

## THE INFLUENCE OF LITERACY MODERATION VARIABLES ON SAVING PREFERENCES IN ISLAMIC BANK (Case Study of Yogyakarta Islamic Bank Customers)

Budi Kolistiawan<sup>1</sup>, Rokhmat Subagiyo<sup>2\*</sup>, Moh. Ali Abdul Shomad VEA<sup>3</sup>, Jusuf Bachtiar<sup>4</sup>  
<sup>1,2,3,4</sup>UIN Sayyid Ali Rahmatullah Tulungagung  
\*rokhmatsubagiyo@uinsatu.ac.id

**Abstrak:** Tujuan penelitian ini adalah untuk menganalisis pengaruh variabel moderasi literasi terhadap preferensi menabung di bank syariah dengan mengembangkan theory of planned behavior. Penelitian ini menggunakan sampel 250 responden masyarakat Yogyakarta. Metodologi menggunakan metode kuantitatif berlandaskan pada filsafat positivism, digunakan untuk membuat generalisasi sampel dari populasi tertentu, pengumpulan data menggunakan instrumen penelitian kuesioner dengan alat ukur skala likert, analisis bersifat kuantitatif untuk menguji hipotesis yang telah ditetapkan. Metode analisis dalam penelitian ini menggunakan Structural Equation Modeling (SEM) yaitu analisa data yang menggambarkan hubungan struktural yang diekspresikan oleh seperangkat persamaan dengan menggunakan software SmartPLS 3.0. Hasil analisis menyatakan bahwa variabel sikap tidak berpengaruh terhadap niat perilaku preferensi menabung di bank syariah. Sedangkan variabel norma subjektif dan kontrol perilaku persepsian berpengaruh positif signifikan terhadap variabel niat perilaku preferensi menabung di bank syariah. Berdasarkan hasil penelitian ini juga menyatakan bahwa variabel literasi mampu memoderasi niat terhadap perilaku preferensi menabung di bank syariah.

**Kata kunci:** TPB, Preferensi, Perilaku, Menabung, Bank Syariah

**Abstract:** The aim of this research is to analyze the influence of the literacy moderating variable on savings preferences in Islamic banks by developing a theory of planned behavior. This research used a sample of 250 respondents from the people of Yogyakarta. The methodology uses quantitative methods based on the philosophy of positivism, used to generalize samples from certain populations, data collection uses questionnaire research instruments with Likert scale measuring instruments, quantitative analysis to test predetermined hypotheses. The analysis method in this research uses Structural Equation Modeling (SEM), namely data analysis that describes structural relationships expressed by a set of equations using SmartPLS 3.0 software. The results of the analysis state that the attitude variable has no effect on the behavioral intention of saving preferences in Islamic banks. Meanwhile, subjective norm variables and perceived behavioral control have a significant positive effect on the behavioral intention variable of saving preferences in Islamic

*banks. Based on the results of this research, it is also stated that the literacy variable is able to moderate intentions towards saving preference behavior in Islamic banks.*

**Keywords:** *TPB, Preferences, Behavior, Savings, Islamic Banking*

## **Introduction**

The Hypothesis of Arranged Conduct (TPB) proposed by Ajzen, has been utilized for roughly the beyond twenty years to explore conduct and wants (Ajzen, 1991). Nonetheless, there are as yet many elements in TPB that leave space for advancement of factors that impact goal on conduct. The center of the TPB is still inside the expectation variable element, nonetheless, the determinants of aim are not just mentalities, emotional standards and parts of social control, yet the connection among aim and conduct is as yet affected by different elements that can reinforce or debilitate the actual conduct. This research empirically aims to test the application of the TPB and develop it by adding moderating variables in predicting customer intentions towards savings preference behavior in Islamic banks. There are several contributing factors that influence the low interest of customers in savings products in sharia banking, for example, the number of branch offices owned by sharia banks is still very limited. There is still a lack of socialization and promotion carried out by sharia banks regarding their products, causing the public to be less aware of sharia bank products. Another factor is that sharia banking does not allow the pursuit of profit alone, therefore the profits obtained by customers are relatively small, so that public interest is still lacking (Idris, 2011).

The lull in development of reserve funds items was tracked down in purchaser reserve funds, specifically, 44.38% of the absolute investment funds of Islamic banks and development dialed back to 13.07% contrasted with the earlier year which became by 17.13%. In the interim, useful reserve funds for saving working capital and speculation developed at 9.28%, an increment contrasted with the earlier year which just developed at 8.47%. Contrasted with regular banks, credit is overwhelmed by useful credit at 72.79%, comprising of working capital credit (KMK) at 46.30% and venture credit (KI) at 26.48%, while the excess 27.21% is credit. for utilization (KK).

