



INTEREST SAVING IN ISLAMIC BANKS: PROFIT SHARING, RELIGIOSITY, PRODUCT DIVERSITY, AND MODERATION BY PROMOTIONS

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ABSTRACT

This research aims to analyze the influence of profit sharing, religiosity, and product diversity on interest in saving at Islamic banks, with promotion as a moderating variable. The population of this research is students at private Universities in Central Java, with a total of 465,584 people, according to the latest source from Central Statistics Agency Central Java. The sampling technique used random sampling with a sample size of 100 people after being measured using the Slovin approach. The analysis technique for this research uses multiple linear regression and moderated regression analysis (MRA). The data is processed using IBM SPSS 25 software. This research shows that partially profit sharing, religiosity, product diversity, and promotion positively and significantly affect interest in saving at Islamic banks. Promotion can moderate the relationship between profit sharing and religiosity on interest in saving at Islamic banks. However, promotion cannot moderate the relationship between product diversity and interest in saving at Islamic banks. This research can complement existing theories and be a reference source for further research. It can also be a source of information for Islamic banking to increase customer interest in saving through profit sharing, religiosity, and diversity of products and promotions.

Keywords: profit sharing, religiosity, product diversity, promotions, interest saving.

INTRODUCTION

Banks are financial institutions that are essential to a country's economy. One of the banks in Indonesia is an Islamic bank, and Indonesia is a country with the largest Muslim population in the world, which has the potential to become a leader in the Islamic financial industry. To continue to increase economic growth in the Islamic financial sector, people can save at Islamic banks (Susetyarsi, Heridiansyah, and Wibowo 2022). Interest in saving in banks, especially Islamic banks, has become the attention of international researchers. This can be proven by research conducted by Ali, Hakimah, and Norliza (2018), which discusses empirical investigations of the adoption of Islamic banking in Brunei. Albaity and Rahman (2019) researched the interest of conventional bank customers in saving at Islamic banks in the United Arab Emirates from the perspective of Islamic financial literacy.

Bouteraa, Hisham, and Zainol (2020) examined the interest of Islamic bank customers in adopting green banking in the United Arab Emirates. Almagribi, Possumah, and Husayn (2020) examined Indonesian students' interest in using Islamic banks in Medina, Saudi Arabia. Ganesan, Pitchay, and Nasser (2020) researched the influence of interest in saving on financial literacy in Malaysian Islamic banking. Sen, Antara, and Sen (2020) examined the factors influencing Bangladeshi people's interest in opening savings at Islamic banks.



Jawad and Larbi (2023) examined Moroccan people's interest in saving in Islamic banks. This research shows that factors influence interest in saving in Islamic banks, and this research has different methods and results.

Several factors influence interest in saving at Islamic Banks, including profit sharing, religiosity and product diversity. Profit sharing positively affects interest in saving in Islamic banks (Pamilih and Widhiastuti 2020; Nugraheni and Widyani 2021; Faozan 2022). If the profit sharing is higher, then the interest in saving in Islamic banks is higher. This is different from the results of research from Hariati and Rochmawati (2022), which states that the profit-sharing has a negative effect on the interest in savings. This differs from research conducted by Prassetio (2017), which states that profit sharing does not significantly affect interest in saving in Islamic banks.

Religiosity means a person's attitude to life is based on the values they believe in (Mardiana, Thamrin, and Nuraini 2021). With a high level of religious knowledge, it is possible to increase interest in saving at Islamic banks whose products and services operate using the Islamic system and are under the supervision of the National Islamic Board. Saving can control dissaving behavior (Mardiana, Thamrin, and Nuraini 2021). Research conducted by Amini, Muflih, and Marwansyah (2020); Ilfita and Canggih (2021); Widiapraja, Haryono, and Fatah (2021); Nuraini and Hamzah (2022); Janah and Raharja (2023); Khotimah, Saputeri, and Warsiyah (2024) shows that religiosity positively and significantly affects interest in saving in Islamic banks. Different from the research conducted by Murniati, Juliasari, and Hanifah (2020); Mahgalena, Wahab, and Huda (2021); Rahim and Ilmiah (2022); Sodik et al. (2022) who say that religiosity does not affect interest in saving at Islamic banks.

