THE EFFECT OF RELIGIOUS LEVEL AND PERCEPTIONS OF RIBA ON INTEREST IN SAVING IN SHARIA BANKS
(Study on MSME Businessmen in Kasihan District, Bantul Regency)

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Abstract
Islamic Bank is a Bank which in carrying out its activities based on Islamic principles. The purpose of this study was to determine the effect of the level of religiosity and perceptions of usury on the interest of MSME businessman in Kasihan District, Bantul to save at Islamic banks. This type of research is quantitative research with a sample of 42 MSME actors. The data collection technique in this study used a questionnaire. The data analysis technique used is descriptive analysis, classical assumption test and multiple linear regression analysis. From the results of the analysis, it can be concluded that the level of religiosity does not have a positive and significant effect on the interest in saving for MSME actors in Kasihan District, Bantul in Islamic Banks. Perceptions of usury have a positive and significant influence on the interest in saving for MSME actors in Kasihan District, Bantul in Islamic Banks. The level of religiosity and perceptions of usury together have an influence on the saving interest of MSME actors in Kasihan District, Bantul in Islamic Banks.

Keywords: *Level of Religiosity, Perception of Riba, Interest in Saving*
JEL Clasification:

INTRODUCTION

Banks are financial institutions that play an important role in the economy of a country as financial intermediaries (Arinta, 2016). Indonesia is a country that uses two banking systems, namely the conventional banking system and the Islamic banking system. Based on Law Number 21 of 2008 Islamic Banking is everything related to Sharia Banks and Sharia Business Units, including institutions, including business activities, as well as procedures and processes in carrying out their business activities. Sharia Bank is a bank whose business activities are based on Sharia principles (Fauzi & Murniawaty,

2020). The principles used in Islamic financial institutions are the prohibition of usury (interest), gharar, maysir and only providing financing for halal businesses. The application of these principles is what distinguishes Islamic Banks and Conventional Banks (Zakaria, Afifudin, & Mawardi, 2020).

With the birth of Islamic banks that operate based on a profit-sharing system as an alternative to interest in conventional banks and in their operational activities based on Sharia principles, it is a solution for Muslims, especially Muslims in Indonesia who want to carry out Shari'a which has been taught by their religion without use interest in transactions (Saputra & Ghani, 2016).

Based on research conducted by the Pew Research Center, Indonesia is the country with the largest Muslim population in the world (Tamir, Connaughton, & Salazar, 2020). However, the phenomenon that occurs in Indonesia at this time is that there are still many Muslim communities who still use conventional banks which in their transactions contain elements of usury which is strictly prohibited in the Al-Quran. The prohibition on usury is contained in Quran Surah An-Nisa verse 161 which means:

> Meaning: "And because they eat usury, even though they have been forbidden from it, and because they eat people's property in a false way. We have prepared for those who disbelieve among them a painful torment." (Quran Surat an-Nisa: 161)

In addition, the DSN MUI fatwa decision No. 1 of 2004 also stipulates that the law of interest is the same as usury and the law is haram. In fact, the Muslim community in Indonesia still does not understand about this (Fatimah, Novitasari, & Muslimah, 2019). Another problem faced by Islamic Financial Institutions at this time is how the company is able to attract customers and retain them so that the company can survive and develop. To achieve this goal, we need the right marketing strategy. Because marketing is very important in every activity that is directly related to consumer needs (Masruroh, 2015).

Consumer behavior is influenced by various factors, including: cultural factors, social class, role models, family, learning experiences, personality, attitudes and beliefs, and self-concept (Surjono & Wibowo, 2020). These factors can provide clues for marketers to serve buyers effectively. In addition, one's level of religiosity is also one of the factors that shape consumer behavior. According to the opinion expressed by (Jalaludin, 2010) which explains that Religiosity is the appreciation of a servant in believing in the existence of God by obeying every rule that has been outlined and staying away from things that are His prohibitions. In addition to the level of religiosity, the perception of usury is one of the factors that influence consumer behavior. According to the opinion expressed by (Zainal, Hadad, & Ramly, 2014) Perception is a person's assumption directly about a certain thing. The perception of usury is a person's view of usury that creates an assessment of how usury (interest) is.

