

The Influence of Sharia Financial Literacy and Religiosity on Interest in Becoming a Customer of Bank Syariah Indonesia Pontianak Branch

Sri Mulyani^{1*}, Metasari Kartika¹, Sisi Amalia¹

¹Faculty of Economics and Business, Tanjungpura University, Indonesia

*Corresponding Author: Sri Mulyani

Faculty of Economics and Business, Tanjungpura University, Indonesia

Article History

Received: 25.07.2024

Accepted: 03.09.2024

Published: 19.09.2024

Abstract: This article discusses the effect of sharia financial literacy and religiosity on interest in becoming customers of the Indonesian sharia bank pontianak branch. This research uses quantitative research with a descriptive approach. The results of this study indicate that partially the Sharia Financial Literacy variable has a negative and insignificant effect on the interest in becoming a customer of the Indonesian sharia bank pontianak branch with -0.90. The religiosity variable has no positive and insignificant effect on students' interest in saving at Bank Syariah Indonesia with the result of -0.067.

Keywords: Sharia financial literacy, religiosity, interest, bank syariah indonesia, Pontianak.

1. INTRODUCTION

With 279,313,227 people, or about 87.2% of the total population in Indonesia, according to Worldometer's explanation of the latest UN data. Indonesia is one of the countries with the largest Muslim population in the world. In particular, the population of Pontianak City reached ± 679,818 people in the second semester of 2023 (Disdukcapil Kota Pontianak, January 2024).

The Table of Population According to Religion 2nd semester of 2023

Religion	Men	Women	Amount
Islam	1.713.008	1.646.970	3.359.978
Christian	336.910	311.411	648.321
Catholic	638.668	589.050	1.227.718
Buddha	1.439	1.261	2.700
Hindi	157.308	143.888	301.196
Confucian	8.715	7.781	16.496
Belief Flow	455	413	868
	2.856.503	2.700.774	5.557.277

According to the data report above, the majority of the population in pontianak is Muslim, with a total of ± 3,359,978. This is a great potential for the development of the Islamic banking industry. It can also be observed through the analysis of Islamic financial assets in Indonesia. The 2022 Islamic financial development report shows that Islamic banking has proven its resilience and is able to grow positively. This is indicated by the growth in total assets of IDR 802.26 trillion, or grew by 15.63% (yoy). In 2021, global Islamic finance assets reached US\$ 3.96 trillion, an increase of 16.76% from the previous year, which was US\$ 3.39 trillion, indicating that the industry is growing rapidly.

Bank Syariah Indonesia or abbreviated as BSI, is one of the largest Islamic banks in Indonesia. BSI is a merger of three state-owned banks, PT Bank Syariah Mandiri, PT Bank BNI Syariah, and PT Bank BRI Syariah. What

Copyright © 2024 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC 4.0) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

CITATION: Sri Mulyani, Metasari Kartika, Sisi Amalia (2024). The Influence of Sharia Financial Literacy and Religiosity on Interest in Becoming a Customer of Bank Syariah Indonesia Pontianak Branch. *South Asian Res J Bus Manag*, 6(5), 264-273. 264

distinguishes Bank Syariah Indonesia (BSI) from conventional banks is the prohibition of usury, gharar, maysir and only financing halal businesses. Bank Syariah Indonesia emerged as an alternative for Muslims who wanted to use financial services without worrying about the sin of usury. The government adopted a policy that encouraged the merger of Islamic banks and government-owned Islamic business units with the rationale of consolidating public attention to one Islamic bank and providing an excellent Islamic bank. The number of customers of Indonesian Islamic banks continues to increase every year as a result of the merger conditions of the three state-owned banks and the issuance by the Financial Services Authority (OJK). Public interest in making Islamic banks a trustworthy financial institution continues to increase.

