ANALYSIS OF THE INFLUENCE OF RELIGIOSITY, ENVIRONMENT, AND REPUTATION FACTORS ON CUSTOMER DECISIONS ON SAVING AT KSPPS BMT AMANAH UMMAH

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Abstract: *This study aims to determine: religious factors, profit sharing factors, environmental factors, reputation factors, location factors have a partial and simultaneous influence on customer decisions to save at KSPPS BMT Amanah Ummah. This study uses a quantitative approach. The sample in this study was 100 Amanah Ummah KSPPS BMT customers. Data collection methods used were questionnaires and documentation. conducted include validation and reliability testing. Hypothesis testing uses multiple regression analysis. The results of research on the factors that influence the decision to save at KSPPS BMT Amanah Ummah show that religion, the environment, and reputation have positively significantly influenced the decision to save at KSPPS BMT Amanah Ummah.*

Keywords: *Religiosity, environment, reputation, saving decision.*

1. Introduction

The emergence of various financial institutions based on sharia principles is an actual phenomenon that is interesting to observe. At least this is the initial evidence of a good acceptance of an economic system based on sharia during a society with various levels of increasingly advanced civilization. Various economic muamalah carried out by modern society, whether that occurs between Muslims and Muslims as well as with followers of other religions in the form of a new pattern, namely muamalah practice which previously never encountered in our traditional society regarding financial institutions based on sharia principles (Arifah, 2018).

As is known today, people in Indonesia, who are mostly Muslims, are faced with a choice, namely saving their funds in conventional financial institutions. Meanwhile, it is known with conventional financial institutions to adopt an interesting system which, according to some scholars, the interest system is prohibited because interest is categorized as usury. Therefore, a sharia financial institution was established which was pioneered by a sharia financial institution in the form of a bank based on the principles of the Al-Quran and Hadith.

Most people have long-term and short-term plans, including saving money. Some save for savings only, some are saving as business capital, the next day's needs, savings for old age, savings for Hajj or Umrah, and others, saving and investing in Islam is highly recommended because by saving someone can prepare provisions for a life that is will come in the Koran and the Hadiths have indirectly explained this bond, the contents of the statement include the following:

a. QS. Al Isra ' verse 27: "Surely the wasters are the brothers of Satan and Satan is very disbelieving to his Lord."

b. QS. Al Furqaan verse 67: "And people who when they spend (property), they are not excessive, and not (also) stingy, and are (the spending) in the middle of that."

c. *"Rasulullah Sallallahu Alaihi Wassalam once bought dates from Bani Nadhir and kept them for a year of supplies for the family* (Hadith History of Bukhari).

From the above Verses and Hadiths, it has been explained that the importance of saving both in the form of provisions for life in the hereafter and provisions for life in the world, by setting aside some of our assets to save and give alms at least we have started better financial planning from a religious perspective.

Saving at BMT is a form of a solution, especially for Muslims who want to carry out the Shari'a that has been taught by their religion by not using interest in transactions because there is only a lawful system, namely profit sharing, margin, and *ujroh* (fee). With this system, the public will be interested in depositing their funds with the Islamic financial institution in the hope that they will benefit from the products of Islamic financial institutions.

From that opportunity, Islamic financial institutions should have this opportunity and be able to immediately identify customer needs and wants. Besides, the accuracy of marketing and expansion of BMT's market share must also be widened so that more and more people use BMT to increase BMT assets, especially in raising funds from customers. One way is the right promotion strategy at the right target. Religious factors, environmental factors, institutional breakdown factors, profit sharing factors, location, and others must be analyzed to achieve maximum market share.

This study takes the factors of religion, environment, and reputation as variables that influence customers' decisions to save. This research took place at KSPPS BMT Amanah Ummah Surakarta because BMT Amanah Ummah had increased assets during the last 5 years. Besides, KSPPS BMT Amanah Ummah is also quite influential for the people of Surakarta in obtaining sharia financial services.

