

The Influence of Knowledge, Religiosity, Company Image, And Trust on Customer Interest in Saving at KSPPS BMT Tazakka Bojong

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ABSTRACT

This research was motivated by the knowledge of BMT Tazakka Bojong KSSPPS customers who did not know much about Sharia financial institutions, even though there are many services at BMT Tazakka KSPPS that customers can use, one of which is a high-cost and popular savings product. A financial interest is a person's interest in a particular financial product. Interest will arise from a visual or conceptual view of the product so that the group's plans can determine their investment decision. This study used statistical methods using SPSS software. The population of this study was the management of KSPP BMT Tazakka Bojong, with a sample of 94 respondents. The sampling method uses purposive sampling, and the data collection method uses questionnaires. The results showed that diversity of knowledge, religion, and beliefs had a positive effect, while the company's image variable did not have a significant effect. The diversity of religious knowledge, company image, and beliefs positively and significantly influences interest.

Keywords: Knowledge, Religiosity, Company Image, Trust

ABSTRAK

Penelitian ini dilatar belakangi dengan pengetahuan para nasabah di KSPPS BMT Tazakka Bojong yang belum begitu mengetahui tentang lembaga keuangan syariah, padahal banyak layanan yang ada di KSPPS BMT Tazakka yang dapat dinikmati oleh nasabah salah satunya produk tabungan yang lumayan banyak peminatnya. Minat menabung merupakan ketertarikan individu akan beberapa produk tabungan yang ditawarkan. Minat akan muncul karena indera penglihatan ataupun pikiran-pikiran mengenai produk tersebut sehingga perkiraan dan keinginan anggota dapat menentukan keputusannya dalam melakukan pendanaan atau tidak. Penelitian ini menggunakan metode kuantitatif dengan menggunakan aplikasi program SPSS. Populasi dalam penelitian ini adalah nasabah tabungan di KSPPS BMT Tazakka Bojong dengan jumlah sampel 94 responden. Teknik pengambilan sampel menggunakan teknik purposive sampling dan teknik pengumpulan data menggunakan metode kuesioner. Hasil penelitian menunjukkan bahwa secara parsial variabel pengetahuan, religiositas dan kepercayaan berpengaruh positif dan signifikan, sedangkan variabel citra perusahaan tidak berpengaruh positif dan signifikan. Secara simultan variabel pengetahuan, religiositas, citra perusahaan dan kepercayaan berpengaruh positif dan signifikan terhadap minat.

Kata Kunci: Pengetahuan, Religiositas, Citra Perusahaan, Kepercayaan.

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INTRODUCTION

Currently, competition in business is getting more challenging because many companies want to meet their revenue targets. Not a few companies compete in winning the competition with the demand to increase the company's quality to win the existing competition. With the right strategy, companies can market their products quickly. A company's success depends on the effectiveness and efficiency of marketing products. So that the company's goals (BMT) will be achieved and more directed (Maslichah and Mawardi, 2022). BMT is a financial institution that collects member funds, which are distributed back to its members. The purpose of BMT itself is to create welfare for members. So, members play an essential role in the activities carried out to achieve these goals (Romdhoni and Sari, 2018).

A company's management includes operational activities, marketing, funding, natural resource management, and supervision. Financial institutions such as BMT must achieve success by carrying out their activities. One of them is in terms of funding. So that BMT can increase public interest in saving (Khoirunnisa, 2021).

Interest in saving is an individual's interest in several savings products offered. Interest will arise because of the sense of sight or thoughts about the product so that the estimates and desires of members can determine their funding decisions (Maslichah and Mawardi, 2022). Interest is a person's attitude towards a strong desire for something and wanting to learn more about it to achieve the expected goal (Khoirunnisa, 2021). So, interest in saving is the desire of one's heart to save at a financial institution.

A person's preferences can be influenced by many aspects, the beginning of which is knowledge. This knowledge can be in product knowledge, purchasing knowledge, or product application knowledge. In conclusion, a person who knows something wants to influence his decision in sorting out products listed his decision to use a particular service or product rather than someone who needs help understanding whether to overwrite a product (Mujaddid and Nugroho, 2019).

In addition, a person's level of religiosity can also affect his preferences in choosing a product. The degree of religiosity of a person determines the extent to which a person follows the principles of the religion he adheres. If a person has practiced the principles of the religion he adheres to, it will affect everything in his life, including choosing a service or product (Triuspitorini, 2019). Corporate image also has a

significant influence on the continuity of a company. The goodness of the image will add value to the institution. Public perception related to the company's quality will be one of the considerations in determining a decision, both for members and prospective customer members (Pratiwi and Soesanto, 2016).

