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Analysis of Muslim Students' Decisions in Choosing Conventional Bank Savings

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ABSTRACT

The background of this research is that students of UIN SYAHADA Padangsidimpuan Islamic Banking Study Program still use conventional bank savings products. The formulation of the problem in this study is whether there is a simultaneous influence of family, location, and knowledge on the decisions of Islamic Banking Study Program students to use Conventional Banks. The purpose of this study was to determine whether there was a simultaneous influence of family, location, and knowledge on the decision of Islamic Banking Study Program students to use Conventional Banks. The discussion in this research relates to saving decisions, family, location, and knowledge. In this regard, the approach taken is theories related to saving decisions, family, location, and knowledge. The type of research used is quantitative research. The sample used in this study was 78 respondents. The sampling technique uses the purposive sampling technique. Data collection used is a questionnaire technique (questionnaire) and documentation. Data analysis used is validity test, reliability test, descriptive statistical test, normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, coefficient of determination test (R^2), partial significance test (t) and simultaneous test (F), multiple linear regression analysis using SPSS version 26. The results showed that partially (t-test) the family and location variables affected the decision to save at conventional banks, but the knowledge variable did not affect the decision to save at conventional banks. The results (F test) of family, location, and knowledge simultaneously influence the decision to save in conventional bank savings. Family factors, location, and knowledge of the dependent variable or the decision to save at a conventional bank is 19.5%, while 80.5% is influenced and explained by other variables not included in this study.

ABSTRACT

Umumnya mahasiswa muslim UIN Syahada bidang Program Studi Perbankan Syariah masih menggunakan produk Tabungan Bank Konvensional. Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh secara simultan keluarga, lokasi, dan pengetahuan terhadap keputusan mahasiswa Program Studi Perbankan Syariah menggunakan bank konvensional. Pembahasan dalam penelitian ini berkaitan dengan keputusan menabung, keluarga, lokasi, dan pengetahuan. Terkait dengan hal tersebut, pendekatan yang dilakukan adalah teori-teori yang berkaitan dengan keputusan menabung, keluarga, lokasi, dan pengetahuan. Jenis penelitian yang digunakan adalah penelitian kuantitatif. Sampel yang digunakan dalam penelitian ini sebanyak 78 responden. Teknik pengambilan sampel menggunakan teknik purposive sampling. Pengumpulan data yang digunakan adalah teknik kuesioner dan dokumentasi. Analisis data yang digunakan adalah uji validitas, uji reliabilitas, uji statistik deskriptif, uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji autokorelasi, uji koefisien determinasi (R2), uji signifikansi parsial (t) dan uji simultan (F), analisis regresi linier berganda dengan menggunakan program SPSS versi 26. Hasil penelitian menunjukkan bahwa secara parsial (uji-t) variabel keluarga dan lokasi berpengaruh terhadap keputusan menabung di bank konvensional, tetapi variabel pengetahuan tidak berpengaruh terhadap keputusan menabung di bank konvensional. Hasil (uji F) variabel keluarga, lokasi, dan pengetahuan secara simultan berpengaruh terhadap keputusan menabung di bank konvensional. Faktor keluarga, lokasi, dan pengetahuan terhadap variabel dependen atau keputusan menabung di bank konvensional adalah 19,5%, sedangkan 80,5% dipengaruhi dan dijelaskan oleh variabel lain yang tidak termasuk dalam penelitian ini.

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1. INTRODUCTION

Customers are a crucial element in the banking world; they are the driving force behind a bank's business. This is because without customers, bank operations would not run smoothly. Banking institutions can be found in almost every country because their existence is crucial to supporting public welfare and economic progress (Annisa Yuliana et al., 2020). The establishment of Islamic banks in Indonesia began in 1980, beginning with discussions regarding the role of Islamic banks as one of the pillars of the Islamic economy. Subsequently, in 1990, the Indonesian Ulema Council (MUI) initiated the establishment of the first Islamic bank, Bank Muamalat Indonesia, which officially began operations on May 1, 1992. In early 2004, the MUI also explicitly issued a fatwa declaring bank interest to be haram. The fatwa stated that riba (bank interest) in all its forms is prohibited (Aviva et al., 2022).

