The Influence of Santri's Perception and Religiosity on Interest in Savings in Islamic Banks, Case Study on Santri of Nahdlatul UlumIslamic Boarding School, Maros Regency, Indonesia

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ABSTRACT

This study aims to examine the partial and simultaneous effect of the perception and religiosity of students on interest in saving in Islamic banks. This study uses quantitative methods. The application program used to process the data is SPSS version 25. In this study the sample was set at 100 by using the Slovin formula and sampling using the probability sampling method with cluster sampling technique which is a random sampling method based on area or region. The data used is primary data obtained from the distribution of questionnaires to the students and students of the Nahdlatul Ulum Islamic Boarding School Kab. Maros. Measurement of variables using a Likert scale with a scale of 1 to 5. Hypothesis testing in this study used multiple linear regression. The results showed that perception had a significant effect on saving interest in the students of the Nahdlatul Ulum Islamic Boarding School, Kab. Maros, religiosity has a significant effect on saving interest in the students of the Nahdlatul Ulum Islamic Boarding School, Kab. Maros, perception and religiosity simultaneously have a significant effect on saving interest in the students of the Nahdlatul Ulum Islamic Boarding School, Kab. Maros. Thus, Islamic banking still needs to increase socialization to students about Islamic financial literacy so that Islamic financial institutions become better in the future, can be accepted and understood by the whole community. Because we all know that santri are future leaders who will always spread Islamic teachings wherever they are.

Keywords: Perception, Religiosity, Saving Interest, Santri, Islamic Boarding School and Syariah banking

INTRODUCTION

Banks are one of the financial institutions that play an important role in the economic development of a country that runs a business entity to collect funds from the public and for the community in the form of savings and distribution. in the form of credit or other forms in order to improve the standard of

living of many people. Andri Soemitra (2009: 29) states that in carrying out their business activities, financial institutions raise funds with various scheme offers, distribute funds with various scheme offers or raise funds as well as distribute funds, while this business activity is intended for distribution of goods and services, investors enterprise and consumption activities. There are two kinds of financial institutions in their operations, namely Islamic financial institutions and conventional financial institutions (Latifah, 2016: 1). Financial institutions whose activities and operations do not touch the issue of usury are often referred to as Islamic banking. Riba or commonly called interest, is one of the challenges facing the Islamic world at this time and Allah SWT has forbidden us to profit from consuming usury as explained in the QS Al-Baqarah/2:

Translation:

People who eat (transact with) usury cannot stand up, except like a person who staggers because of the devil's trance. This happens because they say that buying and selling is the same as usury. In fact, Allah has permitted buying and selling and forbids usury. Whoever has come to him a warning from his Lord (regarding usury), then he stops so that what he has obtained before becomes his and his affairs (up to) to Allah. Whoever repeats (usury transactions), they are the inhabitants of hell. They stay in it. The development and growth of Islamic banking in Indonesia is increasingly positive, this is supported by the existence of regulations (regulations) from the authorities that can further strengthen the existence of Islamic banking that operates based on sharia principles (Samsul and Ismawati, 2020: 68). As for carrying out economic activities in Islam, the principle of muamalah is applied which is sourced from the Al- Quran and Hadith. This principle is used as the main foundation in building an Islamic economy that has norm values and ethical values (Supriadi and Ismawati, 2020: 44). Based on data from Globalreligiusfuture, Indonesia's Muslim population in 2010 reached 209.12 million people or about 87% of the total population. Then in 2020, Indonesia's Muslim population is estimated to reach 229.62 million people (Viva, 2021). In this regard, Islamic banking in Indonesia indirectly has the ability to advance the Islamic finance industry. This can be proven by the increasing development of Islamic Banking. There are three types of Islamic banking in Indonesia, namely Sharia People's Financing Banks (BPRS), Sharia Business Units (UUS) and Sharia Commercial Banks (BUS), which until now have seen better growth. There were 162 BPRS, 20 UUS and 14 BUS that played a role in the development of Islamic banking in Indonesia in September 2020. The total assets obtained by Indonesian Sharia banking were Rp. 575.85 trillion, this development was increasing by 14.32% (yoy). driven by growth in Third Party Funds (DPK) of 15.58% (yoy) and Disbursed Financing (PYD) of 8.68% (yoy). So DPK and PYD for Islamic banking in Indonesia both have a nominal value of Rp.460.51 trillion and Rp.384.65 trillion as of September 2020 (Financial Services Authority, 2021). One of the savings products contained in Islamic banks is the Student Savings Islamic Bank (SimPel iB). SimPel iB is a savings product specifically for students and issued on a national scale by all banks in Indonesia, with attractive features and easy and simple requirements in order to improve the culture of saving from an early age, in order to increase financial literacy and inclusion (Financial Services Authority, 2021). Until early 2020, there were 11 regions that had committed to support the Indonesia Savings Action by issuing a Circular (SE) from the Regional Head, namely Riau Province, DKI Jakarta Province, Central Java Province, East Java Province, South Sulawesi Province, West Sumatra Province, Lampung Province, North Sulawesi Province, Ambon City, Samarinda City, and Jambi Merangin Regency (Shariahnews, 2021). Based on data from the Ministry of Religion's Emis Pendis, that the

