

COMPARISON OF STUDENTS' AWARENESS LEVELS OF BECOMING SHARIA BANK CUSTOMERS

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ABSTRACT

Abstract: *This research is about the low awareness of Muslim students, especially students from the Medan State Polytechnic Finance and Sharia Banking Study Program and Semarang State Polytechnic Sharia Banking Study Program students as customers of Sharia Bank. The aim of this research is to obtain an overview of the awareness of Muslim students in both study programs after gaining knowledge about sharia banking. The type of data in this research is quantitative with primary data sources with 100 questionnaire respondents from Medan State Polytechnic Finance and Sharia Banking Study Program students and Semarang State Polytechnic Sharia Banking Study Program students with a respondent ratio of 50:50 and 4 interview informants and secondary data obtained from journals and other literature studies related to this research. The data collection technique is non-probability sampling with the sampling method using purposive sampling. The data analysis technique uses multiple linear regression and a different test or paired sample test using SPSS 25. The results of this research show that the awareness of students in the Medan State Polytechnic Sharia Finance and Banking Study Program to choose a sharia bank from the aspects of sharia financial literacy, religiosity and social environment is not there. significant difference with the conditions of the Semarang State Polytechnic Sharia Banking Study Program students. However, in general the level of sharia financial literacy, religiosity and social environment of the Medan State Polytechnic Sharia Finance and Banking Study Program is higher than the Semarang State Polytechnic Sharia Banking Study Program.*

Keywords: *Financial Literacy, Religiosity, Social Environment and Awareness*

A. INTRODUCTION

According to the State of the Islamic Economy Report 2022, Muslim spending is estimated to reach USD 2.8 trillion in 2025 with a four-year Cumulative Annual Growth Rate (CAGR) of 7.5%. Specifically, Islamic financial assets are expected to grow (*Islamic Development Bank*, 2023). Currently, Indonesia has 13 Sharia Commercial Banks (BUS), and 20 Sharia Business Units (UUS) with 1,937 BUS offices, 455 UUS offices, and the number of workers at BUS is 50,708 and UUS is 5,590 (Otoritas Jasa Keuangan, 2023).

However, these conditions need to be improved given the large potential that Indonesia has in the sharia financial sector. Even though sharia banking

assets (BUS and UUS) have reached IDR 796,014 trillion as of August 2023, if you pay attention to the market share the figure has only grown 2.3% (Otoritas Jasa Keuangan, 2023). With the potential of the sharia financial industry, it definitely requires human resources who have competence in the field of sharia finance. Then several universities established sharia banking departments or study programs spread across Indonesia (Nasution & Fatira, 2019).

The need for human resources in the fields of sharia finance and banking needs to be increased. One of these efforts can be facilitated at Vocational Universities which teach practical knowledge rather than theory for readiness to enter the world of work, especially in financial and sharia banking competencies. This opportunity was utilized by the Medan State Polytechnic Vocational College and the Semarang State Polytechnic. Since 2013, the Medan State Polytechnic has presented the Undergraduate Study Program in Islamic Finance and Banking and the Semarang State Polytechnic presented the Undergraduate Study Program in the Application of Sharia Banking in 2006. This was done to meet the needs of Sharia Financial Human Resources as stated by Ani Murdiarti as chairman General Sharia Financial Institutions revealed that currently there are more than 55 thousand Human Resources in the Islamic banking ecosystem in Indonesia (Maramis, 2023).

The need for Sharia Human Resources competencies to be prepared to be superior and strong. Some of the competencies expected in Vocational Higher Education are strengthening the curriculum, ensuring that the educational process carried out not only concerns knowledge and attitude, but morals and skills also need to be developed. So one effort to improve this competency is by inviting students to know the operational systems in sharia banks which can start from becoming sharia bank customers.

Based on research by Wahyanto (2023), several factors that can influence the level of awareness are propositional matters, such as beliefs, hopes and worries. So proportional things such as the level of knowledge in the form of sharia financial literacy, beliefs such as the level of religiosity, and the social environment need to be researched to find out their influence on students' awareness of becoming sharia bank customers.

