THE INFLUENCE OF KNOWLEDGE, PROMOTION, AND SOCIAL ENVIRONMENT ON THE INTEREST OF MUSLIM STUDENTS IN MALANG CITY TO BECOME CUSTOMERS OF BANK SYARIAH INDONESIA WITH RELIGIOSITY AS A MODERATING VARIABLE

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Abstract:

This study aims to analyze (1). The effect of knowledge, promotion, and the social environment on the interest of Muslim students in Malang City to become Bank Syariah Indonesia (BSI). Customers. (2). The influence of religiosity can moderate the effect of knowledge, promotion, and social environment on the interest of Muslim students in Malang City who want to become BSI customers. This study uses quantitative methods with data collection techniques using questionnaires. The population in this study were Muslim students in Malang City. The sampling technique used purposive sampling, so the number of participants in this study was 164. Data analysis techniques in this study used Moderated Regression Analysis with the help of IBM SPSS Statistics 26 Software. The study results showed that knowledge and the social environment based on partial variables positively and significantly affect Muslim students' interest in saving to become BSI customers in Malang City. In contrast, the promotion variable does not positively affect Muslim students' interest in becoming BSI customers in Malang City. Moreover, religiosity can moderate the effect of the knowledge variable on the interest of Muslim students in Malang City in becoming BSI customers. However, religiosity cannot moderate the influence of promotion and social environment variables on the interest of Muslim students in Malang City in becoming BSI customers.

Keywords: *Knowledge, Promotion, Social Environment, Interest, Religiosity.*

INTRODUCTION

Banking plays a very important role and has a big influence on the world economy. Because banking does not only function as a storage of funds but also as a distributor of funds. According to Law No. 10 of 1998 concerning banking "a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and other forms in order to improve the standard of living of the people". Banking in Indonesia currently uses two systems, namely the conventional and sharia systems.

Conventional banks are financial institutions that operate conventionally, the reward for services provided by the bank is in the form of bank interest. While in Islamic banks the reward given is in the form of profit sharing and carries out its activities in accordance with Islamic sharia principles. (Ali, 2008)

According to (Siregar, 2020) , the emergence of Islamic banks in the national banking system is not merely to accommodate the interests of the majority Muslim

population of Indonesia, it is not a guarantee but *the real antithesis* of the development of Islamic banking itself which tends to be slower than conventional banking. Quoted from OJK, the market share of Islamic banking in September 2021 only reached 6.52%. a very low figure for Islamic banking, considering its location in the middle of a Muslim majority population. This indicates that the interest of the Indonesian people is still lacking in using Islamic banks.

Interest is a tendency or desire for something caused by an impulse, internal motivation influences the movement and will towards something, and this strong desire influences someone to do everything to fulfill the desire. (Shaleh, 2015).

According to Schiffman and Kanuk's theory quoted by (Handoko, 2008). . factors that influence interest include: First, knowledge, someone who has knowledge about a product usually wants to buy the product. Second, marketing, marketing activities are marketinhg tools such as products, prices, promotions, and locations. Third, environmental factors. Fourth, religiosity (religion). .

According to (Ujang, 2014). , the knowledge factor is one of the factors that can influence consumer behavior in decision making. Knowledge is very important to encourage the growth of public interest in using banking services, including Islamic banking.

Based on research conducted by (Amalia, 2018). , (Nurul Saraswati, 2016). , and (Utamy, 2019). found that knowledge has a positive and significant influence on people's interest in saving their money in Islamic banks. This research is supported by research (Ergun & Djedovic, 2010). which states that there is a positive and significant influence of knowledge on the decision of the Bosnian and Herzegoni people in choosing Islamic banks. This is different from the research conducted by (Aris Purwanto, 2016). which explains that knowledge has a negative and significant effect on people's interest in saving in Islamic banks. According to him, the higher the level of knowledge about Islamic banks, the higher the interest of people in saving their money in Islamic banks. This research is supported by research (Mahfuz, 2021). which found that partial knowledge had no positive and insignificant effect on the interest in saving among the congregation at the Al-Barkah Mosque in Bekasi City.

To introduce its products, Islamic banks must inform the public through promotions. Communication plays an important role in conducting promotions, because it must provide accurate information. With promotions, the public knows what the bank offers, thus increasing public interest in saving. (Gitosudarmo, 2000).

