THE RELATIONSHIP BETWEEN ISLAMIC BUSINESS STUDENTS AND THE USE OF ISLAMIC BANKS

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ABSTRACT

Today the development of Islamic banking has begun to gain public trust as customers of Islamic banks. Indonesia as a country with a Muslim community can encourage the advancement of Islamic banking. The development of Islamic banking cannot be separated from the understanding possessed by each generation in its time. The understanding possessed will affect the growth of the Islamic banking sector, cannot be separated from the role of students who study Islamic banking in using Islamic banks. This study entitled THE RELATIONSHIP BETWEEN ISLAMIC BUSINESS STUDENTS AND THE USE OF ISLAMIC BANKS aims to determine whether there is a relationship between students studying Islamic economics with their interest in using Islamic banks as accounts. This study uses a quantitative method by distributing questionnaires to student respondents at various universities in Indonesia. The results of the questionnaires that have been filled in by respondents were analyzed using SPSS 25 software with a quantitative descriptive method. The results of this study have a strong positive correlation on independent variables: variables X1 (Learning Islamic Economics), variables X2 (Information Sources), and variables X3 (Sources of Advice) on dependent variable Y (Interest in Using Islamic Banks). This study ensures that knowledge can encourage student interest in using Islamic banks.

Keywords: Student, Islamic Banks, Islamic Learnings, Islamic Economics.

INTRODUCTION
1.1 Background

The development of Islamic banking in Indonesia cannot be separated from the banking system in Indonesia in general. The development of the Islamic banking system in Indonesia is also regulated in Law no. 10 of 1998, where a Commercial Bank is a bank that carries out activities conventionally or based on sharia principles whose activities are to provide payment traffic services. Islamic banking in Indonesia, with the operation of Bank Indonesia which has a different form of operation, was born with conventional banking which is expected to meet the urgent needs of Muslims in Indonesia in using Islamic banking services. The fundamental difference between Islamic and conventional banking is that there is a goal to achieve prosperity in this world and the hereafter.

Today the development of Islamic banking has begun to gain public trust as customers of Islamic banks. Indonesia as a country with a Muslim community can encourage the advancement of Islamic banking. The Muslim community in Indonesia has also started to pursue the sharia economy to encourage the development of Islamic banking itself in Indonesia. Especially students who are currently pursuing this field.

2.1 Objective

There are three objectives in this study. First, to describe students' knowledge of Islamic economics, second, to explain the users of Islamic banks, and third, to analyze the relationship between students studying Islamic economics and their interest in using Islamic banks. Other sections of the chapter will discuss literature reviews related to theories and previous studies related to the topics in chapter two, then connected with the methodology in chapter three which discusses methodology, including data, development models, and regression methods used. Chapter four will discuss the analysis and results of testing methods against data, then in chapter five discuss the conclusions, limitations of the study, and recommendations for the use of research results in related fields and recommend further research.

LITERATURE REVIEW
2.1 Background Theory
2.1.1 Influence

Influence is a power that exists or arises from something (person, object) which contributes to a person's character, belief, or action. Whereas in statistics the effect is the relationship that occurs between two or more variables.

2.1.2 Interest

Interest is described as a feeling of preference and interest in a thing or activity, without instructions. Therefore interest is the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. According to Crow & Crow (1980), interest relates to movement styles that encourage a person to face or deal with people, objects, activities, experiences that are stimulated by the activity itself.

2.1.3 Providing learning Islamic economics courses

The teaching of Islamic Economics in tertiary institutions is not only intended to provide insight or knowledge to the community, especially students, Islamic economics teaching is also given to meet the needs of the Islamic banking industry (Mintarja, Wahab, & Masduki, 2017). Because higher education is the party that has the responsibility to produce human / human resources in the field of Islamic banking who have competition and integrity in implementing their knowledge. For this reason, according to Nilam Sari (without years) the development of Syariah economic education at least needs to pay attention to several aspects, such as the right curriculum; combines courses that provide professional knowledge of

economics/finance/banking/business and knowledge of Syariah (law & application) as well as the internalization of moral values into teaching materials.

