ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY AND RELIGIOSITY ON TEACHERS' INTEREST OF AL-KAUTSAR ISLAMIC BOARDING SCHOOL IN SAVING AT ISLAMIC BANKS IN PEKANBARU

ANALISIS PENGARUH KUALITAS PELAYANAN DAN KEAGAMAAN TERHADAP MINAT GURU PESANTREN AL-KAUTSAR DALAM MENABUNG PADA BANK SYARIAH DI PEKANBARU

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ABSTRACT

This study aimed to analyze the effect of banks' service quality and teachers' religiosity on teachers' interest to save money in Islamic Banks in Pekanbaru. The study employed quantitative approach with 54 respondents from Al-Kaustar Islamic Boarding School in Pekanbaru. The data was analyzed by using SPSS version 22. The t-test and F-test were used to test the hypothesis. The results of this study indicated that the quality of service on interest in saving obtains a t-count value of 5.365, which was greater than the t table value of 1.671 with a significance level of 0.000<0.05. It shows that teachers' interest to save their money in Islamic banks was positively and significantly affected by the banks' quality of service. In addition, the religiosity obtained a t-count value of 3.521 which was also greater than the t-table value of 1.671 with a significance level of 0.002 <0.05. The F-test showed that the quality of service and religious understanding simultaneously affected the interest in saving the money with the effect of 72.6%, while other variables excluded in this study affected the remaining 27.4%.

Keywords*: Service quality, Religiosity, Interest in Savings, Pondok Modern Teachers*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan dan religiusitas terhadap minat menabung di bank Syariah pada guru pondok Modern Al-Kautsar Pekanbaru. Sampel yang digunakan dalam penelitian ini berjumlah 54 orang responden. Jenis penelitian ini adalah penelitian lapangan dengan pendekatan kuantitatif. Jenis data adalah data primer dengan teknik analisis menggunakan regresi linier berganda dengan pengolahan data menggunakan *Software SPSS Versi 22*. Pengujian hipotesis menggunakan analisis secara parsial (uji t) dan secara simultan (uji F). Hasil Penelitian ini menunjukkan bahwa kualitas pelayanan terhadap minat menabung diperoleh nilai t_{hitung} sebesar 5,365 lebih besar dari nilai t_{tabel} sebesar 1,671 dengan taraf signifikansi sebesar 0.000 < 0.05. Hal ini berarti bahwa kualitas pelayanan berpengaruh positif dan signifikan terhadap minat guru Pondok Modern al-Kautsar Pekanbaru untuk menabung di Perbankan Syariah. Hasil pengujian religiusitas terhadap minat menabung diperoleh nilai t_{hitung} sebesar 3,521 lebih besar dari nilai t_{tabel} sebesar 1,671 dengan taraf signifikansi sebesar 0.002 < 0.05. Hal ini berarti bahwa religiusitas berpengaruh positif dan signifikan terdapat minat guru Pondok Modern al-Kautsar Pekanbaru untuk menabung di Perbankan Syariah. Uji F test menunjukkan kualitas pelayanan dan religiusitas secara simultas berpengaruh signifikan terhadap minat menabung dengan pengharuh sebesar 72,6% sedangkan sisanya sebesar 27,4% dipengaruhi oleh variabel lain yang tidak diikutsertakan dalam penelitian ini.

Kata Kunci: Kualitas Pelayanan, Religiusitas, Minat Menabung, Guru Pondok Modern

INTRODUCTION

In its development, the growth of Islamic banks in Indonesia shows a significant progress. These remarks need to be appreciated. Islamic banks should take several efforts in order to develop their services by considering the services quality improvement strategies. In addition they also need to build a strong networking with Islamic institutions or organizations, especially Islamic boarding schools to empower the sharia economy. Furthermore, religiosity also affects customers' interest and decisions to save the money into Islamic banks.

Interest as a source of motivation, encourages people to do what they want if they are free to choose (Muh Risky, 2015). One of the primary factors which influence the interest of people to save their money into the banks was their monthly income. Each member of society may have different income levels which results in different interest for each individual in saving the money in any financial institution. Moreover, the quality of service and religiosity are also very important factors in influencing the saving decision.

