THE EFFECT OF SERVICE QUALITY, RELIGIOSITY, AND KNOWLEDGE OF SHARIA BANKING ON THE STUDENTS' DECISION TO BECOME SHARIA BANK CUSTOMERS

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Abstract: The Effect of Service Quality, Religiosity, and Knowledge of Sharia Banking on the Students' Decision to Become Sharia Bank Customers. This study aims to determine the effect of Service Quality, Religiosity, and Knowledge of Sharia Banking on the Students' Decisions to Become Sharia Bank Customers partially and simultaneously. The population in this study were students from 5 (five) Islamic universities in Yogyakarta and service users in Sharia banks. The sampling technique used in this research is purposive sampling. The data analysis technique used in this research is multiple linear regression. The results of this study indicate that partially the Service Quality, Religiosity, and Knowledge of Sharia Banking had a positive and significant effect on the Students' Decision to Become Sharia Bank Customers. The results of this study also indicate that Service Quality, Religiosity, and Knowledge of Sharia Banking simultaneously have a positive and significant impact on the Students' Decisions to Become Sharia Bank Customers.

Keywords: Service Quality, Religiosity, Knowledge of Sharia Banking, The Student Decisions to Become Sharia Bank Customers.

Abstrak: Pengaruh Kualitas Pelayanan, Religiusitas, dan Pengetahuan Perbankan Syariah Terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah. *Penelitian ini bertujuan untuk mengetahui pengaruh Kualitas Pelayanan, Religiusitas, dan Pengetahuan Perbankan Syariah terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah secara parsial dan secara simultan. Populasi dalam penelitian ini adalah mahasiswa dari 5 (lima) perguruan tinggi Islam di Yogyakarta dan pengguna jasa bank syariah. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah* purposive sampling. *Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linier berganda. Hasil penelitian ini menunjukkan bahwa secara parsial Kualitas Pelayanan, Religiusitas, dan Pengetahuan Perbankan Syariah berpengaruh positif dan signifikan terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah. Hasil penelitian juga menunjukkan secara simultan Kualitas Pelayanan, Religiusitas, dan Pengetahuan Perbankan Syariah berpengaruh positif dan signifikan terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah.*

Kata Kunci: *Kualitas Pelayanan, Religiusitas, Pengetahuan Perbankan Syariah, Keputusan Mahasiswa Menjadi Nasabah Bank Syariah.*

INTRODUCTION

Today, new history records that three state-owned Sharia banks, namely BRI Syariah, Mandiri Syariah Bank, and BNI Syariah successfully merged and changed their name to Bank Syariah Indonesia (BSI). With the birth of Bank Syariah Indonesia, it is hoped that Sharia banking in Indonesia can develop well as well. However, the development of Sharia banks in Indonesia are still far behind compared to the development of conventional banks. There are 3 (three) reasons for the development of Sharia banks that are inferior to conventional banks, there is the Sharia banking system is not known by the public, inadequate human resources, and special services for customers (Rahmadini, 2020).

The national financial literacy and inclusion survey conducted by the Financial Services Authority (OJK) in 2019 stated that the Sharia financial literacy and inclusion index in Indonesia is still very low with each value of 8.93% and 9.10%. It is very different from the conventional financial literacy and inclusion index with each value of 37.72% and 75.28% (Aziz, 2021). The Financial Services Authority (OJK) seeks to develop long-term financial literacy to increase one's financial literacy and increase the number of users of financial products and services so that consumers and the public can choose Sharia financial products and services according to their needs, understand the benefits and risks, know their rights and obligations, and can improve welfare based on sharia principles. Students are part of the community who have more knowledge and insight about Sharia finance, especially the students from Islamic universities in Yogyakarta. In addition, students also have several relationships with banking affairs in some of their activities, so several considerations are needed to decide which bank to use for transactions.