2. Literature Review
2.1 Saving Decisions

The decision to save is a saver who takes advantage of deposit services at the bank. Thus, the decision to save can be interpreted as a choice based on logic or consideration to choose one of several alternatives consciously made by the party that places its funds in the bank in the form of savings.

The activity of saving at a bank is a form of a decision to use (purchase) deposit services offered by the bank. According to the buying and selling concept, the position of the bank is as a seller and the position of the customer as a consumer (buyer). The purchase decision is the selection of two or more alternative purchase options (Schiffman & Kanuk, 2004). Meanwhile, Harahap (2015) defines the decision to use (purchase) as a process of selecting one of several alternatives with real follow-up. According to Kotler (2017) in Pinaraswati & Saibat (2020) and Budiyono (2021), before deciding to purchase goods or services, consumers usuallly go through 5 stages, that is introduction of the problem, information search, alternative evaluation, the buying decision is a process in real buying, behavior after purchase.

Indicators of customer savings decisions in this study are:
a. Make choices on savings products
b. Customer confidence in a savings product
c. The willingness of customers to make sacrifices
d. Repeated use of the product

2.2 Factors That Influence the Decision to Save

The decision to save for a customer certainly does not appear just like that, there must be factors that can influence the emergence of a decision to save within the customer himself, while the factors that influence are as follows:

a. **Islamic religious factors**

Religion is a teaching system that is intended to bind human behavior so that it remains in a state of peace and serenity and religion is held by the community and passed down from generation to generation. Then in Arabic, this word has the meaning of mastering, submitting, obeying, debt, repayment, habit. Meanwhile, the word religious (Latin) or relegate means to collect and read. Meanwhile, religion according to Islam is carrying out religious teachings as a whole (Sahlan, 2011).

Every person has an instinct for religiosity which means that every person has a belief instinct. According to C.Y. Glock and R. Stark and S in Maghfiroh (2018) have five dimensions of religiosity, namely:

1) Dimensions of ideology or belief
2) Dimensions of Worship
3) Dimensions of Ihsan or appreciation
4) Dimensions of religious knowledge
5) Dimensions of practice or consequences

The religiosity factor influencing the decision to choose Islamic financial institutions has been carried out by several previous studies, including Mujaddid & Nugroho (2019); Zulfison et al., (2020); as well as research by Nurmaeni et al., (2020). A person's religiousness will certainly affect the decision to save at Islamic financial institutions. However, it does not rule out that the religiosity factor is also not a reason for saving in Islamic financial institutions, such as the results of research conducted by Maghfiroh (2018) and Saodin (2018) religiosity does not have a significant impact on the interest in saving santri in Islamic banks. Other factors affect saving, such as a location that is close to being reached, being financed by the institution, etc.

b. **Environmental Factor**

Hamrlik explained that the environment is everything that exists in the environment that has a certain meaning or influence on the individual. The environment as the basis for teaching is a conditional factor that affects individual behavior and is an important factor Maghfiroh (2018).

According to Purwanto (2011), it explains that children from birth to adulthood, becoming parents who can stand alone and be responsible for themselves in society, must experience development, good or bad depending on the influences and education the child receives from various the educational environment he was in. The aspects that a person takes through 3 things, namely:

1) The family environment or first ward
2) The school environment or the second environment
3) Community environment or the third environment

Environmental factors that influence the decision to choose Islamic financial institutions have been carried out by several previous studies, including research by Hastharita (2020); Ramadhani (2018), Andespa (2017) states that the environment has a significant positive effect in increasing saving decisions in Islamic financial institutions. However, the results of the study are different from research conducted by Maghfiroh

(2018) where the social environment does not have an impact on the interest in saving at Islamic banks in Darush Shalihat student pesantren students.

c. **Reputation Factor**

According to Asker and Keller, it is stated that the company's reputation is the customer's perception of the quality that is built under the company's name. This means that the company name has a positive influence on customer responses regarding the products or services produced but is often associated with the company's overall reputation (Sulistiarini, 2008).

