

The Influence of Students' Perception and Knowledge of Sharia Banks on the Decision to Use Sharia Bank Savings Products (Case Study of Students of Islamic Religious Colleges (STAI) Kupang)

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ABSTRACT

This study aims to find out how students as one of the components of society are market shares that deserve attention in adding insight into the understanding of Islamic bank products. This study uses a questionnaire or questionnaire instrument which will later be used to measure the decision of STAI Kupang students to use savings products. The type of data used in the study is primary data. Primary research data was collected through *field research* using questionnaires distributed to STAI Kupang students. The respondents in this study are students of the Kupang Islamic Religious College Campus, students are the right target for Islamic banks in enlarging the development of their products. Islamic economics students have a good understanding of Islamic banks because they have studied theory in sharia-based courses. However, there are still many students who have not used Islamic bank products.

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1. INTRODUCTION

Islamic banking as one of the financial institutions, is the same as other banks in operating. In addition to being a producer as an intermediary or *intermediary* for customers such as capital owners or *mudharib*. Islamic banking operates on the basis of Islamic teachings, which have operational principles, principles that are different from the operational principles of conventional banks, if in conventional banks operational costs and others are based on *interest rates* or interest rates, then sharia banking is more about the principle of profit and loss or *profit and loss sharing principle*, Islamic banks are known as Islamic banks without usury. Riba here means setting interest or exceeding the principal loan amount in a bathil and riba is haram which is in accordance with the teachings of Islam in accordance with the Qur'an surah Al-Baqarah verse 278. (Muin, 2014)

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُّؤْمِنِينَ ٢

It means, "O you who believe, fear Allah SWT and raise the rest of your usury if you are believers. (Depag RI, 1999).

The majority of Indonesia's population is Muslim, so in every activity, especially in the economic sector, transactions should also be used in accordance with Islamic principles. One of them is by choosing products from Islamic financial institutions, namely Islamic banks. Sharia banks are known as Islamic banks without usury. Riba here means setting interest or exceeding the principal loan amount in a bathil manner, and riba is haram. In accordance with the words of Allah SWT in Q.S Al-Baqarah: 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ٢٧٥

Meaning: "Those who eat (take) ribah cannot stand unless they stand like those who are entered by the devil because of (the pressure) of madness. Their condition is because they say (think) that buying and selling is the same as ubah even though Allah has legalized buying and selling and forbidding ubah. Those who have come to him with a prohibition from his Lord, and then continue to cease (from taking ribah), then for him to that which he has taken before (before the prohibition came). and his affairs (are up) to Allah. The one who returns (takes ribah), then that person is the inhabitants of Hell; they will abide in it." (Tim penyusun al-Qur'an Terjemah Agama RI, 2009).

The existence of Islamic banks in Indonesia aims to accommodate the population in Indonesia, almost all of which are Muslim. With the existence of the bank, it is hoped that there will be no confusion in the muamalah process for followers of the Islamic religion, so that they are protected from haram due to the absence of a forum that serves them in the field of *muamalah* which is Islamic. However, the reality is that of 80% of the Indonesian population who are Muslim, no more than 10% of them transact according to sharia, especially in terms of banking. The banking sector occupies a very strategic position in bridging the need for working capital and investment in the nile sector with fund owners. The main function of the banking sector in macroeconomic policy infrastructure is indeed directed in the context of how to make money effective to increase economic added value. The birth of Islamic banking as an alternative banking system is inseparable from the occurrence of an economic crisis which was initially seen as a monetary crisis. Sharia banking in international terms is known as *Islamic Banking* or also called *Interest Free Banking*. The term using the word Islami cannot be separated from the origin of the sharia banking system itself. Sharia banks were initially developed as a response from a group of Muslim economists and banking practitioners who sought to accommodate the insistence of various parties who wanted financial transaction services to be carried out in line with moral values and Islamic sharia principles. And *gharar* (ambiguity).

