

ABSTRACT

This study aims to investigate the effect of incomes/living allowances, religiosity, information, trust in sharia banks, economic motif, and services of sharia banks towards the preference to save of santri student at sharia banks.

The research variables were incomes/living allowances, religiosity, information, trust in sharia banks, economic motif, services of sharia banks, and preference to save of santri student at sharia banks. The research subjects were santri student of Pondok Pesantren Madinah Munawwarah, Pondok Pesantren Luhur Wahid Hasyim, Pondok Pesantren Darul Falah. The research sample consisted of 180 santris, selected by means of the quota sampling technique. The data were collected through a questionnaire and documentation. The analysis technique in the study was the logistic regression to investigate the effects of the X variables on the Y variable which was dichotomous/binary.

The results of the logistic regression show that the trust, economic motif, and services variable does not affect the preference to save at sharia banks among santri student of Pondok Pesantren Madinah Munawwarah, Pondok Pesantren Luhur Wahid Hasyim, and Pondok Pesantren Darul Falah.

Keywords: *Preferences to Save, Sharia Banks, Santri Student, Logistic Regression*