However, according to (Astuti and Mustikawati, 2013). , promotions conducted by banks can also reduce public interest if done in the wrong way. Therefore, banks must be able to utilize promotional media such as advertisements in print or electronic media, direct promotions or holding stands at available events.

Research conducted by (Istiqomah, 2015). and (Musyaffa and Iqbal, 2022). found that the promotion factor has a significant effect on the decision to save at Islamic Banks. High promotion to a Muslim about Islamic banks will increase that person's interest in saving at Islamic banks. This is different from research conducted by (Aisya and Riyadi, 2020). which states that promotion has no effect and is not significant on people's interest in saving at BMI.

Another factor that influences interest is the social environment factor. According to (Hamalik, 2016). social environment is everything in the natural environment that has a certain meaning or effect on each individual. The social environment as the basis of education is a conditional factor that influences individual behavior and is an important factor.

Research conducted by (Maghfiroh, 2018). and (Ramadhani, 2019). found that the social environment has a significant influence on the interest in saving in Islamic banks. In contrast to research conducted by (Maulidi, 2018). , it shows that the social environment has a negative and insignificant effect. This study is supported by research (Prasatiwi and Zuhdi, 2022). which found that the social environment does not have a significant effect on the interest in saving among alumni of the Al-Muayyad Islamic boarding school.

Religiosity is an attitude or awareness that arises from a person's faith or belief in a religion. Religious attitude is a condition within a person that makes him behave in accordance with his level of devotion to his religion. (Jalaluddin, 2010).

Research conducted by (Abhimantra et al., 2013). and (Faha, 2022). states that the religiosity factor has a positive influence on the decision to save in Islamic banks. Research (Rizal Prasasti, 2020). states that religiosity does not moderate the influence of knowledge on interest in saving in Islamic banks. Research (Mochammad Yoga, 2020). found that religiosity does not moderate the promotion of interest in saving in Islamic banks. While research (Febri Lianita, 2022). , says that religiosity can moderate the social environment on students' decisions to save in Islamic banks.

On February 1, 2021, Bank Syariah Indonesia officially graced the banking world in Indonesia. BSI was inaugurated by President Joko Widodo at the State Palace. BSI is a bank resulting from a merger between BRIS, BNIS, Mandiri Syariah. On January 27, 2021, the Financial Services Authority (OJK). officially issued a merger permit for the three Islamic banking businesses. This merger combines the advantages of the three Islamic banks, thus providing more complete services, wider reach, and having better capital capacity. Supported by synergy with companies and government commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to be able to compete globally. (https://ir.bankbsi.co.id).

BSI's development deserves appreciation. Although it has only been running for about a year, BSI has been able to open 1,244 offices with 19,449 employees. Currently, BSI is ranked 7th among General Banks in Indonesia based on assets, with total assets of 265.3 trillion. (2021 Annual Report of Bank Syariah Indonesia).

However, from the results of observations conducted by researchers found that the majority of students have not used the services of Bank Syariah Indonesia, this is because most students still do not know BSI products and there are still those who assume that Bank Syariah Indonesia is only a label, while in its operations it is still the same as conventional banks. The results of this observation are supported by research (Amalia, 2018). , which found that students are still reluctant to open a sharia bank account, some have reasons from within themselves and some have reasons from outside. Internal reasons for example religiosity, students still have doubts about whether the practice of sharia banking is in accordance with Islamic law or not, while external reasons come from the sharia bank itself.

From the description that has been put forward, the researcher is interested in trying to test several variables that are expected to provide answers to the problem of student interest in becoming customers of Bank Syariah Indonesia. Therefore, the researcher wants to conduct a study entitled "The Influence of Knowledge, Promotion, and Social Environment on the Interest of Muslim Students in Malang City to Become Customers of Bank Syariah with Religiosity as a Moderating Variable".

RESEARCH METHOD

This study uses a quantitative method with an explanatory approach. According to (Sugiyono, 2017). explanatory research is a research method that aims to explain the position of the variables studied and the influence between one variable and another. The data in this study were collected using a questionnaire. And analyzed using the Moderate Regression Analysis test with the help of IBM SPSS Statistic 26 software.

The population in this study were Muslim students in Malang City. According to (Sugiyono, 2017). , population is a generalization domain consisting of objects or subjects that have certain qualities and characteristics that have been determined by researchers to be studied and then drawn conclusions.

