WHAT DETERMINES STUDENT DECISION TO SELECT ISLAMIC BANK IN INDONESIA?

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Abstract

Indonesia has a very large muslim population. The large number of muslim population in Indonesia will certainly affect the behavior of consumers from the public to use Islamic banking services. This study aims to determine the effect of religiosity, income, service, promotion and location on the decision of students of the faculty of economics in Semarang to use Islamic banks. The population in this study were students of the faculty of economics in the city of Semarang. This research is quantitative study conducted by distributing questionnaires to 191 respondents with purposive random sampling method. This research uses multiple linier regression analysis which is processed using SPSS version 23. The study found that the factors of religiosity, promotion and location partially have a significant effect on the decision of students to select Islamic banks. While the income and service variables partially did not significantly influence the decision of students to use Islamic banks.

Keywords: consumer behavior, religiosity, income, service, promotion, location

1. INTRODUCTION

Indonesia is a country with most of the Muslim population, with a total of around 207,176,162 people, which is 87.18% of the total 237,641,326 population of Indonesia1. A large number of the Muslim population in Indonesia will certainly influence consumer behavior from the community to use Islamic banking services.

Table 1.
Population by Religion in 2010

No	Religion	Population	Percentage
1	Islam	207.176.162	87,18 %
2	Christian	16.528.513	6,96 %
3	Catholic	6.907.873	2,91 %
4	Hindu	4 012.116	1,69 %
5	Buddhist	1.703.254	0,72 %
6	Confucian	117.091	0,05 %
7	Others	299.617	0,13 %
8	Unanswered	139.582	0,06 %
9	Not asked	757.118	0,32 %
	Total	237.641.326	100 %

Source: sp2010.bps.go.id, processed.

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Law No. 21 of 2008 states that Islamic Banks are banks that carry out business activities based on Islamic legal principles or sharia principles. The Indonesian Ulema Council issued a fatwa Number 1 of 2004 concerning the prohibition of bank interest, making Islamic banks born as an alternative to the problems of interest and usury, namely with a profit-sharing scheme. As for Allah's command not to have anything to do with usury, it is said in the Qur'an that surah Al-Baqarah verse 278 which means, "Hi you who believe, fear Allah and leave the rest of usury (which has not been collected) if you are people who believe". The Indonesian Ulema Council issued this fatwa but did not necessarily make all Muslims who use conventional banks switch to using Islamic banks.

Mars Indonesia's research in Maghfiroh's research explains that the percentage of customers who use Islamic banks in the group (35-55 years), is 50.8%. Then in the age group (25-35) that is 37.6% and in the age group (18-24) that is 11.6%. This research shows that the age group (18-24) has the smallest percentage. Therefore, it is interesting to research this age group. The research objects selected were students of the Faculty of Economics and Business, Diponegoro University, and students of the Faculty of Economics and Islamic Business, Walisongo State Islamic University, Semarang. The reason for choosing the research object is that the writer assumes that many students from both universities use Islamic banking.

2. LITERATURE STUDY
2.1 Consumer Behavior Theory
Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences satisfy their needs and wants. The factors that influence consumer behavior are 3:
a. Cultural factors
   Cultural factors can influence the broadest and most profound, even beyond personal consumer behavior and decision-making.
b. Social factors
   Social factors such as reference groups, family, and social status and roles influence buying behavior
c. Personal characteristics
   The buyer's decision is also determined by personal characteristics
d. Psychology
   Individual decision decisions are very reliable by psychological factors of perception, motivation, learning, and beliefs, and attitudes.

2.2 Marketing Mix Theory
Machfoedz said that the marketing mix is a series of integrated tactical marketing tools that can be controlled (price, product, promotion, place) to find out the response from the market that a company wants. Marketing mix refers to a unique blend of product, distribution, promotion, and pricing strategies designed to produce mutually satisfying exchanges with the target market. Distribution is sometimes in places, thus providing 4 components in the marketing mix, namely as follows 5:
a. Products (product)
b. Place (place)
c. Promotion (promotion)
d. Price (price)

2.3 Religiosity

Religiosity is a person's level of adherence to his religious beliefs and practices in everyday life.