In the era of the global economy as it is today, the Muslim community is required to be able to manage finances carefully, efficiently, and must know more about which financial services provide halal products and of course free from usury elements. The high level of religiosity and public perception of usury can stimulate public interest, especially MSME actors who are part of the community who are most often associated with Islamic banks in their transactions to choose to save at Islamic banks. Interest itself is a high desire from within a person's soul that causes an interest in something. So that it can change a desire that is not clear to be clearer (Rusdianto & Ibrahim, 2016).

Kasihan District is one of the sub-districts in Bantul Regency, Yogyakarta Special Region with the second largest population in Bantul Regency, with a population of 102,175. The majority of the population in the Kasihan District is Muslim as many as 94,131 people. This of course can be an important factor for people in the sub-district to choose to use Islamic banks. The pity district itself is also famous for its tourist villages and various crafts such as pottery, stone carving, leather carving, bamboo fans, and others. The number of MSMEs in the Kasih sub-district is the second largest after the Imogiri sub-district. Data obtained from the Office of Cooperatives, SMEs and Industry of Bantul Regency, the number of SMEs in Kasihan District in 2018 was 644 business units. So if all MSME actors choose to use services at Islamic banks, of course they will be able to encourage the development of Islamic banking to be more rapid.

Based on the above background, the problems in this research can be formulated: first; Does the level of religiosity affect the interest of MSME actors in Kasihan District, Bantul to save at a Sharia Bank?; Second, does the perception of usury affect the interest of MSME actors in Kasihan District, Bantul to save at Islamic Banks?; Third, does the level of religiosity and perception of usury simultaneously affect the interest of MSME actors in Kasihan District, Bantul to save at Islamic banks?. The existence of a goal in this research is very important because with the right goal it is a benchmark for success in research. The research objectives to be achieved are: First, to determine the effect of the level of religiosity on the interest of MSME actors in Kasihan District, Bantul saves at a Sharia Bank; Second, to determine the effect of perceptions of usury on the interest of MSME actors in Kasihan District, Bantul to save at Islamic banks; Third, to determine the effect of the level of religiosity and perceptions of usury simultaneously on the interest of MSME actors in Kasihan District, Bantul to save at a Sharia Bank. Based on the formulation of the problem, the hypotheses in this study are as follows: First, there is a partial influence of the level of religiosity on the interest of MSME actors in Kasihan District, Bantul to save at Islamic Banks; Second, there is a partial effect of perceptions of usury on the interest of MSME actors in Kasihan District, Bantul to save at Islamic banks; Third, there is a simultaneous influence of the dimensions of the level of religiosity and perception of usury on the interest of MSME actors in Kasihan District, Bantul to save at Islamic banks.

LITERATURE REVIEW

Based on a literature review of several studies that have been carried out previously, there are several studies related to The Influence of Religiosity and Perceptions of Riba on Interest in Savings of MSME Actors in Islamic Banks.

Tabel 1. Comparison of Relevant Research Study Results

No	Research name and title	Research methods and samples	Equality	Difference
1	Fauzi & Murniawaty (2020), The Influence of Student Religiosity and Islamic Financial Literacy on Interest in Becoming a Customer in a Sharia Bank	-The research method used is quantitative -The number of samples used is 90 respondents who are students	-The independent variable (X1) studied is the level of religiosity -Number of variables	-The independent variable (X2) is financial literacy -Object of research

2	Zakaria, Afifudin, & Mawardi (2020), The Influence of Religiosity, Service Facilities, Financial Literacy and Profit Sharing on Students' Interest in Savings in Islamic Banks	-The research method used is quantitative -The number of samples used is 93 respondents who are students	-The independent variable (x1) studied is the level of religiosity -The dependent variable is interest in saving	-The number of variables studied -Object of research
3	Permadi (2019), *The Influence of Religiosity and Perceptions on Interest in Savings in Islamic Banks (Case Study on Santri at Pondpes Al-Munawwir Krapyak Yogyakarta)"*	-The research method used is quantitative -The number of samples used is 100 respondents who are students	-Number of variables -The independent variable (x1) is the level of religiosity -The dependent variable is interest in saving	-Object under study -Time and place of research
4	Kurniawan & Septiana (2020), *The Influence of Financial Knowledge, Perception, Religiosity and Disposible Income on Interest in Savings in Islamic Banks (Study on MSME Actors in Terbanggi Besar District, Central Lampung"*	-The research method used is quantitative -The number of samples used is 41 respondents who are MSME actors	-The dependent variable is interest in saving -The variable (x1) is religiosity	-Number of variables -Time and place of research
5	Sukardi (2016), *Saving Intentions in Islamic Banks for Muslim MSME Managers in Yogyakarta City"*	-The research method used is quantitative -The number of samples used is 62 respondents who are Muslim MSME managers	-The independent variable (x1) is religiosity -The dependent variable is interest in saving -object of research	-Number of variables -Time and place of research

