

ABSTRACT

The research aims at analyzing the influencing factors of universitas muhammadiyah Yogyakarta student' dexision to use sharia banking. The sample of this research consisted of 100 respondents chosen using proportional random sampling method. The method used was multiple linier regression and data were analyzed using SPSS 15.0. Based on the conducted analysis. Partial result indicates that the variable of ususry perception, service facility, product variety and knowledge give positive and significant influence toward the decision of the students to use sharia banking.

Keywords : sharia banking, students' decision, usury perception, service facility, product variety students to use sharia banking.