

ABSTRACT

Indonesia has a very large Muslim population. Muslim population in Indonesia which is very large will certainly affect the behavior of consumers from the public to use Islamic banking services. The Indonesian Ulema Council issued a fatwa on the prohibition of bank interest to make Islamic banks born as an alternative to problems of interest and usury.

This study aims to determine the effect of religiosity, income, service, promotion and location on the decision of students of the faculty of economics in Semarang to use Islamic banks.

The population in this study were students of the faculty of economics in the city of Semarang. This research is quantitative study conducted by distributing questionnaires to 191 respondents with purposive random sampling method. This research uses multiple linear regression analysis which is processed using SPSS version 23.

The results analysis of quantitative data shows that the factors of religiosity, promotion and location partially have a significant effect on the students decision to use Islamic banks. While the income and service variables partially have no significant effect on the students decision to use Islamic Banking. Simultaneously obtained the results of variables of religiosity, income, service, promotion and location affect the decision of students using Islamic banks.

Keywords: Consumer Behavior, Religiosity, Income, Service, Promotion and Location.