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DAFTAR ISI

SYSTEMATIC LITERATURE REVIEW: STRATEGI GREEN MARKETING DALAM MENINGKATKAN KESADARAN LINGKUNGAN DAN MINAT BELI STARBUCKS COFFEE	152-160
Aldi Rahman Andika Agus Yudistira Fenty Fauziah Lorine Kalista Noor	
PENGARUH FLASH SALE DAN TAGLINE GRATIS ONGKIR SHOPEE TERHADAP PEMBELIAN IMPULSIF DI BENGKULU	161-177
Oki Syahputra Zelin Wahyuni Meilaty Finthariasari	
PENGARUH TRUST DAN CUSTOMER ENGAGMENT TERHADAP CUSTOMER RELATIONSHIP MANAGEMENT PADA PT. TELEKOMUNIKASI KOTA BENGKULU	178-191
Ryona Pefti Permatasari Renti Vina Reskika Meilaty Finthariasari	
PENGARUH LEADER MEMBER EXCHANGE TERHADAP ORGANIZATIONAL COMMITMENT DOSEN UNIVERSITAS MUHAMMADIYAH BENGKULU	192-204
Eko Sugiyanto Presti Loveani M Meilaty Finthariasari	
IMPLEMENTASI SISTEM PERSONAL SELLING PADA PRODUK MURABAHAH DI BMT AL-AMAL KOTA	205-216
Romi Adetio Makmur Yulia Sari	
PENGARUH FAKTOR BUDAYA DAN EMOSIONAL TERHADAP MINAT BELI KONSUMEN SECARA ONLINE (Studi Kasus Masyarakat Kota Bengkulu)	217-232
Puja Kusuma Tegar Nugroho Dedy Wahyudi	
PENGARUH DAYA TARIK DAN AKSESABILITAS TERHADAP KEPUTUSAN BERKUNJUNG KE TEMPAT WISATA WAHANA YUKITA BENGKULU	233-246
Yeyen Oktaviani Islamuddin Faris Rashif Shiddiq Amru Malisa Tri Wahyuni Putri Mutia Sari	
FAKTOR – FAKTOR YANG MEMPENGARUHI MINAT MENABUNG PADA BANK SYARIAH DI INDONESIA (META ANALISIS)	247-259
Fitrotur Rafika Ananda Clarashinta Canggih	

PENGARUH MARKETING MIX TERHADAP KEPUTUSAN PEMBELIAN SKINTIFIC DI PLATFORM SHOPEE (Studi Kasus Pada Mahasiswi Manajemen Fakultas Ekonomi dan Bisnis UMB Angkatan 2020-2022)	260-275
Jessyca Arora Sri Ekowati	
PENGARUH PRESTASI KERJA DAN KOMPETENSI KARYAWAN TERHADAP PROMOSI JABATAN PADA PT AGUNG AUTOMALL TOYOTA BENGKULU	276-292
Elsa Nadiyen Meiffa Herfianti	
PENGARUH KOMPENSASI DAN LINGKUNGAN KERJA TERHADAP TURNOVER PADA KARYAWAN BENTO KOPI YOGYAKARTA	293-311
Rayindra Bramastha Dwi Utami Puterisari	
PENGARUH QUALITY OF WORK LIFE DAN ISLAMIC WORK ETHIC TERHADAP LOYALITAS KARYAWAN PT. BANK SYARIAH INDONESIA	312-320
Deki Hadiwibawa Regina Olivia Avananda	
PENGARUH FAKTOR GEOGRAFIS DAN DEMOGRAFIS DALAM KEPUTUSAN PEMBELIAN (STUDI KASUS PADA KONSUMEN UMKM DI KAWASAN WISATA PANTAI KOTA BENGKULU)	321-329
Muhammad Fikri Meilaty Finthariasari	
PENGARUH GAYA KEPEMIMPINAN, MOTIVASI DAN DISIPLIN KERJA TERHADAP KINERJA KARYAWAN (STUDI KASUS PADA KARYAWAN PROMOTOR BRAND REXI ACCESSORIS DI KOTA BENGKULU)	330-341
Davin Gunander Meilaty Finthariasari	
PERAN LEMBAGA KEUANGAN SYARIAH DALAM PEMBERDAYAAN EKONOMI MASYARAKAT	342-356
Anwar Junaidi	