2.1.4 Islamic banking

Bank Indonesia defines Islamic banking as an intermediary institution and financial service provider that works based on ethics and Islamic value systems, especially those that are free from interest (usury), free from nonproductive speculative activities such as gambling (maysir), free from matters which is unclear and dubious (gharar), has the principle of justice, and only finances lawful business activities (Mintarja et al, 2017). In addition, Rindawati (2007) in the operational system of Islamic banks, fund owners invest their money in the bank, not with the motive of earning interest, but to get profit sharing. The customer funds are then distributed to those who need them (for example business capital), with a profit-sharing agreement according to the agreement. The operating system includes fundraising and distribution of funds. Islamic banks stand and grow from the desire of the Muslim community who want an institution with a system of storage and distribution of money or funds without an element of usury, in this case, interest, therefore it means that this Islamic bank is recommended for Muslims, but it is still many were not interested and chose sharia banking services, especially after the issuance of the MUI fatwa regarding interest at conventional banks which was declared the same as usury, thus creating an alternative to avoid haram assets, a sharia-based bank was created (Afriadi, 2016). Both conventional banking and Islamic banking have a function as an intermediary service, where this role is only carried out if the bank operates in a healthy condition and a conducive business environment (Mutawalli, 2019). Banks that operate under the principles of Islamic sharia are banks that in their operations follow the provisions of Islamic shari'ah, especially those concerning the procedures for converting to Islam (Afriadi, 2016).

2.2 Previous Study

Products have a positive and significant effect on the interest of non-Muslim customers to use Islamic banking services. This means that the products provided by Islamic banks have a value that attracts non-Muslim customers to use them. (Mutawalli, 2019). Whereas internal and external factors indicate that consumer behavior in deciding to use a banking product is more dominated by an internal locus of control (internal control) (Rohmadi, Nurbaiti, Junaidi, 2016). Seroquel and Promotion factors have a significant effect on the interest in saving in Islamic Banks, either partially or simultaneously with the following details. The dominant influence is in the reliability factor of 0.568 and the promotion of 0.552, followed by the factors of empathy, physical evidence, and assurance. Meanwhile, the negative influence (contrary to the interest of the Muslim community to save at Islamic banks is the responsiveness factor (Sunardi, Aniarsih).

METHOD

3.1. Data

The data of this research are primary data. Primary data is data that is obtained directly from the source. The population in this study were students in Java who took part in teaching courses in economics / Islamic banking. This error tolerance limit will be expressed as a percentage. The smaller the intended percentage, the more accurately the sample results represent the population. This study uses an error tolerance level of 5%.

This research uses descriptive-quantitative research. Descriptive research explains the phenomena that occur related to the research variables. Meanwhile, quantitative research is used to measure and assess the relationship between the variables studied. This research is also causal associative research because it analyzes the causal relationship between variable Y and variable X in a causal manner (Mintarja, 2017).

The research was conducted at the University of Muhammadiyah Yogyakarta (UMY). This study will examine the impact of teaching Islamic economics courses to students in Java on their interest in using Islamic bank accounts. The number of students who have filled out the questionnaire is 50 people and consists of various ages, semesters, and genders.
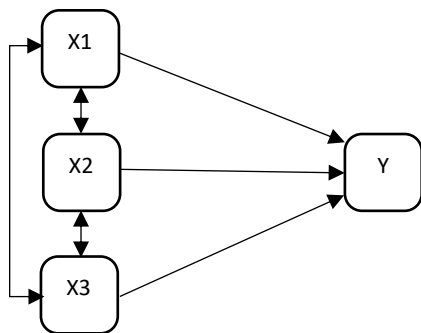
Graph 1. Data show of semester
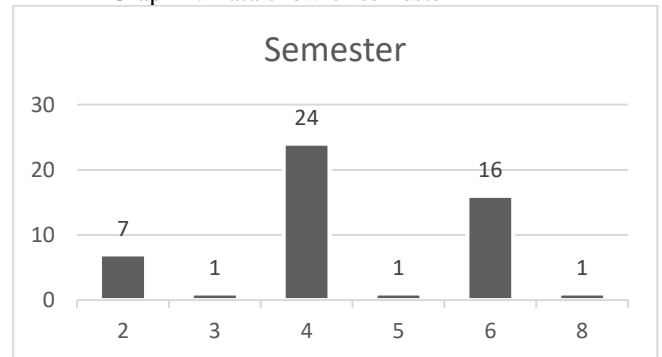
Graph 2. Data show of semester
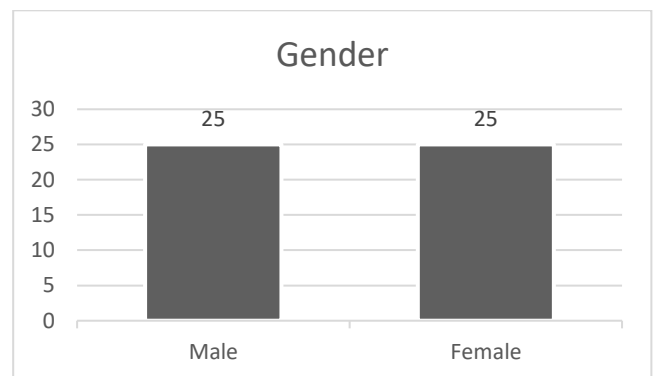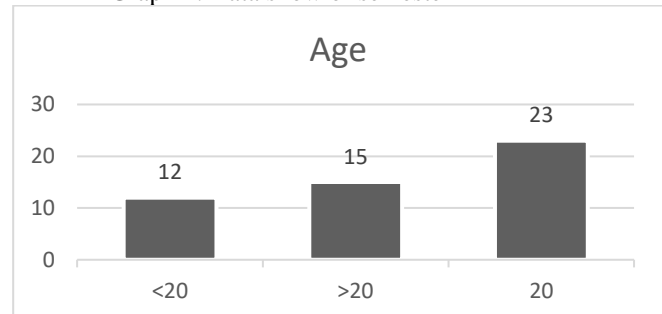
3.2. Model Development