number of students in Indonesia from the RA, MI, MTs and MA levels is quite large, namely 9,450,198 million students. This can of course be put to good use by Islamic banks through the SimPel iB product. One of the potential markets in increasing interest in saving in Islamic banks is Islamic boarding school students, not only a student, but also a community with a high level of religiosity. It can be seen from the data published by the Pondok Pesantren Database (PDPP) in 2020- 2021, the total number of Islamic boarding schools throughout Indonesia is 27,722 Islamic boarding schools, with a total population of 4,175,531 students (Base for Islamic Boarding Schools, 2021). In Roni Andespa's research on Factors Affecting Customer Interest in Savings at Islamic Banks, the results show that family, culture, personality and self-concept, beliefs and attitudes, age and life cycle, distribution, promotion, price, product, role and status , social class, reference group, learning and family are variables that influence customers in making decisions to save at Islamic banks. Apart from these factors, perception is also one of the factors that influence the interest in saving at Islamic banks (Roni Andespa, 2017: 56). Jalaludin Rahmat (2007: 51) states that perception is very important, because perception is the observation of an object, event or relationship obtained by concluding information and interpreting messages. Many studies have been carried out on students' perceptions of their interest in saving in Islamic banks but the results obtained are different, as is the case with research conducted by Hidayat (2021), Sulaiman (2020) and Galang (2020) which found that students' perceptions had a positive effect on saving interest. in Islamic Banks.'s research (2019), Oktafiani (2021) and Siti Fatimah (2021) got the opposite result, namely the perception of students not having a positive influence on interest in saving at Islamic banks. JumrianiIslamic Bank. Personal factors are one of the factors that determine a person's interest in saving, as we know Indonesia is a country that has a fairly high religious influence, so religious people in everyday life cannot be separated from religiosity, especially Muslims (Fifi, 2019 : 56). Research on the religiosity of students on interest in saving in Islamic banks has also been widely carried out but the results obtained are different, as is the case with research conducted by Sulaiman (2020), Siti Fatimah (2021) and Galang (2020) which found that the results of santri religiosity had a positive influence on interest in saving in Islamic banks. On the other hand, in Rikky's research (2019), Riska (2021) and Zamroni (2018) got the opposite result, namely that the religiosity of students did not have a positive effect on saving interest in Islamic banks. Due to this, the authors are motivated to conduct this research in order to find out the facts about how much influence the Perception and Religiosity of Santri on Interest in Savings in Islamic Banks. Apart from that, there are differences in previous research so the authors want to try to re-examine these factors with different research objects from previous research.

LITERATURE REVIEW

Consumer Behavior

James F. Engel (1968: 8) explains that, Consumer behavior is defined as the actions of individuals who are directly involved in the effort to obtain and use economic goods and services including the decision- making process that precedes and determines these actions. Meanwhile, according to Kotler and Keller (2012: 173), consumer behavior is the study of how individuals, groups and organizations choose, buy, use and place goods, services, ideas or experiences to satisfy their wants and needs. Based on the explanation above, it can be concluded that consumer behavior is always related to consumer decisions in buying, using and obtaining products or services. Not only that, consumer behavior is also a process carried out by consumers to encourage action from the moment before buying to evaluating the product or service that has been consumed. Allah SWT. Says in QS An-Nisa/4: 29:

Translation:

O you who believe, do not eat your neighbor's property in a false way (not true), except in the form of commerce on the basis of consensual between you. Don't kill yourself. Verily Allah is Most Merciful to you.

