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Factors Driving Interest in Saving at Bank Syariah Indonesia (BSI)

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ABSTRACT

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia, but people's interest in saving at BSI is still relatively low. This condition raises questions about the main factors that affect people's interest in saving. This study aims to analyze the influence of trust, promotion, religiosity, brand image, and social environment on people's interest in saving in Polokarto District, Sukoharjo Regency. The method used is a quantitative approach with a non-probability sampling technique through quota sampling and data processing using SPSS. Research results show that promotion, brand image, and social environment have a significant effect on interest in saving, while trust and religiosity do not have a significant effect. These findings highlight the importance of social aspects and communication strategies in shaping people's financial behavior, especially in communities with strong social interactions. This study contributes to Islamic financial institutions to adjust marketing strategies that not only emphasize religious values, but also community-based approaches. These findings also serve as a reference for policy makers in encouraging contextual-based Islamic financial inclusion. The limitations of this study lie in the limited geographical scope and variables, so further research is recommended to cover a wider area and other relevant variables.

Kata Kunci: Minat Menabung, Promosi, Citra Merek, Lingkungan Sosial, Bank Syariah

ABSTRAK

Bank Syariah Indonesia (BSI) merupakan bank syariah terbesar di Indonesia, namun minat masyarakat untuk menabung di BSI masih tergolong rendah. Kondisi ini menimbulkan pertanyaan mengenai faktor-faktor utama yang memengaruhi minat menabung masyarakat. Penelitian ini bertujuan untuk menganalisis pengaruh kepercayaan, promosi, religiusitas, citra merek, dan lingkungan sosial terhadap minat menabung masyarakat di Kecamatan Polokarto, Kabupaten Sukoharjo. Metode yang digunakan adalah pendekatan kuantitatif dengan teknik pengambilan sampel nonprobabilitas melalui quota sampling dan pengolahan data menggunakan SPSS.



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Hasil penelitian menunjukkan bahwa promosi, citra merek, dan lingkungan sosial berpengaruh signifikan terhadap minat menabung, sementara kepercayaan dan religiusitas tidak berpengaruh signifikan. Temuan ini menyoroti pentingnya aspek sosial dan strategi komunikasi dalam membentuk perilaku keuangan masyarakat, terutama dalam komunitas dengan interaksi sosial yang kuat. Penelitian ini memberikan kontribusi bagi lembaga keuangan syariah untuk menyesuaikan strategi pemasaran yang tidak hanya menekankan nilai-nilai agama, tetapi juga pendekatan berbasis komunitas. Temuan ini juga menjadi acuan bagi pengambil kebijakan dalam mendorong inklusi keuangan syariah berbasis kontekstual. Keterbatasan penelitian ini terletak pada lingkup geografis dan variabel yang terbatas, sehingga penelitian lanjutan disarankan untuk mencakup wilayah lebih luas dan variabel lain yang relevan.

INTRODUCTION

With the growth of the Islamic banking sector in Indonesia, the phenomenon of interest in saving at Islamic banks, especially Bank Syariah Indonesia (BSI), has become increasingly significant. In addition to economic reasons, there are a number of psychological and social factors that also affect the interest in saving. The need to save is increasingly felt by the people of Polokarto District, Sukoharjo Regency. However, not everyone, especially those of working age, is urged to choose BSI as a place to save. Considering that BSI is the largest Islamic bank in Indonesia and is very important for the development of an ethical banking sector that is in accordance with Islamic religious standards, more research is needed to find out the public's interest in saving at BSI.

The public's opinion on the sharia principles promoted by BSI is also directly related to the interest in saving at BSI. However, despite offering competitive products and in accordance with sharia principles, not all people, especially in Polokarto District, Sukoharjo Regency, make BSI their main choice in saving. This phenomenon raises the question: what factors really affect people's interest in saving at BSI? Some previous research indicates that in addition to religious considerations, factors such as promotion, brand image, and social environmental influences have an important role in shaping people's financial decisions ((Pirous et al., 2022); (Khairunnisa & Cahyono, 2020)). This suggests that functional and social aspects are often more decisive than ideological values, especially in the context of societies with high social interaction.

Previous studies related to the interest in saving in Islamic banks have been conducted. For example, research conducted by (Triuspitorini, 2019) shows that religiosity is a factor that affects interest in saving at Islamic banks. Meanwhile, a study from (Pirous et al., 2022) It shows that brand image and promotions from Islamic banks can increase people's interest in saving. Other research from (Nurrohmah & Purbayati, 2020) shows that public trust has a positive effect on interest in saving at Islamic banks.