Product diversity includes quality, diversity, excellence and brand (Susetyarsi, Heridiansyah, and Wibowo 2022). The relationship between product diversity and customer interests becomes the center of attention so that it can adapt to customers' goals and needs. Research conducted by Pamilih and Widhiastuti (2020); Widayat and Purwanto (2020); T. C. Putri and Gunawan (2021); Hermansyah, Kamanda, and Novel (2022); Wafa, Yuliati, and Sulistiyo (2023) shows that product diversity positively and significantly affects interest. This differs from the research conducted by Welsa, Kurniawan, and Nagar (2021); Febrian and Budianto (2023), who say that product diversity does not affect interest.

Previous research shows that there are inconsistent results. This could be a gap for further research in different places, and promotion could be added as a moderating variable. Promotions can influence interest in saving if someone is satisfied with the Islamic banking products offered, so interest is created in using savings products in Islamic banking (Musthofa and Musfiroh 2022). This research is strengthened by Bella, Faizal, and Fadilla (2023), where promotions significantly affect interest in saving at Islamic Banks. Research on factors that influence interest in saving in Islamic banks with promotion as a moderating variable has been carried out by Prabowo (2019); Pamilih and Widhiastuti (2020); however, there are differences in the independent variables with this research, so this research has a different position from previous research and is worthy of further research to analyze the influence of profit sharing, religiosity, and product diversity on interest in saving at the Islamic banks, with promotion as a



moderating variable. This research can provide information for Islamic banking in attracting people's interest in saving in terms of profit sharing, religiosity, product diversity and promotions.

LITERATURE REVIEW

Theory of Planned Behavior

The theory of planned behavior develops the theory of reasoned action. The theory of planned behavior was put forward by Ajzen (1985) in his article entitled "From intention to action: a theory of planned behavior". This theory states that before someone acts, that person must have an intention (interest). In this theory, there are three factors that influence a person's intentions (interest), namely attitude toward the behavior (attitude towards behavior), subjective norm and perceived behavioral control (Rawi, Luthfiyanti, and Widyaning 2023). The theory of planned behavior explains that a person's intentions and behavior will follow a person's beliefs naturally and consistently, no matter how those beliefs are formed. In this sense, behavior is said to be reasoned or planned. In addition, a person is warned not to carefully examine himself every time he is about to perform a behavior. With continuity, behavior becomes a routine habit without much conscious consideration (Ajzen 2015). Apart from the factors that form the theory, there are other important variables, namely demographic characteristics (age, gender, race, religion, education, income), general attitudes and life values, personality traits, emotions, and intelligence. These variables are considered as background factors for other factors in the theory of planned behavior. Something important to note in this theory is that the theory of planned behavior does not always consider rationality as the decision maker (Ajzen 2015).

Interest

Interest is a tendency to have a great desire for something as an interpretation of feelings of liking that arise because of the activities one carries out (Mardiana, Thamrin, and Nuraini 2021). Meanwhile, interest in saving is a situation experienced by a person before acting as a response to the customer's desire to seek information on a particular product or the customer's tendency to choose a suitable savings product so that someone with an interest will pay attention to the product (Fauzan et al. 2022). The indicators of interest are interested in finding information about bank products, considering purchasing, interested in trying, wanting to know the product, and wanting to have a product (Y. Putri et al. 2019).