FAKTOR – FAKTOR YANG MEMPENGARUHI MINAT MENABUNG PADA BANK SYARIAH DI INDONESIA (META ANALISIS)

Factors Influencing the Interest in Saving at Islamic Banks in Indonesia (Meta-Analysis)

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ABSTRACT

The aim of this research is to analyze the factors that influence interest in saving at Islamic banks in Indonesia through a meta-analysis study. Meta analysis is a research method that uses secondary data in the form of previous studies which is then followed by statistical testing. The independent variables in this research include Religiosity (X1), Sharia Financial Literacy (X2), and Service (X3). Of the 200 articles that had been filtered using the Publish or Perish software, 12 articles were found that fit the sample criteria for further statistical testing. The results of the analysis show that there is a significant influence between the independent variables and interest in saving at Islamic banks. Apart from that, this research also identifies effect sizes which are categorized as moderate effects between the independent variable and the dependent variable. These findings provide an important contribution to the understanding of savings behavior in Islamic banks and provide a basis for the development of more effective marketing and service strategies in the Islamic financial sector.

ABSTRAK

Tujuan dari penelitian ini untuk menganalisis faktor-faktor yang mempengaruhi minat menabung pada bank syariah di Indonesia melalui studi meta analisis.

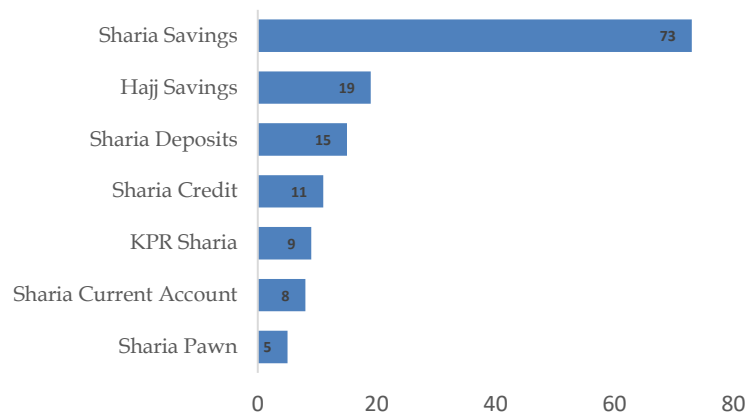
Meta analisis adalah metode penelitian yang menggunakan data skunder berupa studi – studi terdahulu yang kemudian dilanjutkan dengan pengujian secara statistik. Variabel independen dalam penelitian ini meliputi Religiuitas (X1), Literasi Keuangan Syariah (X2), dan Pelayanan (X3). Dari 200 artikel yang telah disaring dengan menggunakan software Publish or Perish, ditemukan sebanyak 12 artikel yang masuk kedalam kriteria sampel untuk selanjutnya dilakukan uji secara statistik. Dari hasil analisis menunjukkan bahwa terdapat pengaruh yang signifikan antara variabel independen dengan minat menabung pada bank syariah. Selain itu, penelitian ini juga mengidentifikasi *effect size* yang dikategorikan dalam efek moderat/ sedang antara variabel independen terhadap variabel dependen. Temuan ini memberikan kontribusi penting dalam pemahaman tentang perilaku menabung di bank syariah dan memberikan dasar bagi pengembangan strategi pemasaran dan pelayanan yang lebih efektif di sektor keuangan syariah.