2.4 Income

Sobri said that income level is a type of income obtained by someone who is ready to be spent or consumed.

2.5 Service

Service quality is the level of excellence expected and control over that level of excellence is to meet customer desires.

2.6 Promotion

Promotion is a communication made by companies to consumers regarding products or services produced with the aim of building a profitable relationship. If the company does not communicate its products or services, then consumers will never buy these goods or services.

2.7 Location

Kasmir said that the location is a place to serve consumers, it can also be interpreted as a place to display goods.

2.8 Buying decision

The purchase decision is real action and is not acting alone but consists of several actions which include the type of product, brand, price, quality, quantity, time of payment, and method of payment in order to collect the information obtained.

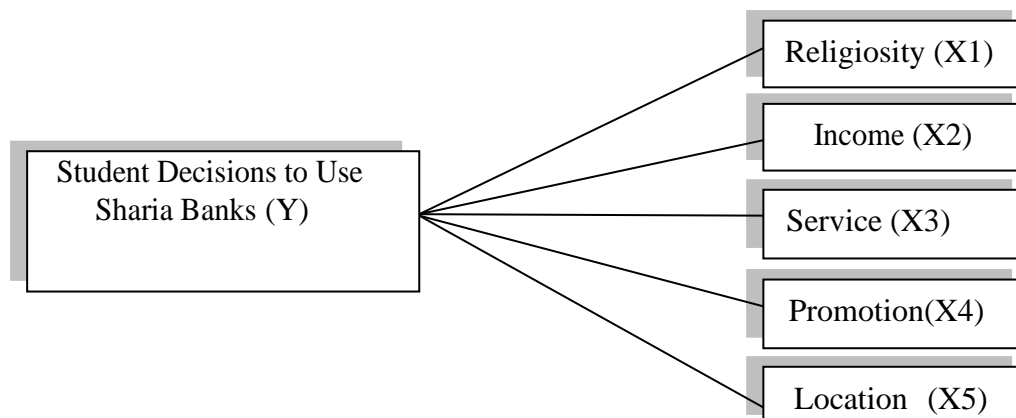**Framework for Thinking and Formulation of Hypotheses**

Figure 1 Thinking Framework

The hypotheses in this study are as follows:

H1: Religiosity has a significant influence on student decisions to use Islamic banks.

H2: Income has a significant influence on student decisions to use Islamic banks.

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H3: Service has a significant influence on student decisions to use Islamic banks.

H4: Promotion has a significant influence on student decisions to use Islamic banks.

H4: Location has a significant influence on student decisions to use Islamic banks.

3. RESEARCH METHODOLOGY

The population is a generalization area consisting of objects/subjects that have certain qualities and areas determined by the researcher to be studied and then drawn conclusions12. The population in this study were students using Islamic Bank at FEB UNDIP Semarang and FEBI UIN Walisongo Semarang. The process of selecting samples from the population with the aim of getting general conclusions about the population based on the results of research on the selected sample. So that the sample is representative of the population, the number of samples is calculated by the following formula:

Description:

n = number of samples

N = quantity

α = inaccuracy tolerance: 10%

Based on data obtained from (www.forlap.ristekdikti.go.id), it is known that the total population of undergraduate students of FEB UNDIP is 3954 students and the total population of undergraduate students of FEBI UIN Walisongo Semarang is 1355 students. The number of samples required are:

n (UNDIP) $= \frac{N}{1+N\alpha^2} = \frac{3954}{1+3594(0,1)^2} = 97,29$ rounded up to 97

n (UIN) $= \frac{N}{1+N\alpha^2} = \frac{3954}{1+3594(0,1)^2} = 93,55$ rounded up to 94

The author uses the purposive sampling technique as a sampling technique. Purposive sampling is a sampling technique with certain criteria. Respondents determined by the researcher are as follows:

a. Respondents are undergraduate students from predetermined universities.
b. Respondents use Islamic banks.

This study uses descriptive analysis and quantitative analysis. Descriptive analysis is used to find out a descriptive picture of the respondents' answers. Calculations for descriptive analysis in this study using the three-box method. Quantitative analysis using test instruments namely validity test, reliability test, and confirmatory factor analysis test. Classical assumption tests include normality tests, multicollinearity tests, and heteroscedasticity tests. Hypothesis testing includes multiple linear regression, t-test, f test, and coefficient of determination test. The analytical tool used in this study is SPSS version 23.