This study uses the Theory of Planned Behavior (TPB) is that individuals rationally consider their actions and the implications of these actions (decision making) (Mahyarni, 2013). This theory has a relationship with consumer behavior, which is direct action in obtaining, consuming, and disposing of products and services, including the decision-making process that accompanies these actions. There are 2 (two) factors that can influence consumer behavior, namely sociocultural factors, and psychological factors. These two factors need to be used as references and considerations for producers, in this case, Sharia banking institutions or banks, to study and find out consumer needs so that producers can adjust the output needed and desired by consumers. The decision to become a customer is the stage where consumers can choose and prepare to make

purchases or exchange transactions between currencies or payment agreements that have an ownership or use of products or services (Putri et al., 2021).

Sharia banks as public financial managers, in this study, namely students, need to consider what factors can attract students to decide to become customers at the Sharia bank. The fundamental factor that needs to be considered by Sharia banking is service quality because it can influence consumers to make choices in using Sharia bank products and can increase customer loyalty to Sharia banks. Service quality becomes an icon for consumers in choosing services or products and at the same time, the company will provide quality services or products according to consumer needs (Safitri, 2020). Another factor that influences customer preferences in using Sharia banking services is religiosity. Consumers who have confidence tend to be less consumptive in spending their wealth and be more ethical in behaving following God's commands and avoiding what He forbids. The level of individual religiosity is a basic thing in influencing their attitudes, values, and consumption decisions (Agarwala et al., 2019). The last factor is knowledge of Sharia banking products. Brucks (1985) in Park & Moon (2003), also classifies product knowledge into 3 (three) categories, there are Product

Experience, Subjective Knowledge, and Objective Knowledge. Knowledge of a product is very necessary for consumers because consumers can assess the products marketed by a company and can be used as a basis for consumers to make decisions.

In a previous study by Maulita Dewi Safitri (2020), it was stated that financial literacy (product knowledge) and religiosity had no significant effect on students' decisions to become customers at Sharia banks (Safitri, 2020). This is different from other research by Ahmad Fauzi and Indri Murniawaty (2020), which states that Islamic financial literacy (product knowledge) and religiosity have a partial effect on student interest in becoming a customer in Sharia banks (Fauzi & Murniawaty, 2020). This variable was chosen because each variable, namely religiosity and financial literacy (product knowledge) did not affect the student's decision to become a customer of a sharia bank. So, the author wants to examine whether religiosity and financial literacy affect students' decisions to become Sharia bank customers.

LITERATURE REVIEW

1. Decision Making

The Theory of Planned Behavior (TPB) is an update of the Theory of Reasoned Action (TRA) by Ajzen in 1967. According to Ajzen (1991) in

Mahyarni (2013), the main assumption of The Theory of Planned Behavior (TPB) is rational individuals consider their actions and the implications of those actions (decision-making). The theory explains how an individual's attitude toward his behavior. The main concepts of this theory are the "compatibility principles" and "behavioral intention". In the concept of "behavioral intentions", subjective attitudes and norms determine the intensity of behavior or the desire to behave. Individual attitudes toward behavior include beliefs about behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs, and motivation to comply.

Consumer behavior is closely related to the Theory of Planned Behavior (TPB). Everyone has consumer behavior as one of their characteristics. Consumer behavior is direct action in obtaining, consuming, and disposing of products and services, including the decision process that accompanies these actions (Umar, 2009). Consumer behavior can affect individual decisions. Marimin in Kholila (2018) making decisions is a process that people do based on the knowledge and information available at the time, with the hope that something will happen. There are five stages consumers when making a decision (Umar, 2009), there are: 1) Problem Introduction – in the form of urges that evoke actions to fulfill and satisfy their needs; 2) Information Search – about the required product or service; 3) Evaluation of Alternative Options – in the form of selection; 4) Purchase Decision - the decision-making process by which consumers buy a product; 5) Post-Purchase Behavior – by which to buy again or not depending on the level of satisfaction obtained from the goods or services.