Profit Sharing

Profit sharing is a form of agreement between fund providers and fund managers on sharing business results. It is determined by a number that shows the level of profit sharing ratio (Astuti 2020). Besides that, profit sharing is a system of procedures for sharing business results that the fund owner and fund manager have mutually agreed upon regarding the profits that will be obtained (Andriani and Halmawati 2019). The forms of Islamic banking products that use the principle of profit sharing are *mudharabah* and *musyarakah*. This principle is a general characteristic and foundation for implementing operational activities in



Islamic banking. Islamic banks based on *mudharabah* will make the bank a partner for customers or someone who borrows funds. As for the profit sharing indicators, *nisbah* (profit) is based on a percentage of profit, the return that customers expect to increase the amount of savings, the guarantee provided by the bank does not harm customers and the profit sharing ratio offered can attract customers (Faqih 2020).

Religiosity

Religiosity is a view of the extent of a person's belief in applying specific religious values and ideals that the individual practices or holds (Suhartini et al. 2021). Suppose it relates to financial behavior and the theory of usury in Islam. In that case, the relationship with religiosity is a concept where a person believes that usury or bank interest is haram, and customers can choose to use Islamic banks to avoid usury (Sodik et al. 2022). Religiosity is a religious aspect of religion a person lives in their heart. The meaning of religiosity is described as how to live life correctly and achieve happiness according to the Sharia (Rianto and Yoganingsih 2020). As for religiosity indicators are belief, religious practice, religious knowledge, appreciation, and consequence (Faha, Masruchin, and Latifah 2022).

Product Diversity

A product is anything in the form of physical things, services, experiences, events, people, places, organizations, information and ideas that the market offers to someone (Kotler and Keller 2016). Product diversity must meet consumer needs and desires; in Islamic banks, products must be produced based on Islamic principles (Febrian and Budianto 2023). The indicators of product diversity are quality, variety, primacy, and brand (Pamilih and Widhiastuti 2020).

Promotions

Promotions are an activity that influences consumers to get to know the products offered by the company, which makes them feel happy and then buy or use the product (Lang, Lim, and Guzmán 2022). Promotions are also communication that explains to consumers about a good or service to get attention, remind, educate, and convince potential users or consumers (Musthofa and Musfiroh 2022). Promotions are a marketing strategy companies use to improve sales of their products or services. Various types of promotions, such as advertising, Direct selling, and sales promotions, have been used by companies to achieve their goals in marketing a product or service (Rihadatulaisy and Trisyanti 2023). The promotion indicators are advertising, sales promotion, personal selling, public relations, and direct sales (Kurniawan et al. 2023).

Hypothesis Development

Profit sharing can also be included in control beliefs (theory of planned behavior) which are related to the belief that a behavior or job can be carried out; with the behavior of understanding the profit sharing ratio of Islamic banks, it is hoped that it can generate someone's interest in saving in Islamic banks (Pamilih and Widhiastuti 2020). The better an individual understands Islamic bank profit sharing, the higher their interest in saving in Islamic banks will be (Pamilih and



Widhiastuti 2020). One of the characteristics of Islamic banks is the profit sharing offered to prospective communities. At the beginning of the contract, the distribution of profits between the bank and the customer is determined. This is done to reduce the feeling of being disadvantaged by one of the parties, and the agreement between both parties determines the amount of profit shared. Operational management is a series of activities by an Islamic banking company to produce the expected output. Operational management has a vital role in developing a company. Islamic bank operational management is a series of activities by Islamic banks to achieve specific goals based on established Islamic rules (F. A. Aziz and Irfangi 2021). Profit sharing is a cooperation between both parties (Faqih 2020). Research conducted by Pamilih and Widhiastuti (2020); Nugraheni and Widyani (2021); Faozan (2022) states that profit sharing has a positive effect on interest in saving in Islamic banks. For this reason, the hypothesis (H1) is obtained: Profit sharing positively affects interest in saving in Islamic banks.