INTRODUCTION

Over the past decade, the Islamic banking sector in Indonesia has experienced significant growth. According to the State of the Global Islamic Economic Report 2020-2021, Indonesia ranks fourth globally in Islamic financial growth. The Financial Services Authority (OJK) noted that the growth of Islamic banking assets surpasses that of conventional banks. OJK Advisor Ahmad Buchori stated that as of December 2022, Islamic banking assets grew by 15.63% compared to the same period in 2021. This growth includes a 20.44% increase in Islamic financing and a 12.93% rise in third-party funds (DPK), contrasting with conventional banks' 9.42% asset growth, 10.6% financing growth, and 8.58% DPK increase. The first Islamic bank in Indonesia was established in 1991. Islamic banks offer financial products and services aligned with Islamic values, such as savings, financing, and investments. They attract customers with incentives like profit-sharing and ensuring security in compliance with Islamic law. The existence of Islamic banks in Indonesia is strengthened by regulatory frameworks such as UU No. 21 of 2008 concerning Islamic Banking, highlighting the importance of savings in these banks.

This research is important because an individual's interest in saving can indirectly influence the development of the Islamic financial sector in Indonesia, particularly Islamic banking, which serves as an intermediary institution with one of its main functions being to collect funds from the public.

Figure 1. Islamic Banking Products are the Most Widely Used by Indonesian People



Source : Populix 2023

Figure 1 shows that the most widely used Islamic banking product by the Indonesian is Islamic savings accounts. This indicates that people tend to use Islamic banks primarily as a place for saving..Saving promotes financial discipline and future preparedness, aligning with Islamic teachings (Antonio, 2001). Interest in saving is driven by personal tendencies to allocate funds for future needs, influenced by various factors.

Several studies have identified factors influencing the interest in saving at Islamic banks in Indonesia, including religiosity, profit-sharing, knowledge, products, promotion, service, facilities, financial literacy, trust, corporate image, customer satisfaction, organizational culture, income, family environment, social environment, perception, and motivation. However, previous research shows varying results due to different reasons. For example, Pultri et al., (2019) found a low but positive relationship between religiosity and saving interest, while Astuly & Ulmiyati (2018) reported significant findings, and Khairulnisa & Cahyono (2020) found no significant relationship.

This study aims to identify the characteristics influencing the interest in saving at Islamic banks in Indonesia through a meta-analysis, systematically re-examining multiple previous studies using statistical techniques to analyze data and draw conclusions.

LITERATURE REVIEW

Interest to Saving

According to KBBI (Indonesian Dictionary), interest is defined as a strong tendency of the heart towards a desire. Interest as an individual's emotional inclination towards something, characterized by a strong desire to experience, possess, and utilize the object (Marliuls, 2016). Interest as the soul's characteristic of an individual encompassing three mental capacities (cognition, conation, emotion), directed towards a specific object, and marked by strong emotions within relational contexts (Lestari, 2015). Interest can be understood as a motivational force that drives individuals to pursue their desires. Each interest is related to specific needs (Hasibulan & Wahyulni, 2020).

Religiosity

According to ancient etymology, the term "religion" originates from the Latin word "religio," formed from the roots "re" and "ligare." This Latin term implies the act of binding back, suggesting that religion involves obedience to rules and obligations aimed

at connecting oneself with others, nature, and God. In Islam, religiosity is typically demonstrated through adherence to religious beliefs, compliance with Sharia (Islamic law), and the cultivation of moral values summarized as faith, Islam, and ihsan (Cahyono et al., 2021). Deep understanding of Islamic principles enhances awareness of usury in the economic field, especially in the banking sector, thereby increasing customers' interest in depositing their funds in Islamic banking (Maharani et al., 2021).