UIN Syahada Padangsidimpuan is a state Islamic religious university in the Southern Tapanuli region, specifically in Padangsidimpuan City, North Sumatra Province. Syahada State Islamic University Padangsidimpuan was chosen as the location because it is the only state Islamic religious university in the Southern Tapanuli region and has great potential for the advancement of the Islamic banking industry in the region. However, some students in the Islamic banking study program still use conventional banking services and products (Tukma et al., 2021).

Initial results from a survey conducted on students of the Islamic banking study program at UIN Syahada Padangsidimpuan show that they use savings products from conventional banks. They have their own reasons for choosing to use savings products from conventional banks. One example is Irma Sari, who chose conventional bank savings products, citing the convenience of transacting anywhere and anytime, and the security of savings through mobile banking (Irma Sari, 2022).

Furthermore, Fauza uses a conventional savings product at BRI because it's good and very easy to find, with branches even in remote villages. Fauza learned a little about Sharia banking from the courses he took. He believes that it's not the facilities offered by Sharia banks that make people less interested in them, but rather the difficulty of finding Sharia banks in remote villages (Fauza Azhima Rora, 2022). Then, Laila chose to use a savings product at a conventional bank, namely BRI. Laila stated that conventional banks are more widely used in her hometown, specifically in Asahan, so Laila prefers to use products offered by conventional banks (Laila, 2022).

Finally, Afrah uses a savings product from a conventional bank, namely BRI Conventional. According to Afrah, the product she chose is very satisfying. Because BRI Bank is easy to find. Furthermore, the low fees and excellent service from the bank she uses, along with the convenient facilities, attracted Afrah (2022).

Based on the results of interviews conducted, there are three main factors that influence students of the Islamic banking study program at UIN Syahada Padangsidimpuan in choosing savings products from conventional banks: family factors, the location of conventional banks that are easily accessible, and knowledge. Accordingly, research conducted by Sumara (2017) found that family factors have a positive and significant influence on the decision of Muslim customers in choosing conventional banking products. Similarly, Rosiyatin's opinion states that knowledge has a positive and significant influence on customers' decisions to save (Roisiyatin et al., 2021). Research conducted by Aliah states that location is one of the factors that can influence the decisions of Islamic banking students in choosing to transact at conventional banks (Putri Aliah, 2021).

Research conducted by Ningrum (2019) supports this, stating that location plays a significant role in influencing Islamic banking students' decisions to save at conventional banks . Similarly, research conducted by Ariskiyanor (2019) also states that location plays a role in influencing student decisions. Diantanti's research also demonstrated that location has a positive and significant influence on the decision to become a customer (Novita Putri Diantanti, 2022).

Based on the description of the problems that occurred, Therefore, the researcher is interested in conducting further research with the title, "Determinants of the Decision of Islamic Banking Study Program Students of UIN Syahada to Use Conventional Bank Savings Products ."

2. LITERATURE REVIEW

Decision

A decision is the process of choosing between two or more alternative choices. Products play a crucial role in achieving success and prosperity for modern companies, as product quality can significantly influence consumers in making purchasing decisions (Leon G. Schiffman et al., 2016) . According to Kotler and Amstrong Decision is a process of selection something action of two or more choice alternative (Philip Khotler et al., 2014) . A customers who will make choice need own a number of alternative . With thus , he must decide which product will selected . The taker decision maker / taker is individual or groups that have authority For make choice end or decision , choosing one from a number of alternative solution For overcome problem or reach objective (Elna Sriwanna et al ., 2020) . With Thus , the taker decision is active parties act , be ready face and bear the consequences that will occur arise from alternatives that have been chosen (Heni Mutiara et al., 2020) .

Family

According to Duvall and Logan, a family is a group of people bound by marriage, birth, and adoption, with the aim of creating and maintaining culture, and supporting the physical, mental, emotional, and social development of each member. (Vinna Sri Yuniarti, 2015) . Family is organization purchase the most important consumers in community and members family become reference the main most influential . Life buyer can shared into two categories family , namely group orientation consisting of from parents and siblings womb , which affects view somebody towards religion, politics , economics , and ambition personal (Donni Juni Priansa, 2017) .

