



**The Influence Of Sharia Financial Literacy, Islamic Branding
And Religiosity On Students' Decisions In Using Sharia
Banking Services
(Case Study of PBS and MBS UMSU Students)**

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ARTICLE INFO	ABSTRACT
Article history: Received: July 07, 2023 Revised: August 28, 2023 Accepted: September 12, 2023 Available Online: September 30, 2023	The aim of this research is to analyze the influence of sharia financial literacy, Islamic branding and religiosity on students' decisions to use sharia banking services among PBS and MBS UMSU students. The research approach in this thesis is a quantitative approach and the data used is primary data. The population used in this research was students of Sharia Banking and Sharia Business Management at the Muhammadiyah University of North Sumatra, namely 335 students, and the sampling technique used the Slovin formula with a sample size of 182 students. Data analysis techniques using descriptive tests, data quality tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The data processing uses the SPSS version 22.0 program.
Keywords: Shariah Financial Literacy; Islamic Branding; Religiosity and Student Decisions in Using Sharia Banking Services	
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A. Introduction

Currently, sharia finance is growing rapidly with many sharia financial institutions offering financial products and services based on Islamic law. Sharia banking is an



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alternative to the credit system because, in sharia banking there is no interest but there is a profit sharing system. It is hoped that Islamic finance can be a solution to financial practices that lead to usury, maysir and gharar. However, the fact is that Islamic finance still has a low market share (Djuwita & Yusuf, 2018).

The growth of the market share or market share of sharia banking in Indonesia can be seen in the results of the OJK report in the Sharia Banking Snapshot for June 2022, namely reaching 5.9%, this figure has increased from the previous year 2021, namely 5.70%. If you look at the sharia banking market share of 5.9%, which is still far behind the conventional banking market share of 94.1%, it can be seen that conventional financial institutions still dominate the financial industry today. Market share is also a benchmark for whether or not sharia banking is accepted by society, with the current phenomenon where there are still those who think that there is no difference between conventional and sharia financial systems (Nurrohmah&Purbayati, 2020).

B. Method

The research approach carried out by researchers is to use an associative and quantitative approach, this is because each object studied has a connection or relationship with one another. Associative research aims to analyze the problem of the relationship between a variable and other variables (Juliandi, 2014).

Thus, the subjects of this research used the Convenience Sampling method, namely selecting samples from several parts of the population randomly to become respondents. The research sample was determined using the Slovin formula.

Quantitative research methods can be defined as methods based on the philosophy of positivism, used to research certain populations or samples, random sampling techniques, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses. This method is called a



quantitative method because the research data is in the form of analytical figures using statistics (Sugiyono, Quantitative, Qualitative and R&D Research Methodology, 2016)

C. Research Result

Below we will explain the results of the research from the questionnaire that was distributed to student respondents consisting of 36 questions/statements, namely 8 statement items/questions about Sharia Financial Literacy, 8 statements/questions about Islamic Branding, 8 statements/questions about Religiosity and 12 statements/questions regarding the Decision to Use Sharia Banking Services. Before testing the hypothesis, the author will explain the percentage of respondents' answers for each questionnaire that has been distributed. This research uses a Likert Scale with a score of 1-5. Below will be attached the percentage of answers from respondents for each statement or question that has been distributed.

The variables in this research consist of 3 variables, namely Sharia Financial Literacy (X1), Islamic Branding (X2), Religiosity (X3) and Decision to Use Sharia Banking Services (Y). The description of the statement will display the answer options from each respondent to each statement item given by the researcher to the respondent.

Table and Figure

Based on the results of research data analysis based on respondents' answers by researchers, it can be seen from this statement. In this validity calculation, the person correlation value is compared with the r table, where the r table is obtained based on the formula $n-2 = 182 - 2 = 180$ with an r table value of 0.1223. So the results of the validity test calculation are:

Table 4.6
Validity Test of Sharia Financial literacy variables



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Pernyataan	Person Correlation	R _{tabel}	Keterangan
X1.1	0,340	0,1223	Valid
X1.2	0,273	0,1223	Valid
X1.3	0,337	0,1223	Valid
X1.4	0,393	0,1223	Valid
X1.5	0,407	0,1223	Valid
X1.6	0,464	0,1223	Valid
X1.7	0,466	0,1223	Valid
X1.8	0,316	0,1223	Valid

Source: Processed by SPSS, 2023.

D. Conclusion

After analyzing the theory and testing the data, the research results obtained which will be described in the conclusion of this research are as follows:

1. Sharia financial literacy influences the decision to use sharia banking services among students of Sharia Banking and Sharia Business Management at the Muhammadiyah University of North Sumatra. It is known that the t-count value of the sharia financial literacy variable is 6.805 which is compared to 1.65336, so $6.805 > 1.65336$ which means the sharia financial literacy variable has a real (significant) influence on the decision variable to use sharia banking services.
2. Islamic Branding has no influence on the decision to use sharia banking services among students of Sharia Banking and Sharia Business Management, Muhammadiyah University of North Sumatra. It is known that the t-count value of the Islamic Branding variable is 4.116 which is compared to the t table of 1.65336, so $4.116 > 1.65336$ which means that the Islamic Branding variable has real (significant) influence on the decision variable to use sharia banking services.
3. Religiosity influences the decision to use sharia banking services among students of sharia banking and sharia business management at the Muhammadiyah University of North Sumatra. It is known that the t-count value of the religiosity



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variable is 7.316, compared to 1.65336, so $7.316 > 1.65336$, which means that the religiosity variable has a real (significant) influence.) with the decision variable to use sharia banking services.

4. Sharia financial literacy, Islamic branding and religiosity simultaneously influence the decision to use sharia banking services among students of Sharia Banking and Sharia Business Management

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