Perception

Etymologically, perception or in English perception comes from the Latin perceptio, from percipere, which means to accept or take (Sobur, 2003: 445). Perception is something that has been experienced related to events, objects or things that are obtained from drawing conclusions about the information obtained and concluding the message. Perception is interpreting messages from sensory stimuli that have been obtained (Jalaluddin: 2011: 50).According to Walgito (2010: 100), perception is organizing, interpreting the stimulus it senses so that it is a meaningful and integrated response within the individual.According to Asrori (2009: 21), perception is a person's process of interpreting, organizing and giving meaning to the stimulus that comes from the environment in which the person is located and is the result of the learning process and experience. In terms of perception, there are two important points, namely interpretation and organization. Interpretation is an effort to understand someone from the information they get. While organizing is the process of managing certain information so that it has meaning.According to Sarlito Wirawan Sarwono (1983: 89), perception is an individual's ability to group an observation, such abilities include the ability to focus, classify and differentiate. Therefore, it is not surprising that someone gets a different perception from others, even though the things they observe are the same. This can happen because of the emergence of a difference in the assessment system and a person's personality in assessing it.

Religiusity

There are several other terms of religion, namely religion, religion (English), religie (Dutch), religio/relegale (Latin) and din (Arabic). The words religion and religie are derived from the parent language of the two languages, namely Latin religio from the root word relegare which means binding (Dadang, 2002: 13). From this religious term comes what is called religiosity. According to Mangun Wijaya in Thahir Andi (2004: 9) talking about religiosity cannot be separated from issues related to religion, this is because religion and religiosity support each other. Although the meanings of the two things are different, namely religion talks about rules and obligations while religiosity talks about the individual's appreciation of the religion he believes in. According to the Indonesia Dictionary, religiosity is devotion to religion; piety (Kemendikbud: 2021). Religiosity comes from the Latin religion. The original religion is relegere which means to collect or read. While the word religare means binding. Religion implies a bond that humans must hold and obey. The bond in question comes from a power higher than humans as a supernatural power that cannot be captured with the five senses, but has a huge influence on everyday human life (Jalaluddin, 2004: 12). According to Kristiyadi and Sri Hartiyah (2016: 46) religiosity is a person's closeness to God. Religiosity is a form of expression and appreciation of values and knowledge in a person which is channeled in the form of saving activities. Saving is an activity of self-control against consumptive attitudes and as a form of gratitude for the sustenance given by God. Religious beliefs become an integral part of one's personality. Faith will control all actions, words and even feelings. When a person is interested in something that seems fun, his faith will quickly consider and examine whether it is permissible or not by his religion (Anggasari, 1997: 17). According to Muhammad Syafi'i Antonio (2001: 2), a Muslim who has a fairly high religiosity will try to carry out the teachings of Islam as a whole (Kaffa). Islam as a whole must cover all aspects of life, whether it is worship or fellow human beings (muamalah). Worship plays a role in explaining the nature of human life as a servant of Allah and as a caliph on earth. Muamalah is a rule of game for humans and social life regardless of Muslim or non-Muslim, poor or rich and so on. These aspects of muamalah include, among others, Islamic politics, Islamic economics, Islamic culture, Islamic law, these are some things that must be considered in order to be able to live Islam as a whole (Kaffa) or in other words in order to achieve Islam as a whole, one's economy must also be based on Islamic law.

Santri

In the Indonesia Dictionary santri itself is defined as a person who studies Islam (Kemendikbud, 2021). Meanwhile, in a book published by LP Ma'arif explained that pesantren comes from the word santri with the prefix 'pe' and the suffix 'an' which means the residence of the santri (NU Territory Management). Soeleman Fadeli and Mohammad Subhan (2012: 140) also explain that Santri is another name for a pupil or student. The name of the santri is used specifically for Islamic boarding schools, while the teacher is named kyai, sheikh, ustadz or other designations. Meanwhile, Nurcholish Madjid (1997: 20) argues that santri are students who live in pesantren, in order to surrender. This is an absolute requirement to enable him to become a kyai protege in the fullest sense. In other words, he must earn the kyai's consent by following his will and serving his interests.