Location

The location is A a place where you can used as place production or serve consumers . Every consumer or customers Certain want convenient bank location reachable For make it easier access moment towards the bank . Because of that That the location specified by the bank must be truly strategic for easy accessible to the public from various corner (Juhaya S. Pradja, 2019) .

Knowledge

Knowledge is all that is known (Ahmad Tafsir, 2013) . Knowledge refers to all information consumers have about products and services, which can influence their purchasing decisions (Achmad Rizal, 2020) . Thus, knowledge is essentially the result of a human transformation process from ignorance to knowledge of something. In other words, knowledge is a series of understandings of problems that were previously mysterious, and knowledge itself continues to develop along with life's never-ending problems (Andi Prastowo, 2014) .

Man is the only one creatures that are Serious develop knowledge This (Jujun Suriasumantri , 2013) . Considering this, education has a very important role in the progress of a country in the future with educated human resources (Lestari Etika Suci et al., 2023) .

3. METHODOLOGY

research is a type of quantitative research (Iqbal Hasan, 2009) . quantitative focus on data analysis in the form of processed numbers (numeric) use method statistics (Syaifuddin Azwar, 2014) . The type of research used in study This is field research or study the field that applies analysis quantitative , namely research conducted with observe phenomenon or existing symptoms in the field and analyze them use approach scientific (Rosady Ruslan, 2004) . The research location taken is Faculty of Islamic Economics and Business , UIN Syekh Ali Hasan Ahmad Addary in Padangsidimpuan City , North Sumatra Province

Population that is a group object or the subject used become targets in research (Juliansyah Noor, 2015) . Population in the study This that is student study program Islamic banking at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan class of 2018 as many as 339. The sample is part or representative from population studied . In this research this , researcher use purposive sampling technique , namely method determination sample with consideration specifically for samples the in accordance For made into object study (Suharsimi Arikunto, 2013) . Based on calculation use Slovin's formula can concluded sample study This as many as 78 people. As for the technique data collection used is interviews , questionnaires . Data analysis used are validity test , reliability test , normality test , multicollinearity test , heteroscedasticity test , analysis test

multiple linear regression , determination test (R2), partial test (t-test), and significance test simultaneous (F test) (Sugiyono, 2017) .

4. RESULT AND DISCUSSION

Research result

1. Validity Test Results

a. Saving Decision Test Results

Table 1
Results of the Validity Test of the Decision to Save (Y)

Statement	rhitung	rtable	Information
1	0.707	The instrument is valid if rhitung > rtable with n=78, at the level significant 10% with mark df (n-2) = 78-2 = 76 so obtained rtable 0.188	Valid
2	0.670		Valid
3	0.630		Valid
4	0.836		Valid
5	0.759		Valid
6	0.824		Valid

Source: SPSS 26 Output Results (processed data)

Based on Table 1 for the saving decision variable, the rtable value with a sample size of 78 and df = n-2 (782=76) is 0.188. Meanwhile, the rcount value can be seen in the *Pearson Correlation column* (rcount). From statements 1 to 6, all are declared valid because the rcount value of each statement is greater than rtable, so all statement items in the saving decision variable are valid.

b. Family Factor Validity Test Results

Table 2
Results of the Validity Test of Family Factors (X_1)

Statement	rhitung	rtable	Information
1	0.564	The instrument is valid if rhitung > rtable with n=78, at the level significant 10% with mark df (n-2) = 78-2 = 76 so obtained rtable 0.188	Valid
2	0.592		Valid
3	0.731		Valid
4	0.448		Valid
5	0.599		Valid
6	0.646		Valid

Source: SPSS 26 Output Results (processed data)

Based on Table 2 for the family factor variable, the rtable value with a sample size of 78 and df = n-2 (78-2=76) is 0.188. Meanwhile, the calculated rvalue can be found in the *Pearson Correlation column* (rcount), which can be seen in statements 1 to 6. declared valid because each calculated r of each statement is greater than rtable, so all statement items in the family factor variable are valid.

c. Location Validity Test Results

Table 3
Results of the Validity Test of the Location Variable (X_2)

Statement	rhitung	rtable	Information
1	0.624	The instrument is valid if rhitung > rtable with n=78, at the level significant	Valid
2	0.614		Valid
3	0.300		Valid

