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**INFLUENCE OF HALAL CULTURE AND LITERACY ON THE  
INTEREST OF SAVING THE PEOPLE OF TOBELO CITY IN ISLAMIC  
BANKS**

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**Abstract**

The study aimed to find out the influence of halal culture and literacy on the saving interests of Tobelo city people in Islamic banks, using a sample of 100 people randomly obtained in the city of Tobelo. The data used in this study is primary data obtained by way of in-person interviews on the ground. and to influence the influence of halal culture and literacy on the interests of saving the people of Tobelo city in Sharia banks, used multiple linear regression analysis with SPSS 20 tools. From the results of the hypothesis test, it is seen that cultural variables have no effect on people's saving interest in Tobelo city towards Islamic banks. This is evidenced by testing the significant value for the effect of X1 on Y is  $0.903 > 0.05$  and the value of t calculated  $0.122 < t$  table 2.577 so it can be concluded that H1 is rejected which means there is no effect of X1 on Y. While the Halal Literacy Variable is very influential on the interest in saving the People of Tobelo City in Sharia Bank.

Keywords: Culture, Halal Literacy, Ask to save, Sharia Bank

## A. INTRODUCTION

Saving has become an inseparable thing in the economic life of today's society, because saving is part of investment and everyone should have an investment to be able to support a better economic life in the future. In the current era of the Global economy, financial institutions are competing to market their products for use by the public. The higher the public interest in the products they offer, the higher the financial institution will succeed in selling and attracting public interest in using its products. Similar to banking institutions, people are currently faced with various options for saving at a bank, starting from conventional commercial banks, Islamic commercial banks, rural banks, BPRS, and Islamic banks. Of course, the more choices offered by banking institutions, the more difficult it will be for people to make choices about saving. In addition to products, in determining which bank to go to for saving will also be increasingly difficult to determine by the public, both conventional banks and Islamic banks, which are growing at this time.

The development of Islamic banks is currently quite rapid and impressive in the public's heart because the offer of Islamic bank products is no less attractive to the public to make Islamic banks as an alternative bank for saving. One of the advantages of Islamic banks is the profit-sharing system which is of course in accordance with Islamic rules as well as being a differentiator between Islamic and conventional banks. In addition, the public's interest in Islamic banks certainly has its own reasons, whether due to the factor of past knowledge through halal literacy or cultural or habit factors that have been carried out by the surrounding environment first.

Talking about the halal literacy factor, it means that it cannot be separated from public knowledge about economic transactions in accordance with Islamic principles. In a Hadith narrated by HR. Tarmizi & Ibn Majah said that "What is lawful is what is permitted by Him, and what is unlawful is what is forbidden by Him", referring to the Hadith above, of course we are expected to always prioritize halal blessings in all activities or transactions that we do. do in everyday life, including determining the bank for us to deposit money or save. As a Muslim, we should have

good halal literacy in ourselves as a guide in living life so we don't get caught up in activities that are forbidden by Him. Not only halal literacy factors, culture or habits of previous people also affect a person's interest in making choices.

In a theory put forward by Melville Jean Herskovist (American Anthropology), Culture is something or a habit that is passed down from one generation to another, which is then referred to as superorganic. From the above opinion it can be said that the strength of a group of people will affect the individuals in the group. In everyday life, the smallest human group is the family and the environment around where they live. In group life, a person tends to do something with the habits of the group, for example in a family consisting of father, mother and children. A child will imitate what is the culture or habit of his parents, for example in terms of choosing a product or wanting to own something. Family or relatives in terms of culture tend to be collective (not individual) greatly determine behavior, product selection and purchasing activities from their families, consumers learn and socialize to become consumers in the future. The tendency of someone's interest to have something is usually influenced by environmental recommendations such as family, friends and others as a reference or basis for making decisions. Similarly, a person's interest in saving will be influenced by several factors, one of which is the culture or habits that have been carried out by the previous person which is usually used as a reference for choosing which bank to appoint. Phenomena like this often occur in people's lives, including the people in Tobelo City, North Halmahera.