Although various studies have highlighted aspects of religiosity, brand image, and trust, there have not been many studies that have in-depth examined whether these factors really have a



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dominant influence on saving interest, or if there are other factors that play a more important role. I propose that in addition to the factors that have been extensively researched, the social environment also plays an important role in shaping savings decisions, especially in communities with strong social ties such as in Polokarto District, Sukoharjo Regency.

Thus, the research gap raised in this study is to test whether religiosity is really the most influential factor on interest in saving at BSI, or there are other factors such as the social environment that have a greater influence. The study will integrate a variety of variables, including trust, promotion, religiosity, brand image, and social environment, to provide a more comprehensive understanding of the driving factors for saving decisions at BSI.

The purpose of this study is to determine the influence of trust, promotion, religiosity, brand image and social environment on the interest of residents of Polokarto District, Sukoharjo Regency to save at BSI. The urgency of this research lies in the importance of understanding the factors that affect the interest in saving at BSI, considering the great potential of Islamic banking in Indonesia and the importance of Islamic financial management for the Muslim community. In addition, BSI can use this research as assessment data to improve its services and marketing plans.

Polokarto District, located in Sukoharjo Regency, was chosen as the research location because this area has community characteristics that are still thick with religious and social values. Most of the population is between the ages of 20-54 years, so it is very relevant to be researched in the context of the interest in saving in Islamic banks. From an academic point of view, this research will contribute to the development of literature on the factors that affect people's financial interests in the Islamic banking sector.

LITERATURE REVIEW

Belief

Banks must try to foster customer trust to increase customer interest, because without customer trust, banks will not operate properly. In this case, trust can be defined as the belief that a person has in a product or service, with the belief that the product or service provides the expected benefits. This belief also includes aspects of the belief that individuals will receive what is expected of the product or service in exchange (Novianto, 2024).

The Trust factors according to (McKnight et al., 2002):

1. *Trusting Belief* is the extent to which a person has good feelings and beliefs towards others in a given situation. *Trusting belief* is a belief held by the believing party (customer) from the believing party (virtual store vendor) that the vendor has qualities that will benefit customers. There is a statement that there are three elements that build *trusting belief*, namely *benevolence, integrity, and competence*.
2. *Trusting Intention* is something significant where a person is ready to depend on others in certain circumstances, this often happens and is directed directly at other individuals. *Trusting intention* remembers one's mental trust in others. In this case, there are two elements that can build *trusting intention*, namely *willingness to depend and subjective probability of depending*.



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There are several indicators of trust according to (Kotler & Kevin, 2016):

1. *Benevolence*
2. *Ability*
3. *Integrity*
4. *Willingness to depend*

Promotion

Promotion is a business strategy used to present an item to customers in the hope that the effort can arouse their interest in making a purchase (Riki et al., 2023). Promotional influence refers to the impact that results from promotional activities on consumer behavior or decisions, whether in terms of increased sales, brand awareness, or a change in perception of a product or service. Promotions aim to attract attention, create interest, influence desire, and encourage consumer action, to purchase products. Specifically, these promotions aim to create interest and encouragement to the public, especially those who are still hesitant to buy products or use services.

The factors that affect the promotion according to (Julitawaty et al., 2020):

1. Funds used for promotion. A business with more resources will be more involved in its successful promotion than a business with fewer resources.
2. The nature of the market. The various market properties that affect sales promotion include:
 - Market area geographically. Businesses that purely have a local market often hold sales promotions in contrast to businesses that have a national or global market.
 - market concentration. Businesses that focus only on selling to a single group of buyers will use different promotional techniques than businesses that cater to multiple groups of buyers.
 - Like a buyer. A company's promotional strategy is also influenced by the goals set to promote its sales.
3. Product type. A company's promotional strategy is also determined by the nature of its products, whether it is consumer or industrial goods.
4. Stages in the life cycle of goods. Before advertising a particular brand, the company needs to sell to consumers by promoting the product as a whole.