Conventional banks run their business by providing a certain amount of profit in the form of interest rates for their customers. Meanwhile, Islamic banks do not apply an interest system to their services. This bank is run based on Islamic law, because interest is prohibited because it is considered not in accordance with sharia (Mursid, 2004).

Sharia banks are banks that operate without relying on interest. Islamic banks or commonly referred to as interest-free banks, are financial institutions or banks whose operations and products are developed based on the Quran and the Hadith of the Prophet PBUH, in other words sharia banks are financial institutions that have the main business of providing financing and other products in payment traffic and money circulation whose operations are adjusted to Islamic shari'a principles. Sharia banks avoid the interest system in operating their businesses. The existence of Islamic banks can be used as a solution to the problem of the conflict between interest and usury (Muhammad, 2005).

Banks are business entities that collect funds from the community in the form of deposits and distribute them to the community in the form of credit and other forms in order to improve the people's standard of living (Wangsawidjaja, 2012). Indonesia is a country with a majority of its population Muslims. However, this is not enough to make Islamic banks become large banks in Indonesia because of the lack of public interest. Islamic banks seem to find it difficult to penetrate the dominance of conventional banking, even though the majority of Indonesian people are Muslims. This is because the

development of the banking sector is inseparable from consumer behavior to determine their choices in using bank products.

The presence of Islamic banks in the midst of conventional banking to offer an alternative banking system for Muslims who need or want to obtain banking services without having to violate the prohibition of usury. As alleged by Muslim economists, there are two main reasons for the background of the establishment of Islamic banks, namely:

First, there is the view that interest in conventional banks is haram because it is included in the category of *riba* that is prohibited in religion, not only in Islam but also by other heavenly religions, from the economic aspect, the handover of business risks to one party is considered to violate the norms of justice and can cause *selfishness* (*selfishness*). In the long run, the conventional banking system will lead to the accumulation of wealth in a handful of people who have large capital (Atabik).

Second, improving the quality of Muslims, by opening up greater business opportunities, especially for the poor, which is directed to productive business activities, towards the creation of business independence for Muslims (Atabik).

Islamic banks as a financial institution have a basic mechanism, namely accepting deposits from capital owners (*depositors*) have an obligation (*liability*) to offer financing to investors on the asset side, with a financing pattern or scheme in accordance with Islamic law.

Given that the people in the city of Kupang are Muslim minorities, this will have implications for the development of Islamic banks in the future. Thus, the growth of Islamic banks to date, especially Islamic banks in the city of Kupang is increasing, it can be seen that the development of Islamic banks in the city of Kupang from year to year is quite promising, because it only has one branch in the city of Kupang.

Students as a component of society are a market share that deserves attention in increasing the number of customers. The Kupang Islamic Religious College campus is an Islamic-based university in the city of Kupang. Students are the right target for Islamic banks in enlarging the development of their products. Islamic economics students have a good understanding of Islamic banks because they have studied theory in sharia-based courses. However, there are still many students who have not used Islamic bank products. Therefore, the researcher took the title: "The Influence of Students' Perception and Knowledge of Sharia Banks on the Decision to Use Sharia Bank Savings Products (Case Study of Students of Islamic Religious Colleges (STAI) Kupang)"

2. METHODS

This study uses a questionnaire or questionnaire (Sugiyono, 2015) instrument which will later be used to measure the decision of STAI Kupang students to use savings products. The type of data used in the study is primary data. Primary research data was collected through *field research* using questionnaires distributed to STAI Kupang students.