Religiosity is included in other factors influencing the theory of planned behavior, namely demographic variables, one of which is religion. Therefore, the higher a person's religiosity, the greater the influence on Islamic law regarding banking (Pamilih and Widhiastuti 2020). The higher a person's level of religiosity, the higher a person's interest in saving at an Islamic bank (Mardiana, Thamrin, and Nuraini 2021). Someone who has a high level of religiosity will believe that saving in an Islamic bank is one way for them to strengthen their obedience and deep belief in carrying out every religious rule. Religiosity plays a role in considering the activities carried out by a person. Activities in Islamic teachings must be based on Islamic principles. Research conducted by Amini, Muflih, and Marwansyah (2020); Ilfita and Canggi (2021); Widiapraja, Haryono, and Fatah (2021); Nuraini and Hamzah (2022); Janah and Raharja (2023); Khotimah, Saputeri, and Warsiyah (2024) shows that religiosity positively and significantly affects interest in saving in Islamic banks. For this reason, the hypothesis (H2) is obtained: Religiosity positively affects interest in saving at Islamic banks.

The diversity of Islamic banking products can also enter into control beliefs, which are related to a belief that a behavior or job can be carried out; it is hoped that the diversity of Islamic bank products can increase someone's interest in saving at Islamic banks (Pamilih and Widhiastuti 2020). Product diversity has a significant influence on interest in saving at Islamic banks. The more complete the product is, the more satisfaction it will provide customers, meaning interest in saving at Islamic banks will also increase (Aswad and Patimbangi 2022). Product diversity can satisfy consumer tastes, preferences and expectations; therefore, product diversity is needed to increase someone's interest in saving at an Islamic bank. Bank products must continue to be improved according to the wishes and expectations of the community so that people's interest in saving in Islamic banks also increases (Wafa, Yuliati, and Sulistiyo 2023). Research conducted by Pamilih and Widhiastuti (2020); Widayat and Purwanto (2020); T. C. Putri and Gunawan (2021); Hermansyah, Kamanda, and Novel (2022); Wafa, Yuliati, and Sulistiyo (2023) shows that product diversity positively and significantly affects interest. For this reason, hypothesis (H3) is obtained: Product diversity positively and significantly affects interest in saving at Islamic banks.

Promotion has a positive influence and affects the interest in saving in Islamic banks; if the bank has a positive relationship with potential customers, then potential customers will be interested in saving at an Islamic bank (Rozikin and Sholekhah 2020). Promotion is one of them. The bank's marketing strategy is to inform customers about the types of products and services the bank has so that customers are interested in saving at an Islamic bank. Promotion is one of the strategies used by the bank. It is a marketing strategy to inform customers about the types of products and services the bank has so that customers are interested in saving at an Islamic bank. Research conducted by Bella, Faizal, and Fadilla (2023); Rihadatulaisy and Trisyanti (2023) state that promotions positively and significantly influence interest in saving in Islamic banks. For this reason, hypothesis (H4) is obtained: Promotion positively and significantly affects interest in saving at Islamic banks.

Promotion is a powerful tool to attract and retain customers. The promotion aims to inform about all the products offered and tries to attract potential new customers. Promotion has a positive and significant effect on interest in saving at Islamic banks (Aswad and Patimbangi 2022). The results of this research are in line with the results of research conducted by Bella, Faizal, and Fadilla (2023) where promotions have a significant effect on interest in saving at Islamic banks. Promotion is one way to attract and retain potential customers. The better the level of profit sharing provided by the bank to customers, accompanied by or strengthened by appropriate and high levels of promotion, the greater the interest in saving at Islamic banks. Based on several research results, the assumption is that with an appropriate and high level of promotion, a person's interest in saving at a Islamic bank will also increase. For this reason, the hypothesis (H5) is obtained: Promotions can moderate the relationship between profit sharing and interest in saving in Islamic banks.

Research from Mardiana, Thamrin, and Nuraini (2021) states that religiosity positively and significantly affects a person's interest in saving at an Islamic bank. Promotions carried out by Islamic banking must be appropriate and able to attract the interest of someone who sees them and can give a good impression. Of course, promotions or advertisements broadcast by the bank must also be efficient and can be captured by readers or viewers (N. Aziz and Hendrastyo 2020). Based on several studies, it is assumed that a high level of religiosity, accompanied or supported by promotions that provide education that Islamic bank products are by Islamic principles, will increase a person's interest in saving at Islamic banks. For this reason, the hypothesis (H6) is obtained: Promotions can moderate the relationship between religiosity and interest in saving in Islamic banks.

