

THE FACTORS INFLUENCING THE REASON OF COLLEGE STUDENT BECOMING ISLAMIC BANK'S CUSTOMER

**(Case Study on Public Health's New Student of STIKES Muhammadiyah
Samarinda)**

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ABSTRACT

This research aims to analyze the reason of new students at Public Health Department in STIKES Muhammadiyah Samarinda to become customers on Islamic bank. Independent variables in this research are knowledge, service and location. This research use primary data with distributing questionnaires to public health's new student of STIKES Muhammadiyah Samarinda. The respondent's requirement is new students who become customers on Islamic bank with the number of sample as 60 respondents. This research use multiple regression model with using SPSS version 15.0.

Based on the result, obtained that variable of knowledge and service influence positively and significantly to the reason of public health's new student become customers on Islamic bank. Meanwhile, variable of location influence negatively and significantly.

Keywords: Islamic Bank, Reason, Knowledge, Service and Location.

INTRODUCTION

Bank is an important institution in the field of financial. According to the Law Number 14 Year 1967 bank is financial institution which its main business provide credits and services in payment traffic and money supply (Umar & Utomo, 2016). Bank as an indicator in banking charge to collect and distribute funds to the costumer.

In banking system, Indonesia adheres dual banking system. It is a system that apply conventional banking and Islamic banking system together. It supported by government policy at the Law Number 10 Year 1998 regarding Banking in lieu of Law Number 7 Year 1992 and reinforced by the issuance of the implementing provision in the form of Directors Decree of Bank Indonesia (Umar & Utomo, 2016). Islamic bank is an institution that provide banking products and services based on Islamic principles. According to the Law Number 21 Year 2008 Article 1 Point 12 regarding Islamic banking, the principle of Islamic banking is Islamic legal principle in banking activities based on fatwa issued by institution that has authority to set in Islamic field (Umar & Utomo, 2016).

Researcher will research new student of public health department of STIKES Muhammadiyah Samarinda. Having a productive age in making decision in their live, college's new students are mature enough in managing their finance and divide their finance to consume and saving. Banking is a good way to save their money. Researcher also want to know their reason to choose Islamic bank as their banking instrument. In the college they are not learn about economics because they are student of health department, thus this is interesting to be research.

As an impact of the rapid development, Islamic banking system become a popular bank in community including in Samarinda. The data from official website of OJK (Otoritas Jasa Keuangan) shows the increasing of Islamic banking statistics in Samarinda based on depositor fund on June 2010 – 2016:

**Islamic Banking Statistics in Samarinda on June 2010 – 2016
(Billion IDR)**

Year	Depositor Fund
2010	824
2011	1.200
2012	1.506
2013	1.686
2014	1.917
2015	1.999
2016	2.315

Source: www.ojk.go.id

Based on the data above, the data of depositor fund rise simultaneously from June 2010 – 2016. In 2011, the value rises 376 points. On the next year, the value increase 231 points. In 2015 the value increase 82 points. The latest data on June 2016 the value increase 316 points. It can be concluded, the biggest differences in point happen in June 2011 with the value 1.200.

Financial institution's officer should provide good services to the customer. Good services will give impression to the customer and increase their comfortable, and otherwise if the officer gives bad services, it will give uncomfortable to the customer. In serving, not only how the officer offer the products, but also how their appearance, because during process of transaction both of them are face to face, this thing will influence their comfortable.

Location is a network where products and services provided and can be utilized by customer. Factors that consider in determining the location which are near with factory, offices, market and center of community activities (Chotimah, 2014).

LITERATURE REVIEW

Islamic Bank

Islamic bank is a bank that operate according to the Quran and Hadith, in particularly concerning to transaction procedure based on Islamic principles which prohibit usury elements and replace them with productive activities to produce expected profits. Based on the Law Number 21 Article 1 Year 2008 regarding Islamic bank, it is all about Islamic bank and Islamic business unit including institution, business and process to carry out its business (Antonio, 2001).

Generally, Islamic bank and conventional bank have similar tasks, namely collecting fund, distributing fund and providing services. However, in carry out its duties, Islamic bank and conventional bank should be different. In its operation, Islamic bank does not take profit using interest or as known as usury.

According to the language, *riba* or *ziyadah* means additional. While, according to the term, *riba* means taking over additional basic property (capital) as *bathil* ways (Antonio, 2001).

Islam as perfect of all religion before have prohibit the existences of taking over additional profit. It is burden the borrower, while Islam teach us to help each other. It amplified with the Clauses of Quran regarding to *riba*:

“for wrong doing on the part of the Jews, We made unlawful for them (certain) good foods which had been lawful to them, and for their averting from the way of Allah many (people), and (for) their taking of usury, while they had been forbidden from it, and their consuming of the people’s wealth unjustly. And we have prepared for the disbelievers among them a painful punishment.” (An-Nisa: 160-161).

Riba is divided into two, they are riba of debt (Ad-Duyun) and riba of buying and selling (Al-Buyu’). Riba of debt consists of riba qardh and riba jahiliyah, while riba of buying and selling consist of riba fadhl and riba nasi’ah (Perwataatmadja & Antonio, 1992).