4. RESULT AND DISCUSSION

4.1 Sharia Bank Used

Based on table 2, it can be seen that the number of BRI sharia users is the highest with 92 people, followed by Bank Syariah Mandiri 47 people, BNI Syariah 46 people, Bank Muamalat 7 people, BCA Syariah 7 people, BTN Syariah 7 people and each of Bank Bukopin Syariah, CIMB Niaga Syariah, and Bank Jateng Syariah are one person. If the data from each university, on FEB UNDIP respondents, it can be seen that the most users are Bank Syariah Mandiri with 42 people, followed by BNI Syariah 39 people, Bank Muamalat 6 people, Bri Syariah 6 people, BCA Syariah 2 people and each

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1 person each from BTN Syariah, Bukopin Syariah and CIMB Niaga Syariah. While the respondents of FEBI UIN Walisongo can be seen that the most users are BRI Syariah with a total of 86 people, followed by BNI Syariah 7 people, Bank Syariah Mandiri 5 people, Bank Muamalat 1 person and Bank Jateng Syariah 1 person.

Table 2.
Used Islamic Banks

Bank Name	UNDIP		UIN		Total	
	Jml	%	Jml	%	Jml	%
BNI Syariah	39	39,7%	7	6,6%	46	22,5%
Bank Syariah Mandiri	42	42,8%	5	4,7%	47	23%
Bank Muamalat	6	6,1 %	1	0,9%	7	3,4%
Bri Syariah	6	6,1%	86	81,1 %	92	45%
BCA Syariah	2	2,04%	0	0%	2	0,9%
BTN Syariah	1	1,02%	6	5,6%	7	3,4%
Bukopin Syariah	1	1,02%	0	0%	1	0,5%
CIMB Niaga Syariah	1	1,02%	0	0%	1	0,5%
Bank Jateng Syariah	0	0%	1	0,9%	1	0,5%
	98	100%	106	100%	204	100%

Source: primary data, processed in 2020.

4.2 Descriptive Analysis

Descriptive analysis in this study measured the calculation of the three-box method. The use of 3 boxes (three-box method) is divided into the following:

38.2 - 89.13 = Low

89.14 - 140.07 = moderate

140.08 – 191.00 = Height

The results of the descriptive analysis show that each variable value, namely religiosity has an index of 164.8 in the high category, income has an index of 68.72 in the low category, service has an index of 157.02 in the high category, the promotion has an index of 126.6 in the high category. the moderate, location has an index of 148.2 in the high category, the decision to use Islamic banks has an index of 140 in the medium category.

4.3 Quantitative Analysis

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a. Validity Test

The validity test in this study was to measure the validity of the statement items using the r table value 0.142. The results of the validity test that have been carried out, the statement items of each variable have a calculated r-value (Pearson correlation)> r table, it can be concluded that all statement items from each variable are valid. Validity test using confirmatory factor analysis test shows that all statement items are valid. This is because all variables get KMO and Bartlett's values > 0.5, and all statement items from each variable have a component Matix value > 0.5.

b. Reliability Test

The reliability test in this study used the Cronbach alpha formula. The variable can be said to be reliable if the Cronbach alpha value is> 0.6. The results of the reliability test that have been carried out, all variables have a Cronbach alpha value > 0.6, it can be concluded that all the variables used are reliable.

4.4 Classical Assumption Test

a. Normality Test

Testing the normality of the data can be done using One-Sample Kolmogorov-Smirnov. The provisions of a regression model are normally distributed if the probability of Kolmogorov-Smirnov is greater than ($p > 0.05$). The results of the normality test that have been carried out show that the Kolmogorov-Smirnov value is 0.200, so it can be concluded that the data is normally distributed.

b. Multicollinearity Test

Table 3.
Multicolonierity Test

| Variable | *Collineary Statistic* | | Conclusion |
	Tolerance	*VIF*	
Religiosity	0,699	1,431	There is no multicollinearity
Income	0,991	1,009	There is no multicollinearity
Service	0,566	1,766	There is no multicollinearity
Promotion	0,903	1,107	There is no multicollinearity
Location	0,757	1,321	There is no multicollinearity

Source: primary data, processed in 2020.