Research from Wafa, Yuliati, and Sulistyo (2023) states that product diversity influences a person's interest in saving profitably; product diversity is needed to satisfy a person's taste. Promotion is a means that can provide an understanding of the presence of products or services that have been processed in such a way (Aisya and Riyadi 2020). Promotion usually consists of the price, where it is obtained, and the product's characteristics and advantages, differentiating one product from another. With the results of these studies, the assumption is that appropriate product diversity accompanied by high promotion will increase a person's interest in saving at an Islamic bank because they will

become more knowledgeable about information on the diversity of existing bank products. For this reason, hypothesis (H7) is obtained: Promotions can moderate the relationship between product diversity and interest in saving at Islamic banks.

METHOD

The research method used in this research is quantitative. The population of this research is students at private Universities in Central Java, with a total of 465,584 people, according to the latest source from Central Statistics Agency Central Java. The sampling technique used random sampling with a sample size of 100 people after being measured using the Slovin approach. The data collection technique used a questionnaire distributed online to respondents via Google Forms, measured using a Likert scale. The research consists of independent variables: profit sharing, religiosity, and product diversity; the dependent variables are interesting, and the moderating variable is promotion. The analysis technique for this research uses multiple linear regression and moderated regression analysis (MRA). This research uses a validity test, reliability test, classical assumptions test (normality, multicollinearity and heteroscedasticity test), and hypothesis tests. The data is processed using IBM SPSS 25 software.

RESULTS AND DISCUSSIONS

Validity and Reliability Results

The validity test measures whether a questionnaire is valid or not. In determining whether a statement in the questionnaire is appropriate, the author used a validity test at a significance level of 5% in this study. The value of the r -table with $df = n-2$ will be ($df = 100-2 = 98$) so that the r -table at the 5 percent significance level is 0.1966. If $r\text{-stat} > r\text{-table}$ (0.1966), then a statement item is declared valid, and if, on the contrary, $r\text{-stat} < r\text{-table}$ (0.1966), then the statement item is declared invalid. Table 1 shows that all items of the existing variables have an $r\text{-stat}$ value $> r\text{-table}$ (0.1966), meaning the data can be valid. A reliability test is about the consistency or stability of respondents' answers and whether they are consistent over time. Table 1 shows that all variables have a Cronbach alpha value > 0.60 , meaning that the data can be said to be reliable.

Table 1 Results of Validity and Reliability Test

Nu	Item	r-stat	Cronbach's Alpha
1	Profit Sharing (X1)		
	X1.1	0.788	0.685
	X1.2	0.804	
	X1.3	0.636	
	X1.4	0.633	
2	Religiosity (X2)		
	X2.1	0.665	0.691
	X2.2	0.766	
	X2.3	0.774	
	X2.4	0.689	
	X2.5	0.475	



3	Product Diversity (X3)		
	X3.1	0.716	
	X3.2	0.749	0.683
	X3.3	0.730	
	X3.4	0.671	
4	Interest (Y)		
	Y.1	0.642	
	Y.2	0.753	
	Y.3	0.570	0.628
	Y.4	0.643	
	Y.5	0.583	
5	Promotions (Z)		
	Z.1	0.662	
	Z.2	0.774	0.619
	Z.3	0.682	
	Z.4	0.610	

Source: primary data (processed, 2024)

