



THE EFFECT OF SHARIA BANKING STUDENTS' PERCEPTIONS ABOUT SHARIA BANKING ON INTEREST IN CHOOSING SHARIA BANK PRODUCTS

Isti Adzah Haniefah Luthfiah¹, Siti Asyifah², Rian Hidayat Siregar³, Wahyu Hidayat⁴, Henny Saraswati⁵

¹²³⁴⁵Universitas Islam Negeri Sultan Maulana Banten

ARTICLE INFO

Article history:

Received May 26, 2023

Revised September 10, 2023

Accepted September 10, 2023

Available online November 1, 2023

Keywords:

Perception, Islamic Banking, Interest, Islamic Bank Products.

Paper type: Research Article

Please cite this article: Asriadi Arifin Adi, Dian Novianti, Trian Fisman Adisaputra "Manajemen Zakat Baznas" MONETA : Jurnal Manajemen dan Keuangan Syariah [ONLINE], Volume 01 Number 02 (May, 2023)

Cite this document:

Turabian 8th edition

*Corresponding author

e-mail:

211420018.siti@uinbanten.ac.id

Page: 71-88

ABSTRACT

This study aims to determine the effect of student perceptions of the Islamic banking sector on their interest in choosing products from Islamic banks. This research is quantitative in nature, namely to find out how much influence students' perceptions of the Islamic banking sector have on their interest in choosing Islamic financial products. 36 student interviews were conducted to collect research data. Validity test, reliability test, descriptive analysis, simple linear regression analysis, and T-score test (partial test) were all used in data analysis. With a significance level of 0.000-0.005, the findings show that students' perceptions of Islamic banking are positively correlated with their decision to use Islamic financial products. The regression formula used is $Y = 1.177 + 0.714 X$.

MONETA with CC BY license. Copyright © 2021, the author(s)

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh persepsi mahasiswa terhadap sektor perbankan syariah terhadap minat memilih produk dari bank syariah. Penelitian ini bersifat kuantitatif yaitu untuk mengetahui seberapa besar pengaruh persepsi mahasiswa terhadap sektor perbankan syariah terhadap minat memilih produk keuangan syariah. Wawancara siswa sebanyak 36 orang dilakukan untuk mengumpulkan data penelitian. Uji validitas, uji reliabilitas, analisis deskriptif, analisis regresi linier sederhana, dan uji T-score (uji parsial) semuanya digunakan dalam analisis data. Dengan tingkat signifikansi 0,000-0,005, temuan menunjukkan bahwa persepsi mahasiswa terhadap perbankan syariah berkorelasi positif dengan keputusan mereka menggunakan produk keuangan syariah. Rumus regresi yang digunakan adalah $Y = 1,177 + 0,714 X$.

INTRODUCTION

There are conventional and Islamic banks in Indonesia. Communities as consumers (users) of financial institutions, not only legal, statutory and regulatory issues must be the core of efforts to establish Islamic banks. In general, both conventional and Islamic banks have a strategic objective of offering financial services and functioning as clearing institutions for payments; however, there are differences between the two types of banks that can influence the behavior of potential clients and which form of bank they prefer. An individual's point of view on the conditions of the banking business itself can also have an impact on how consumers interact with bank products (both those provided by conventional and Islamic banks).

Islamic banks provide a number of advantages, including the ability to serve both Muslim and non-Muslim clients and the fact that all of their operations and transactions are halal as they are based on Sharia rules. This shows that Islamic banks treat all their customers equally and without discrimination. That is, when we refer to an "Islamic bank" we are referring to a financial entity that has the responsibility to make loans and other types of financial commitments while also operating in accordance with the foundations of Islamic law (Zubair, 2012).

Islamic banks provide products and services that conventional financial systems do not have. The concept of Musyarakah, Mudharabah, Murabaha, Ijarah, and other Islamic financial systems does not involve the concept of interest introduced by conventional banks.

The presence of Islamic financial organizations and their offerings will undoubtedly emerge because Islamic banking is still a relatively new idea. It can be concluded from their point of view on fighting Islam that different people have different opinions about Islamic financial organizations.

