

ABSTRACT

This study aims to analyze the effect of promotion, location, facilities, and religiosity on students' decisions to become customers in Islamic banks, as well as find and analyze other factors that influence the decisions of Islamic Economics students at Diponegoro University not to become customers in Islamic banks.

This study uses a population of active students of the Islamic Economics study program at Diponegoro University by taking purposive sampling of students who have not become customers of Islamic banks as many as 76 respondents. This study uses quantitative analysis methods with multiple linear regression analysis. Quantitative analysis using multiple linear regression analysis was carried out with the help of SPSS version 23 application including validity test, reliability test, classical assumption test, multiple linear regression analysis, hypothesis testing, and coefficient of determination test.

The results showed that partially the variables of promotion, location, and facilities had a positive and significant effect on the decision variable to become a customer at an Islamic bank, while the religiosity variable partially had an insignificant effect on the decision variable to become a customer at an Islamic bank. Simultaneously, the variables of promotion, location, facilities, and religiosity have an effect on the decision variables to become customers in Islamic banks.

Keywords: Islamic banking, promotion, location, facilities, religiosity, saving decisions