A company's reputation cannot be created instantly but is formed through several relationships by Davis, Keith, and Newstrom, John (2002) said that there are several factors needed to build a reputation, including:
1) Quality of goods and services.
2) Relationships with customers and listening to customer opinions.
3) Strong corporate leadership, corporate structure, and culture.
4) Contract fulfillment.
5) Relationships with community members.

Reputation factors that influence the decision to choose Islamic financial institutions have been carried out by several previous studies, including Mujaddid & Nugroho (2019); Ekawaty et al., (2020); Widowati & Mustikawati (2018) stated that reputation has a significant positive effect in increasing saving decisions in Islamic financial institutions.

3. **Research Methods**

This research is quantitative. Quantitative research can be interpreted as a research method based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are carried out randomly, data collection using research instruments, statistical data analysis to test predetermined hypotheses Sugiyono (2015).
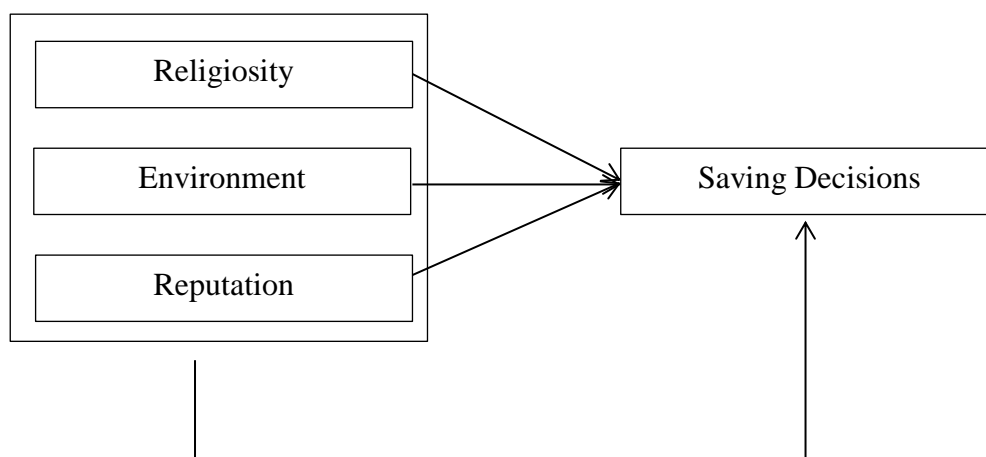
Picture 1
Framework of thinking

This study was to determine the effect of Religiosity (x_1), Environment (x_2), Reputation (x_3) on the decision to save at BMT Amanah Ummah (Y).

This study used a population of all customers of the KSPPS BMT Amanah Ummah totaling 10,954. A sample of customers who have savings in the form of savings was found at BMT Amanah Ummah. Seeing the size of the population, the authors use the Slovin formula. The smaller the fault tolerance, the more accurately the sample describes the population. Slovin formula as follows:

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

Description :
N = total population
n = Number of samples
e^2 = Percent leeway in inaccuracy due to sampling error which can still be tolerated by 10%.

$$n = \frac{10.954}{1 + 10.954(0.1)^2}$$
$$= \frac{10.954}{90.54}$$
$$= 99,095 \text{ rounded up to } 100 \text{ Customers}$$

Based on the results of the above calculations using the Slovin formula, a sample of 99.095 can be obtained so that the results are rounded to 100 respondents.

