



Does knowledge and brand image affect the intention to save in Islamic banks?

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Abstract

Purpose - This study aims to determine the effect of knowledge and brand image variables related to the interest of IAIN Fattahul Muluk Papua students in saving at Islamic banks.

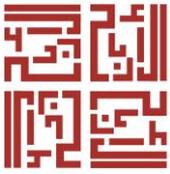
Method - This research is a quantitative research using multiple regression analysis method with two X variables and one Y variable and the data in this study were obtained from 62 students who were collected through questionnaires distributed.

Result - The results of the study show that knowledge and brand image have a significant effect on students' interest in saving at Islamic banks.

Implication - This research has implications for increasing students' knowledge of Islamic banks by providing courses that are directly integrated into the application of products and services in Islamic banks. Furthermore, to increase the brand image of Islamic banks among students, they can continue to collaborate between the two institutions.

Originality - This study looks directly at the influence of knowledge and brand image by students which will be able to influence them to save at Islamic banks. Considering that there are not too many Islamic banks in the province of Papua and they are still very new.

Keywords: Knowledge, Brand Image, Interest in Saving, Islamic Banks.



Introduction

The word bank comes from the Italian *banco* which means money. Usually banks make a profit from transaction fees for services provided and interest from borrowing money. According to Law Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the common people. While the notion of Islamic banks is Islamic banks that operate in accordance with the principles of Islamic law, namely following the provisions of Islamic law, especially regarding the procedures for *muamalat* in Islam (Purwataatmadja, 1992).

The development of Islamic banks in Indonesia is quite rapid where Islamic banks are banks that apply Islamic values in carrying out their economic activities and provide financing for the halal sector, so that they do not contain haram elements such as usury. The operational system of Islamic banks is different from banks in general, especially in Islamic banks, the existence of a Sharia Supervisory Board (DPS) in the organizational structure or arrangements and the existence of a profit sharing system in their products. The Sharia Supervisory Board has the function of supervising Islamic banking and ensuring that there are no elements involved in depositing sharia principles.

In 2011, the development of Islamic banking in Papua has so far shown positive growth. Based on report data released by the Directorate of Economic Research and Monetary Policy of Bank Indonesia, the assets of Islamic banking in Eastern Indonesia increased by 41.62%, with Third Party Funds (DPK) of Islamic Banks 42.55% and Financing 48.37%, while The Fund Deposit Ratio (FDR) was recorded at 120.09%, this data indicates that the prospects for Islamic banks are very high.

The existence of banking in Papua and West Papua up to 2006 was still dominated by conventionally managed banks. Meanwhile, there are only two Islamic banks in the city of Jayapura. Namely, Bank Mandiri Syariah appeared in 2008 and then Bank Muamalat Indonesia which was established in 2007.



The emergence of Sharia Banks in Jayapura City was due to the large number of Muslim communities living in Jayapura City (Muhammad, 2015)

One indicator that serves as a benchmark for the development of Islamic banking in Papua and West Papua, one of which is the savings product of Islamic banks which are widely used by the public. Users of Islamic bank savings products besides being used by quite a lot of people are also used by students in Papua, including students of IAIN Fattahul Muluk Papua. This is due to the existence of the Islamic Banking Study Program on this campus which indirectly introduces Islamic banking through students and/or courses on Islamic banking. For this reason, this study wanted to find out how much influence students have about Islamic banking products and services and corporate image (brand image), which is the first measure of interest in saving in Islamic banks.

Literature Review

Islamic Banks

Sharia Bank is an Islamic Financial Institution and is more than just a bank (beyond banking) which is based on the Al-Qur'an and Hadith (guidance of the Prophet Muhammad SAW) which refers to the principle of muamalah, namely something that is permissible to do, unless there is a prohibition in the Al-Qur'an 'an and Hadith which regulate the relationship between humans related to the economy, social, and politics (Indonesia, 2014).

Islamic Bank Products

Islamic bank products are products issued by sharia-based banks by prioritizing good and true Islamic teachings. And it is forbidden for sharia-based banks to take advantage by selling their bank products by providing multiples of each profit or usury. Based on the results of data testing carried out through distributing questionnaires, it was found that the product had a significant effect on students' interest in saving at Islamic banks. With regard to Islamic bank products as service products, of course it really depends on the



quality and variety of products needed by students, to provide satisfaction to students so that they can attract interest in using Islamic banking services.

