp. 5,000,000 totaling 0 people with a percentage of 0%, Thus it can be seen that lecturers with income > Rp. 2,500,000 are more than lecturers with income > Rp. 3,500,000. contained in this research.

The following are the results of the Instrument Test in this study:

The Validity Test on Understanding of Islamic Banking (X) that has been carried out is intended to measure whether a questionnaire is valid or valid. The distribution of questionnaires was given to 34 respondents with all the variables in this study containing 10 question items from the questionnaire that had to be answered by the respondents. To find out the validity based on the value of rcount> rtable, the statement is declared valid. The rtable value at α = 0.05 with degrees of freedom df = n-2 so that df = 34-2 = 32 in this test there is a rtable value of 0.349. In testing ,the validity of the researcher will use the SPSS 26 computerized method.

Table

Description of Data Variable X

Strongly agree	Agree	Disagree	Don't agree	Strongly Disagree	Total
3	10	8	7	5	34 Responden

Table

X Validity Test

Statement items	r_{hitung}	Sign	r_{tabel}	Information
1	0,729	>	0,349	Valid
2	0,399	>	0,349	Valid
3	0,733	>	0,349	Valid
4	0,392	>	0,349	Valid
5	0,540	>	0,349	Valid

source: Results of data processing

Based on the test results in the table above, each statement produces a correlation coefficient rcount> rtable so that Ho is rejected. In other words, the research

instrument, which consists of 5 statements of understanding Islamic banking (X),

all of these statements are declared valid.

Test the validity of the Interest in Saving (Y) to get the following results:

Table

Description of Variable Y Data

Strongly agree	Agree	Disagree	Don't agree	Strongly Disagree	Total
2	4	5	14	9	34 Responden

Table

Y Validity Test

Item pernyataan	r_{hitung}	Sign	r_{tabel}	Information
1	0,790	>	0,349	Valid
2	0,543	>	0,349	Valid
3	0,572	>	0,349	Valid
4	0,572	>	0,349	Valid
5	0,554	>	0,349	Valid

source: Results of data processing

Based on the test results in the table above, each statement produces a correlation

coefficient rcount> rtable so that Ho is rejected. In other words, the research

instrument, which consists of 5 statements of interest in saving (Y), all statement

items are valid.

The results of the Reliability Test of this study are as follows:

Table

Reliability Test

Variable	Cronbach's Alpha	Sign	r$_{tabel}$	Information
Understanding of Islamic banking (X)	0.416	>	0,349	Reliable
Interest in saving (Y)	0.582	>	0,349	Reliabel

source: IBM SPSS SStatistics26

Based on the results of the reliability test, the Cronbach's Alpha value for Islamic banking understanding (X) was 0.416 and the interest in saving (Y) was 0.582, which was greater than rtable 0.349 (Cronbach's Alpha > rtable). So it can be concluded that the 5 items of the statement are declared reliable.

The results of the Classical Assumption Test in this study are as follows:

Linearity test results can be seen in the following table:

Table

Linearity Test

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
interest in saving * understanding of Islamic banking	Between Groups	(Combined)	34.088	6	5.681	3.288	.015
		Linearity	16.291	1	16.291	9.430	.005
		Deviation from Linearity	17.796	5	3.559	2.060	.102
	Within Groups		46.648	27	1.728		
	Total		80.735	33			

source: IBM SPSS SStatistics26

Based on the results of the linearity test, it is known that the Sig deviation from linearity value is 0.102 > 0.05, so it can be concluded that there is a linear

relationship between the understanding of Islamic banking and the intention to save.