3. Result and Discussion

Respondents in this study were customers who had savings accounts at KSPPS BMT Amanah Ummah with a total population of 10,954 customers. The questionnaire was distributed online to customers as many as 100 people. The characteristics of the respondents who were the samples in this study were grouped into four categories, namely according to gender, age, latest education, and profession.
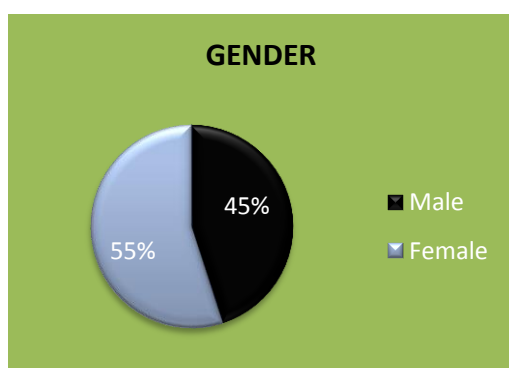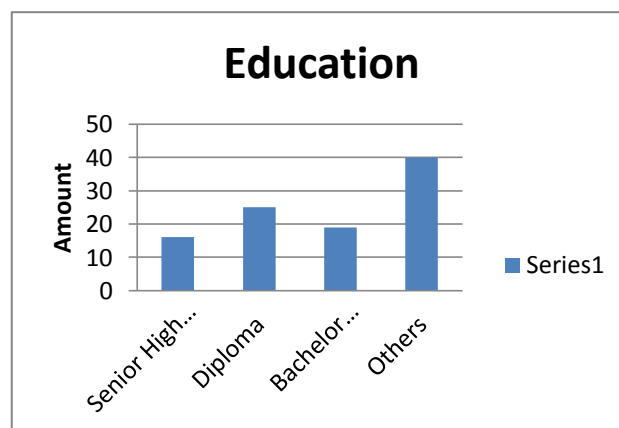

Picture. 2 Characteristics of Respondents Based on Gender

Picture 3 Characteristics of Respondents Based on Age

	< 18	18-25	25-30	30-40
Series1	12	27	36	25
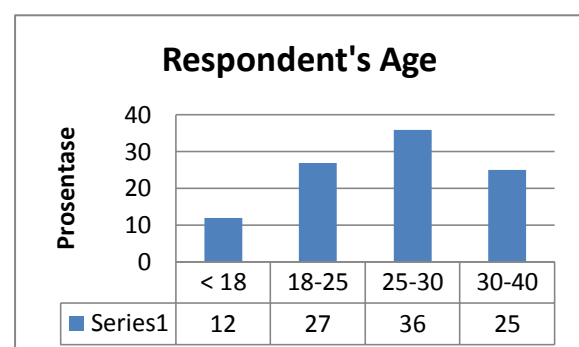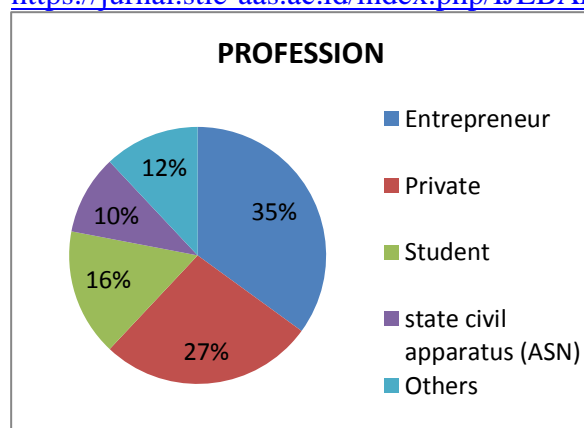
Picture 4 Characteristics of Respondents Based on Profession

Picture 3 Characteristics of Respondents Based on Education

4.1 Validity Test Results

The validity test is intended to ensure that the instruments used are following the research concept to measure the variables. The validity of each question item in the research questionnaire is known by comparing the correlation coefficient r_{count} for each question against the r_{table} or critical value. Statement items are declared valid if the r_{count} is greater than the r_{table}. The results of the variable validity test can be seen in the following table.