Classic Assumption Results

Based on the normality test using the curve test, PP Plot test, and Kolmogorov-Smirnov test, the results show that the curve test histogram graph shows a normally distributed pattern. The PP plot test also shows that the points spread around the diagonal line, so it can be concluded that it is suitable for predicting interest in saving in Islamic banks. Then, based on the Kolmogorov-Smirnov test, the results show a significance level of 5 percent (0.05), so if the Asymp.Sig (2-tailed) value is 2.00 above the significance value of 0.05, it means that the residual variable is normally distributed. The results of the multicollinearity test show that the VIF (variance inflation factor) value based on the results of calculations using the SPSS 25 program obtained VIF values, namely profit sharing (1.185) < 10, religiosity (1.136) < 10, product diversity (5.359) and promotion (5.221) < 10. Apart from VIF, the multicollinearity test is also seen from the tolerance value. The results of the calculation show the tolerance value of the profit-sharing variable (0.844) > 0.1, religiosity (0.880) > 0.1, product diversity (0.688) > 0.1, and promotion (0.261) > 0.1. These results show that all independent variables show VIF values below 10 and tolerance values above 0.1, so it can be concluded, based on the test results, that the regression model is free from multicollinearity. The results of the Glejser test show that all variables have probability significance values above 0.05, so it can be concluded that the regression model is free from symptoms of heteroscedasticity.

Hypothesis Results

Multiple linear regression and moderated regression analysis analysis can be used as a tool to determine the effect of profit sharing (X1), religiosity (X2), and product diversity (X3) on interest in saving in Islamic banks (Y), moderated by promotions (Z).



Table 3 Hypothesis Results

Hypothesis	Coefficient	T-Stat	Sig.
H1: $X1 \rightarrow Y$	0.507	5.618	0.000
H2: $X2 \rightarrow Y$	0.187	2.587	0.011
H3: $X3 \rightarrow Y$	0.258	2.830	0.006
H4: $Z \rightarrow Y$	0.580	5.567	0.000
H5: $X1 \rightarrow Z \rightarrow Y$	0.023	3.836	0.000
H5: $X2 \rightarrow Z \rightarrow Y$	0.025	4.911	0.000
H5: $X3 \rightarrow Z \rightarrow Y$	0.019	1.343	0.182

Source: primary data (processed, 2024)

Based on Table 3 regarding the t-test results, the profit-sharing ($X1 \rightarrow Y$), the test results show a T-Stat value of 5.618 and a significance of 0.000. So, it can be said that the T-Stat value is greater than the T-table ($5.618 > 1.290$), and the significance is smaller than 0.05 ($0.000 < 0.05$), meaning that the profit sharing has a positive and significant effect on interest saving in Islamic banks (H1 is accepted). The religiosity variable ($X2 \rightarrow Y$) obtained a T-Stat value of 2.587 and a significance of 0.011. So, it can be said that the T-Stat value is greater than the T-table ($2.587 > 1.290$), and the significance is smaller than 0.05 ($0.011 < 0.05$), meaning that religiosity has a positive and significant effect on interest saving in Islamic banks (H2 is accepted). The product diversity variable ($X3 \rightarrow Y$) obtained a T-Stat value of 2.830 and a significance of 0.006. So, it can be said that the T-Stat value is greater than the T-table ($2.164 > 1.290$), and the significance is smaller than 0.05 ($0.006 < 0.05$), meaning that the product diversity has a positive and significant effect on interest in saving in Islamic banks (H3 is accepted). The promotions variable ($Z \rightarrow Y$) test results show a T-Sount value of 5.567 and a significance of 0.000. So, it can be said that the T-Stat value is greater than the T-table ($5.567 > 1.290$), and the significance is smaller than 0.05 ($0.000 < 0.05$), meaning that the promotions have a positive and significant effect on interest saving in Islamic banks (H4 is accepted).