RESEARCH METHODS

The type of research used in this research is associative research, which is a research problem formulation whichaims to determine the influence between two or more variables. The population in this study were SMEs in the District of Kasihan Bantul as many as 644 business units. The samples taken were 42 samples using the purposive sampling technique. The data collection technique used a questionnaire which was then tested for validity and reliability. The data analysis technique used is the classical assumption test and multiple linear regression.

RESEARCH RESULT

Validity and Reliability Test

From the results of the validity test of the level of religiosity variable (X1), perceptions of usury (X2) and interest in saving (Y) have a value of $r_{count} > r_{table}$ so it can be said that all statement items from each variable are valid. Then from the results of the reliability test of the level of religiosity variable (X1), perceptions of usury (X2) and interest in saving (Y) have a Cronbach Alpha value > 0.60 so that all statement items from each variable are reliable.

Normality test

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		42
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.99656533
Most Extreme Differences	Absolute	.103
	Positive	.103
	Negative	-.052
Test Statistic		.103
Asymp. Sig. (2-tailed)		.200[c,d]

From the results of the normality test above, it can be seen that the value of sig > 0.05 (0.200 > 0.05), so it can be said that the residual value is normally distributed.

Multicollinearity Test

Table 3. Multicollinearity Test Results

Coefficients[a]	
Collinearity Statistics	
Tolerance	VIF
.430	2,326
.430	2,326
a. Dependent Variable: Saving Interest	

From the results of the multicollinearity test above, it shows that the two independent variables, namely the level of religiosity (X1) and perceptions of usury (X2) have a tolerance value > 0.10 (0.430 > 0.10) and a VIF value < 10 (2.326 < 10), so it can be concluded that there is no multicollinearity between independent variables in the regression model.

Partial Test (T)

Table 4. Partial test results (T test)

Coefficients[a]	
T	Sig.
2.184	.035
-.130	.897
3.881	.000
a. Dependent Variable: Saving Interest	

The results of the partial test (T test) show that the religiosity level variable (X1) has a $t_{count} < t_{table}$ (-0.130 < 2.0226) and a Sig value. > 0.05 (0.897 > 0.05). So it can be concluded that hypothesis one (H1) is rejected and the null hypothesis (H0) is accepted, which means that the level of religiosity has no positive and significant effect on interest in saving. It means The level of religiosity of MSME actors in Kasihan Bantul does not have an effect on interest in saving at Islamic Banks.

In the variable perception of usury (X2) the value of t_{count} is 3.881 which means $t_{count} > t_{table}$, which is 3.881 > 2.0226 and a significance value of 0.000 which means the value of Sig. < 0.05. So it can be concluded that hypothesis one (H1) is accepted and the null hypothesis (H0)

is rejected, which means that the perception of usury has a positive and significant effect on interest in saving. It means The better the perception of usury by MSME actors in Kasihan Bantul District, the higher the interest in saving in Islamic banks.

Simultaneous Test (F)

Table 5. Simultaneous test results (F test)

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	314,321	2	157.160	16,649	.000b
	Residual	368,156	39	9,440		
	Total	682,476	41			
a. Dependent Variable: Saving Interest						
b. Predictors: (Constant), Perception of Riba, Level of Religiosity						

From the results of simultaneous testing (F test) it can be concluded that the variables of the level of religiosity and perceptions of usury together have an influence on the saving interest of MSME actors in Kasihan Bantul District in Islamic Banks. This is shown from the results of the F (simultaneous) test where the level of religiosity and perceptions of usury variables have a value of $F_{count} > F_{table}$ (16,649 > 3,24).