Pesantren

Pesantren comes from the Sanskrit language which has its own form and meaning in Indonesian. The origin of the word "sant" means a good person (male) and "tra" means like to help. Santra means good people who like to help. Pesantren means a place to foster people to become good people (Taufik, 1996: 328). Pesantren is a boarding school for studying Islam. Sometimes such an institution covers a very wide range of motion and the subjects provided may include Tafsir, Hadith, Kalam, Fiqh, Tawhid and Sufism (Taufik, 1996: 329). If you study the history of education in Indonesia far into the past, you will come to the historical discovery that Islamic boarding schools are one form of Indigenous Culture or a form of indigenous Indonesian culture. Because this educational institution with kyai, students, and dormitories has been known in Indonesian folklore and stories (Rosmiaty, 2016: 189). Rosmianty classifies pesantren into several patterns, namely: pattern I is a boarding school that has activity units and elements in the form of a mosque and Kyai's house, pattern II is the same as pattern I with the addition of a hut for santri, pattern III is the same as pattern II but is added to the madrasa, pattern IV is the same as pattern III but with the addition of skill units such as animal husbandry, crafts, cooperatives, rice fields, fields and so on (Rosmiaty, 2016: 191).

Interest in Saving

Interest in the Indonesia Dictionary is a high-minded tendency towards something; excitement; desire (Kemendikbud, 2021). According to Ahmadi (2009: 148) Interest is the attitude of a person's soul including the three functions of his soul (cognition, conation, and emotion), which is focused on something and in that relationship a strong element of feeling. According to Kotler (2011: 14), saving interest is an action from customers to want to buy or not to the product. Of the various factors that influence customers in purchasing a product or service, usually customers always consider quality, inflation and products that are already known to the public before the customer decides to buy. According to Kurnia (2013: 60), saving interest is a customer's decision to buy a product after previously thinking about whether or not it is appropriate to buy the product by considering the information he knows about the reality of the product after he has witnessed it.

Islamic Banks

In general, the functions of Islamic banks are in addition to collecting funds and distributing funds to the public, they also provide banking services. These Islamic bank services are provided to meet the needs of the community in carrying out their activities (Ismawati, 2019: 71). Based on the Law of the Republic of Indonesia Number 21 of 2008 concerning Islamic Banking in chapter 1 article 1 paragraph 7 explains that a Sharia Bank is a Bank that carries out its business activities based on Sharia Principles and according to its type consists of Sharia Commercial Banks and Sharia People's Financing Banks (Law of the Republic of Indonesia).). Meanwhile, Islamic People's Financing Bank is a Sharia Bank which in its activities does not provide services in payment traffic (Law of the Republic of Indonesia). The Islamic financial system is a financial system that bridges between those who need funds and those who have excess funds through financial products and services that comply with sharia principles. All transactions that occur in sharia financial activities must be carried out based on sharia principles. Sharia principles are principles based on the teachings of the Qur'an and Sunnah (Amiruddin K, 2017: 9). According to Karnaen Purwaatmadja in Firdaus (2005: 18), Islamic banks are banks that operate in accordance with Islamic principles, namely banks with procedures and operations following the

provisions of Islamic sharia. One of the elements that must be avoided in Islamic muamalah is practices that contain elements of usury (speculation and deception). It is also emphasized in the words of the Prophet Muhammad. As follows:

Translation:

It has been told to us Muhammad bin Shabah and Zuhair bin Harb and Uthman bin Abu Syaibah they said; had told us Husyaim had reported to us Abu Az Zubair from Jabir he said, "The Messenger of Allah

-peace and prayer of Allah be upon him- cursed the eater of usury, the one who orders usury to eat, his scribe and his witnesses." He said, "They are all the same."