Following are some general perceptions about Islamic banking:

(1) Profit sharing is given with Islamic banks, and (2) Islamic banks are always Islamic banks. An Islamic bank is a financial organization that performs tasks such as the collection and transfer of money and services such as buying, selling and sharing of profits based on Islamic principles. Customers are more likely to choose Islamic banking when they are well informed about the goods and services available.

The religious component is a big reason why people are increasingly using Islamic banking services. Sultan Maulana Hasanuddin Banten Islamic University is one of the tertiary institutions in Serang with a large number of students. The best demographic for increasing interest rates on savings in Islamic banking is students.

Every student, even international students, has to save. A must for students away from home or studying abroad is monthly savings. Islamic finance can be studied in both formal and informal settings. In formal education

programs related to, for example, banking and financial institutions, Islamic banking education is provided. In addition, parents, friends, neighbors and the media (such as television, radio, magazines, newspapers or books on Islamic finance) can all provide informal education about Islamic banking. If we are told, we can influence someone's judgment (Fisman Adisaputra, 2021).

The interpretation that we make of the signals (impulses) that we get through the five senses is what Setiadi and Stanton define as perception. One can conclude from this information that one wants to save through Islamic banking. In Nurpratama, Lucas and Brit emphasize that the three main elements of interest are attention, interest, and desire. When visiting Islamic banks, students often behave like any other client, but because of their young age and high interest rates, they often deposit large sums of money.

With the above background, the problems in this research are as follows: Is there anything that has a major impact on students' perceptions of the Islamic banking industry, according to a case study conducted by students of the Islamic University of Sultan Maulana Hasanuddin Banten. (Rakhmah, 2017).

THEORY REVIEW

1. Preception

Perception is one of the psychological factors that influence how people respond to various elements and symptoms around them. The auxiliary organs receive and retain external stimuli before sending them to the brain, where they are recognized. It consists of mental processes which ultimately result in understanding. The word "perception" is derived from the English phrase "perception", which can also mean "seeing", "reaction to understanding", or "reaction" (Fijriah, 2021).

2. Syariah Banking

The word "Islamic banking" is rooted in the terms "bank" and "Sharia". A "bank" is a financial entity that serves as a bridge between individuals who have excess cash and those who do not. The term "Sharia" is used in Indonesia to refer to contracts entered into between banks and other parties to steal money and finance commercial ventures and other activities that comply with Islamic law.

The two names are combined to form the phrase "Sharia Bank". An example of a financial institution that acts as an intermediary between people who have extra money and others who do not have enough money to cover their basic expenses and other obligations under Islamic law is an Islamic bank. Banks that earn interest are often referred to as Islamic banks. This institution benefits from a financial system that is free from gharar (uncertainty or ambiguity), maisiri (speculation), and usury (interest).

Islamic banks are often viewed as financial institutions that operate according to Islamic law, with credit and other services related to cash flow and money circulation serving as their main activities. Thus money will always play

a role in all bank activities because it is the main capital of the institution. (Santoso & Rahmawati, 2016)

3. Interest

The desire or inclination of the heart to desire is a subject of interest, according to etymology. Interest is a deep emotional connection to everything, along with compassion and empathy. Interest, on the other hand, is defined as a strong emotional predisposition towards desire. A person's tendency to make independent decisions is another way of interpreting interest. Interest is a person's tendency to consider and focus on various activities. The expression "interest" refers to a person's previous level of activity, which can be used to predict future behavior or actions (Rahmad, 2014).