Bank Syariah Indonesia was officially inaugurated at the State Palace on February 1, 2021. Although BSI is newly established, its assets in 2021 reached IDR 265 trillion with 1,244 branch offices across Indonesia. In 2022, its total assets increased by 15.67 percent to IDR 305.7 trillion, with 1,112 branch offices and 17,797,506 customers. In 2023, BSI's total assets increased by 15.67 percent to IDR 47.90 trillion (BSI Annual Report Book). The more assets that Bank Syariah Indonesia has shows that it has more customers. There were several key components that led to the increase in BSI assets and the increase in customers. First, there was the merger of three state-owned banks that were already well known to the public. The second is the prohibition of interest or usury. Many Muslims in Indonesia know that Islam prohibits usury, so that is what allows them to save at Bank Syariah Indonesia.

This research aims to determine how Sharia financial literacy affects. Because good Sharia financial literacy allows a person to understand the structure of Islamic financial institutions as well as the advantages or benefits that exist in Bank Syariah Indonesia. Auliya Rahmawati and Ali Hamdan's (2021) study shows that Indonesians lack understanding of Islamic finance. Financial services are not available to some people with middle to lower economy. Data collected by the World Bank shows that only 52% of people in Indonesia have contact with formal financial services, and 31% of people have access to informal financial services. In addition, it is unfortunate that approximately half of the Indonesian population does not understand informal and formal financial products and services. Therefore, researchers want to see whether Islamic financial literacy affects customer interest in saving at Islamic banks or not.

Not only is it necessary to increase knowledge about Islamic finance, but people must also understand religion so that they can control violations. Religion is a standard or foundation that binds its followers to obey all commands and prohibitions. Therefore, all actions of religious people are designed to achieve happiness and benefit in this world and the hereafter. Seeing the majority of the Muslim community in Pontianak, makes the researcher want to see if there is an influence of religiosity or beliefs that affect customer interest in saving.

Researchers also chose the Pontianak area for several reasons. First, Pontianak is a unique city with the title "equatorial city". Second, it has a majority Muslim population of ± 3359,978 people, although it is often considered by outsiders as an area with a majority of Dayak tribes. And with the location of Bank Syariah Indonesia Branches also easily accessible in various place.

2. LITERATURE REVIEW

2.1 Theoretical foundation

2.1.1 Sharia Financial Literacy

Some experts in the literature state that financial knowledge can be defined as financial literacy. Financial literacy is a combination of attitude, awareness, knowledge, and behavior required to make financial decisions that will ultimately result in one's prosperity. The significance of Islamic financial literacy is a person's knowledge, ability, or skill to manage their finances based on Islamic law. The level of financial literacy of each person varies depending on the information or knowledge they have. According to Zakaria *et al.*, (2020), indicators of organized finance include:

1. Islamic Finance
2. Knowledge of the law of interest
3. Halal and haram considerations about money owned

This study uses the opinion of Zakaria *et al.*, (2020) to measure Islamic financial literacy, which is defined as a collection of actions that improve people's skills, knowledge and confidence and enable them to manage their finances more broadly. Therefore, there is a strong correlation between this opinion and the subject of this study.

2.1.2 Religiosity

Religiosity or performing ritual acts (worship) and other acts driven by supernatural forces is an example of religiosity. It is not only about things that are visible and can be seen by the eyes, but also about things that happen in a person's heart. According to Thoules, cited by Feny Putriana Dewi in her thesis research, there are four types of factors that influence religiosity, which include:

1. **The influence of education or teaching and various social pressures:** The first factor includes the social impact on such religious development, such as parental education, social culture and traditions, and pressure from the social

environment to conform to the various opinions and beliefs accepted by society.

2. **Experience Factor:** With regard to the different types of experiences that construct religious attitudes, especially experiences of beauty, moral conflict, and religious emotional experiences. This factor often takes the form of spiritual experiences that can influence one's behavior quickly.
3. **Life Factors:** There are four types of basic needs as follows: the need for security and safety, the need for feelings of affection and self-worth, and needs that arise due to the threat of death.
4. **Intellectual Factors:** Related to the different phases of verbal reasoning and nationalization. Ancok said that religiosity is a diversity that includes various sides or dimensions that not only occur when a person performs ritual behavior (worship), but also when a person performs other activities driven by supernatural powers that are already believed in everyday life and according to his own religious law.