The regression model can be said to be good if there is no multicollinearity. If the tolerance value is > 0.1 and the VIF value is < 10, then there is no multicollinearity. Table 3 shows that the tolerance value of the independent variables, namely religiosity 0.699, income 0.991, service 0.566, promotion 0.903, and location 0.757 is greater than 0.1. For the VIF value of the independent variables, namely religiosity 1.431, income 1.009, service 1.766, promotion 1.107, and location 1.321 it is smaller than 10. Based

on this description, it can be concluded that there are no symptoms of multicollinearity between independent variables in this study.

c. Heteroscedasticity Test

Testing for the presence of heteroscedasticity is done by looking at the plot graph between the predicted value of the dependent variable (ZPRED) and the residual (SPRESID). If a certain pattern is found (widened, narrowed, then wavy,) then heteroscedasticity occurs. However, if there is no pattern and points that spread below and above the number 0 on the Y axis, then there is no heteroscedasticity.
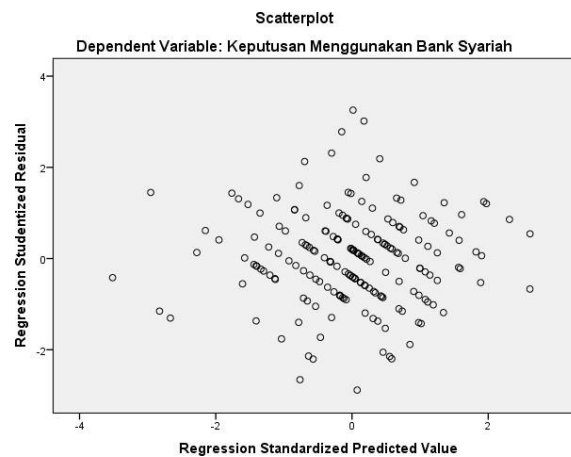

Figure 2. Heteroscedasticity Test

Figure 2 shows that there is no clear pattern and the dots spread above and below the number 0 on the Y-axis. This shows that in this study there was no heteroscedasticity.

4.5 Research Hypothesis Test

a. Multiple Linear Regression Analysis

Table 4.
Multiple Linear Regression Test

Variable	Unstandardized Coefficient		Standardized Coefficients	t	Sig
	B	Standard Error	B		
Constant	-0, 342	1,404		-0,244	0,808
Religiosity	0,154	0,051	0,186	3,016	0,003
Income	-0,185	0,131	-0,073	-1,412	0,160
Service	0,45	0,39	0,80	1,171	0,243
Promotion	0,182	0,24	0,418	7,724	0,000
Location	0,199	0,37	0,319	5,402	0,000

Source: primary data, processed in 2020.

The results of multiple linear regression in this study are as follows:

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1) The regression coefficient for the religiosity variable (X1) is 0.186. This shows that the religiosity variable has a positive influence on students' decisions to use Islamic banks. This shows that if the level of student religiosity has increased, the student's decision to use Islamic banks has also increased, with the assumption that the other independent variables of this regression model are fixed.
2) The income variable regression coefficient (X2) is -0.073. This shows that the income variable has a relationship that is not in line with the student's decision to use Islamic banks. This means that for every increase in income by one unit, the decision variable using Islamic banks (Y) will decrease by 0.073 with the assumption that the other independent variables from the regression model are fixed.
3) The service variable regression coefficient (X3) is 0.80. This shows that the service variable has a positive effect on student decisions to use Islamic banks. This shows that if the level of service has increased, the tendency for student decisions to use Islamic banks has also increased, with the assumption that the other independent variables of the regression model are fixed.
4) The regression coefficient of the promotion variable (X4) is 0.418. This shows that the promotion variable has a positive effect on students' decisions to use Islamic banks. This shows that if the level of promotion has increased, the student's decision to use Islamic banks has also increased, with the assumption that the other independent variables of the regression model are fixed.
5) The location variable regression coefficient (X5) is 0.319. This shows that the location variable has a positive effect on student decisions to use Islamic banks. This shows that if the level of service increases, the student's decision to use Islamic banks also increases, assuming that the other independent variables of the regression model are fixed.

b. Partial Test (t)

A partial test (t) is used to test how much influence the individual independent variables have in explaining the variation of the dependent variable. On the basis of decision making as follows:

1) If t table> t count, and the probability value of significance> 0.05, then Ho is accepted while Ha is rejected.
2) If t table <t count, and the significance probability value <0.05, then Ho is rejected while Ha is accepted.

