

The Effect of Parents' Income, Lifestyle and Self-Control on Student's Saving Behavior in Sharia Economics Perspective

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This study aims to simultaneously examine the effect of parental income, lifestyle and self-control on saving behavior. This analysis uses independent variables, namely the influence of parental income, lifestyle and self-control. The dependent variable is saving behavior. The sample of this research is the customers of Al-Asiyah SMK Al-Asiyah Islamic Mini Bank. Sampling was done by purposive sampling method. Data collection was carried out by distributing questionnaires directly to students as many as 90 questionnaires. Statistical method using Multiple Linear Regression Analysis, by testing the hypothesis test statistic t and f. The results of this study indicate that parents' income and self-control significantly influence students' saving behavior, while lifestyle significantly influences students' saving behavior.

Keywords: Parental Income; Lifestyle; Self-Control; Islamic Mini Bank

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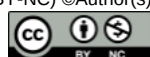
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INTRODUCTION

Indonesia is a country with quite a large number of people. (Aulianingrum & Rochmawati, 2021:1). Knowledge and understanding of finance is needed by individuals in order to be able to make the right decisions in fulfilling needs. (Sofia & Irianto, 2016:3). Managing finances well is one wise action that can be taken to improve economic conditions, both for yourself, your family or an institution (Nita and Agus, 2019:3). By managing finances properly, a person will be able to improve his economic condition in the present and in the future. Managing finances is not easy if individuals are not equipped with the ability, skills and strong desire. In addition, managing finances can get better if individuals have good behavior too. Financial management is the responsibility of each individual for their finances because financial management is related to the needs of daily life, one of which is by cultivating saving behavior. Saving behavior is an attempt by someone to set aside money and use it in the future (Rumini, et al, 2019; ;EB Putri & Wahjudi, 2022) however, saving

has not become a habit for most people in Indonesia. (Rendra, 2012; Krisdayanti, 2020: 1). The importance of saving behavior is so important that the Indonesian government has carried out several financial education activities with the "Let's Save" campaign as an implementation of Presidential Regulation (Perpes) No. 82 of 2016 concerning the national strategy of inclusive finance with the aim of increasing public awareness of the importance of saving habits from an early age. (Financial Services Authority, 2016:1).

This movement is intended to revive the culture of saving and investing among Indonesian people. Through this movement, it is hoped that the general public will become more familiar with a variety of financial products and services as a means for carrying out saving and investment activities in formal financial service institutions, as well as increasing domestic savings liquidity to support financing national development and community economic independence. (Financial Services Authority, 2016:1).

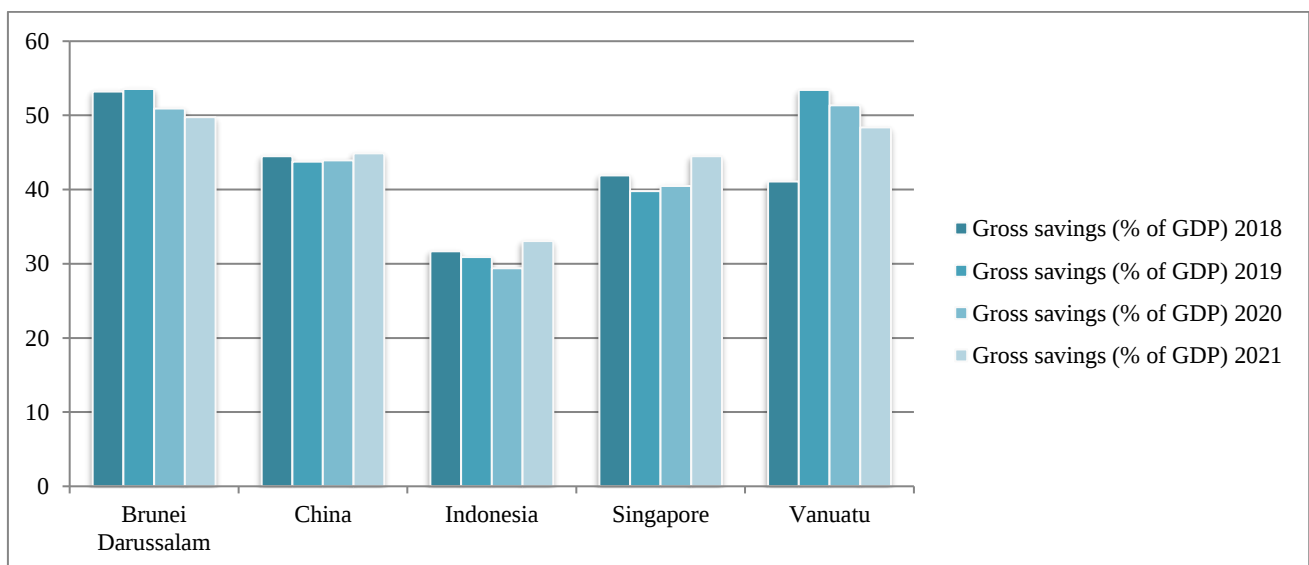


Figure 1. Graph of Gross Saving % of GDP
Source : World Bank Data (Last Updated Date 10/05/2023)

Another reason for the importance of increasing the culture of saving in society is Indonesia's savings to GDP ratio, which is around 33%, lower than Brunei's 49%, China's 45%, Singapore's 44% and Vanuatu's 48% in 2021. (Banks, 2021).

Students are a significant component of society. Students have high consumptive behavior and lead to reduced behavior in saving activities. In childhood students move from being dependent

towards being financially independent. Students have complex financial problems, because as students do not have personal income, the reserves of funds that are owned are also limited to be used each month, monthly money runs out prematurely due to wrong personal financial management, due to lack of budgeting in life, as well as lifestyle and wasteful consumption patterns. (Ardiana, 2017:65).

According to the results of the researchers' observations, saving behavior in students can be

influenced by 3 factors, namely: parental income, lifestyle, and self-control. Based on the observations of researchers at Al-Asiyah Vocational High School, especially students, they have not been able to control the finances they get from their parents, so there are still many students who do not have good saving behavior. Even though one of the majors at Al-Asiyah Vocational School is Sharia Banking, in which there are several lessons regarding Islamic financial literacy. Al-Asiyah Vocational High School even provides a Mini Syari'ah Bank which makes it easier for students to save without queuing, because Mini Syariah Bank officers will visit classes. However, students are still not able to change their habits to be smarter in managing finances. The students are still happy to spend money just to buy things that are beyond their needs. So, they have no savings for their future.