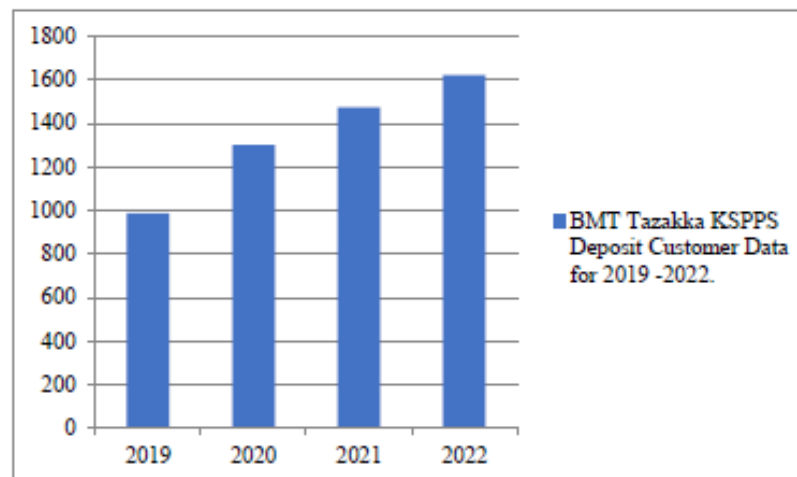
In addition to knowledge, religiosity, and company image, trust is also included in factors influencing a person's preferences. If someone has trusted a seller, he does not hesitate to use the product or service offered. KSPPS BMT Tazakka is one of the Islamic Microfinance Institutions with many Islamic financial institutions in Bojong District, Pekalongan Regency. BMT Wuled and KSPPS BMT Tazaka are Islamic financial institutions that oversee the community as cash management partners and as business partners, working capital, and product multiplication. (Husein & Roful, 2021). Islamic financial institutions that operate using Sharia principles are distributed with Sharia deposits, one of which is the BMT Tazakka KSPPS located in Bojong District, Pekalongan Regency. KSPPS BMT Tazakka has products including savings, fundraising, and capital borrowers.

Table 1. Customer Data of KSPPS BMT Tazakka Bojong Deposits

Year	Number of Customers
2019	988
2020	1.300
2021	1.473
2022	1.620

Source: KSPPS BMT Tazakka Bojong, 2019-2022.

Figure 1. BMT Tazakka KSPPS Deposit Customer Data for 2019 -2022.



Source: KSPPS BMT Tazakka Bojong, Year 2019-2022.

KSPPS BMT Tazakka Bojong is a sharia BMT that manages member funds, which are then distributed back to its members. With unstable economic conditions, many members tend to choose savings products. Even though the products at KSPPS BMT Tazakka Bojong have financing products, for this reason, a BMT must be able to overcome existing problems by balancing both so that the community can accept all its products. Judging from its development, interest in saving at KSPPS BMT Tazakka Bojong has increased yearly. Of course, various factors influence it in terms of knowledge, Religiosity, Company Image, or customer trust.

The results of previous research indicate the existence of gaps in knowledge, religiosity, company image, and trust in customer interests. In Nurbaiti's research (2020), knowledge significantly affects customer interest. However, in Iryani and Kristanto's (2022) research, knowledge only affects customers' interest in saving. Triuspitorini's research (2019) states that religiosity significantly affects customer interest. However, in Zakaria's research (2020), religiosity does not affect customer interest. In research, Rizkulillah (2022) stated that the Company's Image significantly affects customer attention. However, in research by Iv & Prathita (2022), Corporate Image does not affect customer interest. In Gultom's research (2020), trust significantly affects customer interest. However, in Wibowo's research (2015), trust does not affect customer interest.

Based on the explanation submitted, this study's objectives is to find out what knowledge, religiosity, company image, and credibility significantly influence customer

stores interest at KSPPS BMT Tazakka Bojong. The concept of the thinking framework in this study explains the relationship between the variables of knowledge, religiosity, company image, and trust that affect interest. This type of research is included in the class of causal research. Causal research is the only research that shows causation between two or more variables. However, the methodology of this study is quantitative (Sanusi, 2014). This research takes data and information from observations made during fieldwork, referred to as field research. In this case, data is directly collected from the field to know information from customers at KSPPS BMT Tazakka Bojong about the influence of knowledge, religiosity, company image, and trust in customers' interest in saving at KSPPS BMT Tazakka Bojong.