Research by Tulwaidah et al. (2023) the financial literacy variable has a significant effect on students' interest in saving. These results can be explained by the better knowledge and beliefs of students about financial institutions, financial service products, characteristics of financial services, knowledge about the benefits and risks of financial service products, knowledge about the rights and obligations related to financial service products and the ability to use financial products and services reflects increasing levels of financial literacy and interest among students.

The results of Triuspitorini (2019), religiosity significantly influences POLBAN students' interest in saving at sharia banks. Together, religiosity influences interest in saving in Islamic banks by 12.3%.

Research results from Iryani & Kristanto (2022) The results of multiple linear regression test analysis show that social environmental variables have a significant effect on students' interest in saving in Islamic banks.

Pre-research conditions at the Medan State Polytechnic Finance and Sharia Banking Study Program on 10 Medan State Polytechnic Finance and Sharia Banking students on November 16 2023, there were 3 out of 10 students who had become sharia bank customers and 7 other students had not become sharia bank customers, Likewise, the condition of students at the Semarang State Polytechnic Sharia Banking Study Program shows that on November 17 2023, pre-research was conducted on 10 Semarang State Polytechnic Sharia Banking students, there were 2 out of 10 students who had become sharia bank customers and the other 8 students had not yet become sharia bank customers. This indicates that various efforts are still needed to increase students' awareness of becoming sharia bank customers so that they can become agents of change in the development of sharia banks as well as strong and superior sharia human resources.

B. LITERATURE REVIEW

Sharia financial literacy is a person's ability to use financial knowledge, skills and attitudes in managing financial resources in accordance with Islamic teachings, namely the Qur'an and Hadith (Ikhwan, 2023).

Religiosity is a diversity behavior in the form of appreciation of religious values which is marked not only through obedience in carrying out ritual worship, but also the existence of beliefs, experiences and knowledge about the religion one adheres to (Ancok & Suroso, 2000).

The social environment is an interaction between society and the surrounding environment (Sarief et al., 2023).

Awareness is a mental state that contains propositional things, such as beliefs, hopes and worries (Wahyanto, 2022).

C. METHOD

The types of data used in this research are primary data and secondary data. Primary data was obtained by distributing questionnaires and questionnaire confirmation interviews. Meanwhile, secondary data was obtained from journals and other literature studies related to this research.

The population is all Muslim students from the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program. The population of Medan State Polytechnic Sharia Finance and Banking students is 251 students. And the Semarang State Polytechnic Sharia Banking student population is 289 students.

For sample calculations in this study, the Slovin formula was used. The Slovin formula is one of the most popular sampling theories used (Firdaus, 2021). Sample calculations using the Slovin formula are as follows:

$$n = \frac{N}{1 + Ne^2} = \frac{289+251}{1+(289+251)(0,1)^2} = \frac{540}{1+(540)(0,9)^2} = 100 \text{ Respondents}$$

Information :

n = Number of samples

N = Number of Population

e = Margin of error 9% = 0.,9

The sampling technique was carried out using non-probability sampling with the sampling method using purposive sampling, namely selecting members and the population was determined by the researcher alone (subjectively) (Sumargo, 2020).

This study uses a quantitative approach. The analytical method used is multiple linear regression analysis. The data obtained will later be processed using SPSS 25 software with data analysis techniques using different tests.

There were 4 informants in this study consisting of 2 students from the Medan State Polytechnic Sharia Finance and Banking Study Program and 2 students from the Semarang State Polytechnic Sharia Banking Study Program. The determination of informants was carried out to confirm respondents' answers related to the level of awareness of students as sharia bank customers so that the focus of the research becomes more focused.