Connection Graph.

This research consists of independent and dependent variables. As for The independent variable; in this study, the independent variables consist of Studying Islamic Economics (X1), Information Sources (X2) Sources of Suggestions (X3). The dependent variable or variable becomes the result of the independent variable. On the occasion of this research, the dependent variable is the student's interest in using Islamic banks.

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2. The dependent variable or variable becomes the result of the independent variable. On the occasion of this research, the dependent variable is the student's interest in using Islamic banks.

3. Data Collection Methods and Research Instruments.

In this study, data collection using a questionnaire method, to obtain data that has high validity. Questionnaires are used to obtain reports of information from respondents in the form of their personality and understanding of what is known. This study uses a questionnaire that is closed and direct because the respondent will choose the answers that have been provided, plus open questions to get information without limiting the respondent. In addition, to measure the amount between variables, the researcher will formulate indicators to help load the results of the responses from respondents. Each answer will be given a weighted score using the Linkert scale:

1. Strongly Agree (SA) with a weight of 5
2. Agree (A) is given a weight of 4
3. Neutral (N) is given a weight of 3
4. Disagree (D) is given a weight of 2
5. Strongly Disagree (SD) is given a weight of 1.

3.3. Method

In this study, the research instrument was tested using validity and reliability tests. The validity test is a measure that shows the validity or validity of an instrument. Validity testing is based on the extent to which the instrument describes its function. The instrument will be considered valid if it can measure what will be measured. The instrument testing that has been carried out shows that each questionnaire item given is valid, it is said to be valid because the calculation results are >r table, therefore it is said to be valid.

Furthermore, the reliability test will be used to obtain information so that it can be trusted as a data collection instrument and can reveal actual information. Ghozali (2009) states that reliability is a tool for measuring a questionnaire which is an indicator of variables or constructs. To test the validity and reliability of the instruments in this study using SPSS 25 software. Instrument testing that has been done shows that each item of the questionnaire given is reliable, it is said to be valid because the value of Cronbach alpha> r table is therefore said to be reliable. Regression Multiple Test is based on a causal relationship between one independent variable and more than one dependent variable. Correlation Coefficient Test the results of the data obtained using a questionnaire/questionnaire distribution using the correlation coefficient analysis. After testing the items of the questionnaire questions, then multiple regression analysis is carried out and will be explained partially through partial t analysis. Partial t analysis aims to find the effect of each independent variable (X) individually on the dependent variable (Y). Furthermore, simultaneous analysis through simultaneous f analysis. Simultaneous F analysis aims to find the effect of the independent variable (X) together on the dependent variable (Y). How much influence the independent variable (X) has on the dependent variable (Y) which is explained through the analysis of the meaning of the coefficient of determination (R square). The coefficient of determination (R square) aims to see how much influence the independent variable (X) has simultaneously on the dependent variable (Y). In this study, the correlation coefficient will be calculated with the help of SPSS 25.

RESULT AND DISCUSSION
4.1 Result

This study uses multiple regression analysis to determine the presence or absence of the influence of a variable being tested. There are four analyzes to determine the effect given.

4.1.1 Multiple Linear Regression Test

Table 4.1 shows the recapitulation of multiple regression analysis. All items can be concluded significant with the results of the analysis as follows.