The sample in this study was 164 students. (Sugiyono, 2017). , explains that a sample is a subject or object of research selected to represent the entire population. Sampling using purposive sampling technique. Purposive sampling is sampling based on certain considerations or criteria made by researchers such as population characteristics or previously known characteristics. (Sugiyono, 2017).

The criteria that have been set by the researcher are Muslim students who are registered in the top 5 (five). ranked campuses in Malang City, namely Brawijaya University (UB). , Malang University (UM). , Muhammadiyah University of Malang (UMM). , UIN Malana Malik Ibrahim Malang, Islamic University of Malang (UNISMA). , and who have used BSI accounts for 1.5 years. So the respondents in this study are several students representing the campuses that have been mentioned, with the following samples:

No	University	Number of Samples
1	University of Brawijaya	17
2	Malang State University	20
3	University of Muhammadiyah Malang	35
4	State Islamic University of Malang	66
5	UNISMA	27
	Total	164

Table 1. Number of Samples

RESULT AND DISCUSSION

Variables	Question Items	r-count	r - table	Information
Knowledge (X1).	X1_1	0.637	0.153	Valid
	X1_2	0.536	0.153	Valid
	X1_3	0.597	0.153	Valid
	X1_4	0.570	0.153	Valid
	X1_5	0.665	0.153	Valid
Promotion (X2).	X2_1	0.537	0.153	Valid
	X2_2	0.699	0.153	Valid
	X2_3	0.627	0.153	Valid
	X2_4	0.605	0.153	Valid
Social Environment (X3).	X3_1	0.592	0.153	Valid
	X3_2	0.626	0.153	Valid
	X3_3	0.633	0.153	Valid
	X3_4	0.621	0.153	Valid
	X3_5	0.570	0.153	Valid
	X3_6	0.554	0.153	Valid
Interest (Y).	Y_1	0.549	0.153	Valid
	Y_2	0.663	0.153	Valid
	Y_3	0.637	0.153	Valid
	Y_4	0.607	0.153	Valid
Religiosity (Z).	Z_1	0.371	0.153	Valid
	Z_2	0.299	0.153	Valid
	Z_3	0.409	0.153	Valid
	Z_4	0.487	0.153	Valid
	Z_5	0.383	0.153	Valid
	Z_6	0.361	0.153	Valid
	Z_7	0.456	0.153	Valid
	Z_8	0.374	0.153	Valid
	Z_9	0.296	0.153	Valid

From the results of the validity test table, it is known that each question item has an influence of r count > r table (0.153). . Thus, the question item is declared valid.

Table 3. Reliability Test

Variables	Reliability Coefficient	Cronbach's Alpha	Information
Knowledge (X1).	5 Question Items	0.809	Reliable
Promotion (X2).	4 Question Items	0.800	Reliable
Social Environment (X3).	6 Question Items	0.829	Reliable
Interest (Y).	4 Question Items	0.801	Reliable
Religiosity (Z).	9 Question Items	0.706	Reliable

Source: SPSS 26 Output

From the table above, it can be seen that each variable has a Cronbach Alpha value > 0.60. Thus, the variables (knowledge, promotion, social environment, interest, and religiosity). are declared reliable.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		164
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	1.34279044
Most Extreme Differences	Absolute	.068
	Positive	.068
	Negative	-.036
Test Statistics		.068
Asymp. Sig. (2-tailed).		.063 [c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the results of the normality test with Kolmogorov-Smirnov in the table above, it is known that the probability value of p or Asymp. Sig. (2-tailed). is 0.063 which is greater than the significance level, which is 0.05. This indicates that the normality assumption is met.

Coefficients [a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant).	1.266	1.207		1,049	.296		

	Knowledge	.201	.069	.244	2,896	.004	.324	3,089
	Promotion	.088	.076	.094	1.155	.250	.351	2,848
	Environment	.354	.058	.493	6.115	.000	.354	2,824
	Religiosity	.030	.039	.046	.755	.451	.614	1,629
a. Dependent Variable: Interest								

Table 5. Multicollinearity Test

Based on the table above, the respective VIF values are as follows:
1) The VIF value for the Independent variable Knowledge is 3.089 < 10 with a Tolerance value of 0.324 > 0.10, so the Independent variable Knowledge can be stated as not experiencing multicollinearity symptoms.
2) The VIF value for the Independent Promotion variable is 2.848 < 10 with a Tolerance value of 0.351 > 0.10, so the Independent Promotion variable can be stated as not experiencing multicollinearity symptoms.
3) The VIF value for the Independent Environmental variable is 2.824 < 10 with a Tolerance value of 0.354 > 0.10, so the Independent Environmental variable can be stated as not experiencing multicollinearity symptoms.
4) The VIF value for the Independent Religiosity variable is 1.629 < 10 with a Tolerance value of 0.614 > 0.10, so the Independent Religiosity variable can be stated as not experiencing multicollinearity symptoms.