In increasing the cooperation between Islamic banks and Islamic boarding schools requires necessary knowledge as well as good approaches to teachers teaching in the schools. Islamic teachings are instilled within the society which is marked by the existence of Islamic boarding schools. It is a part of the strategic elements in the community structure. If the schools, especially the *kyai* and the teachers possess adequate understanding on Islamic banking, their knowledge will be very beneficial for their students and their community as well.

Pekanbaru is a territory that shows a very significant numbers of Islamic boarding schools' growth, including the Islamic Boarding School of Al-Kaustar. Teachers from this Islamic school showed to have a bachelor, or a master, or a doctor degree from local and abroad universities specialized in Islamic religious education and sharia economics. Thus, with their knowledge on Islamic sharia and Islamic economics, it will affect their understanding of Islamic banks, especially with the issues of their interest to save the money in the Islamic banks as well as with the opportunity to use their products.

It is assumed that Al-Kautsar Islamic Boarding School has a high level of religiosity since the teachers possess good Islamic revealed knowledge. Thus, the teacher's interest in saving their money in the Islamic banks also will be higher. It is because they know the Islamic principles with regard to *riba.*

Literature Review
Service quality
Definition

According to the Indonesian Dictionary (2001), quality is the level of goodness or badness of something. According to Buddy in Wahyuningsih (2002), quality is a basic business strategy that produces goods and services to satisfy the requirements and satisfaction of internal and external consumers, explicitly and implicitly as well. The service is an action or activity that may be proposed by a party that is primarily immaterial and does not involve property (Kotler, 2002). Quality of service is a dynamic condition of a company with regard to their products, services, people, processes, and the environment that meets or exceeds the expectations and is able to competently create goods or services according to consumers'

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demand or expectations. Islam prohibits providing any poor quality of services from businesses, ether it is goods or services. This is mentioned by the Qur'an, in the Chapter of Al-Baqarah verse 267 which stated "O you who believe, spend of the good things which you have eraned or what We have brought forth for you out of earth, and do not aim at what is bad that you may spend (in alms) of it, while you would not take it yourselves unless you close your eyes and know that Allah is Rich and Praiseworthy".

Dimensions of Service Quality

According to Parasuraman in Irham (2018), one of the service quality approaches that are widely used as a reference in marketing research is the service quality model, namely:

1. Tangible (direct evidence), the capacity of society to show its existence to external parties. The appearance and capabilities of physical facilities and corporate infrastructure and the condition of the surrounding environment provide tangible evidence of services provided by service providers, such as physical facilities (buildings, waiting rooms, parkings), equipment and personnel;

2. Reliability, the capacity of the company to provide services as promised to the clients. In this context, Allah the Almighty wants each individual to keep the promises that have been made;

3. Responsiveness (responsiveness), an ability to provide fast and precise service to the customers, by conveying clear information or not letting customers wait too long without any clarity and providing solutions to customer problems quickly according to what was promised;

4. Competence, having the skills and knowledge needed for the employees (Spillane, 2006).

Religiosity Definition

Religiosity consists of various aspects or dimensions which happens when a person perfomrs ritual behavior (worship) as well as he performs other activities driven by supernatural powers (Ancok, 2008). According to Irham (2018), religiosity is the attitude of a person to live by the values they believe in. In the context of Islam, religiosity is implicitly inserted in the process of carrying out religious teachings in a *kaffah* or comprehensive manner. Thus, religiosity is the depth of his religious appraisal and belief in the existence of God that manifests itself in obeying orders and avoiding prohibitions without questions.

Dimensions of Religiosity

According to Glock and Stark in Ancok and Suroso (2008), there are 5 dimensions of religiosity in the context of Islam, namely:

1. Belief (ideological), the extent of a person's acceptance of dogmatic things in his religion. This dimension consists of the hope that religious people hold fast to certain theological views and acknowledge the truth of the doctrine. By itself, this dimension of belief demands the practice of worship as Islam taught.