Table. 1 Validity test

Variable	r count	r table	Description
KM1	0,596	0,195	Valid
KM2	0,644	0,195	Valid
KM3	0,646	0,195	Valid
KM4	0,705	0,195	Valid
KM5	0,753	0,195	Valid
R1	0,722	0,195	Valid
R2	0,738	0,195	Valid
R3	0,824	0,195	Valid
R4	0,854	0,195	Valid
R5	0,751	0,195	Valid
L1	0,460	0,195	Valid
L2	0,794	0,195	Valid
L3	0,693	0,195	Valid
L4	0,700	0,195	Valid
RE1	0,767	0,195	Valid
RE2	0,625	0,195	Valid
RE3	0,604	0,195	Valid
RE4	0,637	0,195	Valid
RE5	0,755	0,195	Valid
RE6	0,772	0,195	Valid

The r $_{table}$ value for the sample with a significance level of 0.05 is 0.195. indicates that all questions are valid because the value of the r $_{count}$ is greater than the r $_{table}$ (0.195). With information KM; Saving Decision, R; Religiosity, L; Environment, Re; Reputation.

4.2 Reliability Test Results

Researchers tested the reliability with the Cronbach's Alpha method of each instrument in one variable. The test results of an instrument are in one variable. The results of the reliability test of each instrument in this research variable were reliable because Cronbach's Alpha was more than 0.6. This can be seen with the following results:

Table 2. Reliability Test

Variable	Cronbach's Alpha	Critical Value	Description
Religiosity	0,890	0,6	Reliable
Environment	0,625	0,6	Reliable
Reputation	0,696	0,6	Reliable
Saving Decision	0,858	0,6	Reliable

The results are said to be reliable if Cronbach's Alpha is above (0.60) (John, Lucy, Richard, 2006) Saying that the value of each item should be > 0.60, which means that the item can be said to have internal consistency in reality. This means that the reliability test results of environmental variables, location, and savings decisions can be continued.

4.3 Multiple Regression Analysis

In this study the general equation of multiple regression used is Y=a+b1x_1 +b2x_2 +b3 x_3. Based on the results of multiple regression analysis with the SPSS for Windows version 23.0 program, the following data were obtained:

Table 3. Multiple Regression Test

Model		Unstandardized Coefficients	t count	t table	Sign.
1		**B**			
	Constant	2,986	1,487		**0,141**
	Religiosity	0,232	2,161	1,98498	0,034
	Environment	0,171	2,007	1,98498	0,041
	Reputation	0,297	2,796	1,98498	0,006

Data source: Primary data, processed in 2020

Based on the table above, the regression equation is made as follows:
KM = 2,986 + 0,232R + 0,171L + 0,297RE .

a. t-Test

Based on the test above in table 3 shows that religiosity, environment, and reputation have t_{hitung} (2.161) (2.007) (2,796) > t_{tabel} (1.98498) then the hypothesis is accepted.

The significance value has Religiosity, Environment and Reputation (0.034), (0.041), and (0.006) <0.05, it can be concluded that the Religiosity, Environment and Reputation variables have a significant positive effect on saving decisions.

b. f-Test

Based on the above test in Table 3, the F test shows that the significance value is 0.000 <0.005, so it can be concluded that together the factors of religiosity, environment, and reputation affect the decision to save at BMT Amanah Ummah.

c. Test R^2

Based on the test above in table 3, the Adjusted R square test shows the coefficient of determination of the adjusted R square of 0.611. The meaning of this coefficient is that the influence given by the factors that influence the decision to save at BMT Amanah Ummah is 61.1%, while the remaining 38.9% is influenced by other variables not mentioned in the research model.