METHODS

The source of this research data is primary data collected by researchers and obtained directly from the source. Data was obtained from questionnaires distributed directly to KSPPS BMT Tazakka savings customers. KSPPS BMT Tazakka Bojong customers who were the survey population in this research amounted to 1,620 Tazakka customers. The sample is one of the many characteristics of people used in research. Sugiyono (2018) states that the survey number taken must represent the population studied. This research has a sample of 94 customers shown by calculations using the Slovin method and obtained 94.1 rounded up to 94 respondents.

This formula can be used for sample size determination if the entire population is known. Here is an example:

$$n = \frac{N}{1 + Ne^2}$$

Information:

n : sample size

N : population size

e : the percentage of inaccuracy allowance that is still tolerated (Error Level),

e.g. 5%, 10%.

Researchers use an error rate of 10% to determine the sample size because the number of respondents is large (Sugiyono, 2017). This study used a ratio of 10%, so that the calculation is as follows.

$$n = \frac{1,620}{1 + (1,620)(0.1)^2}$$

$$n = \frac{1,620}{17.2}$$

$$= \frac{1,620}{17.2} = 94.1$$

Based on the calculations obtained above, the number of samples in this study was 94 respondents.

This study used non-probability sampling and purposive sampling techniques. The purposive sampling technique is a sampling technique based on particular criteria. The sampling principle of this the study is Muslims, members of BMT Tazakka from Bojong and surrounding areas.

This research data collection technique consists of observation and questionnaires. According to Larry Christensen, observation is the study of human behavior patterns under certain conditions to obtain the information needed. (Sugiyono, 2014). In this study, researchers observed customers at KSPPS BMT Tazakka Bojong. The questionnaire is a data collection technique that shares questions to find out the attitudes, beliefs, behaviors, and characteristics of certain people in an organization. Answers from the questionnaire are scored according to the following conditions:

Table 2. Likert scale on closed questions

Answer Options	Score
Totally Agree	5
Agree	4
Disagree Less	3
Disagree	2
Strongly Disagree	1

Variables are characteristics or qualities and quantities that can be measured or calculated. Variables can also be referred to as data elements, such as age, gender, income, etc. The value can change from a dependent variable to an independent variable. An independent variable is a variable that can affect another dependent variable, while a dependent variable is a variable that depends on something. The variables in this study

are Islamic banking knowledge (X1), Religiosity (X2), Corporate Image (X3), and Trust (X4) (Indra, 2012).

Table 3. Variable Operational Definition

Research Variables	Definisi	Indicator	Measurement Scale
Knowledge (X1)	According to KBBI in the journal Syahriyal, knowledge means everything that is known related to something. Knowledge comes from the big word "know" which means to understand or understand an object (Syahriyal, 2019). From the definition above, the researcher will analyze how far customers' knowledge about Islamic banking is to their interest in saving at KSPPS BMT Tazakka Bojong.	1. Product Knowledge. 2. Purchasing Knowledge. 3. Knowledge of Use or Benefits (Sumarwan, 2011) tag.	<i>Likert-Ordinal</i>
Religiositas (X2)	In the context of religious science, there is a difference in meaning between Religiosity and religion. Religiosity or religiosity means great expertise or devotion to religion (Zahri, 2016).	1. Belief 2. Worship or practice of religion 3. Penghayatan 4. Religious knowledge 5. Experience (Ghufron & Risnawati, 2014).	<i>Likert-Ordinal</i>
Corporate Image (X3)	Company Image is a picture or reflection of a company about the quality of itself. With the development of various existing technologies, it makes it easy to build and meet customer needs according to what they want (Pamulang, 2017).	1. Moralitas 2. Management 3. Performance 4. Service (Indriani, 2018)	<i>Likert-Ordinal</i>
Trust (X4)	Trust is the foundation for companies to create and retain customers. Trust is one of the awareness and feeling customers must trust the product, and service delivery. With trust, long-term relationships with customers can be established (Putra, 2018).	1. Brand Reliability 2. Brand Intentions (Pramana & Rastini, 2016)	<i>Likert-Ordinal</i>
Interest in Saving (Y)	According to the big dictionary Indonesian (2001) interest is a high tendency of the heart towards something. According to Widiyastuti et al, (2004) interest is a desire driven by something desired after seeing, observing and considering the needs he wants (Zubaedah, 2019).	1. Motivation 2. Persepsi 3. Knowledge 4. Confidence (Zubaedah, 2019).	<i>Likert-Ordinal</i>