Normality Test Results

The normality test is useful for determining the data that has been collected is normally distributed or taken from normal samples. Normality test is used to test whether the data used is normally distributed or not. Good data is data that is normally distributed. Testing is carried out using the normal curve of the Probability Plot, provided that if the points on the graph spread and coincide to follow a diagonal line, the data used is normally distributThe following are the results of the Normality Test:

Research P-Plot Graph:

Picture

P-P Plot Normal Normality Test Results
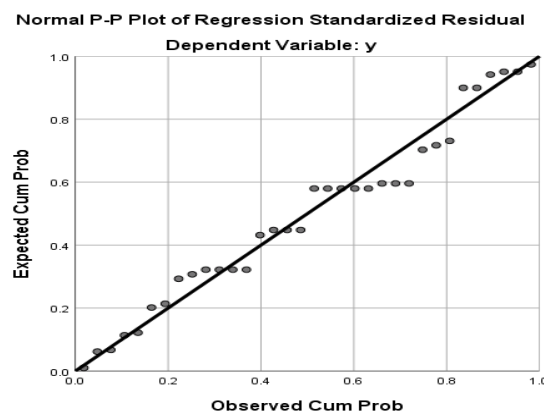
source : IBM SPSS Statitcs 26

Based on the normal probability plot graph, it can be seen that the distribution of points around the diagonal line means that the data is normally distributed so that the regression model can be used to predict probability based on the input of the independent variable.

Kolmogorov-Smirnov research table:

Table

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		34
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.39744163
Most Extreme Differences	Absolute	.138
	Positive	.138
	Negative	-.084
Test Statistic		.138
Asymp. Sig. (2-tailed)		.099[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

source : IBM SPSS Statistics 26

Based on the normality test with the Kolmogorov-Smirnov Test, an Asymp.sig value of 0.099 > 0.05 was obtained. Because the sig value is greater than 0.05, the data is normally distributed.

Research histogram graph:

Picture
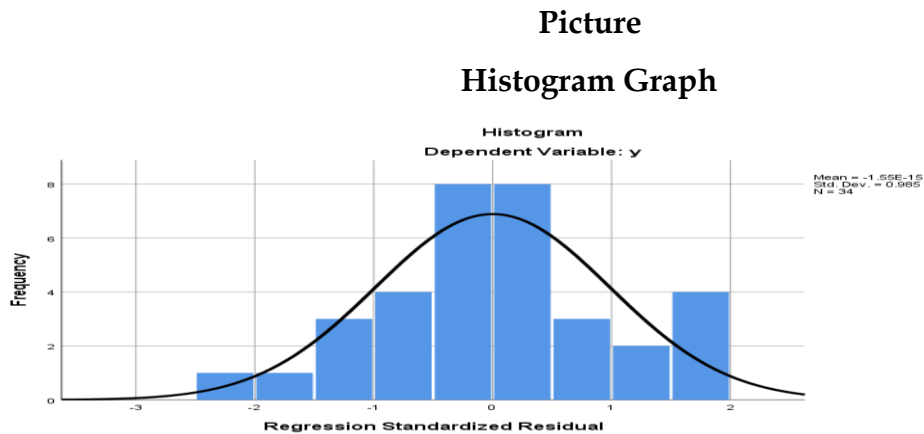
Histogram Graph

source : IBM SPSS Statitcs 26

The histogram graph above forms a bell-like pattern and is not too skewed to the right or left so that it can be concluded that the data is normally distributed.

Multicollinearity Test Results are as follows:

Multicollinearity test is needed to determine whether there are independent variables that have similarities between the independent variables in one model. The similarity between the independent variables will result in a very strong correlation. To find out whether there is multicollinearity in a regression model, it can be seen from the VIF value > (variance inflation factor). If the tolerance value < 0.1 and VIF > 10 (variance inflation factor) indicates multicollinearity. The results of the multicollinearity test can be seen as follows:

Table

Multicollinearity Test Results

Coefficients a					
Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.	Collinearity Statistics

		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.361	3.779		3.006	.005		
	X	.471	.165	.449	2.844	.008	1.000	1.000
a. Dependent Variable: y								

Source : IBM SPSS Statistics 26

From the results of the research in the table above it can be seen that the tolerance and VIF values indicate that there is not one independent variable that has a VIF value greater than 10 and the point is that there is one tolerance value for the independent variable that meets the tolerance value, which is less than 0.1, which means that multicollinearity does not occur.

