

ABSTRACT

Islamic banks are financial institutions whose activities are to collect public funds and distribute them with certain mechanisms. So that the activity of raising funds or saving is an important thing for Islamic banks and customers. Students are a segmentation that is quite potential to save in Islamic banks which have various factors in saving decisions. The purpose of this study was to examine and analyze the effect of income, knowledge, religiosity, profit sharing and service quality on the saving decisions of students of the Faculty of Economics and Business, Diponegoro University in Islamic banks.

The population in this study were active students of the Faculty of Economics and Business, Diponegoro University. Samples were taken as many as 99 respondents with purposive random sampling technique. The data collection method used in this study is a questionnaire and data testing using the SPSS Statistics 22 program. The data analysis used includes validity test, reliability test, classical assumption test, multiple linear regression analysis, goodness of fit test and coefficient of determination.

The results of the analysis show that simultaneously income, knowledge, religiosity, profit sharing and service quality have a positive and significant effect on saving decisions for students of the Faculty of Economics and Business, Diponegoro University in Islamic banks. Partially income, knowledge and profit sharing have a positive and significant influence on the saving decisions of students of the Faculty of Economics and Business, Diponegoro University in Islamic banks. While religiosity and service quality have a positive but not significant effect on saving decisions for students of the Faculty of Economics and Business, Diponegoro University in Islamic banks. The coefficient of determination shows that the saving decision of students of the Faculty of Economics and Business, Diponegoro University in Islamic banks is influenced by income, knowledge, religiosity, profit sharing and service quality by 40,7%. The remaining 59,3% is explained by other variables outside of this study.

Keywords : Income, Knowledge, Religiosity, Profit Sharing, Service Quality and Savings Decision.