This indicates that the better and more complete the products offered at Islamic Banks, the more students' interest in saving at Islamic Banks increases. There are several types of bank products in general, such as savings, which are a form of deposit where withdrawals can only be made according to certain agreed conditions, and withdrawals cannot also be made using checks, giro bills or other means. Giro is a form of savings where withdrawals can be made at any time by using a check, demand deposit slip and other financing orders. Deposits are a form of savings where withdrawals are only made at a certain time based on the customer's agreement with the bank.

Islamic Banking Services

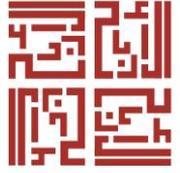
Banking services are Bank services to customers without using cash capital. For the services provided, the bank will receive a fee. Bank services are bank service products provided to customers to meet their needs. Banks offer service products with the aim of providing services to bank customers or other parties who need them.

Knowledge

Knowledge is a knowledge or understanding of a person that is obtained after the person has conducted a research on a particular object. The simplest definition of knowledge is the capacity to perform action. So, knowledge is various information and data that we already know, then after knowing this, various questions arise to evaluate the abilities that have been obtained (Yasin et al, 2018).

Brand Image

Brand Image or what is commonly called brand image is the vision that consumers have of an assessment for a company that survives in the minds of consumers. Consumers in this case are those who have made purchases and they are aware of the meaning of the brand image (Sunarti & Sarwono, 2018).



A company that is able to form a good brand image will be able to carry out promotions easily and effectively to consumers who have great opportunities to increase customer loyalty, but if they have a bad brand image, it will be of the opposite value. (Saputra, 2016).

Broadly speaking, brand image is a framework or a series of associations (perceptions) that exist in the minds of consumers towards the brand of a product. Having a lot of experience and information will make a strong basis for the brand of a product. The factors that influence Brand Image consist of 3 components, namely: (1) Product Attributes: are things related to the brand itself such as packaging, product content, price, taste. (2) Consumer Benefits: is the use of the product from the brand. (3) Brand Personality: is a personality association of a brand if the brand is a human being.

Methods

This study uses a quantitative research method with a descriptive approach. This research focuses on knowledge and brand image that will affect the interest in saving in IAIN Fattahul Muluk Papua students. As for the dependent variable is knowledge and brand image and the independent variable is the interest in saving. Research data was obtained by distributing questionnaires or questionnaires to 62 students of IAIN Fattahul Muluk Papua through the Google Form. The data analysis technique used is multiple linear regression with X1 knowledge variable, X2 brand image variable and Y interest in saving. Before carrying out data analysis using multiple linear regression, the researcher conducted a classic assumption test consisting of a normality test, multicollinearity test and heteroscedasticity test which are useful for measuring the feasibility of the data being tested. Meanwhile, to measure the relationship between variables X1, X2, and Y, partial tests (t-test), simultaneous tests (f-test) and determinant tests (R²) were carried out.



Results and Discussion

Characteristics of Research Respondents

Table 1 describes the characteristics of the respondents obtained, there were 62 student respondents at IAIN Fattahul Muluk Papua in this study based on gender there were 80% female and 20% male, then based on age there were 39% with ages under 20 years and ages over 20 years as many 61%.

Meanwhile, based on the research results presented in table 2, the Islamic bank products used by respondents describe respondents who used Islamic savings as much as 16%, used Islamic deposits 0, used ATMs as much as 65%, used Islamic current accounts 0, used Islamic financing 2%, used Safe Deposit Box (SDB) 0, using inter-bank transfers of 17%.

Data Normality Test

The normality test was carried out to find out whether the data used in this study followed a normal distribution or not. If the data is normally distributed, then the parametric statistical analysis method is used, but if the data is not normally distributed, then the non-parametric statistical method is used. The normality test was carried out using the Kolmogorov-Smirnov technique with the criteria for a significance value of 5%. If the p value > 0.05 the data is normally distributed, if < 0.05 the data is not normally distributed.

Table 1. Demographic Characteristics of Research Respondents

	Frequency	Percentage
	Gender	
Man	12	20%
Wanita	50	80%
	Age	
<20 Years	24	39%
20 Years – 30 Years	38	61%

**Table 2. Characteristics of Banking Products and Services**

Islamic Bank Products and Services	Frequency	Percentage
Sharia Savings	16	16%
Sharia Deposits	-	
ATM	40	65%
Sharia Current Account	-	
Sharia Financing	1	2%
Safe Deposito Box (SDB)	-	
Bank transfer	11	17%

Based on the table of normality test results in this study, a significance value of 0.704 was obtained. This value is greater than the significance level. Thus, the regression model in this study is normally distributed.