2. **Service Quality**

According to Lovelock-Wright translated by Tjiptono (2011), "service quality is the level of superiority of products and services that are expected for the level of excellence to meet consumer desires" (Rohaeni & Marwa, 2021). According to Kotler (2002) in Putri et al., (2021), the definition of service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership.

Service is how the behavior of producers meet the needs and desires of consumers to achieve customer satisfaction. To achieve customer satisfaction, companies need to pay attention to the service quality

standards to be provided to their customers and as much as possible provide services that exceed consumer expectations so that consumers continue to use the services of the company. The ideal service is a service that can provide convenience, accuracy, ability, and speed to consumers. All those involved in the company must be of one heart in serving consumers so that they can maintain professionalism. Good service quality is very important for a company because the quality of service will have a direct impact on the image of a company. Consumer purchasing decisions are influenced by quality services and can strengthen a strong relationship with the company (Kodu, 2013). Sharia banks by prioritizing their concern for customers and providing the best services to facilitate convenience, fulfillment, and realize customer satisfaction. Therefore, the quality of services provided by Sharia banks to their customers can affect the success and good image of a Sharia bank.

3. **Religiosity**

Religiosity is a religious activity that not only occurs when a person performs ritual behavior (worship) but also when carrying out other activities driven by supernatural powers.

Delener (1990, p. 27) in Agarwala et al., (2019), defines religiosity as "the degree to which beliefs in specific religious values and ideals are held and practiced by an individual". The theoretical premise behind the significance of this construct is that an individual can be raised with certain values and beliefs, but the real difference is made through internalization and pursuit of those principles (Mokhlis 2009 in Agarwala et al., 2019). Everyone has the right to choose what belief/religion to adhere to. The real difference from one's belief/religion is made through internalization which is a process of appreciation and understanding of a teaching/belief which is then manifested in the attitudes and ways of behaving of individuals.

Religiosity to the consumption aspect has a significant influence on consumer attitudes, values, and actions such as materialism, ethics, risk, type of product, evaluation of products and services, and shopping behavior. Consumers who have confidence tend to be less consumptive in spending their wealth and be more ethical in behaving following God's commands and avoiding what He forbids. The level of individual religiosity is a basic thing in influencing their attitudes,

values, and consumption decisions (Agarwala et al., 2019). Religiosity is an important factor for customers in choosing a bank, especially Sharia banks. If the customer understands the commands and prohibitions of his God, he will make a relationship or maintain his relationship with Sharia banks because the system adopted by Sharia banks follows sharia principles.

4. **Knowledge of Sharia Banking**

According to J Paul Peter and Jerry C. Olson in Kholila (2018), there are three types of product knowledge, namely knowledge about product characteristics or attributes, knowledge about product benefits, and knowledge about the satisfaction that products provide for consumers. Brucks (1985) in Park & Moon (2003), also classifies product knowledge into 3 (three) categories, there are Product Experience, Subjective Knowledge, and Objective Knowledge.

As a consumer, before making a purchase decision, you should first understand the characteristics and benefits of the products and services that will be used to provide satisfaction for consumers, so consumers need to know about the product. Knowledge of the product is the initial basis for creating consumer confidence in a product. Therefore, product knowledge

is very important for consumers because consumers can assess the products marketed by a company and can be used as a basis for consumers to make decisions. With increasing knowledge about product knowledge, individuals will find it easier to determine a decision to achieve certain goals. Likewise with customers at Sharia banks. Sharia bank customers will compare the products and services offered by Sharia banks with their knowledge to suit their needs. This comparison and direct review of the products and services needed will affect the tendency of Sharia bank customers to decide.