The people in Tobelo City tend to be indigenous people who still uphold their customs, both in the form of cultural symbols and habits handed down by ancient people. It is often proven that cultural elements are always involved in every activity carried out by the local government and society in general which are still preserved today and sometimes the habits of parents in a family are also not infrequently passed down to their relatives. In addition, according to statistical data, it is noted that 63.88% of the population of the city of Tobelo are Christians, of which 60.04% are Protestants and 3.38% are Catholics. Then there are 36.50% Muslims, 0.06% Hindus and 0.02% Buddhists, 0.01% Confucians and 0.03% others. This encourages researchers to

examine whether there is an influence of cultural elements in the form of habits or behavior and halal literacy on a person's interest in saving.

Referring to the background above, the researcher is interested in conducting a research entitled "The Influence of Halal Culture and Literacy on the saving interest of the people of Tobelo City". The formulation of the problem posed in this study is as follows:

1. Does Culture affect the saving interest of the people of Tobelo City?
2. Does Halal Literacy affect the saving interest of the people of Tobelo City?

## **B. Theoretical Foundation**

### **1. Culture**

Melville Jean Herskovist in "Theory of culture" (American Anthropology), Culture is something or a habit that is passed down from one generation to another, which is then referred to as superorganic. In our daily life, culture is defined as a habit that may have been rooted for a long time until it is considered to be derived from one's ethnicity or genetic structure. However, the definition of culture according to academics is much broader than that, it is even said that there is no word "culture". In academic cultural studies, "cultural theory" is understood as a reading or study that aims to explain the characteristics, characteristics of culture and the implications of people's lives.

Humans are social creatures. In their lives they tend to live side by side with one another on a regular and sustainable basis. Everyone in his life always feels part of some form of group. Socially, the group can be defined as the existence of two or more people who interact with each other, share experiences, loyalty and passion (Macionis, 1996).

### **2. Halal Literacy**

According to the Hadith narrated by Tarmidhi and Ibn Majah, it is stated "What is lawful is what Allah has made lawful in His Book, and what is unlawful is what Allah has forbidden in His book; while what is silenced by Him is used (allowed) for you." (footnote). From the above Hadith it is clear that we as humans should have knowledge about the importance of Halal in life. Human daily activities can not be separated from economic activities ranging from work, to activities to meet the needs of daily life which without us realizing it is very close to Haram activities, for example buying and selling activities without contracts, savings and loans activities, as well as investment activities in the form of depositing our money in the bank. conventional. So that we avoid Haram activities, it is certainly important for us to know and implement activities based on Halal in our lives so that they become a blessing for us both in this world and in the Hereafter. This is certainly interesting for researchers to find out whether there is an effect of Halal Literacy used by customers in determining their interest in saving in Islamic banks.

### **C. DISCUSSION**

Multiple linear regression is a statistical analysis tool to measure the relationship between variables X1, X2 and Y (independent and dependent variables). The results of multiple linear regression testing using SPSS 20 can be seen in the table below :

**Tabel 4.2**  
**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	LITERASI HALAL (X2), BUDAYA (X1) <sup>b</sup>	.	Enter

a. Dependent Variable: MINAT MENABUNG (Y)

b. All requested variables entered.

This table shows which variables are processed, and which variables are the dependent variable and which are the independent variables. From the table above, it can be seen that the independent variable is the Halal Culture and Literacy variable

and the dependent variable is the interest in saving. Or in other words, the variables of Halal Culture and Literacy as an independent variable and interest in saving as the dependent variable.