Sharia Financial Literacy

Financial literacy, as defined by Batubara et al (2020) refers to the foundation upon which individuals make choices regarding financial services to meet their financial needs. Sharia financial literacy pertains to an individual's understanding of finance in Sharia-compliant forms, which includes comprehension of contracts found in Sharia financial institutions and products (Lestari, 2015). Sharia financial literacy relates to an individual's understanding, knowledge, and cognitive capacity to assess, identify, and utilize financial concepts (Nasution, 2019). Sharia financial literacy refers to an individual's understanding, information, and knowledge of economics, finance, and Sharia banking (Sugiarti, 2023).

Service Quality

Characteristics of services include intangible nature and fundamentally differ from finished goods. Services inherently involve tangible engagement and are a form of social activity and the distinction between service production and consumption is blurred, as both typically occur simultaneously in the same time and place (Asmar, 2019). Othman & Oweln (2001) designed a model to measure service quality based on Sharia principles, with a particular focus on Sharia-compliant banking operations. This model is known as the CARTER model. It is a six-dimensional model developed based on SERVQUAL, with an additional dimension that aligns with Islamic law: compliance (adherence to Sharia). The quality of Sharia banking services can be measured using these six dimensions: compliance, assurance, reliability, tangibles, empathy, and responsiveness. Therefore, it can be concluded that service is the act of helping others with their needs by providing customer satisfaction (Ati et al., 2020).

Hypothesis

H1: Religiousness influences interest in saving at Islamic banks in Indonesia.

H2: Sharia Financial Literacy influences interest in saving at Islamic banks in Indonesia.

H3: Service quality influences interest in saving at Islamic banks in Indonesia.

RESEARCH METHOD

The research employs a meta-analysis, a quantitative research method, aiming to provide a conclusive summary from previous studies and can be gaps concerning factors influencing the interest in saving in Islamic banks in Indonesia. Subject of this study focuses on Islamic banking in Indonesia, with the research objects being articles published between 2014 and 2023 discussing saving interest in Islamic banks.

Secondary data was collected from prior studies. Data sources were journal articles selected through a systematic process, and these articles were tested to determine the effect size of variables influencing the interest in saving in Islamic banks in Indonesia.

The population comprises all journal articles published in Indonesia, selected using Publish or Perish and sourced from Google Scholar, within a 10-year period (2014-2023), using the keyword "interest in saving in Islamic banks." A total of 200 articles were identified. Sample selection criteria included each variable having at least two articles for analysis, articles being accredited Sinta 1 – Sinta 5, and articles containing at least one of the following: correlation/r-value, p-value, z-value, t-value, f-value, Cohen's D (d), or Chi-square. Based on these criteria, 12 articles were selected as the research sample. After the sample articles have been identified, the next step is to identify the statistical values from these studies. According to meta-analysis techniques, if an article does not provide a correlation coefficient (r) but presents other statistical tests (such as t, F, p, Z values), then these values need to be converted into correlation coefficients (r). The method to convert values to r is as follows:

Table 1. Transformation to r - statistic

Converted statistics	Transformation Formula to r statistics
P value	1. Convert two tailed to one tailed 2. Look at the z value under normal probability conditions
Z value	$r = \sqrt{\frac{z^2}{N}}$
T statistic	$r = \sqrt{\frac{t^2}{t^2 + df}}$

Source: Lyons, 2000

RESEARCH RESULTS AND DISCUSSION

The data used in this study were sourced from articles that had been previously selected. The article screening was conducted using purposive sampling technique by considering the existing criteria. The number of data analyzed in this study amounted to 12 articles.