Based on the reviews above, the researcher is interested in studying further, so the researcher takes the title "The Influence of Parents' Income, Lifestyle, and Self-Control on Student Saving Behavior in the Perspective of Islamic Economics". Thus, based on the background that has been disclosed above, the identification of the problems in this study are:

a. Al-Asiyah Sharia Mini Bank is a Mini Bank founded by the Al-Asiyah Islamic Education Foundation which functions as a place for students to save money (saving) safely and in accordance with sharia principles.

b. Most of the customers at Bank Mini Syariah Al-Asiyah are students at SMK Al-Asiyah whose student income is only dependent on parents who give pocket money to students either monthly, weekly or daily.

c. The lifestyle of the students nowadays is more prestige, it doesn't matter if the money is enough for later, what is important according to him is to buy the things he likes. Allah forbids His servants from using wealth for extravagance or excess. This prohibition is stated in the Al-Quran in the letter Al-Isra verse 27: *"Verily, those who are extravagant are the brothers of satan and satan are very disbelievers in their Lord."* (QS. Al-Isra : 27)

The lifestyle of students who are high in prestige can be balanced with mastery of the desires that exist within / self-control. If students can control themselves well, not spending money on things that are less useful, then these students can definitely control their personal finances well.

So, with this the researcher takes the problem of how parental income is the financial reference for

students as well as lifestyle and good self-control can influence students' saving behavior.

Based on the identification of problems that occur in the Al-Asiyah Islamic Mini Bank (BMS), this research is focused on the effect of parental income, lifestyle and self-control on the saving behavior of Al-Asiyah Vocational High School students.

Thus, based on the background that has been disclosed above, the formulation of the problems raised in this study are: (1) Does the income of students' parents influence the saving behavior of students at BMS SMK Al-Asiyah? (2) Does the student's lifestyle affect the saving behavior of students at BMS SMK Al-Asiyah? (3) Does student self-control affect students' saving behavior at BMS SMK Al-Asiyah? (4) Do parents' income, lifestyle and self-control affect students' saving behavior at BMS SMK Al-Asiyah?

Based on the background, identification, problem limitations, and problem formulation that has been disclosed above, the research objectives in this study are: (a) To determine the effect of parents' income on students' saving behavior at BMS SMK Al-Asiyah; (b) To determine the effect of student lifestyles on student saving behavior at BMS SMK Al-Asiyah; (c) To determine the effect of students' self-control on students' saving behavior at BMS SMK Al-Asiyah; (d) To determine the influence of parents' income, lifestyle and self-control of students influence the saving behavior of students at BMS SMK Al-Asiyah.

The results of this study are expected to provide theoretical and practical benefits as follows:

a. Theoretical Benefits

The researcher hopes that this research will become input or knowledge about the influence of parental income, lifestyle and self-control on students' saving behavior. So that this research can be used as a reference source and able to be developed further for similar research.

b. Practical Benefits

The researcher hopes that this research can contribute to the Al-Asiyah Islamic Education Foundation (YPI) which is increasingly well known and the number of students is increasing every year. Because the Al-Asiyah Islamic Education Foundation (YPI), is one of the institutions that has established a Sharia Mini Bank as a place for students to save in accordance with sharia principles, and is a source of reference for future researchers when conducting research.

LITERATURE REVIEW

Parents Income

Parents' income is income in the form of money received as remuneration for activities in both the formal and informal sectors for one month. (Maftuhah, 2007; Muhammad Jefri Anggara Tasawuf, 2020: 34). According to Suryabrata (2004: 72) suggests that the income received by residents will be influenced by the level of education they have. With higher education they will be able to obtain wider opportunities to get better jobs with greater income. (Jefri, 2020:34).

The source of income for parents, in this case, is not only the result of work or other capital obtained by parents, but can come from relatives or other family members who are responsible for the needs of their family. (Jefri, 2020:34).

In Islamic religious law, work is what is ordered. There is a hadith which states that poverty is close to disbelief. It should be used as a whip to be more active at work and not forget to be grateful after getting it. Rasulullah *Shallallahu Alaihi wa Sallam* said in a hadith that was delivered from the sanad path of Amru bin Ash's friend: "*Work as the person who thinks he will not die forever, and be afraid as if you are afraid of someone who will die tomorrow.*" (Reported by Ibn Umar *radiallahu 'anh*

Nabdatul Ulama website (2018)) Sharia also conveys that there are several things that must be considered in managing our income/finances, namely: (1)Spend it in a halal way; (2)Spend, paying attention to the entry and exit of *assets*; (3)Leave a savings balance; (4)Record every transaction both income and expenditure.

First, spending. A Muslim must spend every fortune on the path that is justified by Allah *Subhanahu wa Ta'ala* as an expression of gratitude. If a Muslim is grateful then the blessings of Allah *Subhanahu wa Ta'ala* will surely be added, conversely if he is kufr then the punishment of Allah *Subhanahu wa Ta'ala* will be obtained.

And (remember also), when your Lord announced; "Indeed, if you are grateful, surely We will increase (favors) to you, and if you deny (My favor), then indeed My punishment is very painful." (QS Ibrahim: 7).

Expenditures were also ordered to be selective and look at the benefits. Not every good and desirable thing can always be bought, because such acts are synonymous with waste. Al-Tabary conveyed in his commentary: "*Waste is spending wealth on something that is not rightfully his, and it is not called waste (if infaq is done) in*

good deeds. (Reported by Abu Abdillah Muhammad bin Ahmad bin Abu Bakr Al-Qurtubi)

Second, spend. Infak does not always mean alms. Giving wealth to the family is part of infaq. Setting aside some profits in anticipation of the possibility of damage to the equipment used for production, is also included in this part of the infaq. The guidelines for this infaq have been outlined by Allah *Subhanahu wa Ta'ala* in his words:

Allah Subhanahu Wa Ta'ala Meaning: "*And give to families who are close to their rights, to the poor and those who are on the way and do not squander (your wealth) extravagantly.*" (QS al-Isra: 26)

The verse above explains that in giving alms one must give priority to those who are close to those who are far away. For example, people who have close relationships, of course, in this case are people who become *partners* in doing business, workers, employee severance pay, zakat and don't forget for personal needs. This is the beauty of religious law, because personal needs are also considered.

Third, you must leave a savings balance. In the words of the Prophet *Shallallahu Alaihi wa Sallam* that:

"God gives grace to someone who tries well, spends modestly, and can set aside excess to look after when he is poor and in need." (HR Bukhari and Muslim)

"The Prophet kept food for the family for a year." (HR Bukhari no 2904 and Muslim no 1757).

"Keep a part of your wealth for the good of your future, because it is much better for you." (Narrated by Bukhari).

"Surely you leave your heirs in a state of wealth is better than you leave them in poverty, ..." (HR Bukhari Muslim).

From these hadiths, it can be seen that leaving a savings balance is one of the teachings of Islam. In fact, the last hadith shows that leaving a lot of wealth for our heirs is not prohibited, because it is better. This will be possible when someone has savings, so that when he dies there is still something left for the heir.