There are several promotional indicators according to (Arif, 2012) that is:

1. Advertising
2. Promotion
3. Publicity

Religiosity

Religiosity is a system of attitudes, ideas, and rituals that bind a person to an existence or to something divine. There are many ways to look at one's religiosity not just ritual worship, it encompasses all aspects of life that are influenced by spiritual power (Parastika et al., 2021). Basically, everyone's awareness and tendencies determine the level of their religion. Religiosity in the context of Islam, in its teachings, is also recommended that religious teachings be implemented thoroughly or kaffah. Therefore, religiosity can be described as the extent to which a person



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appreciates his religion and beliefs before God which manifests by following the rules and obeying the prohibitions with all his soul and body (Tajudin & Mulazid, 2017).

The factors of religiosity according to (Thouless, 2000):

1. The influence of education (teaching) and various social pressures. All social actions in the surrounding environment have the potential and impact on a person's religious attitude. such as social pressure on attitudes carried out based on mutual agreement, traditions, and other factors, as well as education from the family (parents).
2. The experience factor is something that a person has experienced. It is usually an experience, such as a moral dilemma faced, an emotional self-experience, or even an experience that is manifested as beauty. In addition, usually when a person has experienced a spiritual encounter, generally the behavior of the individual can be quickly influenced.
3. Life factors can include an individual need, namely:
 - a Getting love
 - b Security or safety
 - c Bearing the fear of death
 - d Gain self-esteem
4. This intellectual factor regarding a person's thought processes, is carried out rationally or verbally.

There are several indicators of religiosity according to (Fuad, 2002):

1. Faith (Ideological)
2. Worship (Ritualistic)
3. Charity (Consequences)
4. Water (Intellectual)
5. Ihsan (Experiential)

Brand Image

Brand image is the consumer's views and opinions, which is evidenced by the relationships that appear in their memories. One of the main benefits of having a strong brand image for a business is that it can provide a competitive advantage (Kotler, 2017).

The factors that affect the brand image according to (Amilia, 2011):

1. Well-made and superior products offered by the manufacturer.
2. With respect to public statements and agreements regarding a product being consumed to determine whether the results are trustworthy or not.
3. advantages or uses, are related to the attributes of goods that can be used by consumers.
4. Terms of service relating to the manufacturer's duties to customers.
5. Risks are related to customer profits and losses.
6. In this case, the price that the buyer sets to influence the product will also have an impact on how much money is worth over a long period of time.
7. The brand image itself is represented by the customer, probability, and brand-related information of a particular product.



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There are several indicators of brand image, namely according to (Kotler, 2017):

1. Brand *Awareness*
2. Brand *Associations*
3. Perceived *Quality*
4. Brand *Loyalty*
5. Customer Experience
6. Emotional *Image*

Social Environment

A social environment is someone who engages in conversation and shares information with two or more people (Khairunnisa & Cahyono, 2020). The influence of the social environment plays an important role, as this role can have a positive or negative impact depending on the type of interaction and norms that apply in the social group. The social environment includes family, friends, community, and others.

The factors that affect the social environment according to (Kotler, 2005) that is:

1. A reference group is any group that influences a person's attitude or behavior, either directly or indirectly. Aspirational groups are groups that have an indirect impact on individuals, while groups that directly affect people are called membership groups.
2. Families are the most significant purchasing group in society for consumers, and family members are the most important primary referral groups. Families can still have a big influence on consumer behavior even if there is not much direct interaction between them and customers anymore.
3. Role and status are someone who spends his entire life participating in various groups. A person's position and status can be used to identify who belongs to each position. The activities that a person must do are included in the role and each role will generate a status. Consumers choose items that reflect their roles and status. Therefore, marketers need to be aware of the potential status symbols of products and brands.

There are several indicators of the social environment according to (Pakaya & Posumah, 2021):

1. Family environment
2. School environment
3. Community environment

Interest in Saving

Interest is defined in the Great Dictionary of the Indonesian Language (KBBI) as a form of attention, liking, pleasure, or interest in something or wanting something. One way to manifest interest is to direct current potential to how one will respond to a particular field (Bella et al., 2023). An interest is someone who is interested in something, pays attention to it, and has the desire to own, acquire, and validate it. Interest arises after acquiring information about the object or will, accompanied by a desire for involvement feeling focused on a particular activity and influenced by its environment (Nazami et al., 2022).