Coefficients ᵃ						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant).	2.614	.778		3.359	.001
	Knowledge	.007	.045	.021	.153	.879
	Promotion	-.009	.049	-.025	-.194	.846
	Environment	-.063	.037	-.220	-1.691	.093
	Religiosity	-.001	.025	-.003	-.030	.976
a. Dependent Variable: abs						

Table 6. Heteroscedasticity Test

Knowledge variable is 0.879, of the Promotion variable is 0.846, of the Environment is 0.093, and of Religiosity is 0.976. Because the probability value (Sig). of all variables is more than the significance of 0.05 or 5%, it can be concluded that the assumption of homoscedasticity is met, which means that there is no symptom of heteroscedasticity.

Moderated Regression Analysis (MRA). test is a special application of multiple linear regression in which the regression equation contains elements of interaction (multiplication of two or more independent). . To use MRA we must compare two regression equation models to determine the type of moderator variable. (Ghozali, 2018). .

Coefficients ᵃ						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant).	1,865	.909		2,051	.042
	Knowledge	.223	.063	.271	3,543	.001
	Promotion	.085	.076	.091	1.128	.261

	Social Environment	.357	.058	.498	6.207	.000
a. Dependent Variable: Muslim Students' Interests						

Table 7. Regression Test 1

Based on the table above, it can be interpreted as follows:

1) The knowledge variable obtained a calculated t value (3.543). > t table (1.974). with sig (0.001). < 0.05. This indicates that Ho is rejected and Ha is accepted. This means that the knowledge variable has a positive and significant effect on the interest of Muslim students in Malang City to become BSI customers. Thus, the first hypothesis is accepted.

2) The promotion variable obtained a t-value of (1.128). < t table (1.974). with sig (0.261). > 0.05. This indicates that Ho is accepted and Ha is rejected. This means that the promotion variable has a negative and insignificant effect on the interest of Muslim students in Malang City to become BSI customers. Thus, the second hypothesis is rejected.

3) The social environment variable obtained a calculated t value (6.207). > t table (1.974). with sig (0.000). < 0.05. This indicates that Ho is rejected and Ha is accepted. This means that the social environment variable has a positive and significant effect on the interest of Muslim students in Malang City to become BSI customers. Thus, the third hypothesis is accepted.

Coefficients [a]						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant).	2.313	1,089		2.124	.035
	Knowledge	-1,748	.617	-2.125	-2,831	.005
	Promotion	.795	.732	.850	1,086	.279
	Social Environment	1,481	.631	2,066	2,346	.020
	Knowledge * Religiosity	.053	.017	3,704	3.194	.002
	Promotion * Religiosity	-.020	.020	-1.102	-.996	.321
	Social Environment * Religiosity	-.030	.017	-2.375	-1,793	.075
a. Dependent Variable: Interest						

Table 8. Regression Test 2

Based on the table above, it can be interpreted as follows:

1) The religiosity variable as a moderating variable obtained a calculated t value (3.194). > t table (1.974). with sig (0.002). < 0.05. This indicates that Ho is rejected and Ha is accepted. This means that the religiosity variable moderates knowledge on the interest of Muslim students in Malang City to become BSI customers. Thus, the fourth hypothesis is accepted.

2) The religiosity variable as a moderating variable obtained a calculated t value (-0.996). < t table (1.974). with sig (0.321). > 0.05. This indicates that Ho is accepted and Ha is rejected. This means that the religiosity variable does not moderate the promotion of the interest of Muslim students in Malang City to become BSI customers. Thus, the fifth hypothesis is rejected.

3) The religiosity variable as a moderating variable obtained a calculated t value (-1.793). < t table (1.974). with sig (0.75). > 0.05. This shows that Ho is accepted and Ha is rejected. This means that the religiosity variable does not moderate the social

environment towards the interest of Muslim students in Malang City to become BSI customers. Thus, the sixth hypothesis is rejected.