DISCUSSION

From the results of testing hypothesis 1, it shows that the level of religiosity does not have a positive and significant influence on the saving interest of MSME actors in Kasihan Bantul District in Islamic Banks. This is shown from the results of the partial test where the level of religiosity variable has a value of $t_{count} < t_{table}$, that is -0.130 < 2.0226 and a significant value of 0.897 > 0.05. This means that a person's level of religiosity has no influence on his choice to save or use Islamic banks.

The results of this study support other research conducted by (Zakaria, Afifudin, & Mawardi, 2020) entitled *The Effect of Religiosity, Service Facilities, Financial Literacy and Profit Sharing on Students' Interest in Savings at Islamic Banks* in this study states that religious variables do not have a positive influence on a person's interest in saving in Islamic banks. However, in contrast to research conducted by (Fauzi & Murniawaty, 2020) entitled *The Effect of Religiosity and Islamic Financial Literacy of Students on Interest in Becoming a Customer in a Islamic Banks* in the study stated that the variable of religiosity had a positive and significant effect on interest in saving at a Islamic Bank.

From the results of testing hypothesis 2, it shows that the perception of usury has a positive and significant influence on the interest in saving for MSME actors in Kasihan Bantul District in Islamic Banks. This is shown from the results of the partial test where the perception variable about usury has a value of $t_{count} > t_{table}$, that is 3.881 > 2.0226 and a significant value of 0.000 which means the value of Sig. < 0.05. This means that the better a person's perception of usury is, the higher the interest in saving in Islamic banks.

The results of this study are in line with research conducted by (Permadi , 2019) entitled *The Influence of Religious Levels and Perceptions on Interest in Savings in Islamic Banks (Case Study on Santri at Pondpes Al-Munawwir Krapyak Yogyakarta)* in the study stated that the perception variable had a positive and significant effect on interest in saving at Islamic banks. This research is also in line with research conducted by (Kurniawan & Septiana, 2020) entitled *"The Influence of Financial Knowledge, Perception, Religiosity and Disposible Income on*

Interest in Savings in Islamic Banks (Study on MSME Actors in Terbanggi Besar District, Central Lampung" in the study stated that the perception variable had a positive and significant effect on interest in saving at Islamic banks. in contrast to the research conducted by (Imran & Hendrawan, 2017) which states that perception has no effect on interest in saving in Islamic banks.

Based on the results of testing hypothesis 4, it shows that the level of religiosity and perceptions of usury together have an influence on the saving interest of MSME actors in Kasihan Bantul District in Islamic Banks. This is shown from the results of the F test (simultaneous) where the variable level of religiosity and perception of usury has a value of $F_{count} > F_{table}$, which is 16.649 > 3.24.

The results of this study are in line with research conducted by (Kurniawan & Septiana, 2020) with the title *The Effect of Financial Knowledge, Perception, Religiosity and Disposible Income on Interest in Savings in Islamic Banks (Study on MSME Actors in Terbanggi Besar District, Central Lampung)* in this study states that the variables of perception and religiosity have a positive and significant influence on interest in saving in savings in Islamic Bank together. In addition, this research is also in line with research conducted by (Permadi , 2019) with the title *The Influence of Religiosity and Perception Levels on Interest in Savings in Islamic Banks (Case Study on Santri at Pondpes Al-Munawwir Krapyak Yogyakarta)* in this study states that the level of religiosity and perception variables together have a positive and significant influence on interest in saving in Islamic Bank.

CONCLUSION

From the formulation of the problem proposed, the data analysis that has been carried out and the discussion that has been stated in the previous chapter, several conclusions can be drawn as follows:

Partially, the level of religiosity variable shows that there is no positive and significant influence between the level of religiosity on the interest in saving for MSME actors in Kasihan Bantul District in Islamic Banks. This means that the level of religiosity of MSME actors in Kasihan Bantul does not have an influence on interest in saving at Islamic banks. Partially, the variable perception of usury shows that there is a positive and significant influence between perceptions of usury on interest in saving for MSME actors in Kasihan Bantul District in Islamic Banks. This means that the better the perception of usury by MSME actors in the Poor Bantul sub-district, the higher the interest in saving in Islamic banks.

Simultaneously, the variable level of religiosity and perception of usury has a significant influence on the interest in saving for MSME actors in Kasihan Bantul District in Islamic Banks. This means that the higher the level of religiosity and the perception of usury by MSME actors in Kasihan Bantul District, the higher the interest in saving in Islamic banks.

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