For the profit-sharing variable ($X1 \rightarrow Z \rightarrow Y$), the test results show a T-Stat value of 3.836 and a significance of 0.000. So, it can be said that the T-Stat value is greater than the T-table ($3.836 > 1.290$), and the significance is smaller than 0.05 ($0.000 < 0.05$), meaning that the promotions can moderate the relationship between profit sharing and interest in saving in Islamic banks (H5 is accepted). The test results for the profit-sharing variable ($X2 \rightarrow Z \rightarrow Y$) show a T-Stat value of 4.911 and a significance of 0.000. So, it can be said that the T-Stat value is greater than the T-table ($4.911 > 1.290$), and the significance is smaller than 0.05 ($0.000 < 0.05$), meaning that the promotions can moderate the relationship between religiosity and interest in saving in Islamic banks (H6 is accepted). For the profit-sharing variable ($X3 \rightarrow Z \rightarrow Y$), the test results show a T-stat value of 1.343 and a significance of 0.000. So, it can be said that the T-Stat value is greater than the T-table ($1.343 > 1.290$), but the significance is more than 0.05 ($0.182 > 0.05$), meaning that the promotions are not able to moderate the relationship between product diversity and interest in saving in Islamic banks (H7 is rejected).



Effect of Profit Sharing on Interest in Saving at Islamic Banks

The findings show that profit sharing positively and significantly affects interest saving in Islamic banks. A positive effect can be interpreted as a high level of profit sharing in Islamic banks, resulting in high interest in saving at Islamic banks. Profit sharing is the amount of profit sharing that has been agreed between the two parties, namely the owner of the funds and the fund manager. The results of this study are in line with research conducted by Pamilih and Widhiastuti (2020); Nugraheni and Widyani (2021); Faozan (2022), which states that profit sharing has a positive and significant effect on interest in saving at Islamic banks. This research also aligns with the theory of planned behavior, where a person's beliefs or knowledge can influence interest; knowledge about the profit-sharing system in Islamic banking will increase a person's interest in saving in Islamic banking. This research is also reinforced by research conducted by Susetyarsi, Heridiansyah, and Wibowo (2022) regarding profit sharing variables on interest in saving at Islamic banks that profit sharing has a positive and significant effect on interest in saving at Islamic banks.

Effect of Religiosity on Interest in Saving at Islamic Banks

The findings show that religiosity positively and significantly affects interest saving in Islamic banks. Religiosity is a view of the extent to which an individual believes in religious values or ideals and how they practice them in everyday life. This research is also in line with the theory of planned behavior where religiosity is included in other factors influencing the theory of planned behavior, namely demographic variables, one of which is religion. Therefore, the higher a person's religiosity, the greater the influence on Islamic law regarding Islamic banking. This study's results align with research conducted by Mardiana, Thamrin, and Nuraini (2021) regarding the effect of religiosity on interest in saving at Islamic banks, which shows a positive and significant effect. This research is also reinforced by research conducted by Amini, Muflih, and Marwansyah (2020); Anindya and Hakim (2021); Ilfita and Canggi (2021); Widiapraja, Haryono, and Fatah (2021); Nuraini and Hamzah (2022); Janah and Raharja (2023); Khotimah, Saputeri, and Warsiyah (2024) state that religiosity positively and significantly affects interest in saving in Islamic banks.

Effect of Product Diversity on Interest in Saving at Islamic Banks

The findings show that product diversity positively and significantly affects interest in saving in Islamic banks. Product diversity is the variety of savings products that exist in Islamic banks and pay attention to quality, diversity, excellence, and brands that certainly use Islamic principles and can attract customer interest or maintain customer loyalty. This research is also in line with the theory of planned behavior; the diversity of Islamic banking products can also be included in control beliefs, which are related to a belief that a behavior or job can be carried out. The diversity of Islamic bank products can increase a person's interest in saving at Islamic banks. The results of this study are in line with research conducted by Pamilih and Widhiastuti (2020); Widayat and Purwanto (2020); T. C. Putri and Gunawan (2021); Hermansyah, Kamanda, and Novel (2022); Wafa, Yuliati, and Sulistiyo (2023) shows that product diversity positively and significantly affects interest.