3. FINDINGS AND DISCUSSION

In this study, it was obtained through the distribution of an online questionnaire (*Google Drive*) to the respondents, namely by contacting the respondents and providing a *google drive* link for the respondent to be asked to fill out the questionnaire. This is done to be more effective because this research was carried out during the Covid-19 pandemic. The object of this research is STAI Kupang students with a sample of 100 respondents. Sampling was carried out by *random sampling technique*, namely the selection of STAI Kupang student respondents without prior agreement with the respondent from which the respondent was suitable as a data source. The research was conducted on the taggal... moon... up to date... moon... in 2021. From the research that has been carried out, the following data descriptions are obtained:

Description of Respondent Data

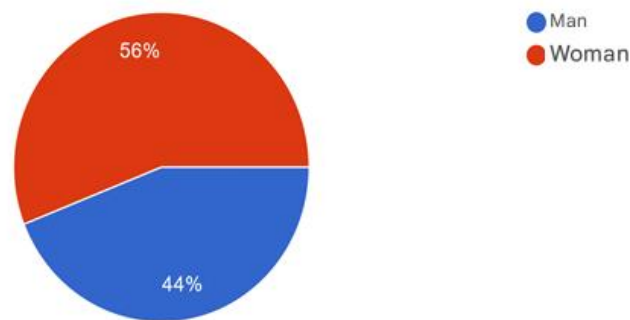
To get an overview of the background of the research sample, in this sub-chapter we will present some descriptions of the characteristics of respondents who Made research samples. The characteristics in this study include gender, generation, and department. Based on the respondents' responses from the collected questionnaire data, the results of the identification of respondent characteristics are as follows:

Variable	Clasification	Number of respondents	
		Nominal	%
Number of questionnaires	Spread	100	100%
	No Return	0	0
	Cannot be processed	0	0
	Processable	100	100%
Gender	Man	44	44%
	Vanya	56	56%
	Total	100	100%
Department	Sharia economy	15	15%
	PGMI	17	17%
	FATHER	45	45%
	MPI	23	23%
	Total	100	100%

Table: Respondent Data

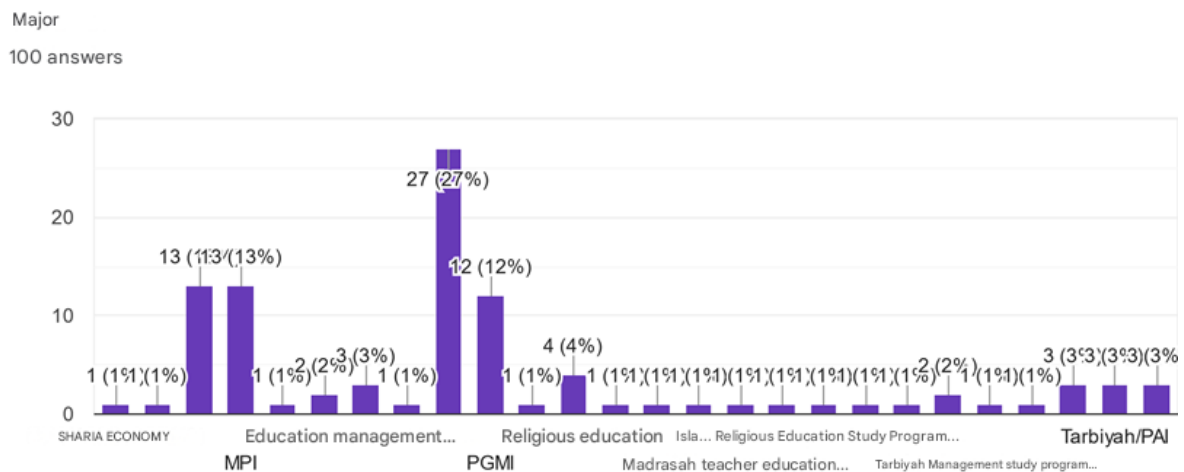
Gender

100 answers



- It can be seen that the gender of STAI Kupang students who were made respondents was more female than male with a percentage of 56% for women and 44% for men.
- Description of Respondents by Study Program

