

ABSTRACT

Islamic Banking total debtors are smaller than conventional banking total debtors, while Indonesia's population is dominated by Muslims people and MUI (Indonesian Ulema Council) has issued a fatwa which gives resemblance between interest and riba or with other terms of interest which is also haram. This is the reason why the variable of saving decision at Islamic Banking is chosen as the dependent variable. Saving decision at Islamic banking influenced by internal factor and external factor of debtors.

Debtors internal factor are religiosity and financial literacy, while debtors external factor is service quality. Population of this research are Muslim debtors which domiciled in Semarang City. Data analysis uses multiple linear regression analysis

The result of this research show that religiosity, financial literacy and service quality variable partially have significant and positive effect on Muslim debtors saving decision at Islamic banking. Service quality variable is the most influential variable. Simultaneously, religiosity, financial literacy and service quality variable have significant effect on Muslim debtors saving decision at Islamic banking.

Keywords : saving decision, religiosity, financial literacy, service quality.