4. Sharia Bank Products

Sharia products were first recognized in Indonesia when Bank Muamalat Indonesia was established in the early 1990s. Currently, Indonesian Muslims can invest through various Islamic investment vehicles, some of which are briefly discussed here. Starting with sharia banking products.

a. Capital Market

There are two ways for anyone who wants to invest in the sharia-compliant stock market. Create a separate portfolio first using the Jakarta Islamic Index (JII) issued by the Indonesian Ulema Council or the Halal List. The Jakarta Islamic Index is now declining due to the slowdown in the capital market, so the possibility of making money is very small. mostly using Islamic funds.

b. Sharia Mutual Funds

Investment managers put their money into halal stocks or fixed income Islamic mutual funds. Real, not hypothetical, investments are presented to potential investors. Even if it is carried out in accordance with Sharia provisions, the proposed Sharia Fund still carries a risk of loss. Therefore, investors should carefully evaluate the level of risk involved with each mutual fund. Each investment fund portfolio structure reflects the amount of risk assigned to the fund. The danger increases when more money is put into equity (capital markets). Investors can choose mutual funds with more or less the same capital investment to be safe.

c. Money Market and Sharia Banking Products

The capital market is a financial product based on the Bank Indonesia Wadiah Certificate (SWBI). You can entrust Sharia Mutual Funds or both for savings or deposits at Islamic banks (among others, Bank Muamalat Indonesia, Bank Syari'ah Mandiri, Bank IFI, and BNI Syari'ah Branches). Profit-sharing systems mandate that consumers save money, but the profit is often only around 10%, which isn't much.

d. Assumptions and Sharia Pension Funds

The only Islamic pension fund in Indonesia is the one issued by PT. Director from India. The structure of the proposed Islamic pension fund is similar to the concept of savings. PT Syarikat Takaful Indonesia also provides sharia insurance through its two subsidiaries. The first is PT Asuransi Takaful Keluarga, an insurance service provider that includes Takaful Investment Funds, Hajj Funds, Foster Children, Health, Al-Khairat, and Malang Private Events. PT Asuransi Takaful Umum is a distinct business that offers a variety of insurance, fire insurance, auto insurance and hull insurance.

e. Sharia Mortgage

Islamic mortgage, sometimes referred to as rahn, are a source of income. For debts or loans obtained through the Sharia Pawnshop office, the Sharia Pawnshop pledges one of the customer's assets (Rahin) as collateral (Marhun). Consumers must have value for money. (Santoso & Rahmawati, 2016).

METHODS

In this work, quantitative research is used. Quantitative research is defined as research that utilizes numerical data analysis. Statistical analysis is part of this quantitative approach and analysis. This type of research uses quantitative methods, which include collecting data about the problem under study in the form of numbers that can be calculated, statistical analysis, and distributing questionnaires. A thorough investigation of how students' opinions of Islamic banking courses taught at UIN SMH Banten influence their preference for Islamic banking products (Sugiyono, 2013).

RESULT AND DISCUSSION

1. Validity test

Validity Test Results

The effectiveness of the research instrument in the form of a questionnaire was evaluated using a validity test. The item validation method was used in this study to assess item validity; validity was determined if the total correlation unit correlation was > 0.3 , while the error was determined if < 0.3 . The table below displays the results of the validity test:

Tabel

Item-Total Statistics					Information
Variabel	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	
PM1	78, 9444	50, 625	,331	,903	Valid
PM2	78, 8889	49, 416	,412	,902	Valid

PM3	78, 9444	49, 311	,521	,897	Valid
PM4	79, 1111	49, 530	,497	,898	Valid
PM5	79, 0278	49, 571	,456	,899	Valid
PM6	79, 2778	49, 349	,605	,895	Valid
PM7	79, 1667	50, 429	,430	,899	Valid
PM8	78, 8611	49, 323	,698	,893	Valid
PM9	79, 0278	49, 171	,572	,895	Valid
PM10	79, 0278	49, 856	,661	,894	Valid
MM1	79, 3056	47, 761	,632	,894	Valid
MM2	78, 8889	50, 044	,610	,895	Valid
MM3	78, 9444	51, 254	,41	,897	Valid
MM4	79, 0000	49, 029	,754	,892	Valid
MM5	79, 0278	47, 742	,687	,892	Valid
MM6	78, 9444	50, 911	,517	,897	Valid
MM7	78, 8611	50, 123	,586	,895	Valid
MM8	79, 0556	50, 854	,541	,897	Valid
MM9	79, 1389	50, 294	,465	,898	Valid
MM10	79, 2500	50, 536	,437	,899	Valid

Validity Test Results

Each sentence has been verified using the procedure according to the table above. This can be shown by testing the correlation coefficient, which states that "total correlation > 0.3 = valid" when applied to the value of each product.