FINDINGS AND DISCUSSION

Validity Test Results

The validity test determines the suitability of questions in a variable. The calculated result is compared with r_{table} . If the calculation $< r_{table}$, it is said to be valid

(Ghozali, 2011). In research, surveys usually have question points. These questions are first tested for validity using SPSS version 26. The results of the validity test on 94 questionnaires were processed as follows:

Table 4. Knowledge Validity Test Results (X1)

Instruments	Knowledge (X1)		Information
	<i>r</i> _{calculate}	<i>r</i> _{table}	
X1.1	0,701	0,169	Valid
X1.2	0,781	0,169	Valid
X1.3	0,783	0,169	Valid
Religiositas (X2)			
X2.1	0,570	0,169	Valid
X2.2	0,727	0,169	Valid
X2.3	0,685	0,169	Valid
X2.4	0,630	0,169	Valid
X2.5	0,658	0,169	Valid
Corporate Image (X3)			
X3.1	0,549	0,169	Valid
X3.2	0,715	0,169	Valid
X3.3	0,633	0,169	Valid
X3.4	0,569	0,169	Valid
Trust (X4)			
X4.1	0,882	0,169	Valid
X4.2	0,824	0,169	Valid
Interest (Y)			
Y1	0,642	0,169	Valid
Y2	0,832	0,169	Valid
Y3	0,764	0,169	Valid
Y4	0,677	0,169	Valid

Source: Processed primary data, 2023.

Reliability Test Results

Reliability testing involves assessing the reliability and consistency of respondents in answering questions such as questionnaires regarding various aspects of the contract (Ghozali, 2011). Reliability tests of question items can also be performed simultaneously. The result is reliable if the alpha value is more significant than 0.60. The reliability test results are shown in Table 5 below:

Table 5. Reliability Test

Variable	Cronbach alpha	Information
Knowledge (X1)	0,618	Reliable
Religiositas (X2)	0,665	Reliable
Corporate Image (X3)	0,601	Reliable
Trust (X4)	0,623	Reliable
Interest (Y)	0,707	Reliable

Source: Processed primary data, 2023.

Based on Table 5 above, it can be seen that each variable has a Cronbach Alpha value of > 0.60 . Thus, the results of reliability tests on all variables are reliable and feasible to be continued in the following data analysis process

Classical Assumption Test Results

Normality Test

A normality test determines whether the residual values examined are normally distributed. In this study, the normality test used was a Kolmogurov-Smirnov one-sample statistical test using the SPSS program, with a significance level of 5%. If the Asymp Sig Tailed value > 0.05 , the data is declared normally distributed. The results of the normality test by the Kolmogorov-Smirnov method are presented in the following table:

Table 6. Normality Test Results by Kolmogorof Smirnov Method

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		94
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.07388480
Most Extreme Differences	Absolute	.080
	Positive	.047
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.175 ^c

a. Test distribution is Normal.

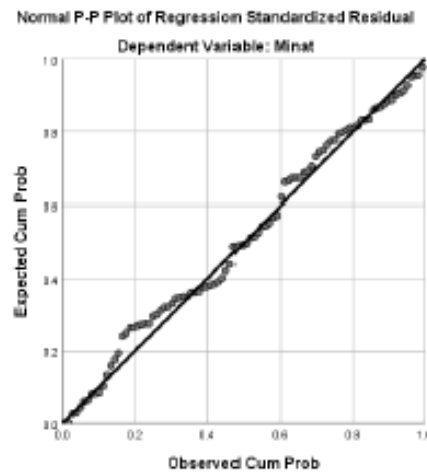
b. Calculated from data.

c. Lilliefors Significance Correction.

Source : Processed Primary Data, 2023.

Based on table 6, the value of Asymp. Sig. (2-tailed) obtained is 0.175. So, the residual research data is usually distributed because $0.175 > 0.05$. The results of the normality test can also be seen in the standard probability plot graph as follows:

Figure 3. Normality Test Results with Probability Plot Graph



Source: Processed primary data, 2023.

Figure 3 above shows that the data has been distributed normally because the points approach the diagonal line and follow the diagonal line.

Multicollinearity Test

The multicollinearity test tests whether a strong correlation exists between independent variables in a regression model. A good regression model does not show symptoms of multicollinearity. You can find out if you are experiencing symptoms of multicollinearity by looking at the results of the Tolerance (t) and Variance Inflation Factor (VIF) tests. If the VIF value of the regression model is less than 10 and the tolerance value is more significant than 0.10, then the regression model does not show symptoms of multicollinearity. The results of the multicollinearity test in this study are presented in the following table.