## **Literature Review**

Preference is the desire to choose something that is most preferred over others. Preferences are a component part of human decision making. These components include forms of perception, attitude factors, and evaluation of a good or service. These components mutually influence a person in decision making (Slovic, 2006). Preferences are a set of objects that are

realized with values that are appropriate or seem to be close to conforming to various requirements that consumers will desire (Bridget K. Behe 1, 2013). This assumes that a set of stimuli or stimuli received, such as trademarks, product quality, price levels and others, can be realized in the form of a point in a map or multidimensional space. Therefore, preference theory can also be used to analyze the level of consumer satisfaction, for example, if you want to buy or use goods and services with limited resources, you must choose another alternative so that the utility value obtained can reach optimal (Amin, 2017).

Reserve funds is one of the different financial items that is very famous with people in general. Numerous reserve funds exercises have likewise been completed by putting away them at home, like under pads, under beds, and, surprisingly, on house shafts made of wood. As indicated by Regulation No. 10 of 1998, investment funds are stores from which withdrawals must be made by specific concurred conditions. Nonetheless, these stores can't be removed with a money order, billet, giro, or other comparable instruments. Revealing from the authority site of the Monetary Administrations Authority, the meaning of reserve funds is cash saved in a bank from which withdrawals must be made by specific circumstances. By and large, banks will give an investment funds book containing data on all exchanges made and a Programmed Teller Machine (ATM) complete with individual number (PIN). In current turns of events, there are a few sorts of reserve funds that never again use reserve funds books yet web or portable banking.

This examination utilizes TPB to investigate the determinants of client inclination conduct for saving at Islamic banks. At first this hypothesis was known as the Hypothesis of Contemplated Activity (TRA), which was created in 1967, then the hypothesis was changed and extended again by Icek Ajzen and Martin Fishbein. Then, at that point, beginning in 1980, this hypothesis was utilized to concentrate on human way of behaving. Then in 1988, something else was added to the current contemplated activity model and was then called TPB, to beat the absence of closeness of connections found by Ajzen and Fishbein through their different examinations utilizing TRA.

The theory of reasoned action describes an integration of comprehensive attitude components into a structure that is intended to produce better explanations and easier understanding of behavior. This theory combines cognitive, affective and conative components. Based on this model, it can be used to measure subjective norms that influence individual behavior to take action. Subjective norms can also be measured directly by assessing a consumer's feelings such as what other people (family, friends, co-workers) think about the actions taken (Morissan, 2015).

The TPB states that the intention to carry out a behavior has two main predictors, namely attitude toward the behavior and subjective norm. From the development of this theory, we succeeded in finding other predictors that influence the intention to carry out a behavior by applying the concept of PBC (Martin S. Hagger, et. al., 2020). Finally, there are three main predictors that can influence an individual's intention to carry out a behavioral action, namely attitudes regarding a behavior, subjective norms regarding a behavior, and perceptions regarding behavioral control. In Fishbein and Ajzen's opinion, the TPB is based on an approach to beliefs that can encourage individuals to carry out behavior. The approach taken to beliefs is by associating various forms of characteristics, qualities and attributes, based on previously held information, then automatically forming intentions for behavioral actions. Furthermore, the approach in the TPB is only specific to specific behavior carried out by individuals and can also be used in all behavior in general (Schroeder, 2005).

According to Ajzen (2005) who added, how significant is the impact of disposition toward the way of behaving, emotional standards, and saw social control to goals in completing a way of not entirely set in stone by the conduct expectations portrayed. The size of the impact of disposition toward the way of behaving, abstract standards, and saw conduct control is probably going to change starting with one individual then onto the next, or starting with one populace then onto the next. The factors that structure the TPB are as per the following: Disposition variable which is one of the terms in the area of brain science that connects with discernment and conduct. Then, at that point, the term disposition found in English is additionally called demeanor. The term Mentality is an approach to responding to an upgrade (Martin Ajzen and Fishbein, 2005).

In many cases, the term attitude is the most important determinant of individual behavior. As a reaction, the term attitude is always related to two perceptions, namely between being happy (like) and not being happy (dislike) to want to carry it out or vice versa, namely staying away from it (Bryman, 2008). Attitude is behavior related to the willingness to respond to a social object which leads to more real behavior from the individual. This can be interpreted as a behavior that can be predicted through its attitude if it is known. It can be concluded that the term attitude is basically a result of the process of socialization and interaction of humans with their environment, and is a manifestation of the natural thoughts, feelings of humans and individual assessments of an object, which is based on knowledge, understanding, opinions and forms of belief, ideas about something. object, thereby creating a tendency to act towards an object.

