ABSTRACT

Students are one of the important entities in society who are able to become agents in carrying out social change. With this role, the educational process should increasingly introduce them to what and how Islamic banking is very important to do. Until now, students have become one of the potential markets that need to be developed to improve the Indonesian economy through Islamic banking.

This study aims to determine customer preferences for saving at Islamic banks. This can identify which variables most influence student's savings preferences. The variables that are thought to be able to influence customer preferences are religiosity, service quality, and product knowledge. This study used a purposive random sampling method with a student population in Central Java who had either saved or used Islamic products with a population of 552.621. The sample required as many as 100 respondents and the type of data used in this study is primary data with an online questionnaire via google form. The results of the study used multiple linear regression analysis techniques with the Likert scale 1-5 measurement technique and data testing using the SPSS Statistics 23 program.

The results of quantitative data analysis show that the variables of religiosity, service quality, and product knowledge have a positive and significant effect on student preferences in Central Java to decide to save using Islamic banks and product knowledge is the most influential aspect. The influence of the three independent variables on saving preferences is shown by the determination coefficient of 60,4%.

Keywords: religiosity, service quality, product knowledge, customer preference

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