Based on the explaination that has been put forward, the research hypothesis can be formulated as follows:

1. H_1 : Service Quality (X_1) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)

2. H_2 : Religiosity (X_2) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)

3. H_3 : Knowledge of Sharia Banking (X_3) has a positive and significant effect on the

Students' Decisions to Become Sharia Bank Customers (Y)

4. H4 : Service Quality (X1), Religiosity (X2), and Knowledge of Sharia Banking (X3) simultaneously (together) have a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)

RESEARCH METHOD
Research Type and Design

This research is comparative causal research with a quantitative approach. This study uses a survey method that is useful for obtaining data from a certain place, and researchers carry out treatments in data collection, for example by interviews, questionnaires, tests, and so on (Sugiyono, 2010).

Place of Research

This research was conducted at 5 (five) Islamic universities in the Yogyakarta area, especially the Faculty of Economics and Business, namely: 1) Sunan Kalijaga State Islamic University, 2) 'Aisyiyah University Yogyakarta, 3) Indonesian Islamic University, 4) Ahmad Dahlan University, and 5) Muhammadiyah University of Yogyakarta.

Population and Research Sample

The population of this research is students from 5 (five) Islamic universities in the Yogyakarta area, especially the Faculty of Economics and Business and service users in a sharia bank, there are: 1) Sunan Kalijaga State Sharia University, 2) 'Aisyiyah University Yogyakarta, 3) Indonesian Sharia University, 4) Ahmad Dahlan University, and 5) University of Muhammadiyah Yogyakarta. The sampling technique in this study used a purposive sampling technique with certain criteria, namely:

a. Student from one of the universities mentioned above.

b. Have an account at a Sharia bank.

According to Rao Purba (1996) in Akbar (2019) because the population in this study is unknown, the number of samples will be determined using the following formula:

$$n = \frac{z^2}{4.(moe)^2}$$

Note:

n = Number of Samples

N = Level of confidence in determining the sample

moe = Margin of Error

The error rate is set at 10 % and the Z value is 1.96 with a 95% confidence level, then the number of samples is:

$$n = \frac{(1,96)^2}{4.(0,01)^2}$$

$$n = 96,04$$

Based on the calculation of the sample above, the results obtained are the number of samples of 96 people and the questionnaires distributed around 110 to 120 to anticipate questionnaires that cannot be used in research or data processing.

Techniques and Instruments Data Collection

The data used in this study were obtained from a questionnaire using a Likert scale with an assessment score of 1 - 4. The questionnaire contains questions about research variables, namely Service Quality, Religiosity, Knowledge of Sharia Banking Products, and The Students' Decision to Become a Sharia Bank Customers.

Table 1. Research Instrument Grid

No.	Variable	Indicator
1.	Service Quality (X_1) (Tutupoho, 2020)	a. Tangible b. Reliability c. Responsiveness d. Assurance (guarantee and assurance) e. Empathy
2.	Religiosity (X_2) (Faturrohman, 2019)	a. Ideology b. Ritualistic c. Experiment d. Intellectual e. Consequence
3.	Knowledge of Sharia Banking Products (X_3) (Ngaziz, 2020) (Nugroho, 2020)	a. Knowledge of Product Characteristics or Attributes b. Knowledge of Product Benefits c. Knowledge of Satisfaction
4.	The Students' Decision to Become a Sharia Bank Customers (Y) (Faturrohman, 2019)	a. Problem Introduction b. Information Search c. Evaluate Alternative Options d. Buying Decision e. Post-Purchase Behavior

Source: Primary Data 2022

Validity and Reliability Instruments Test

A validity test is a test used to show the extent to which the measuring instrument used in a measure is what is being measured. A validity test is used to measure whether a questionnaire is valid or not (Ghozali, 2009). A questionnaire is said to be valid if the questions on the questionnaire can reveal something that will be measured by the questionnaire. This study uses a validity test with the Pearson Moment Product Correlation method. Testing the validity of this study using the used tryout method (used trial). The used tryout method (used trial) is the test result of valid items that are directly used to test the hypothesis (Hadi & Pamardiningsih, 2000).