The emotional standard variable is a type of individual discernment with respect to the assumptions for individuals who have impact in their lives (soul mates) in regards to what they endlessly don't do specific way of behaving. This discernment is emotional in nature so this aspect is alluded to as abstract standards. Likewise with mentalities towards a way of behaving, emotional standards can likewise be impacted by convictions. The thing that matters is that on the off chance that the type of demeanor towards a way of behaving is an element of an individual's confidence in a way of behaving that is completed (conduct conviction), then, at that point, the significance of emotional standards is a component of an individual's convictions got from others' perspectives on a disposition object connected with the individual (regulating conviction). Emotional standards still up in the air by the presence of standardizing convictions and the longing to consent. Regulating convictions depend on assumptions beginning from referents of others or gatherings that have impact on an individual (soul mates), for instance guardians, accomplices, dear companions, and associates or others, contingent upon the way of behaving involved. (Gregory D. Webster et. al., 2019). Emotional standards can be characterized as the apparent picture of a person in confronting existing prevailing burdens as a method for showing a way of behaving (D.J. Michener et. al., 2004).

The apparent conduct control variable has a persuasive ramifications for aim. Individuals who accept that they don't have the assets or potential chances to play out a specific way of behaving are probably not going to serious areas of strength for acknowledge expectations to do so despite the fact that they as of now have an uplifting perspective towards the way of behaving and accept that others will consent to it in the event that they have completed that way of behaving. Controlling apparent way of behaving that has changed will impact the way of behaving that will be shown so it doesn't match what was expected. Ajzen likewise characterizes social control as the apparent simplicity or trouble of doing a way of behaving. This conduct control can reflect previous encounters and expect snags that happen so the seriously intriguing the connection among mentalities and emotional standards towards a way of behaving, the more noteworthy the command over conduct, the more grounded the singular's aim to complete the way of behaving that he is thinking about. It very well may be inferred that PBC can likewise be utilized to see the degree of a singular's command over a goal, assuming the more grounded the command over his way of behaving, the more grounded the command over his way of behaving, the more his convictions through perspectives and emotional standards will likewise impact him. This likewise applies where command over an individual's way of behaving is serious areas of strength for extremely deciding an aim in light of encounters that will impact it and information,

feelings, activities that decide the singular's aim to complete a specific way of behaving (Ajzen, 1991).

Intention variable is characterized as a tendency to do something. Intentions are generally not static, they can change over the long term. The wider the time span, the greater the likelihood that there will be a change in goals. The TPB says that a person can act depending on his intentions or goals only if he has authority over his behavior. Intention is a component of two fundamental determinants, the primary determinant identified with the individual element is disposition towards behavior and the second determinant of goals identified with social impact is abstract standards. The TPB explains that a person can act depending on their intentions or goals if they have authority over their behavior. According to Ajzen, viewing behavioral control has inspiring consequences for intentions (Martin Ajzen & Fishbein, 2005).

Ajzen suggests that assumptions or objectives are a scholarly portrayal of a singular's readiness to play out a specific practice and are seen as the nearest indicator of execution. Goal can really expect the sensibility of conduct. Expectation mirrors the individual's propensity to complete a specific way of behaving. The higher an's individual will likely play out a way of behaving, the more probable it is that the singular will display that way of behaving. As brought up by Ajzen who depends on the TPB, objectives mirror an individual's inclination to attempt to settle on conduct, which comprises of three deciding variables. The meaning of proficiency is legalism, to be specific the circumstances that exist inside an individual that urge him to act as per his degree of dedication to religion. As per (Rodney Obvious, Charles Y. Glock, 1968) Proficiency is separated into five, in particular: Strict Conviction (The Philosophical aspect), particularly how much an individual perceives things that are not apparent in his religion. For instance, faith within the sight of God, angels, heaven, hell fire, and so on; Strict Practices, all the more explicitly, the degree to which an individual completes stately responsibilities in their religion. For instance petition, fasting, zakat, hajj, muamalah, and so on; Strict Inclination, in specific feelings or commitment experiences that an individual has experienced and felt. For instance, feeling near God, scared of committing errors, or feeling saved by God; Strict Information, specifically the amount one is familiar with one's strict lessons, particularly those in the blessed books and others; Strict Impact is an aspect that shows the degree to which an individual's way of behaving can be spurred by strict lessons in public activity conduct. This incorporates conduct like aiding, pardoning, not taking, not committing infidelity, keeping up with trust, etc (D. Ancok and Suroso, 2008).