2.1.3 Interests

A person's desire or interest in something he likes is called interest. Rusdianto & Ibrahim (2016) state that interest not only affects a person's behavior which causes them to feel interested in something, but is also a psychological component inherent in a person that influences their decision to do something. Saving is saving money in piggy banks, posts, banks, or other places, according to the Big Indonesian Dictionary. According to Swastha and Irawan (2001), there are three components that influence a person's interest:

1. Interest
2. Desire, and
3. Conviction.

According to Slameto (2010), interest is a tendency and interest in something that is not preceded by orders or encouragement from other parties. Other researchers say interest means being interested, busy, or fully visible in the activity because they realize how important it is (Syahputra, 2020).

2.2 Empirical Study

Now we know that religiosity is a state that always encourages everyone to behave in accordance with their religious beliefs, especially in terms of consumers in the current economic era. According to beliefs, religion contains rules and standards that are used to act or make decisions as consumers. Research conducted by Auliya Rahmawati and Ali Hamdan (2021) found that the level of religiosity of people in the warugunung village is positively correlated with their level of interest in using Islamic bank products. This finding shows that there is a correlation between religiosity and people's interest in using Islamic bank products.

The purpose of Risa Nur Fauzi's research (2020) is to find out how Sharia financial literacy, religious knowledge, and promotion have an impact on the desire of santri students in Sleman Regency Yogyakarta to become customers of Islamic banks. The independent variables in the study are Sharia financial literacy, religious knowledge, and promotion, while the dependent variable is the desire to become an Islamic bank customer. A total of 80 santri students from Sleman Yogyakarta Regency at the same time became the sample of this study. Causal associative research is the type of research. Data were collected through questionnaires. The data analysis used is multiple linear regression analysis. The results showed that santri students in Sleman Regency Yogyakarta had an interest of 29% to become Islamic bank customers simultaneously. In addition, the variables of Sharia Financial Literacy, Religious Knowledge, and Promotion can only make a relatively small contribution to the interest in becoming Islamic bank customers, while 71% of other variables have a greater influence.

The study conducted by Ahmad Fauzi and Indri Murniawaty (2020) tried to identify the relationship between knowledge of Islamic finance and religiosity with the desire to become an Islamic bank customer. As an independent variable, religiosity is used as an independent variable, and as a dependent variable, interest in becoming an Islamic bank customer is used as a dependent variable. This research is quantitative research, and the sample is 79 FE UNNES students. Data were collected through questionnaires. Data analysis was performed using statistical analysis using the SPSS v.21 program. The results showed that the religiosity variable of 4.494% and the Islamic financial literacy variable of 17.977% each had a partial influence of 25.3% on the interest in becoming customers in Islamic banks.

The study conducted by Sodik Dwi Purnomo *et al.*, (2021) found that there was no significant influence on the interest of the Banyumas Regency community to save at Islamic banks. The studies of Fauzi (2020) and Rozikin & Solekhah (2020) found that financial literacy has a positive and significant impact on the desire to save at Islamic banks. The findings of this study are not in line with the findings of this study. Hakim's (2020) study found that financial literacy does not affect the desire to save at Islamic banks. This is due to the fact that respondents do not consider financial literacy as a major factor in their decision to save in Islamic banks. People believe that the operations of Islamic banks are the same as conventional banks, which leads to a low level of financial literacy. Not many people know about Islamic banking products, so many people do not know in detail about these products. In this study, financial literacy will have an influence

if it is supported by other factors such as respondents' trust and their income. Researchers think that income remains the main factor for respondents in determining their interest in saving at Islamic banks.