Multicollinearity Test

The multicollinearity test is carried out to explain the exact possibility of the relationship between the independent variables and other independent variables. One way to find out multicollinearity is by looking at the VIF (Variance Inflation Factor) and Tolerance values. If the VIF value < 10 and Tolerance > 0.1 then it can be said that there is no multicollinearity problem, otherwise if the VIF value is > 10 and Tolerance < 0.1 then it can be said that there is a multicollinearity problem.

Table 3. Data Normality Test Results

		Unstandardized Residual
N		62
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.925647478
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.040
Test Statistic		.082
Asymp. Sig. (2-tailed)		.704

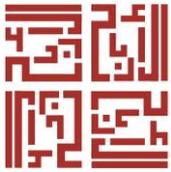


Table 4. Multicollinearity Test Results

Model	Coefficients					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1 (Constant)	3.653	1.159			3.152	.003		
Pengetahuan	.047	.044	.159		1.065	.000	.281	1.546
Brand Image	.166	.043	.575		3.854	.000	.281	1.678

Based on the table of multicollinearity test results in this study, the VIF value was 1,546 for variable X1, and for variable X2, 1,678. These values are all less than 10.00. Thus, it can be interpreted that there is no multicollinearity or a strong relationship between the independent variables.

Heteroscedasticity Test

The heteroscedasticity test was carried out to see whether there is an unequal variance from the residual one observation to another. Regression models that meet the requirements are where there is a similar variance from the residuals of one observation to another fixed observation or it is called homoscedasticity. A good model is obtained if there is no specific pattern on the graph, such as a lump in the middle, narrows then widens or conversely widens then narrows or there is no heteroscedasticity.

Based on the results of the heteroscedasticity test above, it can be concluded that the sig value of the Knowledge variable is $0.654 > 0.05$, then the sig value of the Brand Image variable is $0.567 > 0.05$, it is said that heteroscedasticity does not occur. So that the regression model in this study did not occur heteroscedasticity.

Table 5. Heteroscedasticity Test Results

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	.122	1.367			.145	.784
Pengetahuan	.078	.059	.178		.986	.654
Brand Image	.014	.086	.076		.875	.567



Multiple Linear Regression Test

Based on the results of the regression test on the IBM SPSS Statistics version 25 program, the results can be seen in the table 6. Based on the results of the multiple linear regression test in the table above, the regression equation can be made as follows:

$$Y = 3.653 + 0.047X_1 + 0.166X_2 + \epsilon t$$

The regression equation has a meaning, a constant with a value of 3,653, states that if the independent variables, namely knowledge and brand image, are considered constant, then the average interest in saving in Islamic banks for IAIN Fattahul Muluk Papua students is 3,653. The value of the knowledge regression coefficient is 0.047 with a significance value of 000 < 0.05, then the regression coefficient value of brand image is 0.166 with a significance value of 000 < 0.05. This means that the variables of knowledge and brand image have a positive effect on the intention to save at Islamic banks in IAIN Fattahul Muluk Papua students.

t test (Partial)

The t test was conducted to test the effect of each independent variable partially on the dependent variable tested at a significance level of 0.05. If the sig value < 0.05 then it is considered that H_a is accepted. And if the sig value > 0.05 then it is considered that H_a is rejected.

Table 6. Multiple Linear Regression Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.653	1.159		3.152	.003
Pengetahuan	.047	.044	.159	1.065	.000
Brand Image	.166	.043	.575	3.854	.000

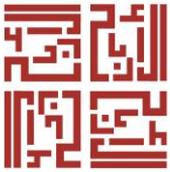


Table 7. t test results (partial)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.653	1.159		3.152	.003
Pengetahuan	.047	.044	.159	1.065	.000
Brand Image	.166	.043	.575	3.854	.000

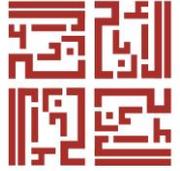
Based on the above calculations, it can be concluded that the (partial) t test of variables X and Y, the Knowledge Variable has a significant effect on the intention to save in Islamic banks in IAIN Fattahul Muluk Papua students with a sig value of 0.000 < 0.05 and a t-statistic of 1.065. Furthermore, the brand image variable has a significant effect on the intention to save in Islamic banks in IAIN Fattahul Muluk Papuan students with a sig value of 0.000 < 0.05 with a t-statistic value of 3,854.