2. Reliability Test

Reliability Test Results

The purpose of the reliability test is to ascertain whether the questionnaire used can be trusted or not. When analyzed, Cronbach Alpha > 0.75. Each variable in the study that was declared dependent had a Cronbach's alpha value > 0.75, so it clearly had to be > 0.75. If < 0.75, the statements in the questionnaire cannot be trusted or relied upon. The table below includes the following results:

Tabel

Reliability Test Results

Reliability Statistics		Information
Cronbach's Alpha	N of Items	Reliabel
,901	20	

We can observe from the table above that Cronbach's alpha is higher than the alpha value. All descriptions of the questionnaire used are considered credible because the Cronbach's alpha value is $0.91 > 0.75$.

3. Descriptive Analysis

Descriptive statistics are used to statistically characterize the data. Each research variable in the form of students' opinions about Islamic banking (X) and interest in saving in Islamic banking (Y) has a minimum and maximum value as well as the mean and standard deviation (std.dev). These statistics are the subject of this study. The results of the research on the respondent variables were obtained by using the average of each variable.

Descriptive Effect of Student Perception

The interval can be calculated as follows if the largest respondent's median value is 5 and the lowest value is 1:

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Jumlah}} = \frac{5-1}{3} = 1,33$$

To ensure these responses, determine the average response rate of respondents as follows:

Average score between 1.00 – 2.33: Low

Average score between 2.34 – 3.67: Moderate

Average score between 3.60 – 5.00: High

In addition, the findings of 36 respondents indicated that the prospects for students were quite significant. In other words, almost all respondents agree that perception has an important and beneficial role for students.

Tabel 2. 1
Influence Of Student Perception

Item	Opsi					Mean	SD	Level
	SS	S	N	TS	STS			
Level of Religious Awareness	16 (44,4%)	13 (36,1%)	7 (19,4%)	0 (0%)	0 (0%)	4,25	0,76	Tall

Islamic banks are banks that avoid interest/usury	18 (50,0%)	12 (33,3%)	5 (13,9%)	1 (2,8%)	0 (0%)	4,30	0,82	Tall
Better and Fair Sharia System	13 (36,1%)	20 (55,6%)	2 (5,6%)	0 (0%)	0 (0%)	4,25	0,69	Tall
The service quality of Islamic banks is better than conventional banks	8 (22,2%)	25 (69,4%)	1 (2,8%)	2 (5,6%)	0 (0%)	4,08	0,73	Tall
Islamic banks are very safe banks for saving money	11 (30,6%)	22 (61,1%)	1 (2,8%)	2 (5,6%)	0 (0%)	4,16	0,60	Tall
Requirements for Saving in Islamic Banks are easier than Conventional Banks	4 (11,1%)	26 (72,2%)	5 (13,9%)	1 (2,8%)	0 (0%)	3,91	0,65	Tall
The services provided by Islamic Banks are in accordance with the Will of the Customer	6 (16,7%)	27 (75,0%)	1 (2,8%)	2 (0%)	0 (5,6%)	4,02	0,53	Tall
Islamic banks provide halal protection in the profit sharing system	13 (36,1%)	22 (61,1%)	1 (2,8%)	0 (0%)	0 (0%)	4,33	0,65	Tall
The concept of profit sharing for Islamic banks gives	10 (27,8%)	23 (63,9%)	2 (5,6%)	1 (2,8%)	0 (0%)	4,16	0,65	Tall

freedom in determining the agreed system								
Percentage of Profit Sharing in Islamic Banks is Better than Conventional Bank Interest	8 (22,2%)	26 (72,2%)	2 (5,6%)	0 (0%)	0 (0%)	4,16	0,50	Tall

Saving Interest Descriptive

The responses in the table below, which were determined by the respondents by completing the descriptive table, became the basic analysis. The findings of a descriptive study on deposit rates are presented in this section. In this study, participants' answers were summarized using the mean (mean) and standard deviation (standard deviation).