Heteroscedasticity Test

Heteroscedasticity tests the difference in residual variance from one observation period to another. And there is an inequality of variance from the residuals for all observations in the regression model. How to predict whether there is heteroscedasticity in a model can be seen with the scatterplot image pattern, regression where heteroscedasticity does not occur if: The data points spread above occur below or around the number 0, the data points do not collect just above or below, and the spread of data points must not form a wavy pattern that widens then narrows and spreads again. The distribution of data points is not patterned.

The results of the Heteroscedasticity Test can be seen as follows:

Picture

Heteroscedasticity Test Results

Source : IBM SPSS Statistics 26

From the scatterplot image above, it can be concluded that the dots spread above and below the number 0 on the Y axis, which means that there is no heteroscedasticity or also called homoscedasticity because of the variance and residual one. Based on the results of the Glejer Test, it shows that Budget Participation, Budget Emphasis, Islamic Organizational Culture, and work ethic in Islam has a significant value ≥ 0.05 which means there is heteroscedasticity.

One of the most accurate ways to detect heteroscedasticity is to use the Glejser test. The glacier test is carried out by regressing the independent variable (x) with its residual absolute value.If the significant value (Sig) between the independent variables and the absolute residual is greater than 0.05, then there is no heteroscedasticity problem.

Table

Results of the Glejser Method Heteroscedasticity Test

Coefficients a				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	3.497	2.336		1.497	.144
	X	-.106	.102	-.181	-1.041	.306
a. Dependent Variable: RES_2						

Source : IBM SPSS Statistics 26

From the heteroscedasticity test using the Glejser method above, it can be concluded that there is a significant value of 0.306> 0.05. So there is no heteroscedasticity problem.

Autocorrelation Test Results

Testing autocorrelation in a model aims to determine whether or not there is a correlation between the confounding variables in a certain period and the previous variables. For time series data, autocorrelation often occurs. But for data whose samples are cross-sectional, it rarely occurs because the confounding variables are different from each other.

Detecting autocorrelation using Durbin Watson values compared to Durbin Watson tables (dl and du) . criteria if du < dcount < 4-du then there is no autocorrelation. The output appears in the table below as follows:

Information:

If the value of du < d < 4-du then there is no autocorrelation

Table

Autocorrelation Test Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate	Durbin-Watson
1	.449[a]	.202	.177	1.419	1.868
a. Predictors: (Constant), x					
b. Dependent Variable: y					

Source: IBM SPSS Statistics 26

Based on the "Model Summary" table above, it is known that the Durbin-Watson (d) value is 1.868. Furthermore, this value will be compared with the value of the Durbin-Watson table at 5% significance with the formula (k ; N). while the number of independent variables is 1 or "k" = 1, while the number of samples or "N" = 34, then (k ; N) = (1 ; 34). We then look at this figure in the distribution of values in the Durbin-Watson table. Then it was found that the value of dl was 1.393 and du was 1.514.

Du   =1,514

4-du =4-1,514

        = 2,486

Durbin Watson d = 1,868

                dl =1,393

So it can be concluded that du = 1.514 <1.868 <2.486 so there is no autocorrelation.

Simple Linear Regression Test Results

In simple linear regression there are the following two criteria:

Results Output spss (model summary)

Table

Simple Linear Regression Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.449a	.202	.177	1.419
a. Predictors: (Constant), Pemahaman Perbankan Syariah				

Source: IBM SPSS Statistics 26

From the output above, the R-value (correlation) is 0.449, which means that the relationship between banking understanding (X) and interest in saving (Y) is very strong.

The R square value (coefficient of determination) is 0.202, which means that the influence of banking understanding (X) on interest in saving (Y) is 20.2%.

The results of a simple linear regression test are as follows:

Output SPSS results (coefficients)

Table

Simple Linear Regression Test

Coefficients a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.361	3.779		3.006	.005
	Pemahaman Perbankan Syariah	.471	.165	.449	2.844	.008
a. Dependent Variable: Minat Menabung						

Source: IBM SPSS Statistics 26

Regression equation From the output above, a constant value (a) of 11,361 is obtained while the value of Islamic banking (b regression coefficient) is 0.471 so the regression equation is as follows:

Y = a+bX

Y = 11.361+0.471X

information:

The coefficient for regress understanding of Islamic banking is positive (0.471) so that means when the value of understanding Islamic banking increases, the total value of understanding Islamic banking also increases by 0.471.

