

## The Influence of Religiosity and Rational Motivation on Interest in Saving at BMT UGT Nusantara

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### Abstract

This study aims to analyze the effect of religiosity and rational motivation on the interest in saving at BMT UGT Nusantara capem Kaliwates. This study uses quantitative research with data collection techniques through observation, questionnaires, documentation. Data collection uses statistical data analysis research instruments with the aim of testing the hypotheses that have been set. The population in this study were customers of BMT UGT Nusantara Capem Kaliwates. The sampling technique used is probability sampling, which is a sampling technique that provides equal opportunities for all members of the population to be selected as samples. Then this sampling technique was combined with the cluster random sampling technique, which is a technique for selecting a sample from small groups of units with a total sample taken of 96 customers at BMT UGT Nusantara Capem Kaliwates. In processing the data the researcher used the SPSS 25.0 program. Researchers use multiple linear regression analysis. Based on the results of the research and the results of data analysis and discussion of the results of the data, it was concluded that religiosity has a significant effect on the intention to save at BMT UGT Nusantara Capem Kaliwates with a tcount of 6.823 > ttable of 1.986 with a sig value of 0.001 < 0.05. Rational motivation has a significant effect on the Interest in Saving at BMT UGT Nusantara capem Kaliwates with a tcount of 5.067 > ttable of 1.986 with a sig value of 0.001 < 0.05. Meanwhile, based on the results of the Anova test or F test, it is known that the significant value for the influence of Religiosity and Rational Motivation simultaneously on the Intention to Save the community at BMT UGT Nusantara capem Kaliwates is 0.001 < 0.05 and fcount value is 147.531 > ftable 3.094, thus these results give the meaning that the variable Religiosity (X1) and Rational Motivation (X2) simultaneously have a significant effect on the Interest in Saving (Y). H1 is accepted and H0 is rejected.

**Keywords:** *religiusitas; rational motivation; interest in saving*

### INTRODUCTION

Saving is commendable and useful for the future. There are so many benefits that can be felt when starting to get used to saving. Saving is saving a certain amount of money so that it can be used later if needed. The more money saved, the better (Murtani, 2019). As in Islamic teachings the concept of saving is a recommendation not to be extravagant which causes a person to regret his extravagance. The focus on not being extravagant has a simple meaning as a suggestion to set aside some assets to be used for future needs (Murtani, 2019). There is a lot that must be considered before deciding to save, one of which is the system of the selected institution which

is implemented based on sharia. In this case, only a few of the prospective customers pay attention to the choice of a place to save, apart from the safety, comfort and service factors, one thing that must also be considered is the place to save, the choice of which is based on religious factors based on sharia.

Bank is a business entity whose function is to collect funds from the public in the form of savings and distribute them to the public in the form of credit. Collecting funds in question is a bank collecting or collecting funds from the wider community through products provided by the bank in the form of deposits, both current accounts, savings, and time deposits. In addition to raising funds, the bank invests these funds to be channeled back to the community through providing credit or financing, both for productive and consumptive purposes. Banking which in its business operations uses interest which is often called a conventional bank is different from Islamic banks which in carrying out their business use sharia principles (Kholid, 2018). The purpose of establishing conventional banks and Islamic banks is also different. Conventional banks have a profit orientation with value-free or adhere to principles that are owned by the general public, while Islamic banks are established not only profit-oriented, but the spread and application of Islamic values. Meanwhile, Islamic teachings prohibit usury. Allah SWT strictly prohibits usury when making transactions. Because, usury can harm one of the parties to the transaction. Islam strongly recommends that in transactions there must be pleasure between all parties (Pakpahan, 2019).

Baitul Maal wat Tamwil (BMT) is a microfinance institution (LKM) that operates based on sharia principles, which is an informal non-bank sharia financial institution because this institution was founded by a Non-Governmental Organization Group (Melina, 2020) BMT uses a combination of the concepts of "Baitul Tamwil and Baitul Maal" with a focus on operational targets for the Small and Medium Enterprises (UKM) sector. The concept of Baitul Tamwil (house of property development), carries out productive and investment business development activities in improving the economic quality of micro-entrepreneurs by, among other things, encouraging saving activities and supporting financing of economic activities. While the concept of Baitul Maal (House of Treasure), accepts deposits of zakat, infaq and alms funds and optimizes their distribution in accordance with regulations and mandates (Melina, 2020). Thus, it can be concluded that the existence of BMT has two main functions, namely as a channel for channeling the utilization of religious assets such as zakat, infaq, alms and waqf, and can also function as an institution engaged in productive investment like a bank.