Based on the average value of each variable and taking into account the opinions of respondents to the research factors conducted. The highest average score given by respondents is 5 while the lowest is 1. The following is the definition of interval.

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Jumlah}} = \frac{5-1}{3} = 1,33$$

To determine the answer, it can be determined by the average level of the respondent's answer as follows:

Average score between 1.00 – 2.33: Low

Average score between 2.34 – 3.67: Moderate

Average score between 3.60 – 5.00: High

In addition, the results of 36 respondents showed a significant influence on student opinions. In other words, the majority of poll participants indicated a strong desire to save.

Tabel 2. 2
Memilih Produk Bank Syariah

Item	Opsi					Mean	SD	Level
	SS	S	N	TS	STS			
The performance of Islamic banks is	6 (16,7%)	22 (61,1%)	6 (16,7%)	2 (5,6%)	0 (0%)	4,13	0,74	Tall

better than conventional banks								
Sharia Bank officers serve politely and friendly	12 (33,3%)	23 (63,9%)	1 (2,8%)	0 (0%)	0 (0%)	4,30	0,52	Tall
Submission of information carried out by front liner (cs/teller) Islamic Bank officers is good	9 (25%)	27 (75%)	0 (0%)	0 (0%)	0 (0%)	4,03	0,44	Tall
saving in Islamic banks because the profit sharing ratio provided by the bank is not detrimental	9 (25%)	25 (69,4%)	2 (5,6%)	0 (0%)	0 (0%)	4,07	0,52	Tall
Saving in Islamic Banks can avoid usury	12 (33,3%)	18 (50%)	6 (16,7%)	0 (0%)	0 (0%)	4,00	0,70	Tall
Islamic bank officers always provide the latest information about bank products and services to customers	10 (27,8%)	25 (69,4%)	1 (2,8%)	0 (0%)	0 (0%)	4,03	0,50	Tall
The existence of banking facilities such as internet banking can make	13 (36,1%)	22 (61,1%)	1 (2,8%)	0 (0%)	0 (0%)	4,03	0,53	Tall

it easier for customers to make transactions								
The politeness of Islamic bank employees encouraged me to save money at Islamic banks	7 (19,4%)	27 (75%)	2 (5,6%)	0 (0%)	0 (0%)	3,80	0,49	Tall
Sharia Banks have ATM facilities in each city to make it easier for customers	7 (19,4%)	25 (69,4%)	3 (8,3%)	1 (2,8%)	0 (0%)	3,70	0,63	Tall
Islamic banks often give gifts to loyal customers	6 (16,7%)	22 (61,1%)	8 (22,2%)	0 (0%)	0 (0%)	3,97	0,63	Tall

4. Student Perception based on Gender

Table of Student Perception based on gender

			gender		Total
			man	woman	
	Tall	Count	1	1	2
		%	2,8%	2,8%	5,6%
	Tall	Count	0	1	1
		%	0,0%	2,8%	2,8%
	Tall	Count	0	5	5
		%	0,0%	13,9%	13,9%
	Tall	Count	1	1	2
		%	2,8%	2,8%	5,6%
	Tall	Count	2	4	6
		%	5,6%	11,1%	16,7%

student perception	Tall	Count	2	6	8
		%	5,6%	16,7%	22,2%
	Tall	Count	0	1	1
		%	0,0%	2,8%	2,8%
	Tall	Count	0	1	1
		%	0,0%	2,8%	2,8%
	Tall	Count	1	1	2
		%	2,8%	2,8%	5,6%
	Tall	Count	1	0	1
		%	2,8%	0,0%	2,8%
	Tall	Count	1	1	2
		%	2,8%	2,8%	5,6%
	Tall	Count	0	1	1
		%	0,0%	2,8%	2,8%
	Tall	Count	0	1	1
		%	0,0%	2,8%	2,8%
	Tall	Count	1	2	3
		%	2,8%	5,6%	8,3%
Total		Count	10	26	36
		%	27,8%	72,2%	100,0%

The proportion of women in the table of student gender perceptions is greater than that of men, this indicates that the views of students in this study are influenced by female gender. This is because there were 26 women or 72.2% of the 36 respondents who were sampled as shown in the table above. There were 10 male respondents or 27.8% of the total respondents, but in fact there were more female respondents than male respondents.