D. RESULT & DISCUSSION

Respondent Characteristics Data

Based on the data collected from respondents, data on the respondents' monthly income/pocket money can be obtained, namely:

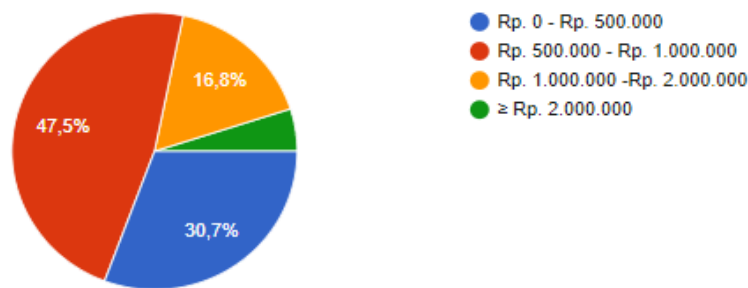


Figure 1. Data on Respondents' Monthly Income/Pocket Money

Based on Figure 1 above, it can be seen that respondents with monthly income/pocket money of Rp. 0 – Rp. 500,000 amounted to 31 people (30.7%). Respondents with monthly income/pocket money of Rp. 500,000 – Rp. 1,000,000 amounted to 48 people (47.5%). Respondents with monthly income/pocket money of Rp. 1,000,000 – Rp. 2,000,000 amounted to 17 people (16.8%). Respondents with monthly income/pocket money ≥ Rp. 2,000,000 totaling 5 people (5%). This shows that the most dominant respondents are responders with monthly income/pocket money of IDR. 500,000 – Rp. 1,000,000 amounted to 48 people (47.5%).

Based on the data collected from respondents, data on respondents' monthly expenditure can be obtained, namely:

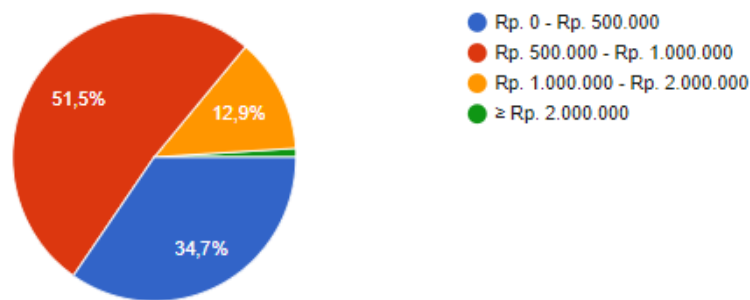


Figure 2. Respondents' Monthly Expenditure Data

Based on Figure 2 above, it can be seen that respondents with monthly income/pocket money of Rp. 0 – Rp. 500,000 amounted to 35 people (34.7%). Respondents with monthly income/pocket money of Rp. 500,000 – Rp. 1,000,000 amounted to 52 people (51.5%). Respondents with monthly income/pocket money of Rp. 1,000,000 – Rp. 2,000,000 amounted to 13 people (12.9%). Respondents with monthly income/pocket money ≥ Rp. 2,000,000 amounting to 1 person (1%). This shows that the most dominant respondents are responders with monthly income/pocket money of IDR. 500,000 – Rp. 1,000,000 amounted to 52 people (51.5%).

Discussion of the influence of sharia financial literacy on students' awareness of becoming sharia bank customers

Sharia financial literacy has a low positive effect with a value of 0.361 on students' awareness of the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program to become customers of sharia banks and is not significant at $\alpha=5\%$.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.571	.471		1.214	.228
	LiterasiKeuanganSyariah	.152	.101	.137	1.508	.135
	Religiusitas	.368	.102	.330	3.614	.000
	LingkunganSosial	.326	.105	.300	3.103	.003

a. Dependent Variable: Kesadaran

$$TKM = 0.571 + 0.152LKS + 0.368RLG + 0.326 LSS$$

From the formula above, the coefficient value can be explained as follows:

1) The constant coefficient value of 0.571 states that if there is no sharia financial literacy, religiosity and social environment then the level of awareness of being a sharia bank customer is 0.571 or very low.