The Influence of Knowledge on Muslim Students' Interests

Based on the results of the analysis, it shows that the knowledge variable (X1). has a coefficient value of 0.223 with a calculated t value of 3.543> t table 1.974 with a significant level of 0.01 <0.05. So it can be concluded that the hypothesis (H1). is accepted, meaning that the knowledge variable has a positive and significant effect on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

This shows that Muslim students in Malang City before using Bank Syariah Indonesia already know about BSI even though only a big line. Muslim students in Malang City also understand that BSI is one of the banks in the world of banking activities that is able to clarify the elements that distinguish Islamic banks from conventional banks. After learning more about BSI, Muslim students in Malang City consider that BSI is the right choice to save their money either in the long term or temporarily.

The more knowledge Muslim students have about Bank Syariah Indonesia, the higher the interest of students to become customers of Bank Syariah Indonesia. This supports Sumarwan's theory which states that knowledge is one of the factors that can greatly influence consumer behavior in making decisions. Knowledge also plays an important role in growing public interest in using banking services, especially Islamic banking. (Ujang, 2014).

The knowledge gained by students is the result of their efforts to seek information about BSI products and services, the effort to seek knowledge or science is one of the recommendations of the Prophet Muhammad SAW:

طَلَبُ الْعِلْمِ فَرِيْضَةٌ عَلَى كُلِّ مُسْلِمِيْنَ وَمُسْلِمَاتٍ

Meaning: "Seeking knowledge is obligatory for every Muslim man and woman." (HR Bukhari). .

This study is in line with previous research conducted by (Nurul Saraswati, 2016). that the variable of public knowledge has a positive and significant influence on the interest in becoming a customer at a sharia bank in Magelang City. Likewise with research conducted by (Amalia, 2018). that the knowledge factor has a positive and significant influence on the public's interest in saving their money in a sharia bank.

The Influence of Promotion on Muslim Students' Interests

Based on the results of the analysis test, it shows that the promotion variable (X2). has a coefficient value of 0.085 with a calculated t value of 1.128 <t table 1.974 with a significant level of 0.261> 0.05. So it can be concluded that the hypothesis (H2). is rejected, meaning that the promotion variable does not have a positive and insignificant effect on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

Utami (2019), "Promotion related to information. Namely, various promotional media carried out can influence one's actions, for example, through advertising on social media such as Facebook, Instagram, websites, and so on. If the promotion carried out by the Islamic bank is good, it can increase the decision to save at the Islamic Bank". This means that promotion is related to information, namely various promotional media that are carried out can influence a person's actions, for example through advertising on social media such as Facebook, Instagram, websites, and so on. If the promotion carried out by the Islamic bank is good, it can increase the decision to save at the Islamic bank". therefore, promotion is one of the determining factors in increasing students' interest in becoming BSI customers.

Promotion in this study includes advertising, sales promotion and personal selling. From the results of descriptive analysis it was found that personal selling carried out by is still lacking, this can be seen from the results of the respondents' answers obtained, for the personal selling indicator has the lowest value compared to other

indicators. so that it cannot make students' interest stronger to use BSI.

This is in accordance with research conducted by (Aisya, 2020). which explains that the promotional variable does not have a significant effect on people's interest in saving at BMI. According to Aisya, what makes people interested in saving at BMI is only because of the basis of religiosity and the existence of antaradhin min kum, namely mutual consent in transactions or transactions between the bank and prospective customers.

The Influence of Social Environment on Muslim Students' Interests

From the analysis results, it is known that the social environment variable (X3). has a coefficient value of 0.357 with a calculated t value of 6.207> t table 1.974 with a significant level of 0.000 <0.05. So it can be concluded that the hypothesis (H3). is accepted, meaning that the social environment variable has a positive and significant effect on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

The environment as the basis for teaching is a factor that influences individual behavior and is an important factor. The social environment for individuals includes the family environment, school environment, and community environment. The family environment teaches about the importance of saving and teaches children to apply sharia principles in their lives, one of which is choosing to save in a sharia bank. The habits obtained by students from their family environment indirectly influence them in carrying out each of their activities.