Research by Amed Naim, Asmadi Abd. Hamid, Mohd Liki Haji Wahab, Muhammad Zarunnaim (2019), tracked down that the demeanor variable affected clients' inclinations in deciding to save at Islamic banks. Besides, as indicated by Ahmad, Khaliq Rustam, Ghulam Ali, Imprint, Michael M (2011). The Proficiency variable affects clients' inclinations while deciding to save at a sharia bank. The sharia monetary education variable is a component that impacts deciding to save at a sharia bank. Tara, Nain Irshad, Madiha Khan, Muhammad Rizwan Yamin, Mahwish Rizwan, Muhammad (2014), That the benefit sharing element significantly affects reserve funds inclinations in Islamic banks. Doraisamy, Barathy, Shanmugam, Arunagiri, Raman, Ravindran (2011), then as per Mohamed Albaity, Mahfuzur Rahman (2019) the benefit sharing variable affects reserve funds inclinations in Islamic banks.

### **Methods**

The target population in this research is all customers who save at Yogyakarta Islamic banks > 1000 customers. The sampling technique used a purposive sample using a Google Form questionnaire which was distributed to 300 respondents. The sample was selected with consideration, customers from sharia banks, who have used sharia bank savings for more than 1 year and the customer's age starts from 18 years and is willing to be a respondent. Of the 300 questionnaires distributed, 250 respondents returned data which will be used in further analysis.

Research factors are whatever can take any structure that the specialist decides to study and acquire data about the outcomes and afterward make determinations (Imam Ghozali and Hengky Latan, 2015). The factors utilized in this examination comprise of: Free factors, in particular mentalities, emotional standards, conduct control and goals. The reliant variable is saving inclination conduct and the directing variable is proficiency and monetary education. The poll estimations utilized in this test utilized a Likert scale. The Likert scale is utilized to quantify the viewpoints, sentiments and impressions of people or gatherings of people with respect to agreeable wonders (Imam Ghozali and Hengky Latan, 2015). The examination in this test utilizes Primary Condition Displaying (SEM) testing with the assistance of SmartPLS 3.0 programming. SEM is a combination of two techniques, specifically multivariate component examination and different relapse investigation (Sugiyono, 2012).

## Results and Discussion

**Table 1. Measuring Instrument Grid**

Research Variable	Dimension	Indicator	inquiry	Total
Attitude (X <sub>1</sub> )	Cognitive	Determining halal banking services	1	94
	Affective	Marketing assessment of sharia banking products and services	1	
	The Inclination of Action	Prediction of using sharia banking services in the future Advising to others to utilize sharia banking	2	
Subjective norm (X <sub>2</sub> )	normative belief	personal beliefs colleagues' beliefs	2	5
	motivation to comply	colleague's recommendation Family recommendation Close friend recommendation	3	
perceptions of social control	Self efficacy	Future planning Unexpected expenses planning Financial management skills	3	6
	Facilitating conditions	Influence of other people Family support Colleague support	3	
intention (M1)	Personal	Self desire For the next life Using Sharia bank for someday	3	5
	Social	Recommend to the family Recommend to colleague and companion	2	
literacy (Z1)	Religious belief	Belief in life after death	1	5
	Religious practice	Worship to God	1	
	Religious feeling	Feeling close to God	1	



**Rokhmat Subagiyo: The Influence of Literacy Moderation [22]**

	Religious knowledge	Knowledge about Islam in general	1	
	Religious effect	Consuming halal food	1	
Savings Preference Behavior in Sharia Banks (Y1)	Mental activity of Islamic bank customers	Brand suitability for types of saving at Sharia Bank Assesment of saving product advertising at Sharia Bank Saving product evaluation at Sharia Bank	3	6
	Sharia banking physical activity	4. Visiting and utilizing Sharia Bank services . Observing saving product catalog at Sharia bank . Utilizing various types of savings at Sharia bank	3	