4	0.481	10% with mark df (n-2) = 78-2 = 76 so obtained rtable 0.188	Valid
5	0.619		Valid
6	0.663		Valid
7	0.748		Valid
8	0.743		Valid
9	0.634		Valid
10	0.563		Valid

Source: SPSS 26 Output Results (processed data)

Based on Table 3 for the location variable, the rtable value with a sample size of 78 and df = n-2 (78-2=76) is 0.188. Meanwhile, the calculated rvalue can be seen in the *Pearson Correlation column* (rcount), which can be analyzed in statements 1 to 10. declared valid because each r count of each statement is greater than r table, so all statement items in the location variable are valid.

d. Knowledge Validity Test Results

Table 4
Results of the Validity Test of the Knowledge Variable (X3)

Statement	rhitung	rtable	Information
1	0.413	The instrument is valid if rhitung > rtable with n=78, at the level significant 10% with mark df (n-2) = 78-2 = 76 so obtained rtable 0.188	Valid
2	0.323		Valid
3	0.407		Valid
4	0.389		Valid
5	0.377		Valid
6	0.585		Valid

Source: SPSS 26 Output Results (processed data)

Based on table 4 for the knowledge variable, the rtable value with a sample size of 78 and df = n-2 (78-2=76) is 0.188. Meanwhile, the rcount value can be seen in the *Pearson Correlation column* (rcount), which can be analyzed in statements 1 to 6 which are declared valid because each rcount of each statement is greater than rtable, so all statement items in the knowledge variable are valid.

2. Reliability Test Results

a. Results of the Reliability Test of Saving Decisions

Table 5
Results of the Reliability Test of the Saving Decision Variable (Y)
Reliability Statistics

Cronbach's Alpha	N of Items
.813	6

Source: SPSS version 2.6 output *results* (processed data)

Based on the reliability test results for the savings decision variable in Table 5 above, *the Cronbach's Alpha value* obtained was 0.813, which is greater than 0.60. Therefore, it can be concluded that the statement in the savings decision variable is reliable.

b. Family Factor Reliability Test Results

Table 6
Results of the Reliability Test of the Family Variable (X_1)
Reliability Statistics

Cronbach's Alpha	N of Items
.627	6

Source: SPSS version 2.6 output *results* (processed data)

Based on the results of the questionnaire reliability test for the family factor variable in Table 6 above, *the Cronbach's Alpha value* obtained was 0.627, which is greater than 0.60. Thus, it can be concluded that the statements in the family factor variable are reliable.

c. Location Reliability Test Results

Table 7
Results of the Reliability Test of the Location Variable (X_2)
Reliability Statistics

Cronbach's Alpha	N of Items
.806	10

Source: SPSS version 2.6 output *results* (processed data)

Based on the results of the questionnaire reliability test for the location variable in Table 7 above, the *Cronbach Alpha value* obtained was 0.806, which exceeds 0.60. Therefore, it can be concluded that the statements in the location variable are reliable.

d. Knowledge Reliability Test Results

Table 8
Results of the Reliability Test of the Knowledge Variable (X_3)
Reliability Statistics

Cronbach's Alpha	N of Items
.666	6

Source: SPSS version 2.6 output *results* (processed data)

Based on the results of the questionnaire reliability test for the knowledge variable in Table 8 above, *the Cronbach's Alpha value* obtained was 0.666, which is greater than 0.60. Thus, it can be concluded that the statements in the knowledge variable are reliable.

3. Normality Test Results

Table 9
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	4.1674662
Most Extreme Differences	Absolute	.060
	Positive	.057
	Negative	-.060
Test Statistics		.060
Asymp. Sig. (2-tailed)		.200 [c,d]

Source: SPSS version 2.6 output *results* (processed data)

Based on Table 9 , the results of the normality test show an Asymp. Sig (2-tailed) value of 0.200, which means a significance value of 0.200 > 0.1. Thus, it can be concluded that the residual values are normally distributed.