**Tabel 4.3**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.083 <sup>a</sup>	.007	-.014	.55525

a. Predictors: (Constant), LITERASI HALAL (X2), BUDAYA (X1)

From this table shows the value of the correlation / relationship (R) that is equal to 0.083. From the output, the coefficient of determination (R Square) is 0.007. That implies that the effect of the independent variable (Halal Culture and Literacy) on the dependent variable (Saving Interest) is 83%. While the remaining 7% is influenced by other factors that are not involved in this study.

**Tabel 4.4**  
**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.205	2	.102	20.332	.000 <sup>b</sup>
	Residual	29.905	97	.308		
	Total	30.110	99			

a. Dependent Variable: MINAT MENABUNG (Y)

b. Predictors: (Constant), LITERASI HALAL (X2), BUDAYA (X1)

The ANOVA table provides an explanation of whether there is a significant (significant) effect on variables X1 and X2 (Halal Culture and Literacy) on variable Y (Saving Interests). And from the output of the table above, it shows that the calculated F value is 20.332 with a significant level of  $0.000 < 0.005$ , then the regression can be used for Saving Interests or in other words there is a significant influence on the Culture variable (X1) and Halal Literacy (X2) on the Saving Interest variable (Y).

**Tabel 4.5**  
**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.267	.679		10.698	.000
BUDAYA (X1)	.008	.062	.013	.122	.903
LITERASI HALAL (X2)	.017	.021	.084	3.815	.007

a. Dependent Variable: MINAT MENABUNG (Y)

a. First Hypothesis Testing (H1)

Testing the significant value for the influence of X1 on Y is  $0.903 > 0.05$  and the t count value is  $0.122 < t \text{ table } 2.577$  so it can be concluded that H1 is rejected, which means that there is no effect of X1 on Y.

b. Second Hypothesis Testing (H2)

Testing the significant value for the influence of X2 on Y is  $0.007 < 0.05$  and the t value is  $3.815 > t \text{ table } 2.577$  so it can be concluded that H2 is accepted which means there is an effect of X2 on Y.

**Discussion of the results of data analysis**

The people of Tobelo City tend to be indigenous people who still uphold their customs, both in the form of cultural symbols and habits handed down by ancient people. It is often proven that cultural elements are always involved in every activity carried out by the local government and society in general which are still preserved today and sometimes the habits of parents in a family are also not infrequently passed down to their relatives. In addition, according to statistical data, it is noted that 63.88% of the population of the city of Tobelo are Christians, of which 60.04% are Protestants and 3.38% are Catholics. Then there are 36.50% Muslims, 0.06% Hindus and 0.02% Buddhists, 0.01% Confucians and 0.03% others. This encourages researchers to examine whether there is an influence of cultural elements in the form of habits or behavior and halal literacy on a person's interest in saving.

From the results of hypothesis testing, it can be seen that the Cultural Variable has no effect on the saving interest of the people in Tobelo City towards Islamic Banks. This is evidenced by testing the Significant value for the influence of X1 on Y which is  $0.903 > 0.05$  and the t count value is  $0.122 < t \text{ table } 2.577$  so it can be concluded that H1 is rejected, which means that there is no effect of X1 on Y. While the Halal Literacy Variable is very influential on interest saving Tobelo City Community in a Sharia Bank.

#### **D. CONCLUSION**

Based on the results of the exposure to data analysis in the previous chapter, conclusions can be drawn as answers to the formulation of the research problem, namely:

1. Culturally (X1) has no effect on Saving Interests (Y) of the Tobelo City community in Islamic Banks.
2. Halal Literacy (X2) is very influential on the Savings Interest (Y) of the Tobelo City community in Islamic Banks.

#### **E. SUGGESTION**

In writing this research, the authors provide suggestions that can be developed for the parties concerned as follows:

1. For the people of Tobelo City to maintain their culture/customs as a legacy from their ancestors that needs to be preserved. In addition to culture, the Halal Literacy owned by the Tobelo City Community is quite good and there is a great hope that it will be maintained or improved.
2. This research provides an opportunity for other researchers to develop this research by using methods or adding variables in other studies.



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