Source: Processed Primary Data, 2023

**Descriptive Analysis of Variables**

**Table 2. Descriptive Data**

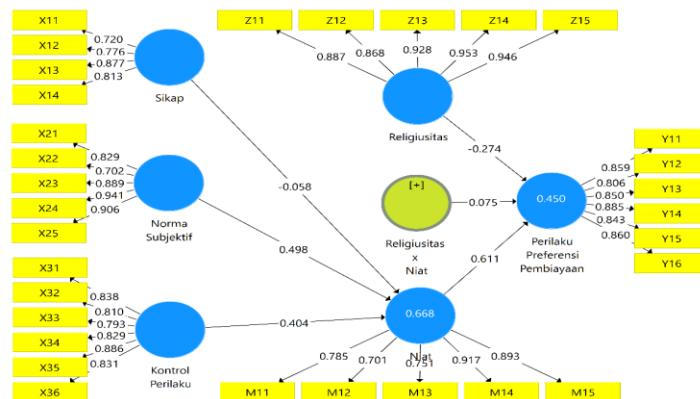
<b>characteristics</b>	<b>Information</b>	<b>frequen cy</b>	<b>percentage (%)</b>
Sex	Male	105	42
	Famale	145	58
Education	SMA	35	14
	Diploma	10	4
	S1	170	68
	S2	25	10
	S3	10	4
Marital Status	Married	175	70
	Unmarried	75	30
Age	18 – 25 years old	45	18
	25 – 35 years old	85	34
	35 – 45 years old	50	20
	45 – 55 years old	25	10
	55 – 65 years old	40	16
	More 65 years old	5	2
Period of saving	1 -3 years	120	48
	3 - 6 years	50	20
	6 – 9 years	45	18
	More 10 years	35	14
Religion	Moslem	250	100
Residence	Kab. Sleman	45	18
	Kab. Bantul	50	20
	Kab. Gunung Kidul	45	18
	Kota Yogyakarta	60	24
	Kab. Kulon	50	20
	Progo		
Occupation	PNS/TNI/POLR I	35	14
	entrepreneur	50	20
	Labor	65	26

Teacher/lecturer	55	22
Student	40	16
Jobless	5	2

Source: Processed Primary Data, 2023

## Validity and Reliability Test

The following is the model scheme proposed in this research:



**Picture 1**  
**Outer Weights**

Source: 2023 Primary Data, processed with the SmartPLS 3.0 program

The last external model in this examination delivers a model that the disposition variable is reflected by 4 markers, the emotional standard variable is reflected by 5 pointers, the conduct control variable is reflected by 6 markers, the aim variable is reflected by 5 markers, the education variable is reflected by 5 markers, and the conduct variable Saving inclinations are reflected by 6 pointers.

In view of Figure 1, it very well may be seen that every one of the exploration factors has an external stacking esteem  $> 0.70$ . with the goal that all pointers are proclaimed possible or legitimate to be utilized in additional examination. The method for testing discriminant legitimacy with intelligent markers is by taking a gander at the cross stacking an incentive for every variable more prominent than 0.70. One more way that can be utilized to test discriminant legitimacy is to break down and think about the square base of the AVE for each build with the relationship esteem between the develops in the model. Discriminant legitimacy is supposed to be great assuming it is shown that the square root worth of AVE for each build should be more noteworthy than the connection between develops in the model. In the event that all pointers are normalized, the action is equivalent to the typical communalities esteem in the block. As per (Imam Ghozali and Hengky Latan, 2015) this estimation can be utilized to gauge the part score unwavering quality worth of the inactive variable and the outcomes can be more moderate contrasted with the composite dependability esteem. The suggested AVE esteem should be more noteworthy than  $> 0.50$ , and that implies that half or a greater amount of the fluctuation of the

pointer can be proclaimed legitimate. Coming up next is the Typical Variation Removed (AVE) table which has been handled with the SmartPLS 3.0 program:

**Table 3. Average Variance Extracted (AVE)**

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Behavior control	0,911	0,915	0,931	0,692
Intention	0,872	0,912	0,906	0,662
Subjective norm	0,908	0,924	0,932	0,735
Savings preference behavior	0,924	0,936	0,940	0,724
Literation	0,954	0,987	0,964	0,841
Literation_x_intention	1,000	1,000	1,000	1,000
Behaviour	0,809	0,819	0,875	0,637