Table 2. research sample

No	Author	Publisher
1	Najmi et al (2023)	Jurnal Humaniora
2	Layn & Kasben (2023)	Jurnal Lentera Akuntansi
3	Anwar et al (2023)	Banco: Jurnal Manajemen Dan Perbankan Syariah
4	Zahra et al (2022)	Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah
5	Iryani & Kristanto (2022)	Jurnal Magisma

No	Author	Publisher
6	Rahmi et al (2023)	Journal Of Sharia Economics
7	Faqih (2020)	Al-Infaq: Jurnal Ekonomi Islam
8	Khotimah (2018)	JMM17 : Jurnal Ilmu Ekonomi & Manajemen
9	Safitri & Mubarak (2022)	JIEI : Jurnal Ilmiah Ekonomi Islam
10	Habriyanto & Kurniawan (2021)	Iltizam : Journal Of Shariah Economics Research
11	Purnomo et al (2021)	J-MAS : Jurnal Manajemen Dan Sains
12	Mulyaningtyas et al (2020)	Jurnal Ekonomi Pendidikan Dan Kewirausahaan

This research was aided by using JASP software for its statistical analysis to determine the influence of three independent variables, namely Religiosity (X1), Sharia Financial Literacy (X2), and Service Quality (X3), on the intention to save in Sharia banks (Y). Heterogeneity test results can be seen in table 3

Table 3. Heterogeneity test results
Fixed and Random Effects

	Q	df	p
Omnibus test of Model Coefficients	32.771	1	< .001
Test of Residual Heterogeneity	91.540	11	< .001

Note. *p* -values are approximate.

The research findings indicate that the obtained Q value is 91.540 with 11 degrees of freedom (df) and a p-value of < 0.001. With a significance level of 5% (0.05), the much smaller p-value than 0.05 suggests that the effect sizes from the 12 studies varied, indicating heterogeneity among the study effects. Therefore, a random effects model is more appropriate for calculating the average effect size from the 12 studies examined. These findings also indicate the possibility of investigating moderator variables that influence the relationship between the independent and dependent variables.

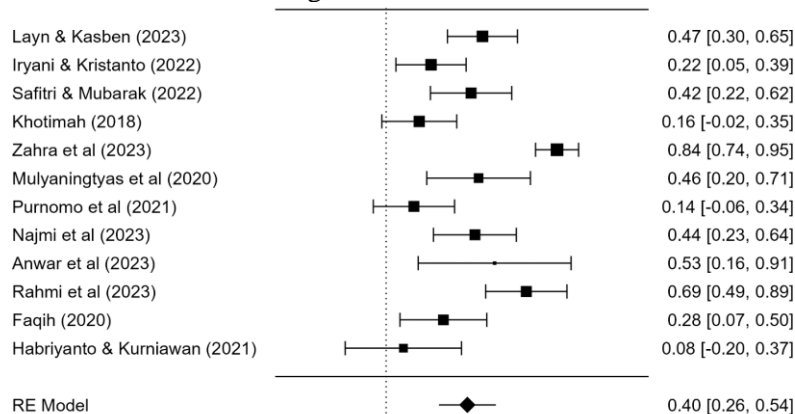
Table 4. Hypothesis test results

Coefficients	Estimate	Standard Error	z	p	95% Confidence Interval	
					Lower	Upper
intercept	0.400	0.070	5.725	< .001	0.263	0.537

Note. Wald test.

The analysis using the Random Effects model in table 4 revealed that the z-value is 5.725 and the p-value is < 0.001 , indicating significance at the 5% level (0.05). Therefore, the hypothesis is accepted, concluding that there is a statistically significant influence of the independent variables on the dependent variable. The average effect size between religiosity and savings interest in this study is 0.400. According to Cohen (1988), this result falls into the moderate effect size category (* $r=0.01$ (low); $r=0.3$ (moderate); $r=0.5$ (high)).

Figure 2. Forest Plot



A forest plot is used to display the results from several combined studies. The forest plot provides a clear picture of the effect of the intervention or observed variable. That is the forest plot of the 12 sample studies in this research. From the forest plot, it can be observed that the effect sizes of the 12 analyzed studies vary, ranging from 0.14 to 0.84, with an average effect size of 0.40.

Table 5. Egger's test

Regression test for Funnel plot asymmetry ("Egger's test")

	Z	p
sei	-0.987	0.324

The Egger's test indicates that when $p > 0.05$, the funnel plot is symmetric. Therefore, it can be concluded that this meta-analysis study did not experience publication bias issues.