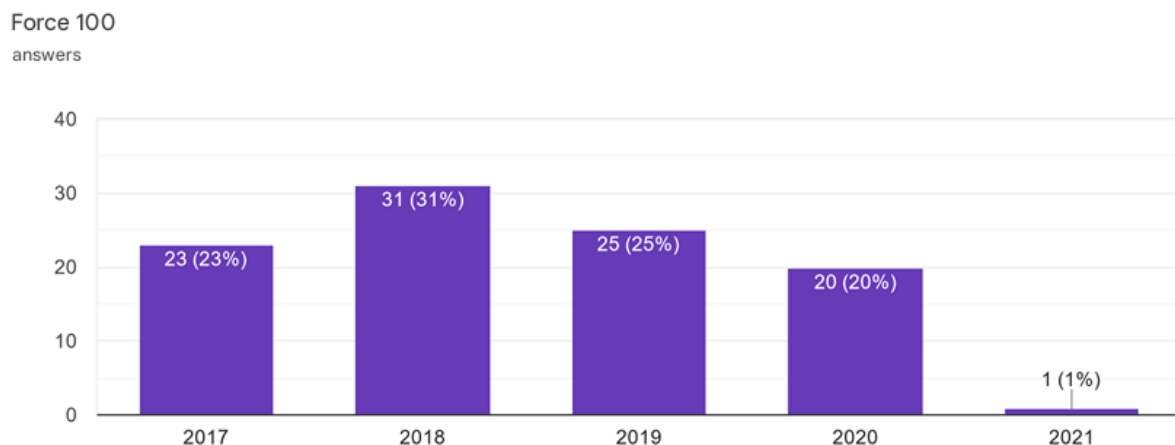
The respondents of STAI Kupang students when viewed from the study program (study program) can be seen in the following table:



It can be concluded that the most respondents of STAI Kupang students are the Islamic Religious Education Study Program (PAI) at 45%, followed by the Islamic Education Management (MPI) study program at 23%, the Madrasah Ibtidaiyah Teacher Education (PGMI) study program at 17% and followed by the Sharia Economics study program at 15%.

c. Description of Respondents by Cohort (Entering College)

The respondents of STAI Kupang students when viewed from the class of college can be seen in the following table:



It can be concluded that the respondents of STAI Kupang students in the class of 2020 were 20%, and the class of 2019 was 25%, the class of 2018 was 31% and the class of 2017 was 23%.

A. Data Analysis

1. X1 Reliability Test Results

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,891	,893	7

Discussion of the results of the reliability test for the X1 variable along with the X2 and Y tests. For the validity test, in each statement there are 7 statements for X1 and each statement of all numbers is greater than the R table.

Validity Test Results

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
P1	24,7333	12,067	,730	,695	,870
P2	24,6667	13,667	,694	,734	,877
P3	24,6000	12,257	,705	,641	,874
P4	24,4000	13,114	,654	,590	,879
P5	24,8000	11,314	,836	,824	,856
P6	24,6000	13,543	,543	,527	,892
P7	24,6000	13,400	,695	,787	,876

r-table = 0.482

2. X2 Reliability Test Results

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,902	,902	7

Validity Test Results**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
P1	23,5333	7,838	,811	,919	,878
P2	23,6667	7,381	,794	,910	,878
P3	23,4000	8,257	,684	,862	,891
P4	23,6000	8,686	,614	,861	,899
P5	23,7333	8,495	,533	,850	,907
P6	23,6000	6,971	,830	,874	,874
P7	23,6667	7,524	,746	,916	,884

r-table = 0.482

3. Reliability Test Results Y**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,899	,899	6

Validity Test Results**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
P1	20,0000	7,143	,735	,613	,880
P2	19,9333	6,067	,874	,888	,858
P3	20,0000	8,143	,562	,671	,904
P4	20,1333	7,124	,764	,668	,876
P5	20,0000	6,429	,820	,925	,867
P6	19,9333	8,210	,657	,777	,895

r-table = 0.482

Both reliability and validity are comparators to R table of 0.482. The R table is obtained if the significance level for the two-way test is 0.05 compared to 15 respondents for reliability and validity 100, so the researcher takes 15. In the table there are 0.482 the appearance of R in the 0.05 column in the two-way test row up to 15 and down. Then it is the same with reliable for X2 and Y.