Source: 2023 Primary Data, processed with the SmartPLS 3.0 program

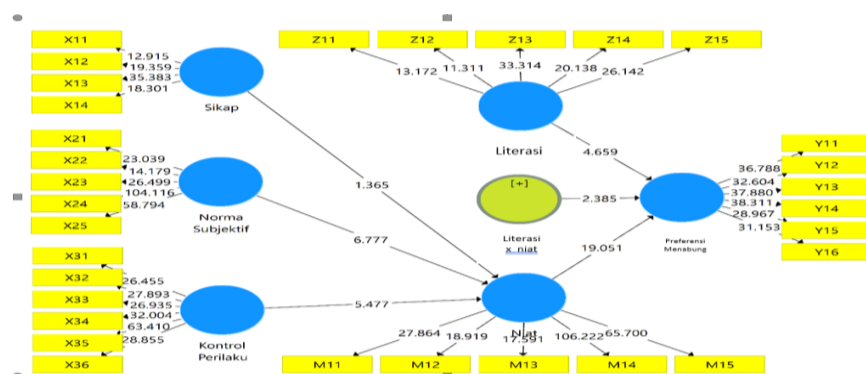
In light of table 3, it very well may be seen that the AVE esteem results for all factor markers are above  $> 0.5$ , this shows that every variable develop has great discriminant legitimacy values. Composite unwavering quality is the part used to test the worth of the dependability of variable markers. A variable is said to meet composite unwavering quality in the event that the composite dependability worth of every variable is more noteworthy than 0.70. Coming up next are the aftereffects of the examination of the composite unwavering quality upsides of every variable: In light of the information in table 3 over, the composite unwavering quality worth of every variable worth shows more prominent than  $> 0.70$ , so it very well may be expressed that all factors are dependable. The dependability test utilizing the composite unwavering quality above can be additionally reinforced by utilizing the Cronbach's Alpha worth. In the event that a variable can be supposed to be solid since it has a Cronbach alpha worth more prominent than 0.70. In view of the show in table 4, it is realized that the consequences of the Cronbach's alpha incentive for every variable have a worth more noteworthy than  $> 0.70$ . Along these lines, it very well may be presumed that every one of the factors in this exploration has met the Cronbach's alpha worth prerequisites, so it tends to be expressed that all factors have an elevated degree of unwavering quality. Next is the multicollinearity test fully intent on seeing if there is multicollinearity between factors by taking a gander at the consequences of the connection values between the free factors. The accompanying outcomes from the multicollinearity test are introduced in table 4:

**Table 4**  
**Collinearity Statistic (VIF)**

Variabel	intention	Saving Preference Behaviour
Behaviour control	3,276	
Intention		1,005
Subjective norm	2,371	
savings preference behavior		
Literation		1,101
Literation _x _ Intention		1,103
behaviour	1,657	

Source: 2023 Primary Data, processed with the SmartPLS 3.0 program

In view of table 4 over, the consequences of collinearity measurements (VIF) to see the aftereffects of the multicollinearity test with the internal worth of each examination variable show a VIF esteem < 5, so it tends to be presumed that it doesn't disregard the multicollinearity presumption test. This examination will portray the consequences of the way coefficient test, integrity of fit test and speculation test.



### Writing Tables and Figures

**Picture 2. Inner Model**

Source: 2023 Primary Data, processed with the SmartPLS 3.0 program

Assessment in the way coefficient is utilized to show areas of strength for how impact or impact of the free factor is on the reliant variable. In view of the consequences of the inward model plan in Figure 2, it very well may be seen that the way coefficient should be visible from the measurable t test esteem in the accompanying table:

Table 5. Hypothesis Test

Variabel	Original Sample (O)	R Square	R Square Adjusted	T Statistics ( O/STDE)	P Values
Behavior control -> Intention	0,404			5,477	0,000
Intention -> Savings preference behavior	0,611			19,051	0,000
Subjective norm -> intention	0,498			6,777	0,000
Literation -> savings preference behavior	-0,274			4,659	0,000
Literation _x _ intention-> Savings preference behavior	0,075			2,385	0,017
Behaviour -> Intention	-0,058			1,365	0,173
Intention		0,668	0,664		
Saving Preference Behaviour		0,487	0,477		

Source: 2023 Primary Data, processed with the SmartPLS 3.0 program

## Discussion

In light of table 5, it is realized that the variable that has the best impact is the expectation variable on saving inclination conduct, in particular 19.051, then the littlest impact is the impact of the disposition variable on the goal to save inclination conduct, to be specific 1.365. In light of the clarification of these outcomes, it shows that every one of the factors in this study have way coefficients with positive mathematical qualities. This implies that the more noteworthy the worth of the way coefficient on a free factor on the reliant variable, the more grounded the impact between the autonomous factors will be on the reliant variable. Then, test the model fit or Conventionality of fit, specifically to check whether the model outlined is fit or not, whether the manifest variables (pointer factors) can figure out the ongoing inactive elements or not. Fit can be interpreted as suggesting that the specific data is considered to be sensible or according to the model (there is no difference between the model and the data, so the model can should be fit). Considering the eventual outcomes of data dealing with finished using the SmartPLS 3.0 program, the R-Square worth can be gotten as follows: The responsibility of the effect of attitude, standard and lead control variables to assumption is 0.668 (or 66.8%). The responsibility of the elements point, instruction and capability to saving is 0.487 (or 48.7%). Extraordinary of fit examination can not permanently establish from the Q-Square worth. The ensuing Q-Square worth moreover has a comparative significance as the determinant coefficient (R-Square) in backslide assessment, where the higher the Q-Square, the better the model can be communicated or fit the data. Considering the results of the calculations, a Q-Square worth of 0.830 was gotten.