Table 6. Summary effect of religiosity

Coefficients

	Estimate	Standard Error	z	p	95% Confidence Interval	
					Lower	Upper
intercept	0.318	0.076	4.202	< .001	0.170	0.467

Note. Wald test.

In table 6, it is found that the z-value is 4.202 and the p-value < 0.001, which means it is smaller than the significance level of 5% (0.05). In this case, the hypothesis is accepted, and it is concluded that there is a statistically significant relationship between religiosity and saving interest. The average effect size between religiosity and saving interest in this study is 0.318. According to Cohen (1988), this result falls into the category of moderate effect size (*r=0.01 (low); r=0.3 (moderate); r=0.5 (high)).

Table 7. Summary effect of Sharia Financial Literacy Coefficients

	Estimate	Standard Error	z	p	95% Confidence Interval	
					Lower	Upper
intercept	0.485	0.209	2.321	0.020	0.075	0.895

Note. Wald test.

Table 7 presents a z-value of 2.321 and a p-value of 0.020. The obtained p-value is less than the 5% significance level (0.05). Based on these results, the hypothesis is accepted, concluding that there is a statistically significant relationship between Sharia financial literacy and savings interest. The average effect size between Sharia financial literacy and savings interest is 0.485. According to Cohen (1988), this result falls into the category of moderate effect size (*r=0.01 (low); r=0.3 (moderate); r=0.5 (high)).

Table 8. Summary effect of Service Quality Coefficients

	Estimate	Standard Error	z	p	95% Confidence Interval	
					Lower	Upper
intercept	0.409	0.105	3.903	< .001	0.204	0

In Table 8, it is found that the z-value is 3.903 and the p-value is <0.001, indicating it is smaller than the 5% significance level (0.05). In this case, the hypothesis is accepted, concluding that there is a statistically significant relationship between service and savings interest. The average effect size is 0.409. According to Cohen (1988), this result

is categorized as a moderate effect ($r=0.01$ (low); $r=0.3$ (moderate); $r=0.5$ (high)).

Discussion

The Influence of Religiosity on Interest to Saving

From the meta-analysis test calculations, the results show that the hypothesis is accepted and it is concluded that there is a significant influence between religiosity and the intention to save. The effect size between religiosity and the intention to save falls into the medium category. This study is consistent with the research of Layn & Kasben (2023), Iryani & Kristanto (2022), Safitri & Mulbarak (2022), and Khotimah (2018) and contradicts the results of the study by Khairulnisa & Cahyono (2020). Religiosity has a medium effect size on the intention to save in Islamic banks, meaning that although it has a significant influence, its contribution is not dominant. Based on studies by Layn & Kasben (2023), Iryani & Kristanto (2022), Safitri & Mulbarak (2022) and Khotimah (2018), it is stated that religious values and adherence to Islamic teachings motivate individuals to save in Islamic banks. However, this factor only contributes a part of the overall factors that influence the decision to save.

The level of religiosity serves as a consideration for someone in influencing their activities (Finthariasari, 2020). Therefore, this variable can be considered important in influencing a person's decision to save in Islamic banks, although it must be accompanied by the influence of other variables such as financial literacy and service quality. As a Muslim who is required to always implement Islamic teachings comprehensively, a Muslim's faith should always be reflected in daily activities as a form of responsibility to Allah SWT (Maulana & Fahrullah). One aspect of a Muslim's adherence is in choosing to use banking that is in accordance with Islamic principles. The higher a person's adherence to Islamic teachings, the higher their propensity to save in Islamic banks (Fatimah et al., 2023)

The Influence of Sharia Financial Literacy on Interest to Saving

The meta-analysis test confirms that the hypothesis is accepted and concludes that there is a significant influence between sharia financial literacy and the intention to save. The effect size between sharia financial literacy and the intention to save falls into the medium category. This research strengthens the findings of Zahra (2022) and Mulyaningtyas et al., (2020) and contradicts the research by Purnomo et al. (2021), which stated that financial literacy does not significantly influence the intention to save.