In choosing there must be considerations to arise a sense of compatibility and choose the product, including in terms of religiosity and rational motivation. Religiosity is a belief system or rules that must be implemented, which relate to self-approach with the sacred to foster an understanding of one's relationship and responsibility to a group of people and their god, so it can be seen how far a person is committed to his religion then actualized in actions and behavior daily (Putri et al., 2019). Meanwhile, rational motivation is a selection based on objective criteria such as quality, comfort, security, trust, location and so on. Conditions of religiosity and rational

motivation found in society that can be used as objects or market shares by carrying out various promotions, providing complete facilities and offering the concept of quality of service to be provided to attract people to be interested in saving at BMT UGT Nusantara. These two things are very important as they need to be considered as a determining factor in assessing the interest of customers. And be able to find out in order to take strategies in promoting their products as an introduction and knowledge to prospective customers so they want to transact.

This paper aims to describe the conception of the influence of religiosity and rational motivation factors as a factor influencing people's interest in saving at BMT UGT Nusantara Capem Kaliwates.

## **PREVIOUS RESEARCH**

Muhammad richo riyanto dan tutiek yoganingsih. 2020. Dengan judul *Pengaruh Religiusitas, Pengaruh Sosial dan Dukungan Pemerintah terhadap Minat Menabung di Bank Syariah Mandiri Bekasi*.

The research resulted in the following conclusions. There is an influence of religiosity on the intention to save at Bank Syariah Mandiri - Bekasi where someone who has a high level of religiosity will choose his choice based on his religious (Islam) guidance. This result further strengthens that someone with a good level of teaching and following it in earnest will choose Islamic banking that is in accordance with his religious guidance, namely Islamic banking.

Juliana Putri, Ismaulina, Fitria Andriani, Riska Utari Wa'u. 2022. Dengan judul *Pengaruh Religiusitas dan Pemahaman Qanun terhadap Minat Menabung Nasabah pada PT BRI Syariah Lhokseumawe pasca Konversi*.

Religiosity is one of the factors that influence the interest of customers to save in Islamic banking. A religiously devout Muslim is a person who worships in a kafah manner, which means thoroughly doing the worship ordered by Allah SWT. Religiosity is a belief in the behavior of an individual that varies causing a change in perception which results in a decision on a customer's interest in saving.

Tio famor gunawan, Anton bawono. 2021. Dengan judul *Determinasi keputusan santri pada ponpres edi mancoro kabupaten semarang untuk menabung di bank syariah*.

Islamic bank facilities, the religiosity of students and the rational motives of students can influence the decision to save in Islamic banks. Then knowledge and interest in saving apparently cannot influence students to save in Islamic banks. In addition, the intervening variable (intention to save) can mediate knowledge, facilities, religiosity and rational motives for the student's decision to save.

## **RELIGIOSITY IN THEORETICAL CONCEPTS**

1. Religiosity is the internalization of religious values in a person. Internalization here is related to belief in religious teachings both in the heart and in speech. This belief is then actualized in daily actions and behavior (Farid, 2014). A person's religious behavior will

be shown from the good or bad behavior in carrying out daily life activities related to the beliefs in his heart and the rituals he carries out as a form of worship to his god. In depth Chaplin (1997) says that religion is a complex system consisting of beliefs, beliefs that are reflected in attitudes and carrying out religious ceremonies with the intention of being able to relate to God. Religiosity is an attitude or awareness that exists in a person who encourages them to behave according to their level of obedience to religion. With religiosity that is owned, a person will always be careful in doing and acting, being careful in acting is one form of applying one's beliefs, this is related to the attitude of customers in determining the use of Islamic banking services. Likewise with rational motivation that is able to influence people's tastes and interests in using Islamic bank services related to the decision to choose or use a service.