Table 7. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	6.484	2.785		2.328	.022		
	Knowledge	.470	.134	.365	3.509	.001	.859	1.164
	Religiositas	.090	.096	.098	.940	.350	.853	1.173
	Company Image	.034	.109	.034	.315	.754	.818	1.222
	Belief	.109	.176	.062	.622	.535	.926	1.080

a. Dependent Variable: Minat

Source: Processed primary data, 2023.

Based on Table 7, the results of the multicollinearity test of the four independent

variables (X) have a Variance Inflation Factor (VIF) value of < 10 and a tolerance value of > 0.10 , namely knowledge (X 1) of 1.164 and 0.859, religiosity (X 2) of 1.173 and 0.853, corporate image (X 3) of 1.222 and 0.818 and trust (X 4) of 1.080 and 0.926. So, there is no multicollinearity between independent variables, so these three independent variables can predict customer interest in using savings products at BMT Tazakka.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is a discrepancy in residual variance in regression model observations or other observations. A good regression model should be free from heteroscedasticity. In this study, heteroscedasticity tests were carried out using the Glejser test in the SPSS program. Heteroscedasticity can be assumed if the resulting residual significance value is more significant than 0.05. The results of the heteroscedasticity test using the Glejser test and scatter plot are presented in the following table:

Table 8. SPSS Heteroscedasticity Test Results with Gelejser Test

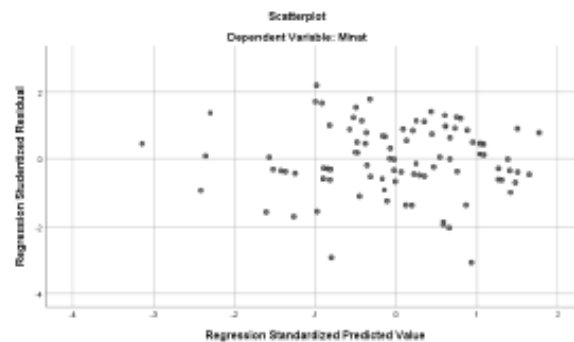
Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	3.686	1.607		2.294	.024
	Knowledge	-.031	.082	-.044	-.375	.708
	Religiositas	-.013	.057	-.026	-.230	.818
	Company Image	.002	.064	.003	.025	.980
	Belief	-.083	.107	-.087	-.783	.436

a. Dependent Variable: abs_RES

Source: Processed primary data, 2023.

Based on table 8 of the glejser test shows that the three variables have a significance value of more than 0.05, namely knowledge (X₁) of 0.708 > 0.05 , religiosity (X₂) of 0.818 > 0.05 , corporate image (X₃) of 0.980 > 0.05 and trust (X₄) of 0.436 > 0.05 . So it can be concluded that in this study there were no symptoms of heteroscedasticity. The results of the heteroscedasticity test can also be seen in the scatterplot graph as follows:

Figure 4. Heteroscedasticity Test Results with Scatterplot Graphs



Source: Processed primary data, 2023.

Based on figure 4, it shows that the points are scattered randomly above 0 and below 0. Then, it can be concluded that there are no symptoms of heteroscedasticity.

Linearity Test

The linearity test determines whether an independent variable (X) and a bound variable (Y) have a linear relationship. A linear relationship between two variables occurs when the significance value (linearity deviation) exceeds 0.05. The results of the linearity test using the SPSS program are presented in the following table:

Table 9. Results of the Knowledge Variable Linearity Test with Interest.

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Interest * Knowledge	Between Groups	(Combined)	274.573	11	24.961	2.591	.007
		Linearity	167.707	1	167.707	17.410	.000
		Deviation from Linearity	106.866	10	10.687	1.109	.365
	Within Groups		789.895	82	9.633		
	Total		1064.468	93			

Source: Processed primary data, 2023

Based on Table 9, the significance value in Deviation from Linearity is 0.365. The significance value is more significant than 0.05. Then, it can be concluded that the knowledge (X1) and interest (Y) variables have a linear relationship.

Table 10. Results of the Linearity Test of the Religiosity Variable with Interest

ANOVA Table			Sum of Squares	Df	Mean Square	F	Sig.
Interest * Religiosity	Between Groups	(Combined)	172.560	15	11.504	1.006	.458
		Linearity	29.012	1	29.012	2.537	.115
		Deviation from Linearity	143.548	14	10.253	.897	.565
	Within Groups		891.908	78	11.435		
	Total		1064.468	93			

Source: Processed primary data, 2023.