Following are the results of the partial test (t):

Table 5.
Partial Test (t)

Independent variable	Coefficient	t-count	Sig.t	Description
Religiosity	0,186	3,016	0,003	Significant (H0 accepted)
Income	-0,073	-1,412	0,160	Not significant (H0 rejected)
Service	0,80	1,171	0,243	Not significant (H0 rejected)
Promotion	0,418	7,724	0,000	Significant (H0

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				accepted)
Location	0,319	5,402	0,000	Significant (H0 accepted)

Source: primary data, processed in 2020.

Based on the significance value

1) Hypothesis X1 affects Y because the significance value is 0.003 <0.05 the hypothesis is accepted
2) Hypothesis X2 has no effect on Y because the significance value is 0.160 > 0.05 the hypothesis is rejected
3) Hypothesis X3 has no effect on Y because the significance value is 0.243 > 0.05 the hypothesis is rejected
4) Hypothesis X4 affects Y because the significance value is 0.000 <0.05 the hypothesis is accepted
5) Hypothesis X5 affects Y because the significance value is 0.000 <0.05 the hypothesis is accepted

c. **Simultaneous Test (f)**

Table 6.

Simultaneous Test

Model	Ftabel	Fhitung	Sig
Regression	2,26	38,622	0,000

Source: primary data, processed in 2020.

Table 6 shows that the calculated F is 38,622 (Sig F = 0.000). So, F-count > Ftable (38.622 > 2.26) and sig f < 5% (0.000 < 0.05). This shows that the variables of religiosity (X1), income (X2), service (X3), promotion (X4), and location (X5) simultaneously have a significant influence on variables that depend on the decision to use Islamic banks.

d. **Determination Coefficient Test**

Table 7.

Determination Coefficient Test

Model	R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	0,715	0,511	0,498	1,68762

Source: primary data, processed in 2020.

Table 7 shows that the value of the coefficient of determination or R2 is 0.511. The R2 value of 0.511 is the result of squaring the correlation coefficient or "R" which is 0.715 x 0.715 = 0.511. The magnitude of the coefficient of determination (R Square) is 0.511 or equal to 51.1%. This figure means that the variables of Religiosity (X1), Income (X2), Service (X3), Promotion (X4), and Location (X5) simultaneously (together) affect the decision variable to use Islamic banks (Y) of 51.1 %. While the rest (100% - 51.1% = 48.9%) is influenced by other variables outside this regression equation or variables not examined.

4.6 Discussion

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a. The Effect of Religiosity on Students' Decisions to Use Islamic Banks

The partial test between religiosity on the decision to use Islamic banks is obtained that the t-count value is greater than the t-table and the significance value has a smaller value than the significance level. Thus, it can be concluded that the religiosity variable has a significant influence on students' decisions to use Islamic banks. The religiosity variable with a positive sign (+) indicates that the higher a person's religiosity, the higher a person's tendency to use Islamic banks. This is in line with Sulistyono's research13 that religiosity has a positive and significant impact on consumer decisions to become customers of Islamic banks. Research by Desiana, Susilowati and Putri also shows that the religious quality of a person has a significant influence on the decision to use Islamic banks.

The highest average value of the religiosity variable is on the indicator of feeling calm using Islamic banks. That's because as a devout Muslim, of course, your heart will feel calm if you avoid things that are forbidden and will also be calm if you are persistent in your faith. A person's decision to use Islamic banks is a form of religious practice to avoid usury and to get peace of mind. This is by following per under the word of Allah in the letter Ar Raad 28 is meaning, "And Allah guides those whose hearts are at peace with monotheism and remembering Him so that they become calm with it. Remember by obeying Allah and remembering Him and with His reward, the heart becomes calm and peaceful."