The community environment provides education about the importance of implementing sharia principles in life, including in the economic sector, one of which is choosing sharia banking products and services, because sharia banks are usury- free banks, and in Islam the practice of usury is forbidden, according to the word of Allah SWT (Al-Baqarah: 275). :

وَاَحَلَّ اللهُ الْبَيْعَ وَحَرَّمَ الرِّبٰوا

Meaning: "Allah has permitted buying and selling and has prohibited usury "

So the community environment has an important role for respondents in making decisions to use BSI. This study is in line with research (Maghfiroh, 2018). which explains that the social environment has a significant positive influence on interest in saving in Islamic banks. It is also supported by Nut's research (Lita Faridah, 2021). which also found that the social environment has a positive and significant influence on interest saving in a sharia bank.

The Influence of Knowledge on Muslim Students' Interests with Religiosity as a Moderating Variable Based on the results of the analysis test, it is stated that the religiosity variable has a coefficient value of 0.053 with a calculated t value of 3.194> t table 1.974 with a significant level of 0.002 <0.05. So it can be concluded that the hypothesis (H4). is accepted, meaning that the religiosity variable can moderate the influence of knowledge on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

Knowledge about Islamic banking alone is not enough to increase students' interest in saving at BSI. From the results of previous studies, it was found that the influence of knowledge on interest is still inconsistent, this is because there are other factors that must be accompanied by knowledge, namely religiosity. Religiousness is not only a matter of human relations with the creator but must be instilled in every human activity, including economic activities. Religiosity arises from within a person and encourages them to do something that has been ordered by their religion.

(Triyuwono, 2006). stated that in sharia enterprise theory, the most important thing to underlie every definition of the concept is Allah SWT as the creator and sole owner of all resources in this world. So humans do all good things only hoping for the pleasure and grace of Allah SWT. Including in economic activities. Respondents who have good knowledge about sharia banks will be more interested in using sharia bank

products when they have a high level of religiosity. High religiosity will make respondents apply what they already know. This is in line with research conducted by (Azzahra, 2016). which found that religiosity can moderate the influence of knowledge variables on savings preferences in Islamic banks. and research conducted by (Damayanti, 2016). explains that religiosity has a positive influence on customer interest in saving at Bank Syariah Mandiri.

The Influence of Promotion on Muslim Students' Interests with Religiosity as a Moderating Variable

Based on the results of the analysis test, it is stated that the religiosity variable has a coefficient value of -0.020 with a calculated t value of -0.996 <t table 1.974 with a significant level of 0.321> 0.05. So it can be concluded that the hypothesis (H5). is rejected, meaning that the religiosity variable cannot moderate the influence of promotion on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia. This hypothesis was rejected because each person has a different level of religiosity. And to increase the religiosity of Muslim students does not need to be through promotion, Muslim students in Malang City know and are aware that BSI is a riba-free bank without any promotion. Moreover, Islamic banks operating in Indonesia have a Sharia Supervisory Board (DPS). that oversees all Islamic banking activities.

This result is in line with research conducted by (Mochammad Yoga, 2020). which found that religiosity cannot moderate the promotion of interest in saving in Islamic banks.The Influence of Social Environment on Muslim Students' Interests with Religiosity as a Moderating Variable. Based on the results of the analysis test, it is stated that the religiosity variable has a coefficient value of -0.030 with a calculated t value of -1.793 <t table 1.974 with a significant level of 0.075> 0.05. So it can be concluded that the hypothesis (H6). is rejected, meaning that the religiosity variable cannot moderate the influence of the social environment on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

This hypothesis was rejected because not all respondents studied sharia law, especially in banking, besides that it was also supported by other factors such as only sharia bank facilities that were included in the respondent's environment so that respondents were required to use BSI in their transactions. Moreover, the majority of respondents in this study had a pesantren background, so that the available transaction facilities mostly used sharia banks. This can be seen from the results of descriptive analysis on the social environment variable which shows that the statement "I use BSI from a friend and was advised to use BSI" has the lowest value of other statements. This is in line with research conducted by (Mirandhawati, 2020). which found that religiosity cannot moderate the social environment towards interest in saving in Islamic banks.

CONCLUSION

Based on the data analysis test, knowledge and social environment have a positive and significant influence on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia. While the promotion variable does not affect the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia. The religiosity variable as a moderating variable can only moderate the effect of knowledge on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia. and cannot moderate the promotion and social environment variables on the interest of Muslim students in Malang City to become customers of Bank Syariah Indonesia.

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