Research conducted by Dandi M Ilham *et al.*, (2022) found a relationship between Islamic financial literacy and religiosity with the interest of FEB Islamic Banking students at the Islamic University of Malang to save. In this study, knowledge of Islamic finance and religiosity were used as independent variables and the desire to become an Islamic bank client was used as the dependent variable. This research is quantitative research, and the subjects are FEB Islamic Banking students at the Islamic University of Malang, totaling 100 people. The purposive sampling technique was used to collect data. To analyze the data, the SPSS program was used to conduct multiple linear regression analysis. The results of this study indicate that interest in becoming a customer in the bank is partially influenced, with these two variables simultaneously affecting 17.4%.

The study of Sodik Dwi Purnomo *et al.*, (2021) found that the interest of the Banyumas Regency community to save at Islamic banks is not significant compared to financial literacy. Fauzi's research (2020) and Rozikin & Solekhah (2020) found that financial literacy has a positive and significant impact on interest in saving at Islamic banks. Hakim's research (2020) found that financial literacy does not have a positive or significant impact on interest in saving at Islamic banks. This is because respondents do not consider financial literacy as a major factor in choosing an Islamic bank to save. People believe that the operation of Islamic banks is the same as conventional banks, which leads to a lack of financial literacy. Not many people know about Islamic banking products, so many people do not know in detail about these products. In this study, financial literacy will have an influence if it is supported by other factors such as respondents' trust and their income. The researcher thinks that income remains the main factor for respondents in determining their interest in saving at Islamic banks.

2.3 Conceptual Framework

This study investigates the relationship between Islamic financial literacy (X1) and religiosity (X2) with customer interest of Bank Syariah Indonesia Pontianak branch (Y). It was found that both were positively correlated with customer interest in Bank Syariah Indonesia Pontianak branch.

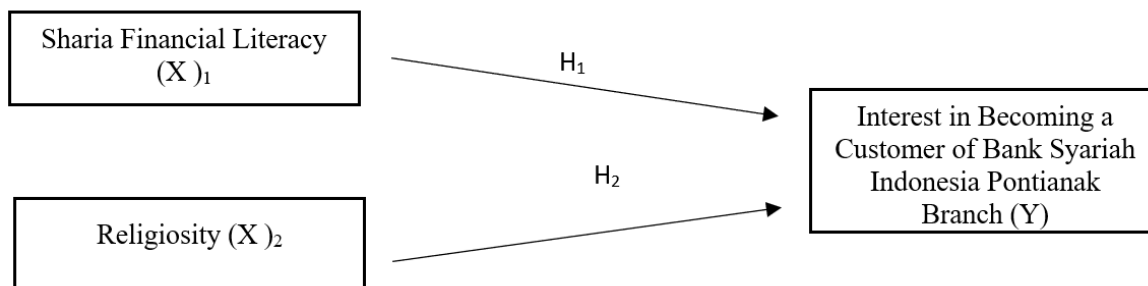


Figure 1: Conceptual Framework

3. RESEARCH METHODS

3.1 Form of Research

Based on the type of data and analysis used, this research is classified as quantitative research. According to Djollong (2014), quantitative research is a process of discovering knowledge that uses numerical data to analyze details about what we want to know. This research will convert data from questionnaires into numbers. This research is included in the deductive research category based on its thinking approach. According to Sujarweni (2015), deductive research is a type of research that generally becomes specific, meaning that research must begin with an existing theory and then conduct research to prove the theory.

3.2 Place and Time of Research

This research was conducted in Pontianak City and through online media by collecting data from people who continue to buy cosmetics without halal certification. The research will last for 3 (three) months, starting from the time the proposal is made until the time the results report is made.

3.3 Types and Sources of Data

This research uses primary data, which means data obtained or collected directly in the field by researchers. The variables of this study are Islamic financial literacy, religiosity, and the desire to become customers of Bank Syariah Indonesia Pontianak branch.