The verse explains that by always remembering Allah SWT in everything you do, you will get peace and peace of mind. For example, in choosing financial products, you should choose products that are in accordance with religious guidance and do not take usury.

The confidence indicator of using Islamic banks is also a dominant indicator. This is in line with research conducted by Daulay15 that belief is the dominant variable in influencing the saving decisions of Islamic bank customers. This is because every individual has a desire to do something according to his beliefs in making a decision. If someone is sure of what is taught in his religion then of course he will follow his teachings. For example, in choosing Islamic financial products, confidence is an important thing in consumer decision-making. Islamic financial products are closely related to Islamic religious beliefs. Someone who is convinced of his religious beliefs will pay attention to the halalness of the products used and of course, will have a tendency to choose to use Islamic banks. This is also in line with research conducted by Fathurrahman & Azizah16 that the religious teachings that a person believes will guide a person's behavior to conform to the religious teachings he believes in. Prospective customers who know Islamic law well will certainly pay attention to the halalness of the banking products used.

The third dominant indicator is using Islamic banks to avoid usury. This is because a Muslim who runs the Shari'a is very in accordance with what is taught in the guidance of the Islamic religion. This is in line with what Allah commanded in Surah Al-Baqarah 279 which means, "So if you do not do (leaving the rest of usury), then know that Allah and His Messenger will fight you. And if you repent (from taking usury), then for you the principal of your wealth; you do not persecute and do not (also) be wronged."

The verse explains that the tendency of a Muslim to avoid usury is due to the guidance of religious teachings as measured by his level of religiosity. This is indicated by the respondents' decision to use Islamic banks.

Based on the description above, it can be concluded that religiosity is an important factor in a person's decision to use Islamic banks. The more religious a person is, the more likely they are to use Islamic banks. On the other hand, the less religious a person is, the less likely they are to use Islamic banks. If someone has switched and left usury, of course, he will feel calm and confident in banking that is in accordance with sharia and which does not take usury.

b.   The Effect of Income on Students' Decisions to Use Islamic Banks

The results of the tests carried out in this study, there is a negative and insignificant effect between income and the decision to use Islamic banks. This can be interpreted that the level of income does not affect students' decisions to use Islamic banks. This is in line with the research of Desiana, Susilowati and Putri17 that income has no influence on customer decisions to use the services of Islamic banks.

Islam recognizes individual ownership and everyone is free to optimize their income or property according to the limits set by Allah. However, the freedom given is sometimes misused by some people, for example, to take usury. In this study, the income received by students should be used for positive things and of course in accordance with the guidance of religious teachings, for example, used for giving alms and giving infaq. In accordance with God's command in Surah Al-Baqarah verse 215, namely, "They ask about what they spend. Answer: "Whatever wealth you spend, let it be given to parents, relatives, orphans, the poor, and the poor. -people who are on the way." And whatever good you do, then verily Allah is Knowing.

The verse above explains that Islam recommends for everyone to be able to give their wealth to others in need. In this study, income does not affect a person's decision to use Islamic banking. This is related to the letter Albaqarah 215, that if someone who is religious will have a tendency to obey the teachings that are recommended and of course practice these teachings. If in accordance with the verse, the tendency of a person will choose to distribute his wealth and give it to the needy rather than just saving his money in the bank, because of course the benefits will be felt by others directly.

The tendency of students to use Islamic banks in this study is not because of the pocket money or income they earn, but more towards student religiosity. This can be seen in the index of respondents' answers to the religiosity variable in the high category while the income variable is in a low category.

Based on the description above, it can be concluded that the level of student income does not affect the student's decision to use Islamic banks. This is because the tendency of the decision to use Islamic banks is more on the religiosity factor when viewed from the index of respondents' answers in the high category compared to the income in the low category.

c.   The Effect of Services on Students' Decisions to Use Islamic Banks

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The partial test between services and decisions using Islamic banks is obtained that the t-count value is smaller than the t-table and the significance value is greater than the significance level. Thus, it can be concluded that the service variable has an insignificant effect on students' decisions to use Islamic banks. This is in line with Wibowo's research that service has no significant effect on the decision to become a customer. Research by Abhimantra, Maulina, and Agustianingsih also shows that service does not have a significant effect on decisions in choosing to save in Islamic banks. The service variable in this study shows a positive sign (+) which means that the better the service from the banking system, the higher a person's decision to use Islamic banks. This is in line with the research by Wardiyanti & Jayanto that service has a positive effect on customer decisions to use Islamic banking products.