2. Meanwhile according to P3EI UII and BI that in general, rationality is often assumed in making economic decisions, every actor always thinks, acts and behaves rationally (Firmansyah, 2021). So it can be understood that rationality is a person's way of thinking in deciding something with common sense considerations. Schiffman and Kanuk define people who think a lot rationally as economic people. Health, Fit and Eligibility are considered as the main indicators on rational factors. when someone buys something with the assumption that the item purchased is healthy, appropriate and worthy of purchase, then that person is acting rationally. Marshal quoted by Assauri defines rational motivation in consumer purchasing decisions as a purchase that considers the profit and loss obtained from purchasing the product. Rational motives are the tendency that consumers will feel towards these products by precipitating reason, rationally based motives will determine the choice of a product by thinking carefully and considering before buying the product. A person's evaluation of a product based on advantages, benefits, price, convenience, and reliability becomes something that influences a person's interest and chooses to save in an Islamic bank.
3. Interest is desire, liking and willingness to something (Suharyat, 2009). Interest can be interpreted as a tendency towards something that is the object of that interest accompanied by feelings of pleasure. Interests have a great impact on the behavior and attitude of the person. Definition of interest according to language (Etymology), is the effort and willingness to learn (learning) and searching something. In (Terminology), interest is desire, liking and willingness to something. Interest can also be interpreted as a tendency to pay attention to and act towards people, activities, or situations that are the object of that interest accompanied by feelings of pleasure. Interest contains elements consisting of cognition (knowing), emotion (feeling), and conation (will). The element of cognition, in the sense that interest is preceded by knowledge and information about the object addressed by that interest. The emotional element because participation or experience is accompanied by certain feelings (feelings of pleasure) while the conation element is a continuation of these two elements, namely what is manifested in the form of willingness and desire to carry out an activity, including activities organized by the school.

## RESEARCH METHODOLOGY

This study uses a quantitative approach. Quantitative research pays attention to the collection and analysis of data in numerical form and is objective (Abdullah, 2015). Quantitative research is used to examine populations or samples, data are collected using measuring instruments or tools and then analyzed statistically or quantitatively. This research is a type of research with a survey method. Where this method researchers take samples from the population and use a questionnaire to be used as a data collection tool. The usefulness of the quantitative research approach is to analyze the influence of religiosity factors and rational motivation on the interest in saving at BMT UGT Nusantara capem Kaliwates. The sampling method in this study uses a probability sampling technique, which is a sampling technique that provides equal opportunities for all members of the population to be selected as members of the sample (Amirullah, 2015).

### 1. Data collection technique

Data collection techniques are a way to obtain data in the field so that research results can be useful and become new theories or new discoveries (Dr. Umar Sidiq, M.Ag Dr. Moh. Miftachul Choiri, 2019). Data in its collection can be done and taken from various sources and ways. So the data collection techniques can be done as follows:

- a. Observation, namely as a process of seeing, observing, and observing and "recording" behavior systematically for a certain purpose Observations made in this research process aim to find out directly the Religiosity Factors and Rational motives at BMT UGT Nusantara Capem Kaliwates.
- b. Questionnaire, the researcher gives or distributes a list of statements to respondents in the hope of being able to provide a response or a list of these statements.
- c. Documentation, documents sourced from books, websites, brochures, previous research, both scientific journals and theses.

### 2. Data Collection Instruments

In this study, the instrument used was a questionnaire, which is like distributing a questionnaire which contains statements that will be given to BMT UGT Nusantara customers. The statement is made in the form of a Likert scale, which is a scale used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. In research, this social phenomenon has been specifically determined by researchers, which are hereinafter referred to as research variables. With a Likert scale, the variables to be measured are translated into variable indicators. Then these indicators are used as a starting point for compiling instrument items which can be in the form of statements or questions.

### 3. Data analysis

Data analysis techniques in this study using quantitative analysis. Which quantitative analysis is an analysis process in which there are data in the form of numbers by means of

statistical calculations to measure the influence of Religiosity and Rational Motivation factors on the interest in saving at BMT UGT Nusantara capem Kaliwates.