3.4 Population and Sample

3.4.1 Population

The population in this study were all customers who joined Bank Syariah Indonesia with the latest number as of the end of September 2023 19.22 million customers.

3.4.2 Sample

Samples are taken from a portion of the population consisting of the Islamic community. The sampling technique is Purposive Sampling, which is a technique used based on research objectives, not based on strata or regions. In this study, the criteria are as follows:

1. Respondents residing in pontianak
2. Respondents are customers of Bank Syariah Indonesia
3. Respondents are Muslim

3.5 Data Collection Technique

Data was collected by distributing online questionnaires to the population and tested using SPSS. by using analysis, validity test, and reliability test, then the results were obtained by classical hypothesis testing and multiple regression. In other words, the following linear regression equations were obtained to determine whether the independent variables affect the dependent variable:

$$Y: a + X1 + X2 + e$$

Where,

Y = Interest variable

a = constant

X1 = Sharia financial literacy variable

X2 = Variable religiosity

e = error

4. RESEARCH RESULTS AND DISCUSSION

The data analysis techniques used in this study are as follows.

1. Descriptive Statistics

Descriptive Statistics is a technique concerned with the collection and presentation of data to provide the information required by researchers. The benefit and advantage of these techniques is that they can present important information from various data sets in a concise and neat way.

Table 1: Descriptive Statistics

N	Minimum	Maximum	Mean	Std. Deviation	
Literacy	150	8	15	12.81	1.884
Religiousit Y	150	12	15	14.91	.439
Interest	150	14	24	21.32	2.523
Valid N (listwise)	150				

Source: Primary data processed 2024

Based on the table above, it can be seen that the highest average is found in indicator Y with a value of 21.32, this shows that respondents when becoming customers of Indonesian Islamic banks pay more attention to their interest in Indonesian Islamic banks. This is due to their interest and trust in Bank Syariah Indonesia.

Then the lowest indicator is 12.81, this shows that there are still many respondents who do not know much about Indonesian Islamic banks and the principles that exist in Indonesian Islamic banks. For this reason, it is hoped that Indonesian Islamic banks in pontianak will be able to create a good Islamic banking system with one of them developing financial literacy to the community in pontianak.

2. Validity Test

To test the accuracy of the research instrument, validity testing was carried out on each question item representing variable indicators. The test was carried out with the help of the SPSS version 25 program. The following are the results of the validity test:

Table 2: Sharia Financial Literacy Variable Validity test results

Question Item-	Validity Value	Description
1	0,394	Valid
2	0,669	Valid
3	0,634	Valid
4	0,728	Valid
5	0,699	Valid

Source: Data processing 2024

Based on the validity test results above, it can be seen that all questions for the Islamic financial literacy variable have a validity value above 0.05, which means that the value is valid.

Table 3: Results of the Religiousness Variable Validity test

Question Item-	Validity Value	Description
1	0,623	Valid
2	0,732	Valid
3	0,623	Valid
4	0,640	Valid
5	0,623	Valid

Based on the validity test results above, it can be seen that all questions for the religiosity variable have a validity value above 0.05, which means that the value is valid.

Table 4: Results of the Interest Variable Validity Test

Question Item-	Validity Value	Description
1	0,642	Valid
2	0,679	Valid
3	0,633	Valid
4	0,628	Valid
5	0,589	Valid
6	0,359	Valid
7	0,498	Valid
8	0,559	Valid

Source: Data processing 2024

Based on the validity test results above, it can be seen that all questions for the interest variable have a validity value above 0.05, which means that the value is valid.