The indicator serving according to the procedure has the highest correlation coefficient. This is because customers need guarantees that employees who perform services carry out procedures according to company rules and do not deviate from company regulations. The indicator of serving according to procedures is a very important aspect that can influence customer decisions to use Islamic banks. With services that are in accordance with procedures, customers are more confident in using Islamic banks. The service variable in this study has a positive effect, which means that if the service is in accordance with existing procedures, it will increase a person's tendency to use Islamic banks.

The friendly employee indicator is also a dominant indicator. This is because customers will be more comfortable if served by friendly employees, so there will be a two-way interaction that will facilitate communication between customers and employees. Customers who are served friendly by employees will feel more cared for because of the easy interaction with employees. The service variable in this study has a positive effect, which means that the more friendly the Islamic bank employees are, the more a person's tendency to use Islamic banks will increase.

The third dominant indicator is providing information even though it is not asked for. This is because new customers will need a detailed explanation of the products to be used even though the customer does not ask to be explained so that customers can compare which financial products will be used later. Employees who actively provide information to customers even though customers do not ask will make customers more comfortable and feel served optimally. The service variable in this study has a positive effect, which means that if employees often provide information even though it is not requested, it will increase a person's tendency to use Islamic banks.

Based on this description, it can be concluded that service is an important factor in students' decisions to use Islamic banks because it has a positive effect, which means that if the service is getting better, the decision to use Islamic banks will increase but not significantly. Service is not the main aspect for students to decide to use Islamic banks.

This is because students prefer to use Islamic banks because of other factors such as religiosity, promotion, and location.

d. The Effect of Promotion on Student Decisions to Use Islamic Banks

WHAT DETERMINES STUDENT DECISION TO SELECT ISLAMIC BANK IN INDONESIA?

The partial test between promotion and decision to use Islamic bank obtained t value > from t table and the significance value is smaller than the significance level. Thus, it can be concluded that the promotion variable has a significant influence on students' decisions to use Islamic banks. The promotion variable shows a positive sign (+) which means that the more intensive promotion is carried out, the more a person's decision to use Islamic banks will be. On the other hand, if promotion is lacking, the tendency of a person's decision to use Islamic banks will decrease. This is in line with the research of Indratama & Artanti that sales promotion is a variable that influences the customer's decision to choose an independent sharia bank savings account. Siregar's research also shows that promotion has a significant effect on someone's decision to become a customer.

The indicator is interested in Islamic banks from television which has a high correlation value. This is because television is indeed a medium that is witnessed by various groups ranging from small children, young people to the elderly. This indicates that promotion on television is indeed a good means to attract consumers, in line with research conducted by Wibowo & Karimah that television advertising has a significant effect on purchasing decisions. Erdalina & Evanita's research also shows that television advertising has a significant effect on purchasing decisions.

The indicator of being interested in magazines/articles is also another dominant indicator. This is because magazines or articles that cover Islamic economics and Islamic banking are already widely spread on the FEB UNDIP and FEBI UIN Walisongo campuses. The existence of an Islamic economics study group organization and Islamic economics department in each of the faculties of the two universities certainly provides an opportunity for the spread of writings that can trigger a person's tendency to choose to use Islamic banks.

The indicator of being interested in Islamic banks through brochures is also dominant because in the brochure there is information related to services, product types, product names, and descriptions of each product. In addition, brochures are also very easy to distribute in strategic locations. The existence of an Islamic economics study group organization that has collaborated with Islamic banks in the event also provides an opportunity for the Islamic bank to be able to promote one of them through brochures during the event.