Saving is not a mirror of not trusting. Quite the contrary. Because trust does not mean we surrender to Allah *Subhanahu wa Ta'ala* without doing anything. Tawakal must start with maximum effort, after that we surrender to Allah *Subhanahu wa Ta'ala*.

The fourth thing that needs to be considered in managing finances is always being careful in keeping records. Carelessness can result in a person suffering a loss. It has become the basis of human nature which sometimes forgets and makes mistakes. Humans are

also sometimes complicated and honest in their dealings. All of that requires anticipatory steps. One of the anticipatory steps ordered in religious law is for a Muslim to always record every transaction we make. In his commentary, Sheikh Muhammad bin Jarir Al-Thabary narrated from his companions, Ibn Juraih, that: From Ibn Juraih, the Word of Allah: "*O you who believe, when you owe each other up to a certain limit, then make a note of it.*" (QS Al- Baqarah: 282) The meaning of this verse is that whoever owes an asset (to another person) should record it, and whoever buys and sells it should take witnesses.

Sumadi and Evers (1990; Jefri, 2020:37) state that there are several factors that can affect parents' income including the following: (a) Job or position; (b) Level of education; (c) Length of working time; and (d) Number of family members.

Lifestyle

Lifestyle according to Sunarto (2006; Alamanda, 2018) shows how people live, how to spend money and how to allocate time. The lifestyle dimension is a consumer classification based on AIO *activities* (activities), *interests* (interests) and *opinions* (opinions), whereas according to Sumarwan (2015:45; Aulianingrum & Rochmawati, 2021:3) explains that: "Lifestyle is often described by activities, interests and opinions of a person (*activities, interests, and opinions*), and better describes a person's behavior, namely how they live, use their money and make use of the time they have.

According to Sunarto (2015; M. Pratiwi & Patrikha, 2021: 2) there are three indicators of a person's lifestyle, namely as follows:

- a. Activity (*aktivitas*).
- b. Interests (*minat*).
- c. Opinion (*opini*).

Globally, the Qur'an has explained how to manage material, which in essence includes two things, "*Ushul Iqtishad*", namely *husnun naẓhari fiktisabil maal* (ability to find material) and *husnun naẓhari fi sharfibi fi masharifibi* (ability to spend wealth on posts proper spending). (B.Ii 2012:11).

The Prophet Muhammad *Shallallu Alaihi wa Salam* in his words forbade spending wealth on forbidden matters: From Abu Barzah Naḍlah bin Ubaid Al-Aslami raḍiyallāhu 'anhu- marfū', (the Prophet said), "*The two feet of a servant will not shift on the Day of Judgment until one is asked about his age, what did he spend it on? About his knowledge, what was he used for? use it? About his wealth, where did he get it and what did he spend it*

on? And about his body, what did he use it for?" (HR Tirmidhi).

This hadith shows the obligation to regulate the expenditure of wealth by using it for good things and pleasing to Allah, because on the Day of Resurrection humans will be held accountable for the wealth they spent while in the world.

Self control

According to Rozaini & Ginting (2019: 61) defines self-control as the degree of ease with which a person is exposed to momentary attacks of temptation. People who have low self-control are people who have a *here and now orientation*, prefer to get things done physically rather than rely on cognitively, are happy in dangerous activities, are less sensitive to the needs of others, prefer shortcuts to things complex, and has a low tolerance for sources of frustration. Four aspects that explain the characteristics of people who have low self-control are *impulsiveness, physical activity, risk and seeking, self-centeredness*.

Aspects of self-control according to Averill (1973; Annet & Naranjo, 2014:3), include Behavior Control and Cognitive Control. Self-control is needed by every human being so that he is protected from things that are forbidden by Allah *Subhanahu wa Ta'ala*. Narrated from Abu Hurairah *Radhiyallahu Anhu*. that Rasulullah *Shallallahu Alaihi wa Sallam*. said: "*The mighty man is not the one who wins in a fight, but the mighty man is the one who controls himself when he is angry.*" (Narrated by Bukhari and Muslim).

Saving Behavior

According to KBBI (2016) saving is the activity of saving money (in a piggy bank, post, bank, etc.). According to Bank Indonesia (2014) defines saving as an activity of setting aside money to be collected in order to achieve certain target funds so that later it can be used to fulfill needs and desires. According to Ritonga & Firdaus (2006: 168) one of the most important factors determining the level of consumption and saving is household income, but there are still other factors that also affect a person's level of saving, including:

1. Accumulated wealth. When a person has inherited a lot of assets or savings from past business results, then in this situation a person is no longer motivated to save more, because most of his income is used for consumption in the present. Conversely, for people who do not have inheritance or wealth, they will be more determined to save in order

to gain more wealth for the future.

2. Margin rate. The margin rate is usually said to be the income earned from savings. Someone will save in large quantities when the margin level is high and will reduce their savings rate when the margin level is low, because they will feel better spending on consumption than saving.

3. Frugal attitude. The behavior of people in allocating their income is certainly different. There are people who allocate their income for more consumption, but there are also people who allocate less income for spending.

4. State of the economy. With an economy that is growing rapidly and not many unemployed, people tend to be more active in spending. They have a tendency to spend more in the present and reduce their savings rate.

5. Income distribution. Communities whose income distribution is uneven, more savings will be obtained. Most of the national income is enjoyed by a small group of people who are very rich, and this group of people has a high tendency to save. Most of the population has an income that is only sufficient to finance their consumption, so the level of savings is small.

6. sufficient pension funds are available. Income from pensions is large in number, so workers are not encouraged to save more while working and increase their level of consumption. On the other hand, if the pension as a guarantee for old age is small or insufficient, then people will tend to save more to prepare for the future.

Saving is a suggestion and command from Allah *Subhanahu wa Ta'ala* for humans in general, and Muslims in particular. Rasulullah *shallallahu 'alaihi wasallam* said: "Take care of five things before five things come: (1) your youth before your old age comes, (2) your health before your sickness comes, (3) your free time before your busy time comes, (4) your wealth before your poverty, (5) your life before your death." (Narrated by Ibn Abi Ad-Dunya)

Rasulullah *shallallahu 'alaihi wasallam* said: "You would rather leave your children rich than poor and at the mercy of others." (Narrated by Bukhari Muslim).

Al-Asiyah Sharia Mini Bank

Banking is an institution that carries out three main functions, namely, receiving deposits, lending money and providing money transfer services (Karim, 2003 ; Harahap & Priyatni, 2021:4) . While sharia in terminology is defined as regulations and laws that have been outlined by Allah *Subhanahu wa Ta'ala* , or have

outlined the main points and are imposed on Muslims to comply with them, so that this sharia is taken by Muslims as a link to Allah *Subhanahu wa Ta 'style* with humans. (Karim, 2003; Harahap & Priyatni, 2021) .