2. Religious Ritual, the extent to which a person fulfills ceremonial obligations in their religion. This dimension includes cult behavior, obedience and the things that people do to show their commitment to their religion. The manifesting of this dimension is the conduct of certain religious communities in carrying out rituals related to religion;

3. Experience (experiential), feelings or experiences that have been experienced and felt. This dimension refers to the identification of the consequences of his day to day religious beliefs, practices, experiences and knowledge:

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4. Religious knowledge (intellectual), the extent to which individuals know, understand about their religious teachings, especially those in the holy book and other sources. In Islam, he understands the knowledge of Qur'an, the main teachings that must be believed and implemented, Islamic law and understanding of the knowledge of Islamic banking.

5. Consequences, a dimension that measures how far a person's behavior is motivated by the teachings of his religion in social life, for example, such as whether he visits a sick neighbor, helps people in trouble, donates his wealth, and so on.

Interest Definition

According to the Indonesian Dictionary (2001), interset is defined as a strong inclination of heart toward a passion or desire. According to Shah (2004), interest is a positive attitude from someone towards something that is done with feelings of pleasure and enthusiasm so that it can be accepted without letting it go. Thus, interest is a high tendency, or a high activity or, a great desire for something as the interpretation of the feeling of love that arise from those activities.

Factors Affecting Interest

The following factors are considered to influence the emergence of interest (Crow. 2018):

1. The factor of the person's needs. Looking at the needs that arise from within the individual, is a factor associated with physcal impulses, motives, defending oneself from hunger, fair, pain, and curiosity that generates interest in research;

2. Social motive factors, leading to environmental adaptation in order to be accepted and recognized by the environment or activities to address social needs, such as work, acquiring status, attracting attention and appreciation;

3. Emotional drivers or feelings, Interest that are closely linked to feelings or emotions, successful activities that are guided by interest will bring a sense of pleasure and enhance existing interest; otherwise, failure will diminish the interest of the individual.

RESEARCH METHODS

The research employed a descriptive quantitative research. It is a method of analyzing numerical data or numbers that are processed using statistical methods (Suranto, 2019). The research was conducted at Islamic Boarding School Al-Kautsar, located in Pekanbaru, Riau.

Population and Sample

The population included in this study was all teachers in the Islamic Boarding School Al-Kautsar Pekanbaru which amounted to 54 people. The sample is part of the number and features of the population (Sugiyono, 2013). The whole population was sampled using the aggregate sampling technique.

Validity test

Validity test was used to examine the truth and the validity of the research instrument used or to find out whether a questionnaire is valid or not. Questionnaire items are considered to be valid if the instrument is able to measures the validity test of a variable. It is valid if the value is greater than 0.05 or 5% (Sanusi, 2017).

Reliability Test

The reliability was tested by using the Cronbach Alpha technique. The instrument is considered reliable when its reliability ratio is >0.6 (Siregar, 2014). Reliability test was employed to ensure that the instrument used was reliable and trustworthy.

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Simultaneous Test (F Test)

The F test is conducted to determine the effect of the independent variables on the dependent variable (Riduwan, 2014). The F test basically shows whether all independent variables included in the model affect the dependent variable. The F-test was used to investigated the influence of independent variables, both quality and religiosity factors on the dependent variable, interest on savings.

Coefficient of Determination Test (R2)

To regulate how big the contribution of the X variable to the Y variable, the multiple determination coefficient test (Adjusted R2) is used. The coefficient of determination (Adjusted R2) is a quantity that shows how much change in the dependent variable (Y) can be influenced by the independent variable (X). (Riduwan, 2014). The coefficient of determination (R^2) test essentially measures how far the model's ability to explain the variation of the independent variables is.

Multiple Linear Regression Analysis

In analyzing the problems and the hypotheses of this study, the multiple linier regression analyses (multiple regression) was used in this study. The formula is as follows:

$Y=a+b1X1+b2X2$

Notes:

Y= Interest in Saving

a= Constant

b= Regression Coefficient

X1= Service Quality

X2= Religiosity

Partial Test (t Test)

The t-test was conducted to determine the effect of each independent variable on the dependent variable (Riduwan, 2014). The T-test serves to partially test the each variable. The results displayed in the table. If the probability of t-values or significance <0.005, it shows that there is some influence among independent variables on the partly dependent variable. However, if the probability of a t-value or significance >0.005, there is no significant effect between each independent variable on the dependent variable.