Table 2. Validity Test Results

Variable	Question Items	Note
Service Quality	9	Valid
Religiosity	20	Valid
Knowledge Of Sharia Banking Products	6	Valid
The Students' Decisions To Become A Sharia Bank Customers	13	Valid

Source: Primary Data 2022

Reliability is the consistency of a series of measurements or a series of measuring instruments, bias in the form of the same measuring instrument (tested by retesting) will give the same results, or for two more subjective measures (inter-rater

reliability). The reliability test in this study uses Cronbach's Alpha coefficient and can be declared reliable if the value of the reliability level is greater than 0.60.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha value	Reliability Level
Service Quality	0.872	Very Reliable
Religiosity	0.930	Very Reliable
Knowledge of Sharia Banking Product	0.822	Very Reliable
The Student's Decision to Become a Sharia Bank Customers	0.861	Very Reliable

Source: Primary Data 2022

RESEARCH RESULT AND DISCUSSION

Research Result

In this section, the researcher will give a description of the respondent's assessment of the research variables answered through the distributed questionnaires. Descriptive statistical analysis consists of maximum, minimum, mean, and standard deviation.

Table 4. Descriptive Statistical Analysis Results

Var	N	Min	Max	M	SD
X_1	108	2.44	4.00	3.5606	0.40394
X_2	108	2.45	4.00	3.7074	0.31658
X_3	108	2.33	4.00	3.3455	0.45769
Y	108	1.85	4.00	3.3055	0.46778

Source: Primary Data 2022

The results of descriptive analysis on the Service Quality variable (X1) obtained a minimum value of 2.44; a maximum value of 4.00; a mean is 3. 5606; and a standard deviation of 0. 40394. The Religiosity variable (X2) obtained a minimum value of 2.45; a maximum value of 4.00; a mean of 3.7074; and a standard deviation of 0.31658. The Sharia Banking Product Knowledge variable (X3) obtained a minimum value of 2.33; a maximum value of 4.00; a mean is 3.3455; and a standard deviation of 0.45769. The Students' Decision to Become a Sharia Bank Customers (Y) variable obtained a minimum value of 1.85; a maximum value of 4.00; a mean is 3.3055; and a standard deviation of 0.46778.

The results of the hypothesis test are: Multiple linear regression analysis is performed to predict the value of the independent variable (Y) if the values of the independent variable (X) are known. Multiple linear regression analysis to test the first to fourth hypotheses.

Table 5. Multiple Linear Regression Analysis Results

Variable	Regression Coefficient (β)	t-count	Sig.
Constant	-0.318		
Service Quality (X_1)	0.216	2,543	0.012
Religiosity (X_2)	0.211	2,164	0.033
Knowledge of Sharia Banking Products (X_3)	0.620	8,369	0.000
F_{count} = 54.342			0.000
R Square = 0.599			

Source: Primary Data 2022

H₁: Service Quality (X₁) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y).

The statistical results of the t-test for the Service Quality variable (X1) obtained a t_{count} value of 2.543 with a significance value of 0.012 less than 0.05 (0.012<0.05), and the regression coefficient has a positive value of 0.216; then the hypothesis which states that "Service Quality (X_1) partially (individually) has a significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)" is **supported**.

H_2: Religiosity (X_2) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y).

The results of the t-test statistic for the religiosity variable (X_2) obtained a t_{count} value of 2.164 with a significance value of 0.033 less than 0.05 (0.033<0.05), and the regression coefficient has a positive value of 0.211; then the hypothesis which states that "Religiosity (X_2) partially (individually) has a significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)" is **supported**.

H_3: Knowledge of Sharia Banking (X_3) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y).

The statistical results of the t-test for the Sharia Banking Product Knowledge variable (X_3) obtained a t_{count} value of 8.369 with a significance value of 0.000 less than 0.05 (0.000<0.05), and the regression coefficient has a positive value of 0.620; then the hypothesis which states that "Knowledge of Sharia Banking (X_3) partially (individually) has a significant effect on the Students' Decisions to Become Sharia Bank Customers (Y)" is **supported**.