4. Classical Assumption Test Results

a. Multicollinearity Test Results

Table 10
Multicollinearity Test Results Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	3,622	7,866		2,461	.032		
	F. Family	.381	.151	.267	2,529	.014	.975	1,026
	Location	.307	.082	.400	3,747	.000	.953	1,050
	Knowledge	.125	.226	.058	.552	.582	.972	1,029

Source: SPSS version 2.6 output *results* (processed data)

Based on Table 10, the Variance Inflation Factor (VIF) value for the family factor variable is 1.026, for the location variable 1.050, and for the knowledge variable 1.029. Thus, it can be concluded that the VIF value of the three variables is < 10, so it can be said that multicollinearity does not occur. The tolerance value for the family factor variable is 0.975, for the location variable 0.953, and for the knowledge variable 0.972. Thus, it can be concluded that the tolerance value of the three variables is > 0.1. Therefore, there is no multicollinearity. Based on the results listed in the table, it can be concluded that there is no multicollinearity between the family, location, and knowledge factor variables.

b. Heteroscedasticity Test Results

Table 11
Heteroscedasticity Test Results
Correlations

		F. Family	Location	Knowledge	Unstandardized Residual	
F. Family	Correlation Coefficient	1,000	.-050	-.023	.017	
	Sig. (2-tailed)	.	.667	.842	.885	
	N	78	78	78	78	
Location	Correlation Coefficient	.-050	1,000		-.122	.060
	Sig. (2-tailed)	.667	.		.287	.602
	N	78	78		78	78
Knowledge	Correlation Coefficient	-.023	-.122		1,000	-.027
	Sig. (2-tailed)	.842	.287		.	.817
	N	78	78		78	78
Unstandardized Residual	Correlation Coefficient	.017	.060		-.027	1,000
	Sig. (2-tailed)	.885	.602		.817	.
	N	78	78		78	78

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

Source: SPSS version 2.6 output *results* (processed data)

Based on the results of the heteroscedasticity test in Table 11 above, it can be seen that the significance value for the family factor variable is 0.885 (> 0.1), for the location variable is 0.602 (> 0.1), and for the knowledge variable is 0.817 (> 0.1). Therefore, it can be concluded that these three variables do not experience heteroscedasticity problems in the regression model.

5. Results of Multiple Linear Regression Analysis

Table 1 2
Multiple Linear Analysis Test Results

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	3,622	7,866		2,461	.032
	F. Family	.381	.151	.267	2,529	.014
	Location	.307	.082	.400	3,747	.000
	Knowledge	.125	.226	.058	.552	.582
a. Dependent Variable: K. Saving						

Source: SPSS version 26 *output results* (processed data)

equation in this research is as follows:

KM= 3,622 + 0.381 FK +0.307 L - 0.125 P + e

The explanation of the multiple regression equation in this study is:

1. The constant value (α) has a positive value of 3.622, which means that if the family, location and knowledge factors are assumed to be 0, then the decision to save at a conventional bank is 3.622 units.

2. The coefficient value of the family factor (b1) is positive at 0.381, which means that if the family factor increases by 1 unit, the decision to save at a conventional savings bank will increase by 0.381 units, assuming the independent variable has a fixed value.
3. The coefficient value of the location variable (b2) is positive at 0.307, which means that if the location increases, the decision to save at a conventional savings bank will increase by 0.381 units, assuming the independent variable.
4. The coefficient value of the knowledge variable (b3) is positive at 0.125, which means that if knowledge increases by 1, the decision to save at a conventional savings bank will decrease by 0.125 units, assuming the independent variable remains the same.

6. Hypothesis Test Results

a. Results of the Determination Coefficient Test i

Table 1 3
Determination Test Results (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.442 [a]	.195	.163	3,848

Source: SPSS version 2.6 output *results* (processed data)

Based on Table 1.3 , the correlation between the family, location, and knowledge factors on saving decisions is 0.442 . The relationship between family, location, and knowledge factors on saving decisions shows a fairly strong relationship, as seen in the table above. The R Square value is 0.195 . This means that family factors, location, and knowledge are the dependent variables or the decision to save in conventional banks by 19.5%. Meanwhile, 80.5% is explained by other variables not included in this study.

b. Partial Test Results

Table 1 4
Partial Test Results (t-Test)
Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,622	7,866		2,461	.032
	F. Family	.381	.151	.267	2,529	.014
	Location	.307	.082	.400	3,747	.000
	Knowledge	.125	.226	.058	.552	.582

Source: SPSS version 26 output results (processed data)

Based on the partial test results in Table 14, it can be seen that the t table is obtained from the formula df = (n - k - 1), namely df = (78 - 3 - 1) = 74, so that the t table result obtained is 1.666. The results of the $_{calculated\ t}$ can be seen as follows:

1) $_{calculated}$ t for the family factor variable is 2.529, which means that the $_{calculated\ t}$ > t $_{table}$ (2.529 > 1.666), so H $_{a1}$ is accepted and H $_{o1}$ is rejected. Thus, it can be concluded that there is an influence of family factors on the decision to save in conventional bank savings.