2) The regression coefficient value (b1) is 0.152 and the significance level is $0.135 > 0.05$, meaning that the independent variable (X1), namely sharia financial literacy, does not have a positive and insignificant influence on

students' awareness of becoming sharia bank customers (Y). This means that every additional unit of sharia financial literacy will not affect students' awareness of becoming sharia bank customers.

3) The coefficient value (b_2) is 0.368 and the significance level is $0 < 0.05$, meaning that the independent variable (X_2), namely religiosity, has a positive and significant influence on awareness of being a sharia bank customer (Y). This means that every additional unit of religiosity will influence students' awareness of becoming sharia bank customers

4) coefficient (b_3) of 0.326 and a significance level of 5 can mean that the independent variable (X_3), namely the social environment, has a positive and significant influence on students' awareness of becoming sharia bank customers. This means that every additional unit of the social environment will influence students' awareness of becoming sharia bank customers (Y).

5) If the variables of sharia financial literacy, religiosity and social environment increase, the level of awareness of students becoming sharia bank customers will increase.

This is in line with the respondent's statement which stated that the tendency of students in the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program was not to keep records of personal finances, not to save regularly, and excess pocket money was not invested in sharia investments.

Based on the results of the t test processing, it is known that the sharia financial literacy variable has a significant value of 0.135, which means it is greater than 0.05 ($0.135 > 0.05$), so it can be concluded that sharia financial literacy is positive and not significant on students' awareness of becoming sharia bank customers.

To find out how much influence sharia financial literacy has on students' awareness of the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers by using the Pearson correlation test with the criteria of 0.361 and declared low.

The insignificance of the sharia financial literacy variable is also proven by the findings from the results of recapitulation of respondents' answers via Google form, namely students of the Medan State Polytechnic Sharia Finance and Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program who are sharia bank customers. In line with the confirmation made to the informant, Irvan Nurdiansyah, a 7th semester student of the Finance and Sharia Banking Study Program at the Medan State Polytechnic, who has a good level of Sharia Financial Literacy because he has already gained knowledge about sharia finance, said he is not yet a sharia bank customer on the grounds that access to sharia banks is quite difficult due to the distance of the bank. sharia who live quite far from sharia banks, feel they don't need financial transaction services through banking because the pocket money they get from their parents is sent through the family. This is also the view of Siska Sandriani Sadena Saragih Nurdiansyah, 7th semester student of the Finance and Sharia Banking Study Program at the Medan State Polytechnic.

Siska said that she has not become a sharia bank customer because she still uses the family ATM to transact financial services, the sharia bank is quite far from the neighborhood where she lives, there is only 1 sharia bank nearby, and she gets influence from her family to open an account at a sharia bank in the neighborhood where she lives. will experience difficulties. So Siska has never opened a sharia bank account.

Confirmation was also made with informant Khoirun Nisa, a 4th semester student of the Semarang State Polytechnic Sharia Banking Study Program, stating that sharia banks are still rare in the area where they live and there are more conventional banks, so the informant only uses conventional banks. Apart from that, Nisa said that not having an income meant that she was not yet a sharia bank customer. This is the view of Adhalia Ferinistyawati, a 4th semester student of the Semarang State Polytechnic Sharia Banking Study Program, who stated that the location of Islamic banks is quite far from her neighborhood, and she is not yet interested in opening a savings account online because she is worried about misuse of data.



Figure 3. Confirmation of Medan State Polytechnic Student Respondents



Figure 4. Confirmation of Semarang State Polytechnic Student Respondents

Based on the theory presented by Ikhwan (2023), someone who has good sharia financial literacy will have the ability to use financial knowledge, skills and attitudes in managing financial resources in accordance with Islamic teachings, namely the Qur'an and Hadith. This means that students who have good sharia financial literacy should have good personal financial management skills demonstrated by the skills to record receipts, record expenses, invest income for future needs.