Y: Service Quality (X_1), Religiosity (X_2), and Knowledge of Sharia Banking (X_3) simultaneously (together) have a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y).

The statistical results of the F_{count} test are 54.342 with a significance value of 0.000 which is smaller than 0.05 (0.000<0.05), then the hypothesis which states that "Service Quality (X_1), Religiosity (X_2), and Knowledge of Sharia Banking (X_3) have a significant effect simultaneously on the Student's Decision to Become Sharia Bank Customers (Y) " is **supported**. Statistical results of the Coefficient of Determination (R^2) obtained a value of 0.599 which means that 59.9% of Students' Decisions to Become Sharia Bank Customers are affected by the variables of Service Quality (X_1), Religiosity (X_2), and Knowledge of Sharia Banking (X_3). The remaining 40.1% was affected by other variables not included in this study.

Discussion

This study aims to determine the effect of Service Quality (X_1), Religiosity

(X_2), and Knowledge of Sharia Banking (X_3) on the Students' Decision to Become Sharia bank customers (Y).

1. Service Quality has a positive and significant impact on the Students' Decisions to Become Sharia Bank Customers (H_1)

   These results indicate that Service Quality (X_1) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y), or other words, the higher the level of service quality provided by a Sharia banking institution, the higher the level of service quality provided by a Sharia banking institution. It is also high for students to make decisions to become a Sharia bank customer.

   The results of this study are in line with previous research conducted by Muh Risky Adi Hirmawan (2015). Research conducted by Muh Risky Adi Hirmawan states that service affects customer interest in transactions or other words, the speed of employees in serving customers and providing solutions or facing problems, attracting customers to make transactions, and never making recording errors (Hirmawan, 2015).

2. Religiosity has a positive and significant effect on the Students'

Decisions to Become Sharia Bank Customers (H_2)

   These results indicate that Religiosity (X_2) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y), or other words, the higher the level of religiosity possessed by students, it can also have the high effect on students to decide to become a customer of a sharia bank.

   The results of this study are not in line with previous research conducted by Maulita Dewi Safitri (2020). Research conducted by Maulita Dewi Safitri stated that religiosity did not have a significant effect on the students' decision to become a customer of a sharia bank, or other words, the level of individual religiosity did not affect the decision of IAIN Ponorogo students to become sharia bank customers. And student decisions can be effect by other factors (Safitri, 2020).

3. Knowledge of Sharia Banking has a positive and significant impact on the Students' Decisions to Become Sharia Bank Customers (H_3)

   These results indicate that Knowledge of Sharia Banking Products (X_3) has a positive and significant effect on the Students' Decisions to Become Sharia Bank

Customers (Y), or other words, the higher the level of knowledge of Sharia banking products owned by students, then it can also have a high effect for students to make decisions to become a Sharia bank customer.

The results of this study are in line with previous research conducted by Siti Kholila (2018). Research conducted by Siti Kholila states that Knowledge of Sharia Banking Products has a significant effect on Students' Decisions to Become Customers of Sharia Banks, or other words customers at Bank Muamalat KC Surabaya Mas Mansyur they decide to become customers because of their knowledge of Sharia banking products they have (Kholila, 2018).

4. Service Quality, Religiosity, and Knowledge of Sharia Banking simultaneously (together) have a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (H_4)

These results indicate that Service Quality (X_1), Religiosity (X_2), and Knowledge of Sharia Banking (X_3) simultaneously have a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y), or other words as many as 59.9% of students' decisions to become customers of Sharia banks are affected by the variables of service quality, religiosity, and knowledge of Sharia banking products. The remaining 40.1% was affected by other factors not included in this study.

