

ABSTRACT

The Daarul Qur'an Islamic Boarding School in Tangerang faces problems related to the low interest of students in Islamic financial institutions, namely Baitul Maal Wa Tamwil. Despite living in an Islamic environment, many students are still not interested in using Islamic financial institution products, as evidenced by the results of a preliminary survey which showed that only 24.18% of students at Daarul Quran Islamic Boarding School in Tangerang use BMT. This study aims to reveal the factors that influence students' interest in using Baitul Maal Wa Tamwil at Daarul Qur'an Islamic Boarding School in Tangerang.

Translated with DeepL.com (free version) This study used quantitative methods with analysis methods using binary logistic regression analysis with a total of 103 respondents, 80 of whom were not interested in using BMT, while the other 23 were interested in using BMT. This study used primary data obtained through the distribution of questionnaires to students.

The results show that the variables of Islamic financial literacy, promotion, and trust have a positive and significant effect on students' interest in using BMT. Meanwhile, the variables of income and product quality do not have a positive and significant effect on students' interest in using BMT.

Keywords: *Baitul Maal Wa Tamwil, Daarul Qur'an, Interest, Student.*