2) $_{calculated}$ t for the location variable is 3.747 , which means that the $_{calculated\ t}$ > t $_{table}$ (3.747 > 1.666) , meaning that H $_{a2}$ is accepted and H $_{o2}$ is rejected. So, it can be concluded that there is an influence of location on the decision to save. conventional bank savings.
3) $_{calculated}$ t for the knowledge variable is 552, meaning that the $_{calculated\ t}$ < t $_{table}$ (552 < 1.666) means that H $_{a3}$ is rejected and H $_{o1}$ is accepted. So it can be concluded that there is no influence of knowledge on the decision to save in conventional savings.

a. Simultaneous Test Results

Table 15
Simultaneous Test Results (F Test)
ANOVA [a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	265,762	3	88,587	5,984	.001 [b]
Residual	1095,584	74	14,805		
Total	1361,346	77			

Source: SPSS version 23 *output results (processed data*)

Based on the results of the simultaneous test (F test) in Table 15 above, the $_{calculated\ F}$ is 5.984 and the F $_{table}$ can be seen that in the statistical table with degrees of freedom df = nk-1 or df = 78-3-1 = 74 the value obtained is 2.16 so it can be concluded that the $_{calculated\ F}$ > F $_{table}$ (5.984> 2.16). Thus, Ha is accepted and Ho is rejected, which means there is a simultaneous influence between the variables of family factors, location, and knowledge on the decision to save in conventional bank savings.

Discussion of Results

1. The Influence of Family Factors (X1) on Saving Decisions

Family factors include family structure, including family disharmony, family separation, and excessive family size. Based on a t-test with a significance level of 10%, the calculated t $_{table}$ for the family factor variable was 2.529, so it can be said that the calculated t value > t $_{table}$ (2.529 > 1.666). Ha $_{1\ is}$ accepted and Ho $_{1\ is}$ rejected. This means that the family factor family influences the decision to save on savings bank conventional .

Hasan stated that factor main influencing factors decision somebody in choose or use something goods or services are influence or encouragement from family. Research This in line with study previously done by Sumara, 2017 with title " Analysis Factors that Influence Decision Customer Muslim For Choosing a Conventional Bank (Study on Students) Faculty Economics and Business Islamic State Islamic University Sunan Kalijaga)." The results of the study show that family factors have an influence on saving decisions.

Based on the research conducted, family factors influence the decision to save in conventional banks, as family is considered the most important source of social influence for some consumers. The family acts as the primary socialization agent, helping its members acquire the skills, knowledge, and attitudes necessary to act as consumers. The same holds true among UIN Syahada students, who prefer conventional banks due to family factors. Interviews with several Islamic banking students revealed that they tend to choose conventional banks because they follow their parents' example, who already have conventional savings accounts, and because it simplifies transactions with their families. Become reference the most influential main in decision purchase consumers. In this case this , student choose transact with conventional banks because one of them member families also use conventional banks.

2. The Influence of Location (X2) on Saving Decisions

Location refers to the place where the company is located. operate or do activity For produce goods and services, with consider aspect its economy . Meanwhile, using the t-test shows that the $_{calculated\ t}$ for the location variable is 3.747, so it can be said that t $_{count}$ > t $_{table}$ (3.747 > 1.666). Ha ^{2} accepted and Ho2 is rejected . With thus , it can concluded that location influential to decision saving in a conventional bank .