This exhibits the way that how much assortment in research data that can be gotten a handle on by the investigation model is 83%, while the extra 17% is figured out by various components outside this assessment model. Hence, considering these results, this assessment model can be communicated to have extraordinary conventionality of fit. After by and large an underlying model is pronounced fit, the following system is to investigate whether there is a huge impact between the free factors on the reliant variable. In light of the consequences of information handling that has been done, giving solutions to speculations in this research can be utilized. Speculation testing examination in this exploration is by taking a gander at the P-Values. The examination speculation can be acknowledged whether the P-Values esteem is under  $<0.05$  (Sofyan Yamin and Heri Kurniawan, 2011). This examination offers 5 theories. Testing this theory utilizes bootstrapping investigation strategies. In light of the consequences of the t-measurable qualities got, it very well may be seen that there is an effect fair and square of importance between the autonomous variable and the reliant variable. That is, on the off chance that the t-measurement esteem is more prominent than 1.967 ( $=TINV(0.05;250-7)$  (t-table importance 5%) then there is a critical impact. Then the reason for navigation is: In the event that the P Values (Likelihood) more noteworthy than 0.05  $H_0$  is acknowledged. On the off chance that the P Values (Likelihood) esteem is under 0.05  $H_0$  is dismissed and the positive or adverse impact should be visible in the table of aftereffects of the first example values. Disposition towards aim has a worth more modest than the t table (1.967), to be specific 1.365 with an enormous impact worth of - 0.058 and P Values  $> 0.05$  of 0.196. So it tends to be presumed that the impact of mentality on expectation is negative and unimportant. The emotional standard of aim has a worth more noteworthy than the t table (1.967), specifically 6.777 with a huge impact worth of 0.498 and P Values  $< 0.05$  of 0.000. So it very well may be expressed that the impact of abstract standards on expectations is fundamentally sure. Besides, social control on expectations is more noteworthy than the t table (1.967), specifically 5.477 with an enormous impact of 0.404 and P Values  $< 0.05$  of 0.000. So it very well may be inferred that the impact of conduct control on expectation is altogether certain. The goal towards saving inclination conduct is more noteworthy than the t table (1.967), to be specific 19.051 with a huge impact of 0.611 and P Values  $< 0.05$  of 0.000. So it tends to be inferred that the impact of expectation on saving inclination conduct is fundamentally sure. Education towards aim to saving inclination conduct is more noteworthy than the t table (1.967), specifically 2.385 with a huge impact of 0.075 and P Values  $< 0.05$  of 0.017. So it very well may be presumed that the directing impact of proficiency on the aim to special saving way of behaving is fundamentally certain (Subagiyo et al., 2023).

## **Conclusion**

This exploration presumes that the Proficiency variable affects reserve funds inclination conduct in Islamic banks. With the significance of the Education variable, it can build clients' goals to save at sharia banks. These discoveries demonstrate that most of clients who have an elevated degree of proficiency will generally be happy with investment funds items at Islamic banks. Hence, sharia banking must constantly build the utilization of sharia standards in its functional exercises. Sharia banks ought to strengthen socialization about sharia money to the Muslim people group with the expectation that Muslim people group will like to save in sharia banks as opposed to ordinary banks. People in general ought to likewise effectively look for data and information about sharia banking items amidst the turn of events and development of sharia banks locally. Proposals are focused on the public authority to make financial arrangements by improving on piece of the pie guidelines for reserve funds in sharia banking. The public authority ought to be more forceful in spreading effort about saving in sharia banking, as well as expanding training and education comprehension of sharia finance.