Testing the hypothesis It is known that the value of thtung (2.844) > ttable (1.691) and a significant value of 0.008 <0.05, it can be concluded that the banking understanding variable (X) on the interest in saving (Y) . (hypothesis accepted).

The results of statistical hypothesis testing are as follows:

Hasil Uji Parsial (t)

The t-test is used to determine the effect of each independent variable (X) affecting the dependent variable (Y) which is tested at a significant level of 0.05. The effect can be seen from tcount, if tcount> ttable, then there is a partial effect of variable X on variable Y. The criteria for testing the hypothesis are as follows :

Table

Partial Test (t)

Coefficients a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.361	3.779		3.006	.005
	Pemahaman Perbankan Syariah	.471	.165	.449	2.844	.008
a. Dependent Variable: Minat Menabung						

Source : IBM SPSS Statistics 26

From the results of the output above, it can be seen that the value of tcount> ttable (2,844> 1,691) Ha is accepted. So it can be concluded that the understanding of Islamic banking has a significant effect on the intention to save.

Test Results Coefficients of determination (RSquare)

Table

R Square Test Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.449a	.202	.177	1.419
a. Predictors: (Constant), Pemahaman Perbankan Syariah				

Source : IBM SPSS Statistics 26

From the table above the results of the test for the coefficient of determination that the magnitude of the number R2 is 0.202 indicates that the independent variable understanding of Islamic banking X affects the dependent variable, namely the interest in saving Y of 0.202 or 20.2% while the remaining 79.8% is influenced by other factors originating from outside the variables studied.

Based on statistical calculations using IBM SPSS Statistics 26, it can be seen that all statements contained in the independent variable understanding Islamic banking (X) are valid and reliable so that they can be used in this study. An understanding of Islamic banking is about transactions and saving at the bank sharia or those providing banking services based on sharia principles. While the sharia principles themselves are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to issue fatwas in the field of sharia.

As for the data obtained from distributing the questionnaire itself, there were Strongly Agree (SS) for 5 respondents, Agree (S) for 14 respondents, Less Agree (KS) for 13 respondents, Disagree (TS) for 21 respondents, Strongly Disagree (STS) 15 respondents.

The simple regression equation describes the equation Y=a+bX and Y= 11.361+0.471X. A constant value of 11,361 with positive parameters indicates that if the value of understanding Islamic banking is 0.471, it increases by 1 percent, then the lecturer's interest in saving in Islamic banks is 0.471 assuming other

variables are constant. A positive coefficient indicates that there is a positive relationship between understanding and interest.

This can be seen from the value of tcount> ttable, which is equal to the known value of tcount (2,844) > ttable (1,691) and a significant value of 0.008 <0.05, it can be concluded that the variable Understanding of Islamic banking (X) influences the intention to save (Y).

It can be seen from the R Square that the magnitude of the number R2 is 0.202 indicating that the independent variable understanding of Islamic banking X affects the dependent variable, namely the interest in saving Y of 0.202 or 20.2%.The decision to transact in Islamic banking is caused by several things, including the convenience of the principles applied in Islamic banking. Apart from the belief in the halalness of transactions, friendly service and ad, and ministrative burdens that are not too high, these are also things that attract IAI lecturer Syekh Maulana Qori Bangko to save at Bank Syariah Indonesia.

Conclusion

The results of this study indicate that understanding banking has a very significant effect on the saving decision of IAI lecturers Syekh Maulana Qori Bangko Syekh Maulana Qori Bangko Bangko this is because knowledge of the principles applied in banking increases confidence in sharia banking transactions and does not raise doubts about saving in Islamic banking. Based on this research, the suggestion to Islamic banks should increase socialization about Islamic banks to introduce Islamic banking in society, for IAI SMQ Bangko Lecturers who are already customers at Islamic banks are expected to continue to use Islamic banking services and participate in communicating and promoting Islamic banking to the public and future researchers should add variables to the status of permanent lecturers and the number of samples so that the research results have differences from this study.

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