Effect of Promotions Interest in Saving at Islamic Banks

The findings show that promotions positively and significantly affect interest saving in Islamic banks. Promotion is one way that Islamic banking can increase the public's or prospective customers' knowledge regarding existing Islamic banking products and the benefits that can be obtained if they use Islamic banking. If Islamic banks pay attention to their promotional methods adequately and appropriately, their level of interest in saving at Islamic banks will increase. This research aligns with the theory of planned behavior because a sense of confidence will increase a person's interest; with the proper promotion, a person will be interested in saving at an Islamic bank. This research is supported by research conducted by Rozikin and Sholekhah (2020); Bella, Faizal, and Fadilla (2023); Rihadatulaissy and Trisyanti (2023), which shows that the promotions variable has a positive effect on interest saving in Islamic banks.

Role of Promotion in Moderating the Relationship Between Profit Sharing and Interest Saving in Islamic Banks

The findings show that promotion can moderate the relationship between profit sharing and interest in saving at Islamic banks. The results of this study show positive and significant results, meaning that the higher the profit sharing accompanied by good promotion will increase student interest in saving at Islamic banks. Islamic bank products that use the principle of profit sharing and are far from usury create a sense of security so that students are expected to be interested in saving in Islamic banks, especially if accompanied by a good promotion on a large scale, it will increase student interest in saving at Islamic banks. A high profit-sharing rate and promotion will increase student interest in saving at Islamic banks. This research is in line with research conducted by Rihadatulaissy and Trisyanti (2023), which states that promotions have a positive and significant effect on interest in saving in Islamic banks, which means that if profit sharing in Islamic banks is channeled well and moderated by promotions, promotions will strengthen the relationship between profit sharing and interest saving in Islamic bank. The results of this study contradict research conducted by Pamilih and Widhiastuti (2020), which shows that promotion has a significant negative effect on moderating profit sharing and interest saving in Islamic banks.

Role of Promotion in Moderating Relationship Between Religiosity and Interest Saving in Islamic Banks

The findings show that promotions can moderate the relationship between religiosity and interest saving in Islamic banks. The results of this study show positive and significant results, meaning that higher religiosity accompanied by a high level of promotion will increase student interest in saving at Islamic banks. Without any promotion, students know that usury is forbidden in Islam. If the level of promotion regarding Islamic banking is increased and accompanied by the level of student religiosity, interest in saving at Islamic banks is expected to increase. The results of this study align with research conducted by Prabowo (2019) where the results of his research say that the role of promotion as a moderating variable has a positive and significant effect on interest saving in Islamic banks.



Role of Promotion in Moderating the Relationship Between Product Diversity and Interest Saving in Islamic Banks

The findings show that promotions cannot moderate the relationship between product diversity and interest saving in Islamic banks. The results of this study indicate that promotion cannot moderate the relationship between product diversity and interest in saving at Islamic banks. This means that promotion does not mediate the relationship between product diversity and interest in saving at Islamic banks. This research aligns with Fariani, Riyaldi, and Furda (2021), who state that promotions do not significantly affect interest in saving at Islamic banks because people need to learn about the products due to a lack of advertising and promotions. So, promotion cannot moderate the relationship between product diversity and interest in saving at Islamic banks because people need more promotion to understand Islamic banking products.

CONCLUSIONS

Based on the results and discussion, interest saving in Islamic banks can be influenced by profit-sharing, religiosity, product diversity and promotions. Apart from that, promotion can moderate the relationship between profit sharing and religiosity on interest saving in Islamic banks but cannot moderate the relationship between product diversity and interest in saving at Islamic banks. This research can complement existing theories and be a reference source for further research. It can also be a source of information for Islamic banking to increase customer interest in saving through profit sharing, religiosity, and diversity of products and promotions.

A limitation of this research is that the objects focused on are only students. Other limitations include the data collection process, where the information provided by respondents when filling out the questionnaire sometimes does not show the respondent's genuine opinion; this may occur due to differences in thoughts, assumptions and understanding of each respondent and could also be due to other factors such as honesty in filling out the questionnaire. The suggestions for further research are that researchers should not only focus on student research objects but can expand them to the public. Future researchers are also expected to be able to provide questionnaires directly to the public, not via online media, to avoid differences in understanding the questions.

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