3. Reliability Test

The reliability test is used to show the consistency of the measuring instrument used or the extent to which the measuring instrument can be trusted and relied upon. To test the reliability of a statement using the Cronbrach Alpha (α) test technique for the research variables through the SPSS program, with a significance degree of 95% ($\alpha = 0.05$), and $df = N-2$, the test criteria are as follows:

- a. If the calculated value of $r_{count} > r_{table}$, then it can be said to be reliable
- b. If the calculated value of $r_{count} < r_{table}$, it can be said to be unreliable. The results of the instrument reliability test in this study are as follows:

Table 5: Literacy

Cronbach's Alpha	N of Items
.626	5
.652	5
.711	8

Source: Primary data processed 2024

From the results of the reliability test above, it can be concluded that this study has a *Cronbach Alpha* value > 0.50 . So it can be concluded that the data can be said to be reliable and can be continued with further research.

4. Classical Assumption Test

Normality Test

Normality test is a test with the aim of testing whether in the regression model, variables have a normal distribution.

Table 6: One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
Std. Deviation		1.60702620
Most Extreme Differences	Absolute	.152
	Positive	.111
	Negative	-.152
Test Statistic		.152
Asymp. Sig. (2-tailed)		.000 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Primary data processed 2024

Based on the results of the normality test with the Kolmogrov-smirnov non-sample test is 0.152 and a significant value of 0.000 is obtained. It is concluded that the results have an abnormal distribution because it is smaller than the significance value of 0.05.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between independent variables (independent).

Table 7: Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Literacy	.975	1.026
	Religiousit Y	.975	1.026
a. Dependent Variable: INTEREST			

Source: Primary data processed 2024

Based on the multicollinearity test results above, it shows that all independent variables have a *tolerance* value <0.100 and VIF value > 10.00. So it can be concluded that there are no multicollinearity symptoms among the independent variables.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a linear regression model there is an inequality of variance from the residuals of one observation to another. The Glejser test is a statistical test that proposes to regress the absolute value of the residual against the independent variable. The probability result is said to be significant if the significance value is above the 5% confidence level or > 0.05. Conversely, if the significance value is <0.05, it is said that heteroscedasticity occurs.

Table 8: Coefficients^a

Unstandardized Coefficients				Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3.130	3.352		.934	.352
	RELIGIOUSIT Y	-.015	.227	-.006	-.068	.946
	TX11	-.090	.054	-.138	-1.675	.096
a. Dependent Variable: ABS_RES						

Source: Primary data processed 2024

Based on the test results above, it can be said that the variable X X1 2 does not experience symptoms of heteroscedasticity because its significance value is 0.096 > 0.05. And variable X2 also does not experience symptoms of heteroscedasticity because the value is 0.946 > 0.05. Previously, one of the variables, namely variable X1, experienced

symptoms of heteroscedasticity, so the researcher retested by transforming variable X1 into TX11. Then the test results of the two variables did not experience symptoms of heteroscedasticity.

5. F test

The F test can be used to test the simultaneous influence of independent variables (X1 and X2) and the dependent variable (Y). With the condition that if the significant value is less than 0.05, it concludes that the independent variable (X) has a significant effect simultaneously or together on the dependent variable (Y).

Table 9: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.085	2	2.543	1.453	.237 ^b
	Residuals	257.237	147	1.750		
	Total	262.322	149			

a. Dependent Variable: ABS_RES
 b. Predictors: (Constant), TX11, RELIGIOUSITY

Source: Primary data processed 2024

F table 9, f count 1.453 so f count is greater than F table, it can be said that the two variables have no effect on Y. see that the sig result is 0.237>0.05 so that the research is said to have no significant effect.

6. T test

The T test is to determine the effect of Sharia financial literacy (X1) and religiosity (X2) on customer saving interest in Bank Syariah Indonesia, it is necessary to test the hypothesis simultaneously which can be seen from the Coefficient table of SPSS 25 processing results.

Table 10: Coefficients^a

Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
B		Std. Error	Beta		
1	(Constant)	3.130		.934	.352
	Religiousit Y	-.015	-.006	-.068	.946
	TX11	-.090	-.138	-1.675	.096

a. Dependent Variable: ABS_RES

Source: Primary data processed 2024

Based on the data above, it can be seen that the t-count value of X1 -2008 and t-table 10, it can be concluded that t-count < t-table there is no influence between X1 on Y. And for the results of X2, the t-count value is -0.68 and t-table 1.655, it can be concluded that t-count < t-table there is no influence between X2 on Y.