The factors that affect interest are as follows:



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1. The motivation factor is the aspect that comes from within and is closest to us is the motivation factor. Since any desire must exist or be realized, it is considered the most crucial. Like, if we want to get rid of boredom, we can practice things like playing a guitar instrument and singing fun music. This presents itself.
2. Social Motive Factors An additional component that may affect interest is the social motivation factor. This element has to do with performing a task in a way that makes it recognized and accepted by the people around it. This interest is a personal concession to the social context. One example is having an interest in learning music because of the desire to become a professional music player.
3. Emotional Factor is an emotional element, this is closely related to emotions because it is the activity that provides a sense of happiness or satisfaction, on the contrary, the failure to eliminate the individual's interest in the activity.

There are several indicators of interest in saving according to (Sa'dun Akbar, 2013)

1. Traditional interests
2. Reference interest
3. Preferential interests
4. Exploratory Mines

RESEARCH METHODS

This study uses a descriptive method that uses a quantitative approach to find out theories or find out other people's opinions about a subject or situation. From the above presentation, this study used the independent variables of trust (X1), promotion (X2), religiosity (X3), brand image (X4) and social environment (X5) to the dependent variables of interest in saving at Bank Syariah Indonesia (Y).

The population in this study is the potential community of Polokarto sub-district. The population covering 17 villages with a population aged 20-54 years is 88,055 people (*Central Java Region*, n.d.). The sampling technique in this study uses the *sampling nonprobabilitas* with *quota sampling*. That is the way of sampling from populations that have certain characteristics up to the desired amount (quota). Not all members of the population are given the opportunity to be selected as samples. The sample must be representative of the population and have certain criteria that are appropriate to the purpose of the study. The criteria for this study are people who live in Polokarto District who are 20-54 years old and who are not yet customers of Bank Syariah Indonesia (BSI).

The data source is obtained from primary data. The data collection method uses questionnaires/questionnaires. Questionnaire with a likert scale of 1-5 to measure respondents' perception of variables. After collecting information from all respondents using data analysis techniques, namely by instrument test (validity test, and reliability), classical assumption test (normality test, heteroskedastisitas, multicollinearity), and multiple linear regression test (determinative coefficient test, t test, F test, and regression equation). To show how independent variables affect dependent variables, simple linear regression analysis is used. The analysis tool used is *SPSS* software.



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RESULT

Validity Test and Reliability Test

The validity test was carried out by comparing the r calculation with the r table. If the value r is calculated $> r$ of the table (with sig. 0.05) then the statement item can be declared valid. However, if the value of r is calculated $< r$ of the table, then the statement in the questionnaire for that variable is said to be invalid (Ghozali, 2018). The research used SPSS software.

Table 1. Validity Test

No	Variabel	Kuesioner (X1)	r count	R table	Results
1.	Trust (X1)	X1.1	0.927	0.138	Valid
		X1.2	0.928	0.138	Valid
		X1.3	0.924	0.138	Valid
		X1.4	0.918	0.138	Valid
No	Variabel	Kuesioner (X2)	r count	R table	Results
2.	Promotion (X2)	X2.1	0.921	0.138	Valid
		X2.2	0.943	0.138	Valid
		X2.3	0.938	0.138	Valid
No	Variabel	Kuesioner (X3)	r count	R table	Results
3.	Religiosity (X3)	X3.1	0.904	0.138	Valid
		X3.2	0.917	0.138	Valid
		X3.3	0.910	0.138	Valid
		X3.4	0.908	0.138	Valid
		X3.5	0.914	0.138	Valid
No	Variabel	Kuesioner (X4)	r count	R table	Results
4.	Brand Image (X4)	X4.1	0.869	0.138	Valid
		X4.2	0.904	0.138	Valid
		X4.3	0.905	0.138	Valid
		X4.4	0.886	0.138	Valid
		X4.5	0.892	0.138	Valid
		X4.6	0.887	0.138	Valid
No	Variabel	Kuesioner (X4)	r count	R table	Results
5.	Social Environment (X5)	X5.1	0.932	0.138	Valid
		X5.2	0.940	0.138	Valid
		X5.3	0.923	0.138	Valid
No	Variabel	Kuesioner (X4)	r count	R table	Results
6.	Interest in Saving (Y)	Y1.1	0.898	0.138	Valid
		Y1.2	0.905	0.138	Valid
		Y1.3	0.902	0.138	Valid
		Y1.4	0.897	0.138	Valid

Source: SPSS Data Processing 2023



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From table 1 of the validity test, it can be concluded that the research instruments on the variables of trust (X1), promotion (X2), religiosity (X3), brand image (X4), social environment (X5) and saving interest (Y) were declared valid because the r value of the $> r$ of the table was declared valid because the r value was calculated r table.