- a. Validity test, Validity test is a test used to measure the level of effectiveness of a measuring instrument or measuring media to obtain data. To get the results of the validity test, it is done with the SPSS (statistical package for social science) computer program. The validity test has an assessment criterion, namely, if  $r_{count} > r_{table}$  (at a significance level  $\alpha = 0.05$ ), then it can be said that the questionnaire is valid. If  $r_{count} < r_{table}$  (at a significance level  $\alpha = 0.05$ ), then it can be said that the questionnaire is invalid.
- b. Reliability Test, Reliability test is an index that shows the extent to which a measuring device can be trusted or relied on. So that the reliability test can be used to determine the consistency of the measuring instrument, whether the measuring instrument remains consistent if the measurement is repeated. A measuring instrument is said to be reliable if it produces the same results even though measurements have been made many times.
- c. Classic assumption test, The classic assumption test consists of several tests that need to be carried out, namely:
  - 1) normality test, This test is to find out whether the data population is normally distributed or not. The normality test in this study was carried out by testing the research sample using Kolmogorovsminov to find out which sample is a type of normal distribution.
  - 2) multicollinearity test, Multicollinearity is a condition where there is a perfect or close linear relationship between the independent variables in the regression model. The regression model between dependent variables can be said to have no multicollinearity if the VIF results show  $< 10$  and tolerance  $> 0.1$ , then the multicollinearity between the independent variables is in the regression model.
  - 3) heteroscedasticity test, Heteroscedasticity is a condition where there is an unequal variance of the residuals for all observations in the regression model. How to test with the Glejser Test. The test is carried out by regressing the independent variables to the absolute residual value. Residual is the difference between the value of variable Y and the predicted value of variable Y, and absolute is the absolute value (all positive values). If the significance value between the independent variables and the absolute residual is  $> 0.05$ , then there is no heteroscedasticity.
- d. Multiple Regression Test, Multiple regression analysis is a statistical technique that can be used to explain the effect of the independent variable on the dependent variable, which uses more than one independent variable.
- e. Hypothesis testing, Data in the multiple regression test can be processed using the SPSS computer statistics program, which includes: partial test (t test), This test is used to determine the influence of the independent variable partially on the dependent

variable whether the influence is significant or not and simultaneous test (F test), F test is used to determine the effect of the independent variables simultaneously on the dependent variable whether the effect is significant or not.

- f. Determination Coefficient Test (R<sup>2</sup>), The coefficient of determination to determine whether the model obtained is in accordance with the data including the relationship between the dependent variable and the independent variable or the extent to which the contribution of the independent variables affects the dependent variable

## RESULTS AND DISCUSSION

The Effect of Religiosity on Interest in Saving at BMT UGT Nusantara capem Kaliwates, Through the influence of religiosity, namely practicing the understanding of the religion they believe in, customers who have a high level of religiosity will decide to do according to their teachings, for example Muslim customers choose to save in sharia-based financial institutions. Based on the results of data tests carried out using SPSS 25.0, tcount was  $t_{hitung} 6.823 > t_{tabel} 1.986$  and a significance value (sig)  $0.001 < 0.05$ . This shows that the Religiosity variable has a significant effect on people's interest in saving at BMT UGT Nusantara Capem Kaliwates. This indicates that religiosity is a factor that influences people's interest in saving at BMT UGT Nusantara capem Kaliwates. Which means Religiosity is needed. This is in line with research conducted by Muhammad Richo Riyanto that religiosity has a positive and significant effect on the intention to save.

The influence of Rational Motivation on the intention to save at BMT UGT Nusantara capem Kaliwates, Rational Motivation is a person's mindset based on reasons or judgments from thought processes. Rational motivational factors influence consumer thinking methods to consider the material gains and losses that will be obtained from the decision to purchase an item. Based on the results of data tests carried out with SPSS 25.0, it was obtained tcount  $t_{hitung} 5.067 > t_{tabel} 1.986$  and a significance value (sig)  $0.001 < 0.05$ . This shows that the Rational Motivation variable has a significant effect on the Interest in Saving at BMT UGT Nusantara Capem Kaliwates. This indicates that Rational Motivation is a factor influencing the Intention to Save the people at BMT UGT Nusantara capem Kaliwates. This is in line with Heni Purnama Sari's research which says that Rational Motivation has a significant effect on customer decisions.