Bank Mini Syariah (BMS) has a role as a means of supporting student learning, because students will be guided and trained in practicing and developing all knowledge, so it is hoped that students' knowledge will increase both in theory and practice. Bank Mini Syariah (BMS) is a bank that carries out banking practices according to sharia principles, where the space for movement is limited to only one particular environment. (Salvia & Siagian, 2022:11) . In this research is the environment of SMK Al-Asiyah Cibinong.

Bank Mini Syariah Al-Asiyah focuses on fundraising products with a *wadi'ah yad al-amanah* deposit contract . *Wadi'ah* is an agreement for the safekeeping of goods or money between the owner of the goods or money (*muwaddi'*) and a party entrusted (*mustawda'*) to maintain the safety, security and integrity of the goods deposited. This contract has developed into two types, namely *wadi'ah yad amanah* (the recipient is not allowed to use or utilize the item entrusted) and *wadi'ah yad dhamanah* (the recipient is allowed to use the item entrusted and is fully responsible for loss and damage to the item entrusted) . (Salvia & Siagian, 2022:4) .

There are two deposit patterns (*wadi'ah*), namely *wadi'ah yad amanah* and *wadi'ah yad dhamanah* . Initially, *wadi'ah* appeared in the form of *yad al amanah* (trustworthy hand), which later in its development gave rise to *yad dhamanah* (guaranteed hand). This *wadi'ah yad dhamanah* contract is eventually widely used in sharia banking applications in funding products. (Salvia & Siagian, 2022:5) .

1. Entrusted by *Wadi'ah Yad Amanah*

In general, *wadi'ah* is a pure deposit from the depositor (*muwaddi'*) who owns goods/assets to the depositary (*mustawda'*) who is given a mandate, both individuals and legal entities, where the goods deposited must be protected from damage, loss, security , and its integrity, and returned whenever storage requires. (Rahayuningsih, 2020:4) .

2. Entrusted by *Wadi'ah Yad Dhamanah*

The principle of *yad al amanah* "hand of trust" then develops the principle of *yad dhamanah* "hand of guarantor" which means that the depositor is responsible for any damage or loss that occurs to the goods/ assets entrusted. (Rahayuningsih, 2020:54) .

The basis of the Qur'an and Hadith regarding *Wadi'ah* :

Allah *Subhanahu wa Ta'ala* Meaning: " *Indeed, Allah commands you to deliver the mandate (entrusted), to those who are entitled to receive it ...* " (An-Nisaa': 58): " *If some of you trust some others, let those who are trusted carry out their mandate (debt) and let them fear Allah, their Lord ...*" (al-Baqarah: 283)

وَمِنْ أَهْلِ الْكِتَابِ مَنْ إِن تَأْمَنْهُ بِقِطَارٍ يُؤَدِّهِ إِلَيْكَ وَمِنْهُمْ مَن
إِن تَأْمَنْهُ بِدِينَارٍ لَا يُؤَدِّهِ إِلَيْكَ إِلَّا مَا دُمْتَ عَلَيْهِ قَائِمًا ذَٰلِكَ بِأَنَّهُمْ قَالُوا
لَيْسَ عَلَيْنَا فِي الْأُمِّيَّانِ سَبِيلٌ وَيَقُولُونَ عَلَى اللَّهِ الْكَذِبَ وَهُمْ يَعْلَمُونَ

Meaning: " *Among the People of the Book there is someone who, if you entrust him with a lot of wealth, returns it to you; and among them there is a person who, if you entrust him with a Dinar, will not return it to you, unless you always collect it. That is because they say: "There is no sin on us against the common people. They tell lies against Allah, even though they know."*

From Abu Dawud and according to Tirmidhi this hadith is hasan, while Imam Hakim categorized it as valid, namely Abu Hurairah narrated that the Prophet *sallallaahu alaihi wasallam* said, " *convey (carry out) the mandate to those who are entitled to receive it and do not repay treachery to those who have betrayed you.* ". (Rahayuningsih, 2020:57)

Previous Studies

Research conducted by Mega Krisdayanti (2020) on "The Influence of Financial Literacy, Financial Inclusion, Pocket Money, Peers, Lifestyle, and Self-Control on Student Saving Behavior" reveals that there are six factors that influence student saving behavior, namely financial literacy, inclusion finance, pocket money, peers, lifestyle, and self-control. These six factors are proven to have a relationship with the saving behavior of students at the Sutaatmadja Subang College of Economics.

EB Putri & Wahjudi (2022) concerning "The Influence of Financial Literacy, Financial Inclusion, Peers, and Self-Control on Student Saving Behavior" concludes that (i) Financial literacy has no impact on student saving behavior, (ii) Financial inclusion has an impact on student saving behavior, (iii) Peers do not have an impact on student saving behavior, (iv) Self-control does not have an impact on student saving behavior, (v) Financial literacy, financial inclusion, peers, and self-control simultaneously have an impact on student saving behavior student saving by 58%.

Ningsih & Sudarma (2018) on "The Effect of

Family Environment and School Environment Towards Savings Behavior Through Self Control in High School Students in Purwodadi City, Grobogan Regency". Based on the data and research findings obtained by researchers in the field, it can be concluded that several factors that influence high school students' saving behavior in Purwodadi City are the family environment, which has a positive and significant impact on student self-control, resulting in a better family environment. or more supportive of the family environment, so that student self-control is also getting better. In addition, the school environment has a positive and significant effect on student self-control, so that the better school environment or more supportive school environment, the better student self-control. Therefore, students' saving behavior is also better. The school environment has a positive and significant effect on students' saving behavior so that a better school environment or a more supportive school environment, students' saving behavior is also better. Self-control has a positive side and has a significant effect on student saving behavior, so that the better the student's self-control, the better the student's saving behavior.

METHODOLOGY

Quantitative was chosen as the type of research because it is presented through numbers presented by the researcher. (EB Putri & Wahjudi, 2022:220). The purpose of conducting quantitative research is to analyze each independent variable that is thought to influence saving behavior, namely parental income, lifestyle and self-control simultaneously and partially. (Sekarwati & Susanti, 2020:270).

The quantitative method is called the traditional method, because this method has been used for a long time, making it easy to apply as a method for research. This method is called the positivistic method because it is based on the philosophy of positivism. This method is a scientific/scientific method because it fulfills scientific principles, namely concrete/empirical, objective, measurable, rational, and systematic. This method is also called the discovery method, because with this method various new science and technology can be discovered and developed. (Sugiono, 2019: 7).