Discussion of the influence of religiosity on students' awareness of becoming sharia bank customers

Religiosity has a moderate positive effect with a value of 0.503 on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers and is significant.

This is in line with the respondent's statement which states that the tendency of students in the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program is to allocate their funds to transactions that are free from elements of usury, maysir and gharar.

Based on the results of the t test processing, it is known that the religiosity variable has a significant value of 0, which means it is greater than 0.05 ($0 < 0.05$), so it can be concluded that religiosity is positive and significant on students' awareness of becoming sharia bank customers.

To find out how much influence religiosity has on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers using the Pearson correlation test with a criterion of 0.503 and declared moderate

The significance of the religiosity variable is also proven by the findings from the results of the recapitulation of respondents' answers via Google Form, namely students of the Finance and Sharia Banking Study Program of the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program who become customers of sharia banks have a tendency to agree to stay away from non-halal transactions, namely transactions that contains riba, maysir and gharar.

Based on the theory presented by Ancok & Suroso (2000), religiosity is a diverse behavior in the form of appreciation of religious values which is marked not only through obedience in carrying out ritual worship, but also the existence of beliefs, experiences and knowledge about the religion one adheres to.

Discussion of the influence of the social environment on students' awareness of becoming sharia bank customers

The social environment has a moderate positive effect with a value of 0.505 on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers and is significant.

This is in line with the respondent's statement which states that the tendency of students in the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program to choose a sharia bank is not always caused by recommendations from family, directions from lecturers but rather because of personal decisions that also have good knowledge of Islamic law and have a strategic residence with a sharia bank location.

Based on the results of the t test processing, it is known that the religiosity variable has a significant value of 0.003, which means it is greater than 0.05 ($0.003 < 0.05$), so it can be concluded that religiosity is positive and significant on students' awareness of becoming sharia bank customers.

To find out how much influence religiosity has on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers using the Pearson correlation test with a criterion of 0.505 and declared moderate

The significance of the religiosity variable is also proven by the findings from the results of the recapitulation of respondents' answers via Google Form, namely students of the Finance and Sharia Banking Study Program of the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program who are sharia bank customers tend to agree that they have good knowledge of Islamic law and have good knowledge of Islamic law. strategic residence with sharia bank location.

Based on the theory presented by Sarie et al. (2023) the social environment is an interaction between society and the surrounding environment which will influence individual behavior and activities and actions in decision making. Likewise, students' decision making in choosing a sharia bank is quite influenced by the social environment, but what most strongly shapes this decision is the student's internal knowledge about sharia law and economics as well as strategic environmental conditions adjacent to sharia banks.

Comparison of the level of sharia financial literacy, religiosity and social environment and awareness of students of the Medan State Polytechnic Sharia Finance and Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	POLMEDX1	3.84	50	.584	.083
	POLINESX1	3.58	50	.702	.099
Pair 2	POLMEDX2	4.48	50	.544	.077

	POLINESX2	4.10	50	.707	.100
Pair 3	POLMEDX3	3.98	50	.622	.088
	POLINESX3	3.72	50	.701	.099
Pair 4	POLMEDY	4.04	50	.669	.095
	POLINESY	3.90	50	.789	.112

Based on table 5, it can be seen that the awareness of students in the Medan State Polytechnic Finance and Sharia Banking Study Program in choosing a sharia bank from the aspects of sharia financial literacy, religiosity and social environment, there is no significant difference with the condition of students in the Semarang State Polytechnic Sharia Banking Study Program. Based on the sharia financial literacy variable, students of the Medan State Polytechnic Sharia Finance and Banking Study Program have a higher level of literacy. This is shown by the POLMED sharia financial literacy figure of 3.84 and POLINES sharia financial literacy of 3.58.

Based on the religiosity variable, students of the Medan State Polytechnic Finance and Sharia Banking Study Program have a higher level of religiosity, this is shown by the POLMED religiosity figure of 4.48 and the POLINES religiosity figure of 4.10.