Reliability testing is used to test whether a questionnaire is reliable or not. The criteria or conditions in deciding whether the statement is reliable or not is if the cronbath value of Alpha > 0.60 , then the instrument is said to be reliable. However, if the Alpha cronbath < 0.60 , then the instrument is unreliable.

Table 2. Reliability

Variabel	Cronbath Alpha	N of Items	Results
Trust (X1)	0.942	4	Reliabel
Promotion (X2)	0.925	3	Reliabel
Religiosity (X3)	0.948	5	Reliabel
Brand Image (X4)	0.948	6	Reliabel
Social Environment (X5)	0.924	3	Reliabel
Interest in Saving (Y)	0.922	4	Reliabel

Source: SPSS Data Processing 2023

From table 2 of the reliability test, it can be seen that the research questionnaire on the variables of trust (X1), promotion (X2), religiosity (X3), brand image (X4), social environment (X5) and interest in saving (Y) has a Cronbach alpha value of > 0.60 , thus the research instrument is said to be reliable.

Uji Hypothesis

Partial tests basically show how far an individual explanatory or independent variable is in explaining the dependent variable (Ghozali, 2018).

Table 5. T test

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
1 (Constant)	,403	,116		3,484	,001
SQRT_X1	,032	,070	,034	,448	,655
SQRT_X2	,249	,081	,244	3,074	,002
SQRT_X3	,065	,071	,077	,913	,363
SQRT_X4	,211	,074	,261	2,866	,005
SQRT_X5	,373	,064	,348	5,854	,000

a. Dependent Variable: SQRT_Y

Source: SPSS Data Processing 2023



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Based on the data in the table above, the output of the test carried out using the SPSS program can be described as follows:

1. Trust Variables

Based on the t-test, the significance results of $0.655 > 0.05$ so that the hypothesis found "The level of trust does not have a significant effect on the interest of the Polokarto people to save at Bank Syariah Indonesia" can be concluded to be rejected.

2. Promotion Variables

Based on the t-test, the significance results of $0.002 < 0.05$ so that the hypothesis found "Promotion Level has a significant effect on the interest of the Polokarto community to save at Bank Syariah Indonesia" can be concluded to be accepted.

3. Religiosity Variables

Based on the t-test, the significance results are $0.363 > 0.05$, so the hypothesis found that "The level of religiosity does not have a significant effect on the interest of the Polokarto people to save at Bank Syariah Indonesia" can be concluded to be rejected.

4. Brand Image Variables

Based on the t-test, the significance results are $0.005 < 0.05$, so the hypothesis found "The level of Brand Image has a significant effect on the interest of the Polokarto community to save at Bank Syariah Indonesia" can be concluded to be accepted.

5. Social Environment Variables

Based on the t-test, the significance results of $0.000 < 0.05$ so that the hypothesis found "The level of the Social Environment has a significant effect on the interest of the Polokarto people to save at Bank Syariah Indonesia" can be concluded to be accepted.

Partial tests are used to determine the extent to which each independent variable individually influences the dependent variable in a regression model. This test aims to assess the contribution of each independent variable in explaining the dependent variable.

Table 6. Test F

ANOVA

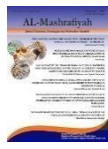
Model	Sum of Squares	df	Mean Square	F	Itself.
1 Regression	48,206	5	9,641	184,784	,000b
Residual	10,122	194	,052		
Total	58,328	199			

a. Dependent Variable: SQRT_Y

b. Predictors: (Constant), SQRT_X5, SQRT_X2, SQRT_X1, SQRT_X3, SQRT_X4

Source: SPSS Data Processing 2023

Based on the results of the F test in the table above, it can be seen that the value of F is calculated as 184.784 while the F value of the table in this study is 2.26 which means that F is calculated as $184.784 > F$ table is 2.26 and the significance value is $0.000 < 0.05$. So H_0 is rejected and H_1 is accepted. Thus there is a positive and significant influence.



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Table 7. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,909a	,826	,822	,22842

a. Predictors: (Constant), SQRT_X5, SQRT_X2, SQRT_X1, SQRT_X3, SQRT_X4

Source: SPSS Data Processing 2023

Based on the results of the determination coefficient test in Table 8, the Adjusted R Square value was obtained as 0.822 or 82.2%. This shows that the variables of trust, promotion, religiosity, brand image, and social environment together were able to explain 82.2% of the variation in the interest of the people of Polokarto District to save at Bank Syariah Indonesia (BSI). Meanwhile, the remaining 17.8% (100% – 82.2%) were explained by factors other than the model not studied in this study.