RESEARCH RESULTS AND DISCUSSION
Respondent Identity

Table 1. Respondent Background

No	Indicator	Number of person	Percentage (%)
1	Gender		
	Male	54	100
	Female	0	0.00
	Total	**54**	**100**
2	Age		
	< 20	6	11.11
	20 – 30	25	46.30
	30 – 40	15	27.78
	> 40	8	14.81
	Total	**54**	**100**
3	Education		
	Secondary Education	18	33.33
	Diploma	0	0.00
	Bachelor Degree	23	42.60
	Master/Ph.D	13	24.07
	Total	**54**	**100**

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Based on the above table, the total number of respondents was 54 people based on the following indicators: Firstly, respondents based on gender indicate that none of them were female, meaning teachers who teach at Pondok Modern Al-Kautsar Pekanbaru were all female. Secondly, respondents based on age level, the most dominant age was 20 to 30 (46.30%), followed by the age of 30 to 40 (27.78%), the age of > 40 (14.81%) and the age of <20 (11.11%) respectively. Thirdly, respondents based on their academic qualification showed that the majority of the respondents were bachelor degree with 42.60% or 23 people. The second majority of the respondents were teachers who only held secondary education qualification with 33,33% or 18 people. Currently they are pursuing bachelor degree at various universities in Pekanbaru. The last were teachers with master or Ph.D qualification with13 persons or 24.07%.

Validity Test

The validity of the instrument was tested by examining the Corrected Item-Total Correlation formula with a significant level of $\alpha=0.005$ which shows that an item is valid with a significant correlation with the total score. If the r count > r table, the items are also valid. However, if the r count < r table, the items are considered in valid. Details are presented as follows:

Table 2. Results of Validity Test
Source: SPSS Processed Data, 2021

Variabel	Items	*Corrected Item-Total Correlation*	R table $\alpha=0,05$	result
Quality of Service (X1)	Item 1	0.494	0,279	*Valid*
	Item 2	0.832	0,279	*Valid*
	Item 3	0.613	0,279	*Valid*
	Item 4	0.668	0,279	*Valid*
	Item 5	0.860	0,279	*Valid*
Religiosity(X2)	Item 6	0.621	0,279	*Valid*
	Item 7	0.575	0,279	*Valid*
	Item 8	0.446	0,279	*Valid*
	Item 9	0.340	0,279	*Valid*
	Item 10	0.284	0,279	*Valid*
Interest to save (Y)	Item 11	0.364	0,279	*Valid*
	Item 12	0.750	0,279	*Valid*
	Item 13	0.615	0,279	*Valid*
	Item 14	0.342	0,279	*Valid*
	Item 15	0.582	0,279	*Valid*

The above validity test shows that the value of r table is 0.279 which is smaller than the r value the Corrected Item-Total Correlation. Thus, all items are considered valid and feasible to be analyzed.

Table 3. Reliability Test Results

Reliability Test

The reliability test was measured by examining the Cronbach Alpha. The items are considered valid if it has a reliability coefficient of > 0.60. The details are as follows:

Variables	Items	Corrected Aplpha-Item Deleted	Cronbach's Alpha	results
Quality of Service (X1)	Item 1	0.854	0.60	*Reliable*
	Item 2	0.824	0.60	*Reliable*
	Item 3	0.839	0.60	*Reliable*
	Item 4	0.834	0.60	*Reliable*
	Item 5	0.830	0.60	*Reliable*
Religiosity(X2)	Item 6	0.837	0.60	*Reliable*
	Item 7	0.841	0.60	*Reliable*
	Item 8	0.847	0.60	*Reliable*
	Item 9	0.859	0.60	*Reliable*
	Item 10	0.861	0.60	*Reliable*
Interest to save (Y)	Item 11	0.851	0.60	*Reliable*
	Item 12	0.831	0.60	*Reliable*
	Item 13	0.838	0.60	*Reliable*
	Item 14	0.874	0.60	*Reliable*
	Item 15	0.841	0.60	*Reliable*

Source: SPSS Processed Data (2021).

Based on table 3 above, each variable indicates the Cronbach's alpha > 0.60. Thus all the variables; service quality, religiosity and interest in saving, are considered reliable.