Ibn At Tin (1986: 362) said, "This word of his is a warning against the slander of wealth as well as one of the proofs of his prophethood, because he preached something that did not happen in his time. The reproach of this hadith is that he equates two things (ie, halal and haram), if not, of course, obtaining wealth from a lawful way is not reprehensible. Wallahu a'lam." Agama Islam memiliki tiga aspek utama, yakni aspek aqidah, aspek syariah dan aspek akhlak. Akidah disebut juga iman, sedangkan syariah adalah Islam dan akhlak disebut juga ihsan. Akidah menunjukkan kebenaran Islam, syariah menunjukan keadilan Islam dan akhlak menunjukan keindahan Islam (Adiwarman A. Karim, 2016: 2). Islam has three main aspects, namely aspects of aqidah, aspects of sharia and aspects of morality. Akidah is also called faith, while sharia is Islam and morality is also called ihsan. Akidah shows the truth of Islam, sharia shows Islamic justice and morality shows the beauty of Islam (Adiwarman A. Karim, 2016: 2). In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and Islamic banks (Financial Services Authority, 2021).Antonio (2001: 34) in general, the differences between Islamic banks and conventional banks are as follows:

Table 1: Differences between Conventional Banks and Islamic Banks

Islamic Bank	Conventional Banks
Make only halal investments	Halal and Haram investment
Based on profit sharing principle	Using the bank interest method
Profit and *falah* oriented	Profit oriented
Relationships with customers in the form of partnerships	Relationships with customers in the form of creditor- debtor relationships

METHOD

This study uses an associative (relationship) research approach, because it aims to determine the relationship between perception and religiosity on interest in saving. According to Sugiono, associative research is research that aims to determine the relationship between two or more variables. In this study, a theory can be built that can function to explain, predict and control a symptom (Sugiyono, 2016: 21). This study uses primary data, namely data obtained or collected directly from the party conducting the research. In this study, the primary data is data that comes from writing directly from a source, including data from distributing questionnaires that discuss the influence of students' perceptions and religiosity on interest in saving in Islamic banks (a case study on students of the Nahdlatul Ulum Islamic Boarding School, Maros Regency).

RESULT AND DISCUSSION

This research was conducted by distributing questionnaires to 100 respondents who were santri and female students of the Nahdlatul Ulum Islamic Boarding School. The characteristics of these respondents are used to parse the description of the respondent's identity according to a predetermined sample. Providing an overview of the object that is the research sample is one of the objectives of the respondent's characteristics. Characteristics of respondents obtained from the data contained in the respondent's identity which includes:

Table 2: Characteristics of Respondents

Data	Frequency	Percentage
Gender		
Male	55	55%
Female	45	45%
Total	100	100%
Class		
X	44	44%
XI	22	22%
XII	34	34%
Total	100	100%

Based on the table above, it can be seen that the number of respondents who are 55% male and 45% female are respondents at the Nahdlatul Ulum Islamic Boarding School. The respondent class consists of 3 classes, namely class X (1 MA) as much as 44%, class XI (2 MA) as much as 22% and class XII (3 MA) as much as 34%. The higher a person's education, the knowledge and experience also varies, this of course will greatly affect his behavior, way of thinking and decision making.

Validity Test

test is carried out in order to measure whether or not a questionnaire is valid. The test is done by comparing r-value (Pearson Correlation) with r-table. The statement or instrument in the new questionnaire will be said to be valid if r-value > r-table while the results of the validity test of this research questionnaire are as follows:

Tabel 3: Validity Test Results

Variables	Question	r-value	r-table	Information
	Question 1	0,843		Valid
	Question 2	0,754		Valid
	Question 3	0,707		Valid
Perception	Question 4	0,751	0,263	Valid
	Question 5	0,772		Valid
	Question 1	0,504		Valid
	Question 2	0,631		Valid
	Question 3	0,639		Valid
	Question 4	0,575		Valid
	Question 5	0,568		Valid
	Question 6	0,641		Valid
Religiosity	Question 7	0,627	0,263	Valid
	Question 8	0,671		Valid
	Question 1	0,731		Valid
	Question 2	0,709		Valid