This research was conducted within the scope of students at Al-Asiyah Vocational High School, with Al-Asiyah Mini Sharia Bank (BMS) customer respondents. The research period starts from submitting the title to the end of the research starting from May 2023 to August 2023. The population in this study includes students of Al-Asiyah Vocational School class X and XI consisting of 4 departments with a total of 19 classes totaling 581 students

To obtain primary data with this population size, there were several limitations of researchers, such as limited time, effort, and cost. Therefore researchers use a sample to represent the population.

In this study a sampling technique was used in the form of purposive sampling, namely a sampling technique with certain considerations (Sugiono, 2018: 85; Islamiati, 2019: 56). Certain considerations can be in the form of certain criteria such as characteristics, characteristics or other criteria. So that the samples obtained in this study must go through the following prerequisites:

- a. Al-Asiyah Vocational High School students
- b. Is a customer of Al-Asiyah SMK Mini Syariah Bank (BMS).

The sample size required in this study is through the slovin formula as follows:

$$n = \frac{N}{(1 + Ne^2)}$$

n = sample size/number of respondents

N = Population size

E = Percentage of accuracy of sampling

errors that can still be tolerated; e = 0.1 .

$$n = \frac{581}{1 + 581 (0,1)^2} = \frac{581}{1 + 5,81} = \frac{581}{6,81} = 85,31$$

So that the number of respondents was found to be 85.31 and rounded up to 90 respondents. So based on this formula it can be determined that the number of samples needed in this study is 90 people obtained from customers of the Al-Asiyah SMK Al-Asiyah Vocational High School Sharia Mini Bank (BMS).

The efforts made by researchers so that the sampling can be representative include:

Researchers used a digital questionnaire, namely the Google form. The selection of the use of questionnaire media is based on cost efficiency and also the ability of researchers to reach students. The respondent's identity column to facilitate the process of identification and classification of respondents includes name , class, major and gender.

In this study the data studied were in the form of quantitative data, the data studied were classified into two, namely primary data and secondary data. The primary data studied came from the method of distributing questionnaires to customers of Bank Mini Syari'ah. In each class, an explanation was given on how to fill out the questionnaire. The questionnaire provided uses a measurement in the form of a Likert scale 1-4 with the following conditions :

Table: 1. Rating Category Likert Scale

Evaluation	Score
Strongly Agree (SA)	4
Agree (A)	3
Disagree (DS)	2
Strongly Disagree (SD)	1

These measurements will later be found information which is then processed, so that it can solve the problem in question. Questionnaires were distributed to prospective respondents who qualified for the research sample. The secondary data in this study is in the form of literature sourced from print media and digital media, containing themes or topics that are relevant to the research so that they can

become supporting data in this study.

Based on the explanation of the existing theoretical basis, a conceptual definition of each variable can be put forward including:

- a. Parents' income is something that is needed in determining students' saving behavior so that students have pocket money which is then managed by students so that it is then stored in the

Islamic Mini Bank (BMS) SMK Al-Asiyah.

b. Lifestyle is something that is needed in determining student saving behavior, because with a good lifestyle, it is certain that he lives using his money well .

c. Self-control is something that is needed in determining student saving behavior. Self-control or self-control (Mujahadah an-Nafs) is to refrain from any behavior that can harm oneself and others , such as greed or greed.

Data Analysis

a. Validity test

Validity test is a test that functions to see whether a measuring instrument is *valid* (valid) or *invalid* . Measuring tools referred to here are the questions in the questionnaire. A questionnaire is said to be valid if the questions in the questionnaire can reveal something that is measured by the questionnaire. (Janna & Herianto, 2021:2) .

b. Reliability Test.

The reliability test was carried out to find out how far the measurement results remained consistent if the measurement was carried out twice or more for the same symptoms using the same measuring device. The reliability test that can be applied is *cronbach's alpha* . *cronbach's alpha* , measuring the lower limit of the reliability value of a construct, the alpha value must be greater than 0.60. (Janna & Herianto, 2021:7)

According to Mardiatmoko (2020: 3) To get a good regression equation, a classic assumption test is carried out which includes:

a. Residual Normality Test. This test is to find out whether the residual values are normally distributed or not. A good regression model is one that has normally distributed residual values. the way to detect it is to test the normality of *the one sample Kolmogorov Smirnov test method* .

b. Multicollinearity Test. Multicollinearity is a condition that occurs when there is a perfect or close linear relationship between the independent variables in the regression model. A regression model is said to experience multicollinearity, if there is a perfect linear function on some or all of the independent variables in the linear function. Symptoms of multicollinearity include looking at *the Variance Inflation Factor* (VIF) and its *tolerance values* . If the VIF value < 10 and *Tolerance* > 0.1 then it is declared that there is no multicollinearity.

c. Heteroscedasticity Test. Heteroscedasticity is a condition that occurs when the

variance of the residuals is unequal for all observations in the regression model. How to test with a glacier test. The test is carried out by regressing the independent variables to the absolute residual value. Residual is the difference between the value of variable Y and the predicted value of variable Y, and absolute is the absolute value (all positive values). If the significance value between the independent variables and the absolute residual is > 0.05 , then there is no heteroscedasticity.

Statistical Hypothesis

1. F Test (Simultaneous)

Simultaneous significance test values can be seen from the ANOVA test table or F count with a significance < 0.05 . The criterion is the smaller the significance, the better the model predicts the regression model. (AA Putri, 2020:53)

2. T Test (Partial)

Test the significance of individual parameters (Test Statistics t) can be seen from the *unstandardized value beta coefficients* with significance < 0.05 . (AA Putri, 2020:53)

3. Multiple Regression Analysis

The analysis technique used is multiple regression analysis. This regression analysis aims to explain the pattern of relationships between variables. It is called multiple because there are more than two variables to be analyzed. The multiple regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \dots \dots \dots$$

Where :

Y : Saving Behavior Variable

a : Constant

b₁, b₂, b₃ : Coefficient of each variable

X₁ : Variable parental income

X₂ : Lifestyle variable

X₃ : Self control variable

4. Coefficient of Determination (R²)

The coefficient of determination is done by looking at the percentage value of Adjusted R². The greater the value of Adjusted R², the more precise the model predicts the dependent variable. (AA Putri, 2020:54)

RESULT AND ANALYSIS

Description of Data & Research Locations

The data obtained in this study were sourced from students of SMK Al-Asiyah grades X and XI,

totaling 19 classes. The number of students at SMK Al-Asiyah is 581 students. The data in this study came from primary data obtained by distributing

questionnaires to 90 respondents according to the criteria in the previous discussion. Characteristics of data and respondents in this study:

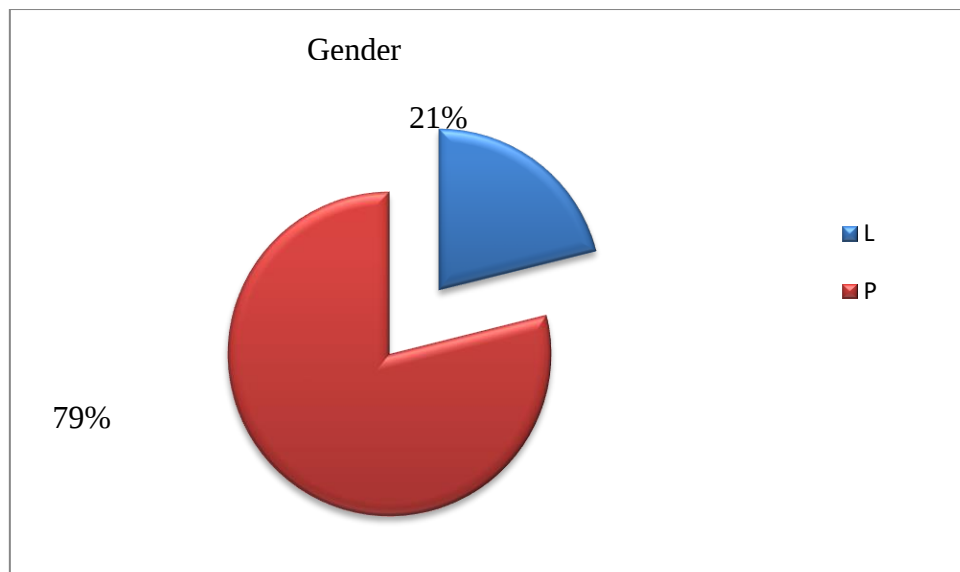


Figure 2. Gender of Respondents

Source: Processed data (2023)

Based on Figure 2, the data characteristics of the research respondents were obtained based on gender which included 21% with a total of 65 male respondents and 79% with a total of 25 female

respondents. The characteristics of the respondent's data are also based on class groups as presented in the following figure:

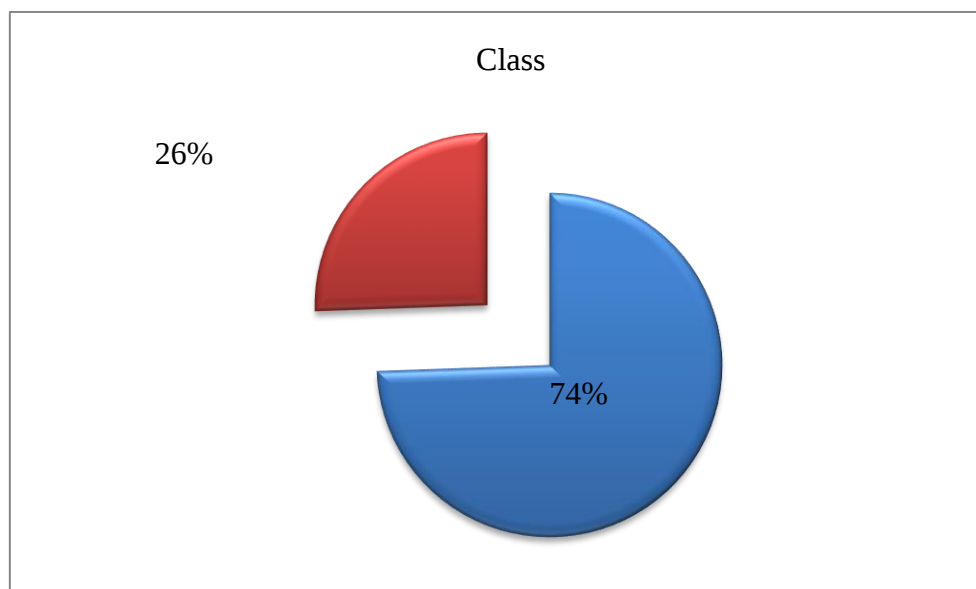


Figure 3. Class Group of Respondents

Source: Processed data (2023)

From the figure it is known that the respondents were dominated by the class X group of 74% with a total of 60 respondents while the class XI

was 26% namely 30 respondents. In addition, the characteristics of respondents based on major groups were also found as follows:

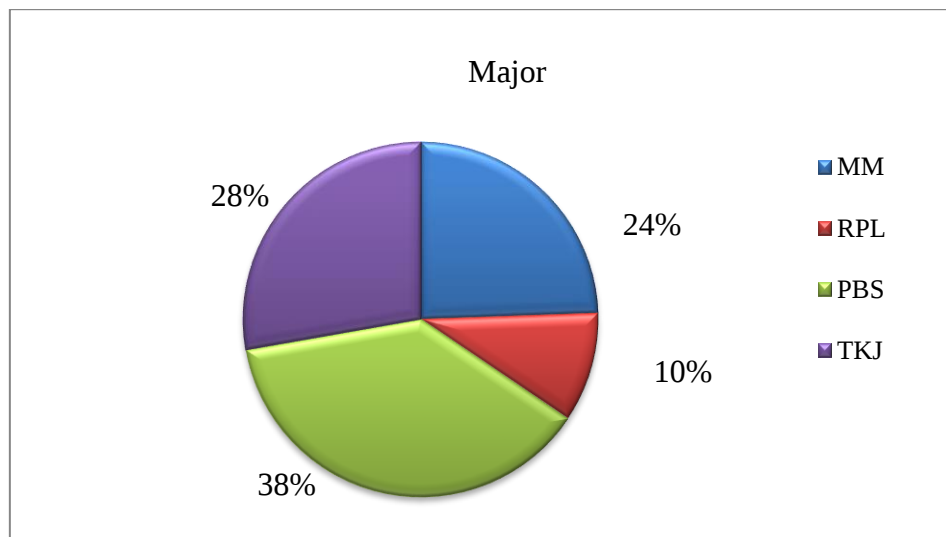


Figure 4. Majors of Respondents

Source: Processed data (2023)

From the figure it is known that the respondents were dominated by students majoring in PBS 38% with a total of 29 respondents, while TKJ 28% with a total of 25 respondents, MM 24% with a

total of 22 respondents and RPL 10% with a total of 10 respondents. Furthermore, there is data about how often students save in 1 week, as follows:

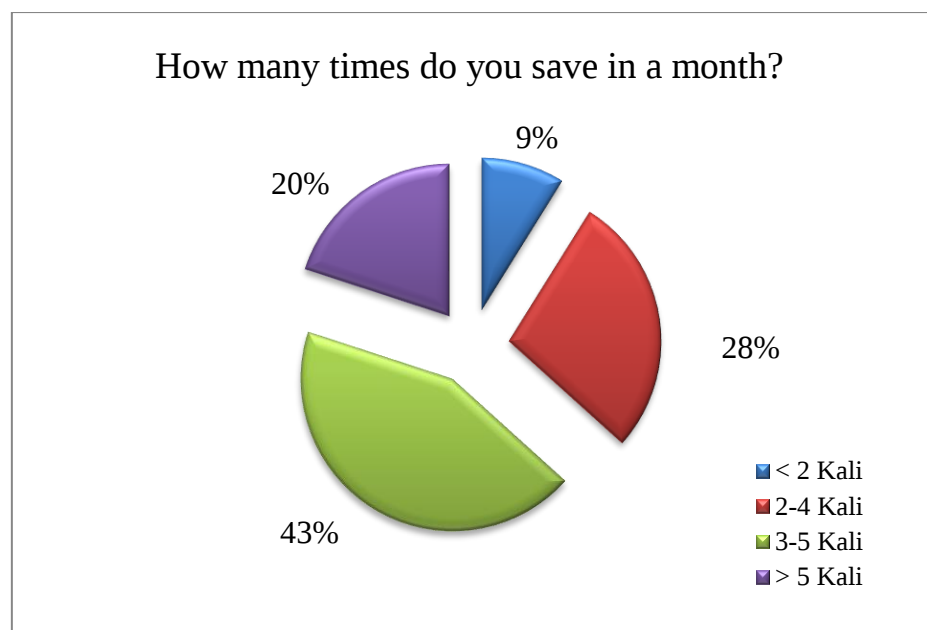


Figure 5. How Often to Save in a Week

Source: Processed data (2023)

Based on the picture above it can be seen that 43% or 39 students save 3-5 times in 1 week, then 28% or 25 students save 2-4 times in 1 week, 20% or 18 students save >5 times in 1 week, and 9 % or 8 students save <2 times in 1 week.

Data analysis

a. Validity test

In this study using a sample of 90 respondents. Then the value of r table is 0.207. So if the value of r count $>$ r table, then the variable statement is valid. If the value of r count $<$ r table, then the statement variable is invalid.

Following are the results of testing the validity of parental income, lifestyle, self-control and student saving behavior:

Table 2. Validity Test Results

Variable	Statement	r Table	r Count	validity
				r Count > r Table
Parents Income (X1)	X1.1	0.207	0.629	Valid
	X1.2	0.207	0.674	Valid
	X1.3	0.207	0.704	Valid
	X1.4	0.207	0.699	Valid
	X1.5	0.207	0.721	Valid
	X1.6	0.207	0.701	Valid
	X1.7	0.207	0.727	Valid
	X1.8	0.207	0.746	Valid
Lifestyle (X2)	X2.1	0.207	0.706	Valid
	X2.2	0.207	0.715	Valid
	X2.3	0.207	0.757	Valid
	X2.4	0.207	0.764	Valid
	X2.5	0.207	0.778	Valid
	X2.6	0.207	0.872	Valid
	X2.7	0.207	0.855	Valid
	X2.8	0.207	0.816	Valid
	X2.9	0.207	0.774	Valid
	X2.10	0.207	0.715	Valid
	X2.11	0.207	0.665	Valid
	X2.12	0.207	0.771	Valid
Self Control (X3)	X3.1	0.207	0.684	Valid
	X3.2	0.207	0.835	Valid
	X3.3	0.207	0.768	Valid
	X3.4	0.207	0.825	Valid
	X3.5	0.207	0.833	Valid
	X3.6	0.207	0.768	Valid
	X3.7	0.207	0.735	Valid
	X3.8	0.207	0.709	Valid
	X3.9	0.207	0.773	Valid
Saving Behavior (Y)	Y. 1	0.207	0.828	Valid
	Y.2	0.207	0.757	Valid
	Y.3	0.207	0.799	Valid
	Y.4	0.207	0.856	Valid
	Y.5	0.207	0.793	Valid
	Y.6	0.207	0.737	Valid
	Y.7	0.207	0.716	Valid
	Y. 8	0.207	0814	Valid
	Y.9	0.207	0.838	Valid
	Y.10	0.207	0.800	Valid
	Y.11	0.207	0.859	Valid
	Y. 12	0.207	0821	Valid

Source: Primary data processed with SPSS 22 (2023)

Table 4.1 shows that the variables X1, X2, X3, and Y have valid statements that can be calculated by

looking at the r count which is greater than the r table.

b. Reliability Test

Table 3. Reliability Test Results

VARIABLE	Reliability Statistics	
	Cronbach's Alpha	N of Items
Parents Income	0.905	8
Lifestyle	0.951	12
Self control	0.940	9
Saving Behavior	0.961	12

Source: Primary data processed with SPSS 22 (2023)

In table 3 above, it can be seen that the Cronbach's Alpha value in the parental income variable is 0.905, which means that the value is greater than 0.60. The lifestyle variable is 0.951, which means that the value is greater than 0.60. The self-control variable is 0.940, which means the value is greater than 0.60, and the saving behavior variable is 0.961, which means the value is greater than 0.60. From all these values, it can be concluded that all items in the statements of the variables of parental income, lifestyle, self-control and saving behavior are reliable and able to obtain data

consistent with the intent. If the statement is submitted again, an answer that is relatively the same as the previous answer will be obtained.

Classic assumption test

a. Normality test

In this study, the normality test used was the Kolmogorov Smirnov test, if the Kolmogorov Smirnov test results had a significance value > 0.05 , the data was normally distributed. The normality test results are as follows:

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		90
Normal Parameters ^{a,b}	Means	.0000000
	std. Deviation	4.14813161
Most Extreme Differences	absolute	.093
	Positive	.093
	Negative	-.089
Test Statistics		.093
asympt. Sig. (2-tailed) ^c		.052
Monte Carlo Sig. (2-tailed) ^d	Sig.	.054
	99% Confidence Intervals LowerBound	.048
	Upperbound	.060

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 743671174.

In Table 4 above, the Monte Carlo Sig results are obtained. (2-tailed) using the *Kolmogorov Smirnov test* of 0.054. It can be concluded that the data is normally

distributed because the significant value is greater than 0.05.

b. Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	-0.376	0.798		-0.471	0.639		
	Parents Income	0.141	0.063	0.090	2,225	0.029	0.221	4,523
	Lifestyle	-0.028	0.062	-0.027	-0.451	0.653	0.103	9,672
	Self control	1,260	0.066	0.934	19,239	0.000	0.152	6,581
a. Dependent Variable: Saving Behavior								

Based on the data above, it can be seen that the parental income variable has a tolerance value of 0.221 and VIF 4.523. The lifestyle variable has a tolerance value of 0.103 and VIF of 9.672. The self-control variable has a tolerance value of 0.152 and VIF

of 6.581. Based on these values, it can be concluded that there is no multicollinearity between the independent variables in this study because all variables have a tolerance value > 0.10 and a VIF value < 10 .

c. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	0.938	0.596		1,573	0.119		
	Parents Income	0.004	0.047	0.020	0.089	0.929	0.221	4,523
	Lifestyle	-0.001	0.046	-0.010	-0.030	0.976	0.103	9,672
	Self control	-0.006	0.049	-0.033	-0.121	0.904	0.152	6,581
a. Dependent Variables: RES2								

Based on the table above, the significant value for all variables is greater than 0.05. This shows that there is no heteroscedasticity in the regression model equation, so this regression model is appropriate to be

used to predict saving behavior in the influencing variables are parental income, lifestyle and self-control.