Based on Table 10 data, it can be seen that the significance value in deviation from Linearity is 0.565. The significance value is more significant than 0.05. So, the religiosity (X2) and interest (Y) variables have a linear relationship.

Table 11. Company Image Variable Linearity Test Results with Interest

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Interests * Company Image	Between Groups	(Combined)	320.446	15	21.363	2.240	.011
		Linearity	101.382	1	101.382	10.628	.002
		Deviation from Linearity	219.064	14	15.647	1.640	.087
	Within Groups		744.022	78	9.539		
	Total		1064.468	93			

Source: Processed primary data, 2023.

Based on Table 11, the significance value in deviation from Linearity is 0.087. The significance value is more significant than 0.05. Then, it can be concluded that the variables of corporate image (X3) and interest (Y) have a linear relationship

Table 12. Results of the Linearity Test of Trust Variables with Interest

			Sum of Squares	df	Mean Square	F	Sig.
Interest * Trust	Between Groups	(Combined)	107.031	7	15.290	1.373	.227
		Linearity	15.081	1	15.081	1.355	.248
		Deviation from Linearity	91.950	6	15.325	1.377	.233
	Within Groups		957.437	86	11.133		
	Total		1064.468	93			

Source: Processed primary data, 2023.

Based on Table 4.12, it can be seen that the significance value in deviation from Linearity is 0.233. The significance value is more significant than 0.05. Then, it can be concluded that trust (X4) and interest (Y) have a linear relationship.

Multiple Linear Regression Test Results

Multiple linear regression tests determine the influence or relationship between two or more independent variables and one dependent variable. Based on the estimation results of multiple regression tests using SPSS, the following data were obtained:

Table 13. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.291	2.671		2.355	.021
	Knowledge	.456	.137	.354	3.331	.001
	Religiositas	.096	.095	.104	3.102	.009
	Company Image	.056	.107	.058	.527	.599
	Belief	.098	.177	.056	2.550	.043

a. Dependent Variable: Minat

Source: Processed primary data, 2023

Based on table 13 above, the equation can be written as follows:

$$Y = 6.291 + 0.456X_1 + 0.096X_2 + 0.056X_3 + 0.098X_4 + e$$

Hypothesis Test Results

Test t

This t test determines the true or false hypothesis in this study. This test is carried out to determine the extent to which the independent variable partially affects the variation of the dependent variable.

The results of the t-test calculation in this study are as follows:

Table 14. Test Results t

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.291	2.671		2.355	.021
	Knowledge	.456	.137	.354	3.331	.001
	Religiositas	.096	.095	.104	3.102	.009
	Company Image	.056	.107	.058	.527	.599
	Belief	.098	.177	.056	2.550	.043

a. Dependent Variable: Minat

Source: Processed primary data, 2023.

Table 14 shows that the t-value of the knowledge variable (X 1) is 3.331 with a significant value of 0.001, the religiosity variable (X 2) is 3.102 with a significant value of 0.009, the company image variable (X 3) is 0.527 with a significant value of 0.559 and the trust variable (X 4) of 2.550 with a significant value of 0.043. Each variable will be compared with the value of t table with $df = N - k = 94 - 5 = 89$, then obtained t table of 1.986, so that from the results of the t test in the table, the following results can be obtained:

1. The effect of the knowledge hypothesis (X1) on interest (Y)

The knowledge variable (X1) with t counts as 3.331. This means that t count ($3.331 > t_{table} (1.986)$), and a significant value of $0.001 < 0.05$, then H_0 is rejected and H_a is accepted so that the knowledge variable (X1) has a significant and positive effect on interest (Y).

2. The effect of the religiosity hypothesis (X2) on interest (Y)

The variable religiosity (X2) with tis calculated at 3.102 and a significant value of 0.009. This means t count ($3.102 > t_{table} (1.986)$). Then H_0 is rejected and H_a is accepted, so the variable religiosity (X2) has a significant and positive effect on interest (Y).

3. The effect of the corporate image hypothesis (X3) on interest (Y)

The corporate image variable (X3) with tis calculated at 0.527 and a significant value of 0.559. This means t count ($0.527 < t_{table} (1.986)$). Then H_0 is accepted and H_a is rejected so that the company image variable (X3) does not affect interest (Y).

4. The effect of the belief hypothesis (X4) on interest (Y)

A confidence variable (X4) with a calculated t of 2.550 and a significant value of 0.043. This means $t_{\text{count}} (2.550) > t_{\text{table}} (1.986)$. Then H_0 is rejected, and H_a is accepted, so the trust variable (X4) significantly and positively affects interest (Y).