Table.4.1 Recapitulation Multiple Linear Regression Test

Variable	Coefficients Regression	t	Sig
(Constant)	2.451		
Total X1	.405	.460	.047
Total X2	.366	.877	.035
Total X3	.433	2.372	.022
F	**6.100**		
R Square	**.685**		

The significant value of the tested variables <0.05 which indicates that there is an influence from the independent variable, namely Studying Islamic Economics (X1), Information Sources (X2), and Sources of Suggestions (X3) on the dependent variable the student's interest in using Islamic banks (Y).

4.1.2 Partial t test

Table 4.2 is the result of a partial t-analysis to show the effect of each independent variable tested on the dependent variable. Each item can be concluded with the hypothesis that has been proposed.

1. H1 has the effect of Studying Islamic Economics (X1) on the student's interest in using Islamic banks (Y).
2. H2 has the effect of Information Sources (X2) on the student's interest in using Islamic banks (Y).

3. H3 there is an effect of Sources of Suggestions (X3) on the student's interest in using Islamic banks (Y).

Decision making can be seen by looking at the significant value and comparing the value of t count with t table.

Table.4.2 Recapitulation Partial t Test

Coefficientsª						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.451	1.367		1.793	.080
	Total X1	.405	.228	.086	2.460	.047
	Total X2	.366	.190	.150	2.877	.035
	Total X3	.433	.182	.376	2.372	.022

Based on the table above, it is known that the significant value of each variable is <0.05. It can be concluded that the hypotheses H1, H2, and H3 are accepted that can be effect partial between depending variable with each independent variables.

4.1.3 Simultaneous F Test

Table.4.3 Recapitulation Simultaneous F Test

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.355	3	14.118	6.100	.001ᵇ
	Residual	106.465	46	2.314		
	Total	148.820	49			
a. Dependent Variable: Total Y						
b. Predictors: (Constant), Total X3, Total X2, Total X1						

Based on the table above, it is known that the significant value of each variable is <0.05. It can be concluded that the hypotheses H1, H2, and H3 are accepted that can be effect simultaneous to depending variable.

4.1.4 Determination Coefficient

Table.4.4 Recapitulation Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533ª	.685	.238	1.521
a. Predictors: (Constant), Total X3, Total X2, Total X1				

4.2. Analysis

Based on the analysis that has been carried out, it can be concluded that the influence of students to use Islamic banks can be influenced through Studying Islamic Economics (X1), Information Sources (X2), and Sources of Suggestions (X3) the remaining 68.5% can be influenced by external variables. Each tested variable has gone through various tests to ensure that all of them are usable data.

CONCLUSION AND RECOMMENDATION

5.1. Conclusion

Based on the results of research analysis conducted by researchers to students about the effect of Studying Islamic Economics (X1), Information Sources (X2), and Sources of Suggestions (X3) on the dependent variable the student's interest in using Islamic banks (Y) concluded as follows:

1. The variable Studying Islamic Economics (X1) has an effect on the student's interest in using Islamic banks (Y). This is evident from the test results can be shown with a significant value for X1 against Y of 0.047 <0.05, the value

of t count X1 is 2.460 > t table 2,013, so it can be concluded that H1 is accepted so that there is an effect of X1 on Y.

2. The Information Sources variable (X2) affects the student's interest in using Islamic banks (Y) students. This is evident from the test results can be shown with a significant value for X2 to Y of 0.035 < 0.05, the value of t count X2 is 2.877> t table 2,013, so it can be concluded that H1 is accepted so that there is an effect of X2 on Y.

3. The variable Sources of Suggestions (X3) affects the student's interest in using Islamic banks (Y) students. This is evident from the test results can be shown with a significant value for X3 against Y of 0.022 <0.05, the value of t count X3 2.372> t table 2.013, so it can be concluded that H1 is accepted so that there is an effect of X3 on Y.

5.2. Recommendation

Based on the results of research that has been carried out. There are several suggestions that can be put forward for further research as follows:

1. Student

The number of participating students must be emphasized by the applicable regulations to increase the concrete value of a high number of questions.

2. Other researchers

For other studies, it is better to add or use different variables to determine factors other than Studying Islamic Economics (X1), Information Sources (X2), and Sources of Suggestions (X3) which can affect the student's interest in using Islamic banks (Y). For example, research on the level of satisfaction of students who save in Islamic banks for services at Islamic banks, or it could also be about the effectiveness of Islamic banking learning activities on student interest due to activities.

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