F Test (Simultan)

The f test or anova test is a test conducted to see the effect of all independent variables simultaneously on the dependent variable. The basis for decision making, if the sig value < 0.05 then there is a simultaneous effect of the X variable on the Y variable, conversely if the sig value > 0.05 then there is no simultaneous influence of the X variable on the Y variable. The results of the f test calculation are as follows:

Table 8. F Test Results (Simultan)

		ANOVA				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	52.579	2	26.290	29.489	.000
	Residual	52.598	59	.891		
	Total	105.177	61			

**Table 9. Test Results for the Coefficient of Determination (R²)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707	.500	.483	.944

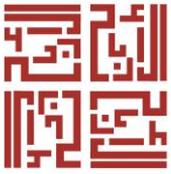
Based on the results of the *f* (simultaneous) test above, it can be seen that the sig value is $0.000 < 0.05$. This indicates that the variables of knowledge and brand image have a significant simultaneous effect on the intention to save in Islamic banks in IAIN Fattahul Muluk Papua students with an *f*-statistic value of 29,489.

Coefficient of Determination (R²)

Based on the calculation, the R Square coefficient is 0.500 or 50.0%, which means that the ability of the independent variables, namely knowledge and brand image, simultaneously influences the intention to save in Islamic banks in IAIN Fattahul Muluk Papua students by 50.0% and the remaining 50% influenced by other variables.

The Effect of Knowledge on Students' Interest in Saving in Islamic Banks

Based on the results of the analysis carried out, it was found that knowledge has a positive and significant effect on students' interest in saving at Islamic banks with a sig value of $0.000 < 0.05$ and a *t*-statistic of 1.065. Knowledge that influences the decision to purchase a product, it can be understood that the higher the student's knowledge of Islamic banking, the greater the interest in saving, and vice versa, the lower the student's knowledge of Islamic banking, the smaller the interest in saving in Islamic banking. The knowledge of IAIN FM Papua students has increased due to the presence of Islamic banking study programs on the campus, students from these study programs always try to disseminate information regarding Islamic banking that they get in lectures in areas within the campus. So that this is expected to be able to become students of Islamic banking study programs



who can become agents who provide knowledge to students in particular and the people of Papua in general.

Several research results support them by (Aswad & Patimbangi, 2022) shows that the knowledge variable has a positive and significant effect on the interest in saving at IAIN Bone students in Islamic banks with a result of $0.008 < 0.05$. Furthermore (Rokhani & Nurkhin, 2021) The results of the study show that knowledge has a positive and significant effect on the interest in saving of students who take Islamic economics courses at Islamic Commercial Banks. As well as (Novianti & Hakim, 2021) The results showed that there was an effect of Islamic banking knowledge on the interest in saving in active students of Islamic economics study programs at three state universities in Surabaya.

The research that does not support them is by (Prasetyo & Siwi, 2022) It shows that students' knowledge of Islamic banking has no significant effect on the interest in saving students of the Faculty of Economics, Padang State University in Islamic banks, this can be seen from the significant value of $0.594 > 0.05$. Furthermore (Mubarak, 2022) The results of the study show that knowledge has no effect on the interest in saving in the people of Banjarmasin City where most of the respondents in this study are students.

The Effect of Brand Image on Students' Interest in Saving at Islamic Banks

Based on the results of the analysis carried out, the results show that the brand image of Islamic banks has a positive and significant effect on the interest in saving students at Islamic banks in Papua with a sig value of $0.000 < 0.05$ with a t-statistic value of 3,854. The theory according to Saputra 2018 says that a company Those who are able to form a good brand image will be able to carry out promotions easily and effectively to consumers who have great opportunities to increase customer loyalty, but if they have a bad brand image, the value will be the opposite. The existence of Islamic banks is directly felt by students in the Bidikmisi scholarship program or now known as KIP-College scholarships. Islamic banks have become campus partners whose job is to distribute scholarship money to students who are recipients of the scholarship assistance. so that from there students can feel and provide an



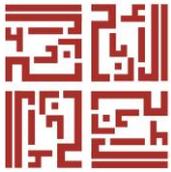
assessment of the brand image of Islamic banks based on the experiences felt by students. Apart from that, specifically for Islamic banking study program students in lectures there are several courses that collaborate with practitioners from Islamic banks. So this is what can build the company's brand image to students.

Conclusion

Based on the results and discussion of the research above, it can be concluded that the knowledge of IAIN Papua students has begun to increase in relation to products and services of Islamic banks. Furthermore, the brand image of Islamic banks has been built on campus with a marked increase in Islamic bank customers from students.

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