Test F

The f test determines whether all independent variables included in the model have an identical or simultaneous influence on the dependent variable.

Table 15. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	185.733	4	46.433	4.703	.002 ^b
	Residual	878.735	89	9.873		
	Total	1064.468	93			

a. Dependent Variable: Minat

b. Predictors: (Constant), Trust, Knowledge, Religiosity, Corporate Image

Source : Processed primary data, 2023.

Based on Table 15 calculate 4.703 with a significant value of 0.002. In this study the number of $n = 94$, $df_1 = k-1 = 5-1 = 4$, $df_2 = n-k = 94-4 = 90$, then the value of $f_{\text{table}} = 2.71$. This shows that the calculated f value $>$ the table and the significant value is $0.002 < 0.05$. This means that H_0 is rejected and H_a is accepted, so it can be concluded that the variables knowledge (X 1), religiosity (X 2), company image (X 3) and trust (X4) together have a simultaneous influence on the variable of interest (Y).

Coefficient of Determination Test

This test is used to show how much variation the dependent variable can explain by the independent variable using Adjusted R². The results of the coefficient of determination test are shown in the following table:

Table 16. Test Results of Coefficient of Determination (Adjusted R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.418 ^a	.334	.337	3.14220

a. Predictors: (Constant), Trust, Knowledge, Religiosity, Corporate Image

Source: Processed primary data, 2023.

Based on Table 16, the Adjusted R Square value is 0.337. The value shows that the influence of knowledge variables (X1), religiosity (X2), company image (X3), and trust (X4) on the variable of interest (Y) is 33.7%. In comparison, the remaining 60.3% is influenced by other variables not included in this study.

History of BMT Tazakka Bojong

The BMT Tazakka Savings and Loans and Sharia financing cooperative was established by the desire to form a joint independent business on June 4, 2013. Through a decree issued by the Cooperatives and UMK Office of Pekalongan Regency Number: 518/ 309/ BH/ XIV. 35/ VIII/ 2013, the Tazakka savings and loan cooperative on August 7, 2013, with an initial member of 22 people and four employees. The legal entity used at that time was still in the form of KSP because, at that time, the form of a cooperative legal entity engaged in savings and loans used the form of a KSP business entity. With the motto MUPAKAD (MUdah cePAat and according to aKAD) and based on shari'ah, KSPPS Baitut waal Tamwil Tazakka is still growing now in order to improve the welfare of the people. (Source: BMT Tazakka Bojong).

The vision of KSPPS BMT Tazakka is the realization of a Sharia economic institution that can provide excellent service to members and the community for the welfare of the people. The mission of KSPPS BMT Tazakka is to provide savings and loan services on a Sharia basis. Increase the development of cooperatives to be more advanced and productive, Increase understanding and application of Sharia principles in business activities, empowering human resources of cooperative members in order to increase business capacity, increase partnerships for cooperative self-economy

developers.

The Effect of "Sharia Banking Knowledge" on Interest in Saving at KSPPS BMT Tazakka

In the previous stage of analysis, it was explained that knowledge has a positive influence on the interests of people partially. This follows the t test results with a signification value of 0.001, a calculated t value of $3.331 > t \text{ table } (1.986)$, and a signification value of $0.001 < 0.05$. Aini's research (2022) aligns with variables influencing members to save at Islamic banks. The results of the t test obtained a calculated t value of 2.050 and a signification value of $0.038 < 0.05$. The t value of Table 7,724 $> 1,661$ shows the many positive influences on the interest of KSPPS BMT Mandiri Artha Syariah Sumberrejo savings. This proves that there is a positive influence between knowledge variables and the decision to become a member of BMT.

The above results align with research by Winda and Sofyan (2021), stating that knowledge variables affect interest in saving based on the results of the t test (calculated value 2.812, significance value 0.000 and $lt \ 0.05$). This shows that knowledge significantly influences people's interest in saving at Bank Syariah Indonesia KCP Sidrup. In addition, Hasbuan and Wahyuni's (2020) research concluded that knowledge variables positively affect interest in saving. Based on the t test, the calculated t value is 5.240, and the significance is 0.000 and $lt \ 0.05$. This follows the Theory of Reasoned Action (TRA), which states that knowledge affects consumer behavior.

In particular, knowledge is an essential component. Consumers can use their knowledge and information about savings and other products to evaluate and weigh the information they receive. In addition, this knowledge will increase local people's interest in opening a savings account at BMT Tazakka Bojong.