	Question	Value	r-table	Result
	Question 3	0,799		Valid
	Question 4	0,622		Valid
	Question 5	0,822		Valid
	Question 6	0,820		Valid
	Question 7	0,808		Valid
	Question 6	0,641		Valid
	Question 7	0,627		Valid
	Question 8	0,671		Valid
	Question 1	0,731		Valid
	Question 2	0,709		Valid
	Question 3	0,799		Valid
Interest	Question 4	0,622	0,263	Valid
	Question 5	0,822		Valid
	Question 6	0,820		Valid
	Question 7	0,808		Valid

Based on the table above, we can conclude that each statement in the questionnaire variable perception (X1), religiosity (X2) and interest (Y) values obtained are declared valid. This can be known by comparing each value of r-value (Pearson correlation) with r-table, and the results show that r-value is greater than r-table so that the results are valid.

Reliability Test

Measurement in this study was carried out by measuring only once and then the results were compared with other questions to measure the correlation between the answers to the questions. A variable is said to be reliable if it gives a Conbach Alpha > 0.60. Testing the reliability of the instrument in this study will also be carried out using a computer with the SPSS program. (Ghozali, 2011: 45)

Table 4: Reliability Test Results

		Alpha		
	Question 1	0,757		Reliable
	Question 2	0,763		Reliable
Perception	Question 3	0,771	0,60	Reliable
	Question 4	0,760		Reliable
	Question 5	0,760		Reliable
	Question 1	0,735		Reliable
	Question 2	0,723		Reliable
	Question 3	0,723		Reliable
	Question 4	0,728		Reliable
Religiosity	Question 5	0,726	0,60	Reliable
	Question 6	0,720		Reliable
	Question 7	0,723		Reliable
	Question 8	0,715		Reliable
Interest	Question 1	0,763	0,60	Reliable
	Question 2	0,769		Reliable

Question 3	0,755	Reliable
Question 4	0,772	Reliable
Question 5	0,750	Reliable
Question 6	0,746	Reliable
Question 7	0,752	Reliable

The table above shows that the value of Croanbach's Alpha on the question variable is > 0.60. So it can be concluded that indicators or statements in the questionnaire used for the variables of perception, religiosity and interest of the students of the Nahdlatul Ulum Islamic Boarding School, it is stated that it is reliable or trustworthy.

Normality Test

Normality test is where the independent variable data (X) and related variable data (Y) will be tested in the resulting regression equation. Normal or abnormal distribution. The regression equation is said to be good if it has data on the dependent variable that is distributed close to normal or normal at all (Danang, 2016: 92).

Table 5: One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual

N	100		
Normal Parameters[a,b]	Mean		,0000000
		Std. Deviation	3,60599343
Most Extreme Differences		Absolute	,060
		Positive	,060
		Negative	-,052
Test Statistic			,060
Asymp. Sig. (2-tailed)			,200[c,d]

Based on the table above, the results of the normality test using One Sample Kolmogorov-Smirnov can be seen as Asymp.Sig.(2-tailed) 0.200 which means significant > 0.05. Then the conclusion is that the data are scattereTestd or normally distributed.

Multicollinearity Test

Multicollinearity test aims to determine whether or not there is a correlation between the independent variable and the dependent variable in the regression model. To see the multicollinearity between variables, it can be done using the Tolerance and VIF methods which are displayed in the coefficients table. The criteria for the analysis of the multicollinearity test are Tolerance > 0.1 and VIF < 10. So the results of the multicollinearity test can be seen in the table below:

Table 6: Multicollinearity Test Results

Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity

Model	B	Std. Error	Beta			Tolerance	VIF
						Statistics	
(Constant)	5,298	1,420		3,730	,000		
1 Perception	1,017	,137	,676	7,431	,000	,652	1,533
Religiosity	,030	,116	,024	,261	,794	,652	1,533

a. Dependent Variable: Interest

In the table above shows that the Perception variable has a tolerance of 0.652 > 0.1 and VIF 1.533 < 10, on the other hand, the religiosity variable also gets the same amount, namely Tolerance of 0.652 > 0.1 and VIF of 1.533 < 10. So from the results of Tolerance and VIF of each of the variables above, it can be concluded that all the independent variables do not exist. multicollinearity of the independent variables because the two variables above are met.