Sharia financial literacy has a considerable influence on the intention to save, but not as significant as variables with a high effect size. This may be due to the low understanding of financial literacy based on the assumption that the operations of Islamic banks are the same as conventional banks (Purnomo et al., 2021). Therefore, it can be concluded that the level of sharia financial literacy can influence customer interest if balanced with good assumptions and understanding of Islamic banking products for saving in Islamic banks. Sharia financial literacy encompasses an understanding of basic Islamic economic concepts, including the concepts of usury, interest, and profit-sharing principles in financial transactions. This understanding provides deeper knowledge about the values of Islamic finance within the sharia financial system. Therefore, having a strong understanding of sharia financial literacy

enables individuals to have deeper knowledge about Islamic banking products that align with desired financial goals, such as saving for the future.

The Influence of Service Quality on Interest to Saving

The meta-analysis test results show that the hypothesis is accepted, leading to the conclusion that there is a significant influence between service quality and the intention to save. The effect size between service quality and the intention to save falls into the medium category. This research aligns with the studies by Najmi (2023), Edison et al., (2018), Rahmi et al. (2023), and Faqih (2020) but contradicts the findings of Habriyanto & Kurniawan (2021). Service quality has a considerable impact, but its influence is not as significant as factors with a high effect size. Faqih found a significant relationship between service quality and the intention to save, indicating that good service contributes to the intention to save but is not the dominant single factor. Habriyanto & Kurniawan (2021) emphasized that other factors such as belief, education, and economic benefits also significantly influence the intention to save.

Therefore, while service quality is important and provides a significant contribution to the intention to save, its effect is in the medium category because other factors also have a strong influence on the intention to save in Islamic banks. Good service can attract customers to use Islamic banking products because they feel that the bank can meet their needs and expectations well. This will provide clarity and confidence to customers in choosing products that align with their needs and values. Therefore, improving service quality is an important approach for Islamic banks to enhance their growth and sustainability in Indonesia (Finthariasari & Saputri, 2020).

CLOSING

Based on the meta-analysis research that has been conducted, the following conclusions can be drawn:

1. Religiosity has a significant effect on the intention to save in Islamic banks in Indonesia with an effect size value of 0.318. According to Cohen (1988), this result is identified as a medium effect.
2. Islamic financial literacy also significantly affects the intention to save in Islamic banks in Indonesia with an effect size value of 0.485, which is also categorized as a medium effect according to Cohen (1988).
3. Service quality has a significant effect on the intention to save in Islamic banks in Indonesia with an effect size value of 0.409, which is identified as a medium effect according to Cohen (1988).
4. Overall, the study on factors affecting the intention to save in Islamic banks in Indonesia (meta-analysis) concludes that there is a significant influence between independent and dependent variables with an effect size value of 0.400, which is categorized as a medium effect according to Cohen (1988).

For Islamic banking in Indonesia is encouraged to be more active in enhancing programs related to religious values, developing comprehensive financial education programs, and improving the quality of their services. Steps such as disseminating information through various media, organizing seminars, and providing friendly and professional services will be very helpful. Additionally, strengthening marketing

strategies that integrate aspects of religiosity, financial literacy, and good service, as well as continuous evaluation and adjustment based on customer feedback, will help Islamic banks to continually increase interest in saving and promote growth and sustainability in the banking industry.

This study focuses only on examining the influence and effect size between religiosity, Islamic financial literacy, and service on the intention to save. From the heterogeneity test results, it is mentioned that there is potential to investigate moderator variables that affect the intention to save. Therefore, this study suggests that future research should analyze the existing moderator variables.

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