The Influence of "Religiosity" on Interest in Saving at KSPPS BMT Tazakka

A previous analysis explained that the religiosity variable positively influences men's interest partially. This follows the results of the t test with a signification value of 0.009, a calculated t value of $3.102 > t \text{ table } (1.986)$, and a signification value of $0.009 < 0.05$. This is supported by Aini's research (2022) that the religiosity variable affects members to save at Islamic banks. The results of the t test obtained a calculated t value of 2.050 and a signification value of 0.038.

The above results are in line with research by Winda and Sofyan (2021), stating

that the variable religiosity affects interest in saving based on (significance value $0.006 < 0.05$). This shows that religiosity significantly influences people's interest in saving at Bank Syariah Indonesia. In addition, Iryani and Kristanto's (2020) research concluded that the religiosity variable positively affects interest in saving. Based on the value of significance is $0.001 < 0.05$.

Religiosity will affect a good attitude or behavior in someone because a good attitude of religiosity can be used as a basis for results-oriented business activities. Therefore, strategies in financial institutions will always increase the values of religiosity, for example, by providing space and time for marketing personnel to carry out routines of religion, for example, by providing adequate prayer places in each BMT branch office.

The Influence of "Company Image" on Interest in Saving at KSPPS BMT Tazakka

In the previous stage of the analysis, it has been explained that the company's image does not positively affect partial interest in saving. This follows the t test results with a significance value of 0.009 , a calculated t value of $0.527 > t \text{ table } (1986)$, and a signification value of $0.559 < 0.05$. In the study, Suswanto and Anggraini (2019) are aligned with variables that do not influence members to save at Islamic banks. The t test results obtained a signification value of $0.065 > 0.05$.

The above results are in line with the research of N Khotimah (2023) stating that the company's image variable does not affect interest in saving based on the results of the t test (significance value $0.077 > 0.05$). This shows that the company's image has little influence on people's interest in saving. In addition,

Nataly's research (2022) concluded that corporate image variables did not positively affect interest in saving. Based on the t test, the t value of the significance value is: 0.781 is more significant than 0.05 .

Therefore, the implications on the company's image are expected by BMT to share information about the company's achievements. This proves that BMT Tazakka is a new cooperative, but its customers are loyal and trust the company because of its good image.

The Effect of "Trust" on Interest in Saving at KSPPS BMT Tazakka

The previous analysis explained that the trust variable positively influenced partial interest in saving. This follows the t test results with a significance value of 0.009 , a calculated t value of $2.550 > t \text{ table of } 1.986$, and a signification value of $0.043 < 0.05$. Iryani and Kristanto's (2022) research supports this: trust variables affect members to

savings at Islamic banks. The t test results obtained a significance value of $0.038 < 0.05$.

The above results align with N Khotimah's (2023) research stating that the trust variable affects interest in saving based on a t test value of 7.008 and significance of $0.000 < 0.05$). This shows that trust significantly influences people's interest in saving at Bank Syariah Indonesia. In addition, Aziz N's (2020) research concluded that the trust variable positively affects interest in saving. Based on the significance value is $0.003 < 0.05$.

To increase savings customers at BMT Tazakka, it is expected that BMT will improve good service, meet customer needs, and comply with business ethics so that people are enthusiastic about becoming new customers in this company.

The Effect of "Knowledge, Religiosity, Company Image, and Trust" on Interest in Saving

The variables of knowledge, religiosity, company image, and trust positively influence interest based on the results of test F. This is following the results of test F, namely $F_{\text{calculate}} (4.703) > F_{\text{table}} (2.71)$ and Significance value $(0.002) < 0.05$. Thus, the conclusion is that knowledge, religiosity, corporate image, and trust in the interest in saving are simultaneously influential.

The R value in multiple regression of 174 shows a strong relationship between knowledge, religiosity, company image, and trust affecting the increase in member interest. The remaining 33.7% and 60.3% were due to other things outside the model.

CONCLUSION

This study concludes that the variable of knowledge (X1), variable of religiosity (X2), and variable of trust (X4) positively affect the interest in saving partially. In contrast, the corporate image variable (X3) does not significantly and positively affect interest in saving. Furthermore, knowledge, religiosity, company image, and trust affect interest in saving.

Furthermore, suggestions that can be given from the results of this study are: 1) For KSPPS BMT Tazakka Bojong, it is expected to provide socialization and education to customers so that they have sufficient information related to Islamic banking so that many people decide to use KSPPS BMT Tazakka products. 2) For future researchers, it is hoped that they can develop and expand this research again and add more morality

factors to the company's image that affect customers' interest in saving.

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