Statistical Hypothesis

a. F Test (Simultaneous)

Table 7. F Test Results (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	4314,878	3	1438,293	901,410	<.001 ^b
	residual	137,222	86	1,596		
	Total	4452,100	89			
a. Dependent Variable: Saving Behavior						
b. Predictors: (Constant), Self Control, Parental Income, Lifestyle						

Based on the table above, it is known that f count is 901.410 and its significance is <0.001 . F table with a significance of 0.05, degrees of freedom (df_1) is $4-1 = 3$ and (df_2) is $90-4 = 86$, then f table is 2.71. The results show that f counts. $(901.410) > f$ table (2.71) and a significant value of $0.001 < 0.05$. So from these results it can be concluded that H_1 is accepted or the

variables of parental income, lifestyle and self-control simultaneously have a significant effect on students' saving behavior.

b. T Test (Partial)

If the sig value < 0.05 , or t count $> t$ table then there is an influence of the x variable on the y variable.

Table 8. T Test Results (Partial)

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	-0.376	0.798		-0.471	0.639		
	Parents Income	0.141	0.063	0.090	2,225	0.029	0.221	4,523
	Lifestyle	-0.028	0.062	-0.027	-0.451	0.653	0.103	9,672
	Self control	1,260	0.066	0.934	19,239	0.000	0.152	6,581
a. Dependent Variable: Saving Behavior								

In this study the value of t table with a significance level of 0.05, degree of freedom (df) nk

n : number of respondents

k : number of variables

$df = 90-4 = 86$, then t table is 1.66. So it can be concluded that based on the table above parental income has t count $> t$ table which is equal to 2.225 and a significance value < 0.05 which is 0.029. This shows that H_1 is accepted, which means that there is parental income on students' saving behavior. In addition, lifestyle has t count $< t$ table, which is -0.451 and a significance value > 0.05 , which is 0.653. This shows that H_1 is rejected, which means there is no effect of lifestyle on students' saving behavior. The self-control variable has t count $> t$ table, which is 19.239 and a significance value < 0.05 , which is 0.000. This shows that H_1 is accepted, which means that there is an effect of self-control on students' saving behavior.

c. Results of Multiple Linear Regression Analysis

The analysis technique used is multiple regression analysis, where the regression analysis aims to explain the pattern of relationships between variables. It is called multiple because there are more than two variables to be analyzed. The multiple regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \dots\dots\dots$$

$$Y = -0.376 + 0.141X_1 + -0.028X_2 + 1.260X_3$$

Where :

Y : Student Saving Behavior Variable

a : Constant

b_1, b_2, b_3 : Coefficient of each variable

X_1 : Variable Parent Student Income

X_2 : Student Lifestyle Variables

X_3 : Student Self Control Variable

Based on table 8 it can be seen that the variable that most influences student saving behavior is the self-control variable because it has an *unstandardized coefficients value* that is greater than the other variables, namely 1.260. This shows that if self-control is increased, it will increase students' saving behavior. The regression coefficient value of the parents' income variable has a positive value of 0.141. This can be interpreted that if parents' income increases, it will affect students' saving behavior.

The value of the regression coefficient on the lifestyle variable has a negative value of -0.028. This can be interpreted that the lifestyle of students does not affect the behavior of saving students.

Based on result, it is known that the R Square value is 0.968, this means that 96.8% of the variation in saving behavior can be explained by the variables of parents' income, lifestyle and self-control. The remaining 3.2 % ($100\% - 96.8 = 3.2$) can be explained by other variables.

The Effect of Parents' Income on Students' Saving Behavior

The results of this study are that there is a significant influence between parents' income on students' saving behavior. This means that students in determining their saving behavior see parental income as one of the factors. Based on the results of the questionnaire, it shows that parents' income factors influence students' saving behavior. These results are consistent with previous research conducted by Ningsih & Sudarma (2018) which showed that parents' income variables influenced students' saving behavior.

The Influence of Lifestyle on Students' Saving Behavior

The results of this study indicate that there is no significant influence between lifestyle variables and saving behavior. This means that students who have a good lifestyle are not necessarily good at saving. In this case it shows that there are some students who have good saving behavior because of a good lifestyle, while some other students have a bad lifestyle but have good saving behavior. This result contrasts with previous research conducted by Mega Krisdayanti (2020) which shows that lifestyle variables influence saving behavior.

The Effect of Self-Control on Students' Saving Behavior

The results of this study indicate that there is a significant influence between self-control variables and the decision to use. This means that students in determining saving behavior see self-control as one of the factors. These results are consistent with previous research conducted by Mega Krisdayanti (2020) which showed that self-control variables affect saving behavior. The Influence of Parents' Income, Lifestyle and Control and Self-Control on Students' Saving Behavior Simultaneously

The results of this study indicate that parents' income and self-control simultaneously have a significant effect on students' saving behavior. Meanwhile, lifestyle simultaneously has no effect on students' saving behavior. The other factors that can influence students' saving behavior are financial literacy education factors.

CONCLUSION AND RECOMMENDATION

Based on the results of research that has been done on "The Effect of Parental Income, Lifestyle

and Self-Control on Students' Saving Behavior in the Sharia Economic Perspective (Case Study: Bank Mini Syari'ah Smk Al-Asiyah)" using multiple linear regression analysis, then it can be concluded as follows.

Parents' income has a significant influence on students' saving behavior. Lifestyle has no significant effect on students' saving behavior. Self-control has a significant influence on students' saving behavior. Parental income and controls simultaneously have a significant influence on students' saving behavior, while lifestyle simultaneously has no influence on students' saving behavior.

Based on the results of the research and conclusions that have been described, the researcher provides the following suggestions. For BMS Al-Asiyah customers, it is hoped that they will continue to maintain and increase their parents' income, lifestyle and self-control so that they can maintain good saving behavior for the better.

For future researchers, it is expected to add variables so that they can find out other factors that can influence students' saving behavior. Because in the study there were 3.2% of other factors that influenced students' saving behavior.

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