The Effect of Religiosity and Rational Motivation on Saving Interest at BMT UGT Nusantara capem Kaliwates, Based on the results of the F test it is known that the significance value for the simultaneous influence of Religiosity and Rational Motivation on saving intention is  $0.001 < 0.05$  and the  $F_{hitung} 147.531 > F_{tabel} 3.094$ , thus the results mean that the variables Religiosity (X1) and Rational Motivation (X2) simultaneously have a significant effect on the Interest in Saving (Y). Ha is accepted and H0 is rejected. This simultaneous influence is assessed at 76.0% as a percentage of influence on people's Interest in Saving (the dependent variable). 24.0% is a percentage, which means that there are still other factors that can and do influence the dependent variable in terms of the Community's Interest in Saving at BMT UGT Nusantara Capem Kaliwates. The variables of religiosity and rational motivation have a significant influence on the

interest in saving at BMT UGT Nusantara. These two variables can be said to be parts that must be considered to attract people's interest in saving at BMT UGT Nusantara.

In Islam humans are prohibited from begging and depending on other people, humans are ordered to try so that they get sustenance to fulfill their life needs. Many verses of the Koran and the hadith of the Prophet SAW command humans to work. Humans can do anything, the important thing is not to violate the lines that are determined. To start a business, of course, you need capital. Sometimes people get capital from their savings or from their family. If it is not available, then the role of financial institutions, especially BMT UGT Nusantara, is very important because it can provide capital for people who want to do business.

In Islam lending and borrowing is not prohibited, it is even recommended that mutually beneficial relations occur, which in turn results in fraternal relations. Which of course must follow the ethics outlined by Islam.

## **DISCUSSION**

### **1. Religiusitas**

Religiosity is a form of human relationship with the creator through religious teachings that have been internalized within a person and are reflected in his attitudes and behavior on a daily basis (Mayasari, 2014). On the other hand, Islam as a religion is a framework for finding purpose and meaning in life. Religiosity as one's attachment to the Creator and His teachings brings people to happiness (Mayasari, 2014). Based on the description of the experts above, the authors understand the religiosity factor is the way how humans respond to these rules and implement them in everyday life. Based on the descriptions above, after considering the authors in this study chose to use beliefs, practices, experiences, religious knowledge, consequences as indicators of religiosity factors to be used in research. Indicators of religiosity factors use beliefs, practices, experiences, religious knowledge, the consequences of which are as follows:

#### **a. Belief**

Shows the level of Muslim belief in the truth of religious teachings, especially regarding the doctrinal and fundamental nature. In Islam, this is related to the pillars of faith which contain 6 beliefs, namely believing in the existence and oneness of Allah SWT, believing in angels, His messengers, His books, the existence of the Day of Resurrection and making up and making up Allah SWT. And what forms the basis of this belief is the concept of monotheism or the acknowledgment of the Oneness of Allah.

#### **b. Practice**

Relating to commitment and obedience to the religion he adheres to, which is manifested in rituals or worship. In practice this is divided into 2, namely:



- 1) Ritual, refers to all formal religious acts and sacred practices that expect adherents to carry out. In Islam itself the intended actions include: prayer, fasting, zakat, pilgrimage for those who can afford it, read the Koran, sacrifice and others.
- 2) Obedience, observance and ritual are a complete package, when someone knows the rituals that must be performed, it is likely that the ritual will be carried out as much as possible, to show that someone is a believer.

c. Experience

Relates to a person's level in carrying out his religious experiences. Which is manifested in the form of gratitude to Allah, such as our prayers being answered, being helped from wanting to give alms, Allah is giving sustenance, feeling solemn in every worship, his heart trembles when he hears the chanting of the holy verses of the Al-Quran and others.

d. Religious knowledge

Related to the level of knowledge and understanding of a Muslim against the teachings of his religion. This knowledge can be obtained from reading religious books, visiting ta'lim assemblies or recitations, listening to or watching religious lectures either on TV or YouTube and so on.

e. Consequence

Relates to how much the behavior of a Muslim has been influenced by religious teachings. Which is reflected in the behavior of someone who is pious, such as: having the nature of helping, giving alms, behaving honestly, not prohibiting religious orders and so on.