Based on the description above, it can be concluded that promotion is an important factor in making a person's decision to use Islamic banks. The more intense and the more lines of promotion there are, the more someone's decision to use Islamic banks will increase. On the other hand, if it is not intensive and there are few promotion lines, then someone's decision to use Islamic banks will be lower.

e. The Influence of Location on Student Decisions to Use Islamic Banks

Tests that were carried out partially between locations on the decision to use Islamic banks obtained the value of t count > from the t table and the significance value was smaller than the significance level. Thus, it can be concluded that the location variable has a significant influence on students' decisions to use Islamic banks. Conversely, the less and less strategic the location of Islamic banks, the decision to use Islamic banks will decrease. This is in line with the research of Ma'arif & Trisnawati that determining the location is very important so that customers can easily reach the

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bank's location in transactions. If the strategy and convenience of the bank is getting better, then the customer's decision to transact at Islamic banks will be higher. Tyas & Setiawan's research also shows that location has a significant influence on the decision to save at BMT.

The indicator of the location of Islamic banks is easy to reach by public transportation which has the highest correlation coefficient. This is because the strategic location in the establishment of a banking office will facilitate access for customers or parties with an interest in banking. One of the strategic locations can be seen from the ease of using public transportation. Public transportation that is easily accessible to Islamic banks will certainly increase a person's tendency to determine which Islamic bank will be used by customers. This is in line with Murti & Santika's research that the more strategic the location, the more customer transactions will be.

The second dominant indicator is the location of Islamic banks that are easily accessible by private vehicles. This is almost the same as the indicator that it is easy to reach by public vehicles, namely due to its strategic location, which can be seen from the ease of using transportation, but private vehicles are the second dominant indicator because there is a greater cost factor that must be incurred when compared to public transportation that can be reached by cheaper price. The location of Islamic banks, which are easily accessible by private vehicles, will certainly increase a person's tendency to choose Islamic banks.

ATM close to residence is also a dominant indicator. This is because the development of banking transactions today does not require transactions to be made at the teller or customer service at the office, but can be done at an ATM. In the past, ATMs were only used for cash withdrawals and transfers, now you can save money by depositing cash. However, this has not been able to make the indicator of ATM close to residence the most dominant indicator, because not all existing ATMs have complete facilities, for example for cash deposits, the distribution of ATMs is still small. ATMs that are spread on average only have cash withdrawal and transfer facilities. Therefore, it is important for Islamic banking to be able to increase the number of ATMs with complete facilities in order to encourage the decision to use Islamic banks.

Based on the description above, it can be concluded that location is an important factor in making a person's decision to use Islamic banks. The more strategic, close and the number of Islamic bank offices are many, the person's decision to use Islamic banks will be high, and conversely the less strategic, far, and fewer Islamic bank offices, the lower one's decision to use Islamic banks.

5. CONCLUSION

This study aims to determine the effect of religiosity, income, service, promotion, and location on student decisions to use Islamic banking. Based on the previous discussion, the following conclusions can be drawn:

a. Religiosity has a significant influence on students' decisions to use Islamic banks. This is because students feel confident and calm when using Islamic banks because of religious factors. Students also use Islamic banks to avoid usury. So that the more religious a student is, the more likely the decision to use Islamic banks will be.

b. Income has no significant effect on students' decisions to use Islamic banks. Based on the description above, it can be concluded that the level of student income does not affect the student's decision to use Islamic banks. This is because the tendency of the decision to use Islamic banks is more on the religiosity factor when viewed from the index of respondents' answers in the high category compared to the income in the low category and is also closely related to Allah's command in Surah Al Baqarah 215 which recommends distributing the assets owned rather than keeping the property.

c. Service is an important factor in students' decisions to use Islamic banks because it has a positive effect, which means that if the service is getting better, the decision to use Islamic banks will increase but not significantly, but service is not the main aspect for students to decide to use Islamic banks. This is because students prefer to use Islamic banks because of other factors such as religiosity, promotion, and location.

d. Promotion has a significant influence on students' decisions to use Islamic banks. This is because students have an interest in Islamic banks through brochures, television advertisements, and magazines/articles. So that the more Islamic banks carry out promotions on the promotion line, the more students tend to use Islamic banking.

e. Location has a significant influence on students' decisions to use Islamic banking. The results showed that students considered that access to using public and private transportation to the location of Islamic banks, then access to ATMs near their homes was the main reason for using Islamic banks. The more strategic, close, and a large number of Islamic bank offices will make it easier for someone to transact at Islamic banks.

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