Heteroscedasticity Test

Test The heteroscedasticity test is a test of whether or not the variables of the residuals from one observation are equal to another. If the residuals have the same variance, it is called homoscedasticity and if the variances are not the same or different, it is called heteroscedasticity. A good regression equation if there is no heteroscedasticity (Danang, 2016: 90)

Table 7: Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,059	,150		,397	,692
1 Perception	-,078	,054	-,171	-1,442	,153
Religiosity	,116	,067	,207	1,741	,085

a. Dependent Variable: ABS_RES

From the table above, it can be seen that the Sig value on the Perception variable is 0.153> 0.05 and the Religiosity variable is 0.085> 0.05. So it can be concluded from this observation that there is no heteroscedasticity.

Hypothesis Testing

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A. Determination Coefficient

Table 8: Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,690ᵃ	,476	,466	3,643

a. Predictors: (Constant), Religiosity, Perception

b. Dependent Variable: Interest

The coefficient of determination is used to show how much the independent variable's ability to explain the variation of the dependent variable is. It can be seen in the table above that the test results obtained a value of 0.476, meaning that the variation of changes in the independent variables, namely Perception and

Religion, can explain the variation in changes in students' interest in saving in Islamic banks 47.6% while the rest (100%-47.6% = 52.4%) is explained by other variables outside the estimated model.

B. Partial Test (t)

Hypothesis testing or the so-called t test is basically used to determine the effect of the independent variable Perception and Religiosity on the dependent variable of students' saving interest in Islamic banks.

Table 9: X1 Partial Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,523	1,123		4,919	,000
	Perception	1,038	,110	,690	9,436	,000

a. Dependent Variable: Interest

Table 10: X2 Partial Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	7,924	1,714			4,622	,000
	Religiosity	,539	,117	,422		4,613	,000

a. Dependent Variable: Interest

If the significance probability value produced is p-value <5% or 0.05, then the conclusion will be obtained partially that each independent variable has a significant effect on the dependent variable. Tables blah and blah show that partially the independent variables or X1 and X2 in this study have a

significant effect on the dependent variable or Y using the basic significance of X1 of 0.000 and X2 of 0.000 with a significant level of <0.05.

C. Simultaneous Test (F Test)

The F test is used to determine whether all independent variables included in the regression model simultaneously have a significant effect on the dependent variable or not.

Table 11: Simultaneous Test Results

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	1171,434	2	585,717	44,134	,000ᵇ
1	Residual	1287,316	97	13,271		
	Total	2458,750	99			

a. Dependent Variable: Interest

b. Predictors: (Constant), Religiosity, Perception

If the resulting significance probability p-value <5% or 0.05, then the conclusion will be obtained simultaneously that each independent variable has a significant effect on the dependent variable. The table above shows that partially independent variables or X1 and X2 in this study have a significant effect on the dependent variable or Y using a significance basis of 0.000 with a significant level of <0.05.

CONCLUSION

The perception variable has a positive and significant effect on the saving interest of the Nahdlatul Ulum Islamic Boarding School students' interest in saving at Islamic banks. This can be seen from the p-value <5%, which is 0.000 <0.05 and the t-table 0.263. This means that t-value > t-table, which is 9.436 > 0.263. The better a student's perception of Islamic banks, the higher the interest in saving in Islamic banks. The religiosity variable has a positive and significant effect on the interest in saving at the Nahdlatul Ulum Islamic Boarding School students' interest in saving at Islamic banks. This can be seen from the p-value <5%, which is 0.000 <0.05 and the t-table 0.263. This means that t-value > t-table, which is 4.613 > 0.263. Santri who are involved with the teachings of Islam every day are certainly no stranger to the prohibition of usury as explained in the Qur'an and Hadith, this really encourages students' interest to stay away from it and makes their interest in saving in Islamic banks stronger. The variables of perception and religiosity simultaneously have a positive and significant effect on the interest in saving at the Nahdlatul Ulum Islamic Boarding School students' interest in saving at Islamic banks. This can be seen from the t-value value of 44.134 with a significance of 0.000. Therefore, the significant value is less than 0.05 and obtains a f-table of 0.263. This means that f-value > f-table which is 44.134 > 0.263.

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