4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		0E-7
	Hours of deviation		1,52565158
	Absolute		,091
Most Extreme Differences	Positive		,091
	Negative		-,083
Kolmogorov-Smirnov Z			,906
Asymp. Sig. (2-tailed)			,384

a. Test distribution is Normal.

b. Calculated from data.

Meanwhile, in the Normality test, the results of the table that came out of the SPSS line that was 0.384 were greater than 0.05 or greater than the probability or error rate. So the data is disbursed normally. And vice versa. Then the table above can be known the value of Asymp. Sig. (2-tailed) is $0.384 > 0.05$, so the data is normally distributed.

5. Multicollinearity Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VR
(Constant)	13,611	2,116		6,431	,000		
Perception	-,008	,104	-,008	-,075	,940	,409	2,448
Knowledge	,659	,104	,713	6,351	,000	,409	2,448

a. Dependent Variable: Savings Usage Decisions

From the table above, it can be seen that the Tolerance value is $0.409 > 0.10$, so there is no multicollinearity in the regression model Or the VIF value is $2.448 < 10.00$, then there is no multicollinearity in the regression model.

6. Heterokedasticity Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
1 (Constant)	3,204	1,413		2,268	,026
Perception	,117	,070	,259	1,681	,096
Knowledge	-,174	,069	-,387	-2,514	,084

a. Dependent Variable: abs_res

From the table above, it can be seen that the significance values are 0.096 and 0.084 > 0.05, so there is no heterokedasticity problem.

7. Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,707a	,500	,490	1,541	2,114

a. Predictors: (Constant), Pengetahuan, Persepsi

b. Dependent Variable: Savings Usage Decisions

From the table above, it can be seen that the DW value of 2.114 > from the upper limit (dU) in the DW table (k=2) n: 100 which is 1.715, and the DW value is also less than (4-dU) 4-1.715 = 2.285.

It can be concluded that there are no problems or symptoms of autocorrelation. Thus, multiple linear regression analysis for the hypothesis test of this study can be continued.

8. Multiple Linear Regression Equations

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
1 (Constant)	13,611	2,116		6,431	,000
Perception	-,008	,104	-,008	-,075	,940
Knowledge	,659	,104	,713	6,351	,000

a. Dependent Variable: Savings Usage Decisions

The green mark for the multiple linear regression equation, and the yellow sign for the results of the partial test or the t-test, if the significance value < 0.05, then it has a partial real effect, and if the significance value > 0.05, then it has no real effect.

9. Simultaneous Test Results (F Test)

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Itself.
1 Regression	230,316	2	115,158	48,475	,000b
Residual	230,434	97	2,376		
Total	460,750	99			

a. Dependent Variable: Savings Usage Decisions

b. Predictors: (Constant), Knowledge, Perception

If the significance value is < 0.05 , then simultaneously the variables of perception and knowledge have a real effect on the decision to use savings.

10. Determination Coefficient Test Results (R-Square Test)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,707a	,500	,490	1,541

a. Predictors: (Constant), Pengetahuan, Persepsi

The determinant coefficient test (R squer test) is Rsquer 0.500 or it can be said that 50.0% of students' decisions to use Islamic bank savings products are determined or influenced by perception and knowledge. So in conclusion, students who want to use Islamic bank savings products are 50% influenced by perception and knowledge and the remaining 50% are influenced by other variables that are not studied in this research model.

11. Correlation Test Results

Correlations

		Perceptio n	Knowledge	ResultsSavings Usage
Perception	Pearson Correlation	1	,769**	,540**
	Sig. (2-tailed)		,000	,000
	N	100	100	100
Knowledge	Pearson Correlation	,769**	1	,707**
	Sig. (2-tailed)	,000		,000
	N	100	100	100
ResultsSavings Usage	Pearson Correlation	,540**	,707**	1
	Sig. (2-tailed)	,000	,000	
	N	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

The value of Sig. (2-tailed) < 0.05 , it concluded that there was a significant relationship between the variables of perception and knowledge on the decision to use Islamic bank savings products.

