

## **ABSTRACT**

*Indonesia is a country where the majority of the population is Muslim, but the people who become customers of Islamic banking are still relatively small. This is also because the Islamic financial literacy index of the Indonesian people is still very low, so to improve people's decisions to use banking products, the need for banks to create a good image to their customers. This study aims to determine the influence of religiosity, Islamic financial literacy and Islamic brand image on students' decision to transact at Islamic banks (study on Muslim students of state public universities in Central Java).*

*population in this study were Muslim students at state public universities in Central Java. The sample used was 100 respondents with a purposive sampling technique. The data collection method was carried out by distributing questionnaires online according to the research criteria. Data analysis methods used in this study include validity testing, reliability testing, classic assumption testing, multiple linear regression testing and hypothesis testing using the Statistical Package for the Social Sciences (SPSS) version 25 application.*

*The results showed that religiosity and Islamic financial literacy did not affect the decision to transact at Islamic banks, while the Islamic brand image had a positive and significant influence on the decision to transact at Islamic banks. Simultaneously, religiosity, Islamic financial literacy and Islamic brand image have a positive and significant influence on the decision to transact at Islamic banks. The R square value of 0.687 shows that 68.7% of transaction decisions at Islamic banks are influenced by independent variables and the remaining 31.3% are followed by other factors outside the study*

*Keywords: religiosity, islamic financial literacy, islamic brand image, transaction decisions, islamic banks*