The results of this study are in line with previous research conducted by Rahmatullah Umara Putri Tutupoho (2020). Research conducted by Rahmatullah Umara Putri Tutupoho stated that the Service Quality and Knowledge of Sharia Banking Products together have a significant effect on the decision to become a customer at BPRS Bhakti Sumekar Jember Branch, or other words, the service quality and product knowledge are jointly able to improve the decision to become a customer at BPRS Bhakti Sumekar Jember Branch (Tutupoho, 2020).

The results of previous studies which are in line with this research were conducted by Muh Risky Adi Hirmawan (2015). Research conducted by Muh Risky Adi Hirmawan states that Religiosity and Service together affect Customer Interest in Transactions, or other words, understanding of religious principles and the halalness of services and products are the main triggers for transactions and the speed of employees in serving customers and

providing solutions or dealing with problems giving interest customers to make transactions and have never made a recording error (Hirmawan, 2015).

CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the results of research and discussion, some conclusions can be drawn as follows:

1. Service Quality (X1) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y). The better the service quality provided by a Sharia banking institution to its customers, the higher of students who decide to become customers of Sharia banks.
2. Religiosity (X2) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y). The better the level of understanding of religiosity that students have, the higher of student's decision to become a customer of a sharia bank or use sharia banking services.
3. Knowledge of Sharia Banking (X3) has a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y). The better the student's knowledge regarding Sharia banking products based on the sharia provision system, the higher of students' decision to become a customer of a sharia bank.
4. Service Quality (X1), Religiosity (X2), and Knowledge of Sharia Banking (X3) simultaneously (together) have a positive and significant effect on the Students' Decisions to Become Sharia Bank Customers (Y).

Suggestions

Based on the results of the research, discussion, and conclusions obtained, some suggestions that can be given are as follows:

1. Further Research

    Further research can expand the scope of research and develop this research by using better data collection methods such as direct interviews so that the information obtained is more detailed and adding other variables that are expected to affect students' decisions to become customers at Sharia banks such as location, promotion, environment individuals, prices, income, and perceptions so that researchers get more value and a broader picture of their research. Subsequent research also takes a broader population and sample to get better and more reliable research results.

2. For Sharia Bank Customers
    a. In the Students' Decision to Become Sharia Bank Customers variable questionnaire, the lowest answer scores are on question number 40 (311 points) and number 42 (306 points) on the Information Search indicator. It is suggested to respondents, in this study students, dig up more information related to Sharia bank products, services, and services to suit customer needs.
    b. In the Religiosity variable questionnaire, the lowest answer score is number 25 (339 points) and number 26 (359) on the Intellectual (Knowledge) indicator. It would be better if the respondents, in this study students, studied religious knowledge both offline and online and put this knowledge into practice in their daily life.
    c. In the Knowledge of Sharia Banking variable questionnaire, the lowest answer score is number 31 (344 points) on the Knowledge of Characteristics or Attributes indicator and number 35 (357) on the Knowledge of Satisfaction indicator. It would be better if the Sharia banking sector further disseminated the products and services offered so that the respondents as the community understood better. It would be even better if the respondents were more active in digging up information about products and services that have been socialized by Sharia banking.

3. For Sharia Banking Institutions
    a. In the Service Quality variable questionnaire, the lowest answer score is number 4 (381 points) on the Reliability indicator. It would be better if Sharia banking could provide services according to what is offered.
    b. Based on the results of the study, it is known that the student's decision to become a customer of a sharia bank is included in the medium category. Therefore, Sharia banking institutions are advised to consider the things in this study as a reference to improve the quality of existing Sharia banking institutions so that Sharia institutions can still maintain interested parties, especially customers.
    c. The quality of services provided by banks is good, but Sharia banking also needs to increase the number of branch offices and automatic teller machine (ATM)

locations in more remote areas because some customers find it difficult to access branch office locations and automatic teller machine (ATM).

d. The need for socialization related to products and services owned by Sharia banking in collaboration with the Financial Services Authority (OJK) so that the public knows more and understands Sharia banking products. In addition, it can increase literacy and education about finance for the community.

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