Simultaneous Test (F Test)
Table 4. The result of f-test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	797.060	2	65.687	80.624	.000[b]
	Residual	286.699	51	3.295		
	Total	1083.758	53			

a. Dependent Variable: Interest

b. Predictors: (Constant), Religiosity and quality service

Source: SPSS Processed Data (2021).

The above table shows that the calculated F is 80.624, with a significance value of 0.000. Since the significance probability is much smaller than 0.05 then the Ha is accepted and the Ho is rejected. It indicates that the independent variables (service quality and religiosity) significantly affect the interest in saving with the value is 80,624.

Coefficient of Determination Test (R2)

Table 5. Coefficient of Determination Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858[a]	.735	.726	1.815

a. Predictors: (Constant), Religiosity and quality service

b. Dependent Variable: Interest

Source: SPSS Processed Data (2021).

Based on the above table, the coefficient value of Adjusted R Square is 0.726. It means that the contribution of the variation of the independent variables (quality of service and religiosity) is able to explain the variation of the dependent variable (interest for savings) at 72.6%, while the remaining 27.4% is influenced by other variables which are not included in this study.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	7.925	3.537	
	Quality service	.696	.130	.594
	Religiosity	.243	.082	.265

a. Dependent Variable: Interest

From the above table, the equation of multiple regressions can be described as follows:

Y= a+ b1X1+ b2X2

Y = 7.925+ 0.696X1+0.243X2

The interpretation of the regression equation above is:

a. The constant value (a) is 7.925. It shows that if the service quality and religiosity are assumed to be zero (0), then saving interest (Y) is worth by 7.925.

b. The linier regression of the service quality (X1) is 0.696 which indicates that the increase in quality service will increase the interest in saving (Y) by 0.696, assuming that the X2 variable is fixed.

c. The value of the linear regression coefficient of the religiosity variable (X2) is 0.243. It means that the increase in religiosity will increase interest in saving (Y) by 0.243 with the assumption that the variable X1 is fixed.

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Partial Test (t Test)

Table 7. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.925	3.537		4.853	.000
	Quality Service	.696	.130	.594	5.365	.000
	Religiosity	.243	.082	.265	3.521	.002

Source: SPSS Processed Data (2021)

If the value is smaller than the alpha (0.05), then the variable is positively affecting the dependent variable. The result of the t-test showed that the t-count values for quality service (X1) and religiosity (X2) are:

a. The t-count value of X1 (service quality) is 5.365 and the t-table value is 1.671 with a 0.05 significant level. Thus, t-count> t-table or 5.365>1.671, shows that the Ha is accepted and the Ho is rejected with a significant level of 0.05 (0.000<0.05). Therefore, statistically there is a positive and significant effect between service quality and interest in saving.

b. The t-count value of X2 (Religiosity) is 3.521 and the t-table is 1.671 with a 0.05 significant level. Thus, t-count>t-table or 3.521>1.671, shows that the Ha is accepted and the Ho is rejected with a significamt level of 0.05 (0.002>0.05). Thus, statistically there is a positive and significant effect between religiosity on saving interest.

c. Partially it is seen that the service quality (X1) with 5.365 dominantly affect the interest saving (Y)/

DISCUSSION

This study aims to examine the effect of service quality and religiosity on teachers' interest in saving which determining teachers decision at Al-Kautsar Islamic Boarding School, to save their money at Islamic banks. It is explained as follows:

Effect of Quality Service on Saving Interest

Findings from the study showed that quality service significantly affected the interest in saving. The statistical analyses identified that the t-value of the service quality variable was 5.365 with a significance level of 0.000 <0.05. It proves that the quality of service positively and significantly affected teachers' interest to save their money in Islamic banks.

The result of this study also confirms the research conducted by Siti Fatimatu Zahro (2019) which found the positive effect of bank's product, quality service, religious values, as well as the trust to save money at the BRISyariah bank of Demak. The service quality has a coefficient value of 0.152 and a t- test value of 3.215 with a significance value of 0.002.

The services provided by Islamic banks will be very influential for customers in choosing the bank. The factor that determines the level of company's success is the bank's ability to provide good services to customers. The services provided by Islamic banks will be noticed and compared by the public or customers to the services provided by the other banks.