## 2. Rational Motivation

Rational motives are motives based on facts as shown by a product to consumers. (Subianto, 2007) In addition, it can also be interpreted that what is meant by the assumption of rationality is the assumption that humans behave rationally (reasonably), and will not deliberately make decisions that will make them better. Based on the descriptions above, after considering the authors in this study chose to use reputation, convenience, profit, and price as indicators of rational motivation factors to be used in research.

a. Reputation

The author defines reputation as an attribute that is inherent in a person, where the judgment is generally obtained after doing certain things. Reputation can be obtained in good or bad form depending on what has previously been done by the person concerned.

b. convenience

Convenience is a situation where a person can get something he wants without making a lot of effort. What is meant by convenience in the context of Islamic financial institutions can be found in things such as transaction facilities that can be carried out remotely without coming to the financial institution's office.

c. Profit

The author practically defines profit as a situation where a person can get more value from something he is trying to do. In economics, profit is defined as an increase in the value of a person's wealth from the results of the business he runs.

d. Price

Price can be interpreted as a value that must be paid by consumers to obtain the benefits of the desired goods or services. Price is very influential in the decision-making process.

### 3. Interest in Savings

Interest is a feeling or process of interest that is felt by someone towards a product, and wants to try, use or maybe have the product (Marlius, 2016) Interest in saving is a feeling or process of interest that is felt by someone towards a banking product, and wants to try, use and own the product, in this case savings (Marlius, 2016). It can be concluded from some of these experts, that interest can be interpreted as a feeling, a statement to take action in choosing a product to meet needs and desires that can provide satisfaction and give pleasure.

Various kinds of interest according to Abdul Rahman Shaleh and Muhibb Abdul Wahab can be divided into three types, namely:

a. Based on emergence, interest can be divided into interests

Primitives and cultural interests. Primitive interest is interest that arises because of biological needs or body tissues. Meanwhile, cultural interest or social interest is an interest that arises because of the learning process.

b. Based on the direction, interest can be divided into intrinsic and extrinsic interest.

Intrinsic interest is interest that is directly related to the activity itself. Extrinsic interest is interest related to the ultimate goal of the activity.

c. Based on how to express, interest can be divided into four namely:

- 1) Expressed interest, interest expressed by asking the subject to state which activities he likes or dislikes, from the answers his interest can be seen.
- 2) Manifest interest, interest expressed by direct observation.
- 3) Tested interest, interest expressed by inferring from the results of objective test answers, and
- 4) Inventoryed interest, interest expressed using standardized tools.

Based on the descriptions above, after considering the authors in this study chose to use attention and awareness of an object or object, feelings, encouragement, and attitudes as indicators of interest factors to be used in research.

- a. There is attention and awareness of an object or object. Something that is paid attention to an object or object, it will be able to realize that object completely. It means that at that time it is the only object that we are most aware of, even if the level is not the same.
- b. There is a feeling (usually a feeling of pleasure). Feelings are closely related to recognition, lived by each individual with likes or dislikes depending on various levels.
- c. There is encouragement (Motivating Force). Interest is said to be a source of strength in motivating someone in encouraging individuals to want and do what they want.
- d. There is an attitude. Behavior is a reflection of someone who can be said to be interested or not in an object, but behavior is not an attitude that is developed with experience carried out by individuals.

## CONCLUSION

Partially the Religiosity variable has a significant effect on the Interest in Saving at BMT UGT Nusantara capem Kaliwates, it means that this variable can affect the Interest in Saving at BMT UGT Nusantara capem Kaliwates. Partially the Rational Motivation Variable has a significant effect on the Interest in Saving at BMT UGT Nusantara capem Kaliwates, it means that this variable can affect the Interest in Saving at BMT UGT Nusantara capem Kaliwates. Simultaneously or simultaneously the variables Religiosity (X1) and Rational Motivation (X2) affect the Interest in Saving (Y). where the amount of influence can be seen in the model summary table in the R square column which is equal to 76.0%, which means that the variables of Religiosity and Racial Motivation have a very large influence on the Interest in Saving. And the rest is influenced by other independent variables that are not included in this study.

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