4. Analysis Results

Discussion of the results of the reliability test for the X1 variable along with the X2 and Y tests. For the validity test, in each statement there are 7 statements for X1 and each statement of all numbers is greater than the R table. Both reliability and validity are comparators to R table of 0.482. The R table is obtained if the significance level for the two-way test is 0.05 compared to 15 respondents for reliability and validity 100, so the researcher takes 15. In the table there are 0.482 the appearance of R in the 0.05 column in the two-way test row up to 15 and down. Then it is also the same as reliable for X2 and Y. Meanwhile, in the Normality test, the results of the table that come out of the SPSS line that is equal to 0.384 are greater than 0.05 or greater than the probability or error rate. So the data is disbursed normally. And vice versa.

In the Multicolligiate test, if a tolerant column is used, the number must be greater than 0.10. And if you use the vip column, the number is smaller than 0.10. Judging from the vip, the value is less than 0.10. 2.448 then there is no mulicollinearity between the data. Then there will be the procurement of multiple regression data or simple regression.

For the Heteroscedasticity test, the significance value was on average above 0.05 above the error level. So there is no heteroscedasticity between these data. Meanwhile, in the durbin waston (DW) Autocorrelation test, it was 2.114. DW from the limit there is a table with the upper limit column, then in the DW table with free variables, there are two perceptions and knowledge, then in the column 100 because 100 respondents get the number 1.715. Then the DW value is less than $4 - 1.715$ (du) = 2.285. Therefore, it can be concluded that there are no problems or symptoms of autocorrelation between the data so that it can be forwarded for regression.

Multiple linear regression equation part $y = a + b_1 \cdot X_1 + b_2 \cdot X_2$ i.e. $y = 13.611 + (-0.008) \cdot X_1 + 0.659 \cdot X_2$ and for the t-test compared to the 5% level of consciousness if the significant value is greater than 0.05 then it is partially not noticeable. For the f test inversely proportional to the heteroscedasticity test, the multicollinearity and normality test which must be greater than the error rate of 0.05 is not heteros, multicollinearity and normality which must be greater than the error level of 0.05 are not said to be heteros, correlation and multicolligery do not occur. While the columns in the t test and the f test must have a number smaller than 0.05 before it is said that there is a real or significant influence.

Then in the simultaneous test, the number of 0.006 is smaller than 0.05, so simultaneously perception and knowledge greatly affect students' decision to use Islamic bank savings products. As for the determinant coefficient test (R squer test) the number is Rsquer 0.500 or it can be said that 50.0% of students' decisions to use Islamic bank savings products are determined or influenced by perception and knowledge. So in conclusion, students who want to use Islamic bank savings products are 50% influenced by perception and knowledge and the remaining 50% are influenced by other variables that are not studied in this research model.

4. CONCLUSION

Based on the results of the research and discussion above, the following can be concluded:

1. There is an influence on students' perception and knowledge about Islamic banking. Because the simultaneous test (F test) shows that simultaneously perception and knowledge greatly affect students' decisions to use Islamic bank savings products. And in the f test or the Simultaneous test the number 0.006 is smaller than 0.05. So in this study, the R value was calculated as 50.0 with a sig value of 0.000b. This shows that the value of R is calculated to be greater than the T table. This means that students' perceptions and knowledge together have an influence on the decision to use Islamic bank savings products. Which is the perception variable and the knowledge variable with a calculated t-value of 50.0%.
2. From the results of the research obtained, the variables that had the most influence on the decision to use Islamic bank savings products were the perception variable and the knowledge variable with a calculated t-value of 50.0%. And 50.0% was influenced by other variables.

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