## **References**

- Abdul Hafeez Quresh and Kashif Ur Rehman. (2012). A. Comparison Between Islamic Banking and Conventional Banking Sector in Pakistan. *Journal Information Management and Business Review*, 4(4), 195-204.
- Ajzen. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Amin, H. (2017). Consumer attitude and preference in the Islamic mortgage sector: a study of Malaysian consumers. *Management Research Review*, 40(1), pp. 95-115.
- Beldad & S. Hegner. (2018). Determinants of Fair Trade Product Purchase Intention of Dutch Consumers According to the Extended Theory of Planned Behaviour. *Journal of Consumer Policy*, 40(1), 191-210.
- Bridget K. Behe 1, B. L. (2013). Consumer Preferences for Local and Sustainable Plant Production Characteristics. *ASHS Journals*, 200-208.
- Bryman, A. (2008). *Social Research Methods*. New York: Oxford University Pers.
- D. Ancok & Suroso. (2008). *Psikologi Islam: Solusi Islam atas Problem-problem Psikologi*. Yogyakarta: Pustaka Pelajar.
- D.J. Michener et. al. (2004). *Social Psychology*. Australia: Thomson Wadsworth Fifth Edition.
- Gregory D. Webster et. al. (2019). *Measurement in Social Psychology*. Taylor and Francis.
- <https://republika.co.id/berita/noywh5/inilahh-10-negara-dengann-populassi-musllim-terbesar-di-duniia>, diakses tanggal 15 Maret 2023. (t.thn.).
- Idris, A. R. (2011). Religious Value as the Main Influencing Factor to Customers Patronizing Islamic Ban. *World Applied Sciences Journal*, 2(12), 8-13.



- Imam Ghozali dan Hengky Latan. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris*. Semarang: Universitas Diponegoro Semarang.
- Imran Aslan. (2017). Interest Free Banking: Reasons for Choosing Islamic Banking in Bingöl City. *Journal Price Academia*, 3(1), 257-268.
- Jamshed Khattak. (2017). Buying Meat for Family in the Collectivist Culture: An Application of the Theory of PLanned Behavior. *NUML International Journal of Business & Management*, 12(1), 145-163.
- Kasmir. (2010). *Manajemen Perbankan*. Jakarta: PT Raja Grafindo.
- Khaliq, Ghulam Ali Rustam and Michael M. Dent. (2011). Brand Preference in Islamic Banking. *Journal of Islamic Marketing*, 2(1), 74-82.
- Martin ajzen & Fishbein. (2005). Theory Based Behavior Change Interventions: Comments on Hobbies and Sutton. *Journal of Health Psychology*, 10(1), 27-31.
- Martin S. Hagger, et. al. (2020). *The Handbook of Behavior Change*. Cambridge University Pers.
- Morissan. (2015). *Teori Komunikasi: Individu Hingga Massa*. Jakarta: Kencana.
- Muhammad Akib & Bedjo Santoso. (2019). Pengaruh Subjective Norm dan Perceived Behavioural Control. *Proceedings 6th NCAB (National Conference on Applied Business)*, 264-272.
- OJK. (2020). [www.ojk.co.id](http://www.ojk.co.id).
- Rodney Stark, Charles Y. Glock. (1968). *American Piety: The Nature of Religious Commitment*. Los Angeles: University of California Press.
- Schroeder, R. G. (2005). *Financial Accounting Theory and Analysis*. North Carolina: University of North Carolina at Charlotte Emeritus.
- Silviany, R., & Habib, M. A. F. (2023). Strategi Bank Syariah Indonesia KCP Tulungagung Trade Center dalam Menghadapi Persaingan di Industri Perbankan. *Journal on Education*, 5(3), 10250-10264.
- Slovic, P. (2006). Slovic, Paul. Dalam P. Slovic, *The Construction of Preference* (hal. 50-62). New York: Cambridge University Press.
- Sofyan Yamin dan Heri Kurniawan. (2011). *Generasi Baru Mengolah Data Penelitian dengan Partial Least Square Path Modeling*. Jakarta: Salemba Empat.
- Subagiyo, R., Budiman, A., Domastuti, P., Bachtiar, J., & Ridlwan, A. A. (2023). Is Investment Interest Affected by Financial Literacy, Financial Knowledge, Self-Motivation and Intervened by Technological Developments? *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 7(2), 225–242.  
<https://ejournal.unisba.ac.id/index.php/amwaluna/article/view/12332>
- Sugiyono. (2012). *Metodologi Penelitian Kuantitatif, edisi Revisi*. Bandung: Alfabeta.
- Veithzal Rivai et. al. (2011). *Islamic Banking*. Jakarta: PT Raja Grafindo.
- Yusnidah Ibrahim & Imran Arshad. (2017). Examining the Impact of Product Involvement, Subjective Norm and Perceived Behavioral Control on Investment Intentions of Individual Investors in Pakistan. *Investment Management and Financial Innovations*, 14(4), 181-193.
- Zaimy Johana Johan. (2016). Conceptualizing the Influences of Knowledge and Religiosity on Islamic Credit Card Compliance. *Procedia Economics and Finance*, 37, 480-487.