DISCUSSION

This study revealed that of the five independent variables tested, namely trust, promotion, religiosity, brand image, and social environment, there were three variables that significantly affected the interest in saving at Bank Syariah Indonesia (BSI) in the people of Polokarto District, namely promotion, brand image, and social environment.

Trust, The results of the t-test showed that trust had no significant effect on saving interest ($p = 0.655$). This finding contradicts the study of (Nurrohmah & Purbayati, 2020) which states that trust is the main determinant in choosing an Islamic bank. This insignificance can be explained through the local context where the people of Polokarto have no direct experience or long-term relationship with BSI, so the perception of trust has not been firmly formed. In addition, the dominance of information from promotions and social influences can obscure the importance of individual trust factors in early saving decisions.

Promotion was shown to have a significant effect on saving interest ($p = 0.002$). This shows that BSI's communication and marketing strategy is quite successful in shaping positive perceptions of the public, especially through advertising, social media, and local promotional activities. In accordance with AIDA (Attention, Interest, Desire, Action) theory, promotion is effective in attracting public attention and encouraging saving actions. These findings support the study of (Pirous et al., 2022) who stated that promotion is one of the main drivers in increasing public interest in sharia products, especially in semi-urban areas.

Religiosity also did not show a significant influence on saving interest ($p = 0.363$). In fact, previously it was hoped that Islamic values would be the main driver for choosing BSI as an Islamic bank. This shows that understanding or appreciation of sharia principles has not been the main priority in the decision to save the people of Polokarto. Although people have a religious orientation, these factors do not automatically drive a preference for Islamic banks. These findings



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Volume 9, Number 1, April (2025), p.119-132

10.24252/al-mashrafiyah.v9i1.58153

are in line with the study of (Khairunnisa & Cahyono, 2020) which states that religiosity requires the support of other factors, such as financial education and social environment, to be a determinant of financial behavior.

Brand Image has a significant influence on saving interest ($p = 0.005$). This means that public perception of BSI as a professional, credible, and sharia-compliant institution is a factor that strengthens the decision to save. Factors such as customer experience, national reputation, and identity as a bank as a result of a major merger have a positive impact on the formation of public perception. This is in line with (Kotler, 2017) theory that a strong brand image is able to create loyalty and emotional trust that leads to purchasing behavior or using services, including saving activities.

Social Environment was the variable with the strongest and most significant influence ($p = 0.000$). This means that encouragement from family, friends, and community leaders greatly influences an individual's decision to save at BSI. In a society like Polokarto, which has a communal character and high social cohesion, the group's recommendations or influence greatly determine the direction of financial behavior. These findings make an important new contribution to the Islamic banking literature because they show that financial decisions are not always individual, but are influenced by collective norms and expectations. This expands on the understanding from (Khairunnisa & Cahyono, 2020), that Islamic financial inclusion will be more effective if done with a community-based approach.

CONCLUSION

This study concluded that of the five hypotheses proposed, only three were proven to be significant, namely promotion, brand image, and social environment, while the hypothesis regarding the influence of trust and religiosity on interest in saving at Bank Syariah Indonesia (BSI) was rejected. This finding provides a new contribution that in a society with a strong social structure such as Polokarto District, social factors and marketing communication are more dominant in influencing financial behavior than the values of individual beliefs and religiosity that have been considered the main in the context of Islamic banking. The implications of these outcomes target a wide range of stakeholders: for policymakers, it is important to design financial inclusion strategies that are not only based on religious values, but also consider the influence of communities and social media; For the public, these results are a reflection that financial decisions are increasingly influenced by social interaction and collective perception; and for BSI and other Islamic financial institutions, these results encourage the need to reposition promotional strategies and strengthen brand image that are adaptive to the local social context. However, this study has limitations in a narrow geographical scope and has not examined other mediating or moderation variables that may be relevant, so follow-up studies are recommended to expand the region and delve deeper into psychosocial dynamics in sharia-based financial decisions.



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Volume 9, Number 1, April (2025), p.119-132

10.24252/al-mashrafiyah.v9i1.58153

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Volume 9, Number 1, April (2025), p.119-132

10.24252/al-mashrafiyah.v9i1.58153

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