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The Effect of Religiosity on Saving Interests

Findings also identified that religiosity significantly affected the interest to save money in Islamic banks. Statistical tests showed that the t-count value of the religiosity variable was 3.521 with a significance level of 0.002 <0.05. It describes that the teachers of Modern al-Kautsar Pekanbaru are interested to save their money in Islamic banking.

The results of this study supported Purwanto (2016) which found that religiosity and income level positively and significantly affected people's interest in saving their cash in Islamic banks. Similarly, the study of Mardiana et al (2021) found that religiosity significantly and positively affected teachers' interest to save money in the Islamic banks. On the contrary, Suprihati et al, (2021) mentioned that there was no significant effect of religiosity on customer interest to save money in Islamic banks.

At the Islamic boarding school's environment, good understanding of Islamic revealed knowledge is a normal practice. The older the teacher is, the higher his level of religiosity which may increase his interest to save his money in Islamic banks. Islamic banks use Islamic system on their products and services and are under the supervision of the National Sharia Council. In turn, it will give an impact on customers' interest in saving in Islamic banking.

A person is obedient in his religious teaching if he has good self-control in himself. Religion can control all human behavior, one of which is debt behavior (dissaving). This behavior as a way for people to satisfy and fulfill their needs really needs a control in order not to fall into excessive dissaving behavior. Besides, saving can also control dissaving behavior.

Quality of Service and Religiosity together affect the Interest in Savings

The f-value of the third hypothesis (80.624) showed a significance value of 0.000. With a significance value of less than 0.05 (0.000 < 0.05) it can be concluded that the quality of service and religiosity affect the teachers' interest of Islamic Boarding School of al-Kautsar to save money in Islamic banking.

The result of the adjusted R square (R2) coefficient value was 0.726 (72.6%). It means that there was a positive effect between service quality and religiosity which affect 72.6% of changes in interest in saving for teachers of Islamic Boarding School of al-Kautsar at Islamic banks. Another 72.4% was affected by other variables excluded from this study.

It is believed that religiosity can affect the teachers' interest to deposit their money in Islamic banks. Teachers' higher interest to save money in a sharia bank is caused by their belief that saving in a sharia bank is one of the ways of obedience to Allah the Almighty.

The quality of service also affects the teachers' interest in Al-Kaustar Islamic school todeposit their money in Islamic banks. The higher the quality of services provided by Islamic banks is, the higher the interest of teachers Al-Kaustar Islamic school to save the money in Islamic banks. Within their community, Islamic banks are considered to have the best service to the customers.

Based on the description above, in order to get the teachers' interest of the Islamic Boarding School of al-Kautsar Pekanbaru to save money in a sharia bank optimally, it is necessary for the Islamic banks to have good and excellent service quality and each individual of teacher should believe and obey the rules of Allah the Almighty.

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CONCLUSION

From the above discussion, it is concluded that:

1. Service quality positively and significantly affected Al-Kaustar Islamic School teachers' interest to save money in the Islamic banks, which is observed from the t-value of the service quality (5.365) with a significance level of 0.000 which is smaller than 0.05 (0.000 < 0.05). Therefore, the higher the quality of service, the higher the teachers' interest is to save money in Islamic banks. Thus, the hypothesis which states that Service Quality has a significant effect on teachers' decision to save money in Islamic banks is accepted.

2. Religiosity positively and significantly affected Al-Kaustar Islamic School teachers' interest to save money in the Islamic banks, which is observed from the t-value of the religiosity of 3.521 with a significance level of 0.002 which is smaller than 0.05 (0.002 <0.05). Thus, the higher the religiosity is, the higher the teachers' interest of Al-Kaustar Islamic School to deposit their money at Islamic banks.

3. Quality of service and religiosity positively and significantly affected teachers' saving interest of Al-Kaustar Islamic School in Islamic banks. It means that the Ha is accepted and Ho is rejected. It is seen from the computed F value of 80.062 with a significance level of 0.000 which is lower than 0.05 (0.000 <0.05). Then, the adjusted square R (R2) value was obtained at 0.726 (72.6%) which means that quality of service and religiousness have a positive and allocate 72.6% of the changes in the interest of the teachers of the al-Kautsar Islamic School to save money in Islamic banks, while the remaining 27.4% is influenced by other variables which are not included in this study.

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