Study This in line with study previously conducted by Ariskiyanor , 2019 with title " Student Decisions Major Islamic Banking Using Savings Products in Conventional Banks (Student Case Study) Major Islamic Banking Class of 2014 and 2015, UIN Antasari Banjarmasin). Research results the show that location influential to decision saving, with reason convenience access that becomes factor main in choose For use product savings in conventional banks

Based on research that has been done variables location influential to decision saving in the bank conventional . Because Islamic Banks are still not enough in expand its branches , so that Islamic Banks lose compete with Conventional Banks from aspect expansion branch . But if from aspect products offered namely product savings , Islamic Bank more superior from Conventional Banks . From the advantages product Sharia Bank savings do not There is charged cost monthly whereas from Conventional Banks are charged cost start from Rp. 5.500 – Rp. 12.000 each month .

The location is A where you can used as place production or serve consumers . Related with location , conventional bank location more easy accessible to students so that they choose transact with conventional banks .

3. Influence Knowledge (X3) on Saving Decisions

Knowledge is a fact, truth, or information obtained through experience or learning, referred to as a posteriori, or through introspection, referred to as a priori. The t-test results show that the t-count for the knowledge variable is 552. Therefore, it can be said that t<ttable (552 <1.666). Ho3 is accepted and Ha3 is rejected. This means that knowledge does not influence the decision to save in conventional savings products.

This research aligns with previous research conducted by Ningrum (2019) entitled "Factors Influencing IAIN Metro Islamic Banking Undergraduate Students in Transacting at Conventional Banks (Case Study of 2015 Islamic Banking Undergraduate Students)." The results of this study indicate that knowledge does not influence the decision of students in the Islamic Banking Study Program at UIN Syahada Padangsidimpuan in using conventional bank savings products. Even though students have studied Islamic Banking and its legal basis, it is not enough to change the decision of the 2018 batch of Islamic Banking students to continue using conventional bank savings products.

4. Influence Factor Family , Location , and Knowledge on the Decision to Save on Products Savings Conventional

In a way overall , thing This show existence influence simultaneously between variables factor family , location and knowledge to decision save on products savings conventional . Based on results test simultaneous (F test), obtained $F_{count} > F_{table}$ (5.984 > 2.16) which supports hypothesis fourth that there is influence between factors family location , and knowledge to decision save on products savings conventional . Significance value variables fac tor family , location , and knowledge 0.00 1 that identifies that there is influence positive significant to decision save on products savings conventional .

The decision is something tool alternative from a number of alternative Where election the based on thoughts feelings and knowledge concerned in make decision said . A decision No let go from how taking decision moment decide save with Islamic Bank or no , there are many available options need underlying considerations taking decision . Family is very important factor in taking decision , because family is institutions social main for Lots consumers . Family own strong influence to values , attitudes , views personal and behavior in purchase .

Location is factor crucial in mix marketing , because with strategic location , a company own opportunity bigger for success compared to company others located not enough profitable , even though sell similar products . Success A bank can seen from control marketing like election location bank as place transactions carried out customers with bank .

Knowledge is all information held about various product in something company , as well as knowledge other related matters with role somebody as consumer . Knowledge is not something that has been exist and are available, but something that is sought , observed , and found through the five senses , so that knowledge become results from process get understanding after observe object the .

5. CONCLUSION

Based on data analysis conducted , conclusions from results study is as following :

1. The results of the study indicate that family factors significantly influence the decision to save in conventional bank savings products. This is indicated by the $_{\text{calculated t value}} > t_{\text{table}}$ (2.529 > 1.666). Therefore, it can be concluded that family is a determining factor in students' decisions to use conventional bank savings products.
2. The results of the study indicate that location has a significant influence on the decision to save in conventional bank savings products. This is indicated by the $_{\text{calculated t value}} > t_{\text{table}}$ (3.747 > 1.666). Therefore, it can be said that location is one of the determining factors in students' decisions to use conventional bank savings products.
3. The results of the study indicate that knowledge does not significantly influence the decision to save on conventional bank savings products. This is indicated by the $_{\text{calculated t value}} < t_{\text{table}}$ (552 < 1.666). So it can be said that knowledge is not a determining factor in students' decisions to use conventional bank savings products. The results of the previous F test showed that family factors, location, and knowledge simultaneously influence the decision to save on conventional bank savings products. This is indicated by the $_{\text{calculated f value}} < f_{\text{table}}$ (5.984 > 2.16).

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