5. Interest in Choosing Sharia Bank Products

Interest in Saving based on gender

			Gender		Total
			Man	Woman	
	Tall	Count	0	1	1
		% of Total	0,0%	2,8%	2,8%
	Tall	Count	1	2	3

interest in saving		% of Total	2,8%	5,6%	8,3%
	Tall	Count	0	2	2
		% of Total	0,0%	5,6%	5,6%
	Tall	Count	0	2	2
		% of Total	0,0%	5,6%	5,6%
	Tall	Count	4	9	13
		% of Total	11,1%	25,0%	36,1%
	Tall	Count	1	3	4
		% of Total	2,8%	8,3%	11,1%
	Tall	Count	0	1	1
		% of Total	0,0%	2,8%	2,8%
	Tall	Count	0	1	1
		% of Total	0,0%	2,8%	2,8%
	Tall	Count	2	1	3
		% of Total	5,6%	2,8%	8,3%
	Tall	Count	0	1	1
		% of Total	0,0%	2,8%	2,8%
	Tall	Count	1	0	1
		% of Total	2,8%	0,0%	2,8%
	Tall	Count	1	2	3
		% of Total	2,8%	5,6%	8,3%
	Tall	Count	0	1	1
		% of Total	0,0%	2,8%	2,8%
Total		Count	10	26	36
		% of Total	27,8%	72,2%	100,0%

The gender perception chart reveals that there are more female students than the average male. This suggests that female gender has an impact on how students are viewed in this study. This is because there were 26 women or 72.2% of the 36 respondents who were sampled as shown in the table above. There were 10 male respondents or 27.8% of the total respondents, but in fact there were more female respondents than male respondents.

6. Simple Linear Regression Analysis

To determine the effect of the independent variable on the dependent variable, this direct value regression test is used. The results of the direct linear analysis are as follows:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,937	1	2,937	43,952	,000 ^b
	Residual	2,272	34	,067		
	Total	5,210	35			

Numerical Equation Model The ANOVA table ($f=43.952$; sig 0.05) shows that students' perceptions of Islamic banking have a major influence on their decision to use Islamic banking products.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,751 ^a	,564	,551	,25852	,564	43,952	1	34	,000

The regression result of 0.751, as shown in the table above, shows a "high" correlation between students' opinions and interest in Islamic banking products. This connection is strong and stable. 56.4% of the income derived from customer deposits in Islamic banks is used to repay student loans. The remaining 43.6 percent have other problems.

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
-------	-----------------------------	---------------------------	---	------

		B	Std. Error	Beta		
1	(Constant)	1,177	,451		2,611	,013
	interest in saving	,714	,108	,751	6,630	,000

According to the ANOVA finding of 0.05, the regression equation used in this investigation, $Y = 1.177 + 0.714 X$, is significant. $Y = + X$ is the regression equation. Based on the attached table, there is a significant relationship between customers' desire to save in Islamic banks and student perceptions ($t = 6,630$; sig 0.05).

7. T Test Results (Partial Test)

Use the t test (Partial Test) to determine whether the independent variable has an influence on the dependent variable. Using a significance level of 0.05 and degrees of freedom ($n-k$), we test whether the independent factors have a significant effect on the dependent variable. If $t \text{ count} > t \text{ table}$ or if $t \text{ count} < t \text{ table}$ then the independent variables studied have no influence on the dependent variable. The following table shows the results:

Tabel
Hasil Uji t

Item	Gender	Mean	Std. Deviation
student perception	Man	4,2100	,42282
	Woman	4,1500	,40620
interest in saving	Man	4,2400	,38355
	Woman	4,1192	,38886

Based on the table above, the average rating rating of male students is 4.2100, while the average rating perceived by female students is 4.1500. The average male is 4.2400 while the average female is 4.1192 for the purposes of strain maintenance. Students' typical impressions and interests for saving differ slightly (not much) between males and females, according to the data listed.