Religiosity has a significant positive effect on saving decisions. In the theory of Glock and Rodney that someone understands religiosity includes aspects of ideology as a belief, ritual, practice in life, and understanding/knowledge. The more religious a person is, the better he is in practicing his religion. Be it orders or prohibitions. Based on the results of interviews with BMT managers and several customers, the reason for saving was because there was an element of religious obedience to seek halal and blessing. Other things include the benefits of saving. Many customers know that Islam prohibits the usury pact, the sin of which exceeds adultery is the reason for choosing a sharia institution. The commitment to practice religion can also be seen from the majority of Surakarta's people who are Muslim, many Islamic organizations in the Surakarta environment have made Islamic financial institutions, one of which is BMT, is in demand among the Muslim community in Surakarta. High religiosity can increase the decision to save in Islamic financial institutions to support the research results of Mujaddid & Nugroho (2019); Zulfison et al., (2020). However, the results of the study are different from previous research conducted by Maghfiroh (2018) and Saodin, (2018). Religiosity does not affect the interest in saving santri in Islamic banks.

The environment has a significant positive effect on the decision to save at KSPPS BMT Amanah Ummah. The environment here is all of the social interactions of consumers with the people around them, thus influencing their actions and decisions about something. From the results of interviews with several customers, their savings at BMT Amanah Ummah were dominated by opinions from the influence of invitations from family, co-workers, and the habits of the people around them. This shows, the better the environment around the BMT institution, the higher the community will choose to save at BMT. Environmental factors that influence people in saving at BMT are generally due to culture, then family and social class. This also supports preference theory, which states that consumer decisions and actions are influenced by interactions between consumers and the surrounding environment. The results of this study are the same as research by Hastharita (2020); Ramadhani (2018), Andespa (2017) states that the environment has a significant positive effect on the decision to save at Islamic banks in Makassar. However, the results of the above research are different from the research conducted by Maghfiroh (2018). The results of this study indicate that there is a positive influence of the social environment on the interest in saving at Islamic banks in Darush Shalihat student pesantren students.

Reputation has a significant positive effect on saving decisions. The better the reputation of BMT, the more people decide to save at BMT. Competition between several BMTs that are increasingly competitive both in terms of assets, product quality, service, attractive profit-sharing shows the advantages of each BMT. This makes the BMT's superior reputation factor become in demand by customers. The better the reputation of BMT's popularity in the eyes of the public, the more influencing someone to choose the financial institution. This shows that BMTs that have a good reputation are increasingly attracting the attention of the surrounding community. By improving BMT's reputation through performance, product quality, best service, attractive profit-sharing, BMT continues to create new things to meet the needs and desires of its customers. Customers feel comfortable, satisfied and have a high sense of trust in BMT. Based on the results of the interview, customers view BMT Amanah Ummah as having a very good reputation, seen from the size of BMT Amanah Ummah's assets, compared to other BMTs, the profit-sharing on deposits is attractive, which can be taken at any time which means that BMT's financial management is good and healthy. This creates a high level of trust and security for customers who deposit their funds with BMT. Reputation is the biggest asset of BMT institutions considering that BMT products are intangible. An increasingly better reputation can increase the decision to save at Islamic financial institutions to support the research results of Mujaddid & Nugroho (2019); Ekawaty et al., (2020); Widowati & Mustikawati (2018).

4. Conclusion

There is a significant positive effect of religiosity, environment, and reputation factors on customers' decisions to save at KSPPS BMT Amanah Ummah. The higher one's religiosity, the more the decision to save at KSPPS BMT Amanah Ummah. Likewise, the stronger the influence of the surrounding environment, the greater the influence for saving. The better the reputation of BMT, from the image of the institution, the performance, and so on, the better the community's decision to save at BMT. It is hoped that the KSPPS BMT Amanah Ummah will always pay attention to and increase socialization and promotion to the wider community. The results of the research on religiosity have an effect on increasing the decision to save, which can be taken into consideration in the strategy of expanding market share. Besides, the influence of BMT's reputation is also important, so BMTs need to maintain reputation including financial performance, institutional image, services, attractive profit sharing, and others to increase public interest in saving at KSPPS BMT Amanah Ummah

5. Acknowledgments

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