7. Coefficient of Determination

The coefficient of determination is essentially used to measure how far the model's ability to explain the dependent variable. The coefficient of determination is between 0 and 1, if the existing coefficient value can provide almost all the information needed to detect the dependent variable.

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.139 ^a	.019	.006	1.32284

a. Predictors: (Constant), TX11, RELIGION

Source: Primary data processed 2024

Based on the test results, it is known that the adjusted R square value is 0.006, which means that the variables of Islamic financial literacy and religiosity contribute a joint influence of 6% to the interest variable and the rest is influenced by variables outside this study.

8. Multiple Linear Regression Analysis

Multiple regression analysis is a regression analysis that explains the relationship of the response variable (dependent variable) with factors that affect more than one predictor (independent variable). Multiple linear regression is the development of simple linear regression, which is the same tool used to analyze a variable.

Based on the table, data analysis using SPSS 25, the regression equation results are as follows:
Y: $3.130 - 0.90X_1 - 0.067X_2 + e$

Then the coefficients of the regression equation can be explained as follows:

- The constant value obtained is $3.130 > 0.05$, which means that if the variable of Islamic financial literacy and religiosity is assumed to be 0, the value of the decision to save is 3.130.
- The coefficient value of the Islamic financial literacy variable is negative at -0.90 , it means that if there is a 1% increase in the knowledge variable, it will cause an increase in interest of -0.90 .
- The coefficient value of the religiosity variable is negative at -0.067 , which means that if there is a 1% increase in the knowledge variable, it will cause an increase in interest of -0.067 .

DISCUSSION

The purpose of this study was to determine how the influence of sharia financial literacy and religiosity of Indonesian sharia bank customers in the pontianak branch has an impact on interest in becoming customers of Indonesian sharia bank in the pontianak branch.

1. The Influence of Sharia Financial Literacy on Interest in becoming a Customer of Bank Syariah Indonesia, Pontianak Branch

The results of the study indicate that the results of the analysis conducted obtained the results that Sharia Financial Literacy has a negative and insignificant effect on Interest in becoming a Customer of Bank Syariah Indonesia, Pontianak branch. These results are also in line with research from Sodik Dwi Purnomo, *et al.*, (2021), which says that sharia financial literacy has no significant effect on interest in saving in the people of Banyumas Regency.

Sharia Financial Literacy has a negative effect on Interest in becoming a Customer of Bank Syariah Indonesia, Pontianak branch, this is because the sample taken is among the public, where public knowledge about financial literacy is still minimal due to the lack of literacy evenly throughout the community and the most influential may be the knowledge of the differences between Islamic banks and conventional banks themselves in terms of presenting contracts and funds managed by banks.

2. The Influence of Religiosity on Interest in becoming a Customer of Bank Syariah Indonesia, Pontianak branch

Based on the results of the analysis conducted, the researcher obtained the results that religiosity has no effect on the interest in saving by students in Pontianak city. This research is in line with previous research, namely research from (Maghfiroh 2018) which says Religiosity has no influence on Interest in Saving at Islamic Banks with a significance value of $0.392 > 0.05(2)$.

Religiosity has no effect on the interest in becoming a customer of Bank Syariah Indonesia, Pontianak branch for Muslim communities in Pontianak city due to needs such as banking services still focusing on conventional banks such as, remittances by people who are far from Indonesian Islamic banks so they still use conventional banking services and promotions from conventional banks are more tempting than Bank Syariah Indonesia.