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Differen ce	Std. Error Differen ce	95% Confidence Interval of the Difference	
									Lower	Upper
student perception	Equal variances assumed	,067	,798	,393	34	,697	,06000	,15281	-,25055	,37055
	Equal variances not assumed			,386	15,807	,705	,06000	,15564	-,27027	,39027
interest in saving	Equal variances assumed	,196	,661	,838	34	,408	,12077	,14418	-,17223	,41377
	Equal variances not assumed			,843	16,589	,411	,12077	,14327	-,18208	,42362

(0.798 > 0.05) with an F value derived from the Levene test of 0.067, as shown in the second table (independent sample test). The same variance must be assumed to assess the difference test (t-test). Equal variance is assumed to have a t value of 0.393 and a significance level of 0.697 (0.697 > 0.05). Thus, it can be said that "student perception" is not significantly different between typical males and females.

In the second table (independent sample test), the probability (Sig) of calculating the F-value is 0.196 for the Levene test Savings rate variable which is greater than 0.05 (0.661 > 0.05), so it is concluded that H0 cannot be rejected. . Therefore, the same variance should be used when analyzing different tests (t-test). For the t value of the same variant, it is assumed that the value is 0.838 with a significance probability of 0.408 (0.408 > 0.05). From this it can be concluded

that the average "saving intention" of men and women is the same (not significantly different).

CONCLUSION

The attitude of UIN SMH BANTEN students towards their interest in choosing Islamic banking products is very good, this shows that they know Islamic banking products, in accordance with the basic thoughts above. H_0 cannot be rejected because the probability (Sig) of the F value is 0.067 which is calculated by the Levene test for the Student Perception variable of more than 0.05 ($0.798 > 0.05$). As a result, the same variance must be assumed when analyzing different tests (t-test).

The probability of significance is 0.697 ($0.697 > 0.05$), and the estimated value of the variance is 0.393. H_0 cannot be rejected for the Interest in Savings variable because the probability value (Sig) F determined by the Levene test is 0.196 greater than 0.05 ($0.661 > 0.05$). As a result, the same variance must be assumed when analyzing different tests (t-test). The significance probability is 0.408 ($0.408 > 0.05$) and the default variant t value is 0.838.

REFERENCES

- Fijriah, N. (2021). *Pengaruh Persepsi Terhadap Minat Menabung Mahasiswa Di Bank Syariah (Studi Kasus Mahasiswa Fakultas Ekonomi dan Bisnis Angkatan 2018 Universitas Muhammadiyah Metro)*.
- Fisman Adisaputra, T., & Ichsan Sidenreng Rappang, S. (2021). Pengaruh Islamic Social Reporting Terhadap Kinerja Keuangan, Zakat Sebagai Intervening Pada Bank Umum Syariah Di Indonesia. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 6(3), 733–753.
<https://doi.org/10.30651/JMS.V6I3.7997>
- Rahmad, A. (2014). PENGARUH MOTIVASI DAN PERSEPSI MAHASISWA TERHADAP MINAT MENJADI PEGAWAI BANK SYARIAH (Studi Pada Mahasiswa Perbankan Syariah Angkatan 2016/2017). *Paper Knowledge . Toward a Media History of Documents*.
- Rakhmah, S. M. (2017). *Digital Digital Repository Repository Universitas Universitas Jember Jember Digital Digital Repository Repository Universitas Universitas Jember Jember*.
- Santoso, S., & Rahmawati, U. (2016). Produk Kegiatan Usaha Perbankan Syariah Dalam Mengembangkan Umkm Di Era Masyarakat Ekonomi Asean (Mea). *Jurnal Penelitian*, 10(2).
<https://doi.org/10.21043/jupe.v10i2.1818>
- Sugiyono, D. (2013). *Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D*. https://digilib.unigres.ac.id/index.php?p=show_detail&id=43

Zubair, M. K. (2012). Obligasi dan Sukuk dalam Perspektif Keuangan Islam (Suatu Kajian Perbandingan). *Asy-Syirah: Jurnal Ilmu Syariah Dan Hukum*, 46(1), 271-296. <http://asy-syirah.uin-suka.com/index.php/AS/article/view/40>