Based on social environmental variables, students of the Medan State Polytechnic Finance and Sharia Banking Study Program have a higher level of social environmental influence. This is shown by the POLMED social environmental influence figure of 3.98 and the POLINES social environmental influence figure of 3.72.

Based on the awareness variable, students of the Medan State Polytechnic Finance and Sharia Banking Study Program have a higher level of awareness, this is shown by the POLMED religiosity figure of 4.04 and the POLINES awareness level of 3.90.

Discussion of the influence of sharia financial literacy, religiosity and social environment on students' awareness of becoming sharia bank customers

Sharia financial literacy, religiosity and the social environment simultaneously have a positive and significant effect on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers with a significance of $\alpha=5\%$.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.396	3	6.465	18.519	.000 ^b
	Residual	33.514	96	.349		
	Total	52.910	99			

a. Dependent Variable: Kesadaran

b. Predictors: (Constant), LingkunganSosial, LiterasiKeuanganSyariah, Religiusitas

This is in line with the respondent's statement that students of the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program have a positive tendency to agree and strongly agree to become sharia bank customers.

Based on the results of this study, the significance level of the independent variable was 0.000, which means it is smaller than 0.05 ($0.000 < 0.05$) and the calculated F was 18.519, so it can be concluded that the variables of sharia financial literacy, religiosity and social environment simultaneously have a positive effect and significant impact on students' awareness of the Finance and Sharia Banking Study Program at the Medan State Polytechnic and the Semarang State Polytechnic Sharia Banking Study Program

The significance of this variable is also simultaneously proven by the findings from the results of the recapitulation of respondents' answers via Google Form, namely that students believe that by saving at a Sharia Bank, security is guaranteed, provides financial protection in emergency situations, and helps plan finances in the future.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.605 ^a	.367	.347	.591	.367	18.519	3	96	.000	2.083

a. Predictors: (Constant), Lingkungan Sosial, Literasi Keuangan Syariah, Religiusitas

b. Dependent Variable: Kesadaran

Based on the table above, it can be seen as follows:

1) The correlation coefficient R of 0.605 indicates that there is a high relationship between the independent variable and the dependent variable because it is close to 1.

2) The coefficient of determination R² of 0.367 indicates that the proportion of independent variables influencing the dependent variable is 36.7%, while the remaining 63.3% (100%-36.7%) is influenced by other variables not examined in this research model. So there are many variables that can influence the awareness of students in the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program.

E. CONCLUSION

Sharia financial literacy has a low positive effect with a value of 0.361 on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers and this is not significant. Religiosity has a moderate positive effect with a value of 0.503 on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers and is significant. The social environment has a moderate positive effect with a value of 0.505 on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers and is significant. The awareness of students of the Medan State Polytechnic Finance and Sharia Banking Study Program to choose a sharia bank seen from the aspects of sharia financial literacy,

religiosity and social environment, there is no significant difference with the condition of students of the Semarang State Polytechnic Sharia Banking Study Program. Based on the sharia financial literacy variable, students of the Medan State Polytechnic Sharia Finance and Banking Study Program have a higher level of literacy. This is shown by the POLMED sharia financial literacy figure of 3.84 and POLINES sharia financial literacy of 3.58. Sharia financial literacy, religiosity and the social environment simultaneously have a positive and significant effect on students' awareness of the Medan State Polytechnic Finance and Sharia Banking Study Program and the Semarang State Polytechnic Sharia Banking Study Program to become sharia bank customers. However, the variable ability of sharia financial literacy, religiosity and social environment to influence the rise and fall of students' awareness of choosing a sharia bank is only 36.7%, while the remaining 63.3% is influenced by other variables not included in the regression equation. In line with the results of interviews conducted with 4 informants, they had good literacy, good religiosity but had not yet become sharia bank customers due to constraints in the location of sharia banks. In general, the variable ability of sharia financial literacy, religiosity and social environment have a high influence on students' awareness of becoming sharia bank customers.

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