9. CONCLUSIONS AND RECOMMENDATIONS

A. Summary

Based on the article on "The Effect of Sharia Financial Literacy and Religiosity on Interest in Becoming Customers of Bank Syariah Indonesia Pontianak Branch," it can be concluded that the two variables, namely Islamic financial literacy and religiosity, do not have a significant influence on public interest in becoming customers at Bank Syariah Indonesia Pontianak branch. Although Islamic financial literacy and religiosity levels are factors that are often considered important in choosing an Islamic bank, in the context of this study, the results show that these factors do not significantly influence the decision of the people of Pontianak to become customers of Bank Syariah Indonesia.

B. Recommendation

The following are some suggestions that can be considered after knowing that knowledge about Islamic finance and religion does not have a significant impact on the desire to become a customer of Bank Syariah Indonesia Pontianak branch:

- Improve Service and Product Quality:** Bank Syariah Indonesia can concentrate on improving service quality and diversifying products that suit the needs and preferences of the Pontianak community. By offering more competitive products and services, the bank can attract more clients.
- Optimizing Marketing Strategies:** Increase more inventive and inventive marketing efforts, such as digital and social media campaigns, to reach more people. use testimonials from satisfied customers and hold seminars or promotional events to attract public attention.
- Improved Education and Information:** Although knowledge of Islamic finance was not significant in the study,

LITERATURE

- Fauzi, A., & Murniawaty, I. (2020). The effect of religiosity and Islamic financial literacy on students' interest in becoming customers in Islamic banks. *Economic Education Analysis Journal*, journal.unnes.ac.id
- Ilham, DM, Afifudin, A, & Sari, AFK (2022). ... The Effect of Sharia Financial Literacy and Religiosity on Interest in Saving at Islamic Banks (Case Study of Islamic University Islamic Banking FEB Students *El-Aswaq: Islamic Economics and ...*, jim.unisma.ac.id
- Rahmawati, A., & Hamdan, A. (2021). Analysis of the Effect of the Level of Sharia Financial Literacy and Religiosity on Interest in the Use of Islamic Bank Products (Case Study at *and Sharia*).
- Fauzi, R. N. (2020). The Effect of Sharia Financial Literacy, Religious Knowledge, and Promotion on Interest in Becoming Customers of Islamic Banks (Case Study on Santri Students at *Journal of Education and Economics*, journal.student.uny.ac.id
- Maghfiroh, S. (2018). The influence of religiosity, income, and social environment on interest in saving at Islamic banks on female students of Darush Shalihah Islamic boarding school. *Journal of education and economics*, 7(3), 213-222.
- Arifin, M. N., & Mukhlis, I. (2022). Pengaruh literasi keuangan syariah dan religiusitas terhadap keputusan pengambilan pembiayaan usaha rakyat di bank syariah indonesia Malang Soetta. *Jurnal Ekonomi, Bisnis dan Pendidikan ...*, journal3.um.ac.id
- Araffi, M., & Haryono, S. (2022). Peran religiusitas dalam memoderasi persepsi, preferensi dan pengetahuan terhadap minat menjadi nasabah di Bank Syariah Indonesia. *J-MAS (Jurnal Manajemen dan Sains)*, jmas.unbari.ac.id
- Ulya, R. Y. (2020). Pengaruh gaya hidup, religiusitas dan literasi keuangan syariah mahasiswa perbankan syariah IAIN Purwokerto terhadap minat memilih produk bank syariah. *Purwokerto: IAIN Purwokerto*, repository.uinsaizu.ac.id
- Akib, B., & Nur, A. (2023). Pengaruh Islamic Branding, Literasi Keuangan Syariah dan Service Quality Terhadap Minat Masyarakat Menjadi Nasabah Bank Syariah Indonesia (Bsi) Cabang Gowa. *JUMABI: Jurnal Manajemen, Akuntansi Dan Bisnis*, 1(1), 21-29.
- Purnomo, S. D., Cahyo, H., & Mukharomah, S. A. (2021). Analisis Faktor-Faktor yang Mempengaruhi Minat Menabung di Bank Syariah pada Masyarakat Kabupaten Banyumas. *J-MAS (Jurnal Manajemen dan Sains)*, 6(2), 343-350.