In Islamic Muamalah, every transaction should be use the Contract (Akad). Akad is a contract between two parties, each party required to carry out obligations agreed. If one or another parties negligent in carry out its obligations, they will be sanctioned according to the beginning agreement (Karim, Sannang & Haryono, 2003).

Akad is divided into two, namely Akad Tabarru’ and Akad Tijarah. Akad Tabarru’ (gratuitous contract) ia an agreement regarding non profit transaction, it means the transaction carried out not for profit, but its done with the aim to helping and doing the goodness. While, Akad Tijarah is an agreement concern to profit transaction, it means the transaction undertaken aim for profit (Karim, Sannang & Haryono, 2003). For example of its transaction are investment contracts, buying and selling, leases, etc. In Islamic bank, the agreement of contract more use Akad Tijarah, because an institution aimed to make a profit.

Based on Regulation of Bank Indonesia Number 7/46/PBI/2005 regarding the Contract of Collection and Distribution Funds for Banks which Conducting Business Based on Sharia Principles, revoked by Regulation of Bank Indonesia Number 9/19/PBI/2007 regarding the Implementation of Sharia in Activity of Collection and Distribution Funds and also Islamic Bank Services and amended by Regulation of Bank Indonesia Number 10/16/PBI/2008.

(Umam & Utomo, 2016)The products of Financing divided into four caterories, they are Financing of Buying and Selling that consist of Contract (Murabahah, Salam, Istishna), Financing of Lease that consist of Contract (Ijarah), Financing of Profit Sharing that consist of Contract (Mudharabah, Musyarakah) and Complete Financing that consist of Contract (Qardh, Hiwalah, Wakalah, Kafalah, Wadiah. The products of Funding consists of Giro, Saving, Deposit. The products of banking services divided into five categories, they are Hiwalah, Kafalah, Wakalah, Rahn and Sharf.

Consumer Behaviour

Consumer behaviour is an action taken by the consumer in choosing a product (Kotler & Armstrong, 2002). There are some experts who define consumer behaviour, according to John C. Mowen and Michael Minor consumer behaviour is a study of unit purchases and exchange processes involving acquisition, consumption and disposal of goods, services, experiences and ideas.

From definition of consumer behaviour above, consumer behaviour is an action of individual or group who are affected by internal and external factors that lead them to consume the goods and services. According to Philip Kotler, there are several factors that influence purchasing behavior they are cultural factor, social factor, personal factor, psychology (Kotler & Armstrong, 2002).

Knowledge

Consumer knowledge is very important to determine consumer purchasing decision. There are some experts who define consumer knowledge. According to Mowen and Minor consumer knowledge is an experience and information of consumer about a goods or services (Kotler & Armstrong, 2002). Meanwhile, according to Nitisusanto at the research by (Mulyadi, 2012) consumer knowledge is knowledge of the product name, product benefits, for which the group intended, the price and where these products can be obtained.

Beside that, according to Sumarwan at the research by (Afifah, 2016) consumer knowledge is all of the information held by consumer on variety products and services, and other knowledge related to such products and services, and information related to its function as a consumer.

Based on the definition above, we can conclude that the consumer knowledge is all of the information obtained about the detail of products and services. This is very important because consumer knowledge determine consumer decision to choose a products and services. The depth knowledge about the product types, product qualities, product prices and other aspects that related to the products and services will determine consumer's decision to purchase the products and services.

Service

Service in a company is very important, because the consumer's comfortable depending on the service provided. According to Philip Kotler, service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership (Kotler & Armstrong, 2008).

While, Gronroos states that service is a process that consist of the series of intangible activities commonly (but not always) occurs in the interaction between

customers and employees, services and resources, physical or goods, and service provider system, provided as the solution of the consumer (Umar, 2003).

Service is one of the key in sale successful in a company. Consumer's satisfaction is also determine by service quality of the company. There are several points determine successful in services they are ordering ease, delivery, installation, customer training, customer consulting, maintenance and repair and others services (Kotler & Armstrong, 2002).

Location

Location has a very important role in the company in providing service to the customers. The strategic location and easily accessible will provide convenience to the customers. Lupiyoadi defines the location as a place where a company must headquartered to operate (Umar, 2003).

The location of service facility location could be divided into two: first, the customer come to the location service facilities, and the second is provider services come to the customer (Umar, 2003). In banking case, customers will come to the location of services. Therefore, determination of company's location is very important to encourage consumers to use products and services. Determine the location described in the study by Tyas (2012), quoted from Tjiptono (2000) at the research by (Afifah, 2016), as follow as access, visibility, traffic, the specious and safe parking, expansion, environment, competition and government regulation.

Previous Study

Yeni Nur Wakidah (2016) uses quantitative research and primary and secondary data on this research. The result showed t test of product variable positively influence and significant to the decision become BMT member at Pahlawan Gondang in Tulungagung. Service variable showed positively influence and significant. For location variable, t test showed negatively influence and not significant to the decision become BMT member at Pahlawan Gondong in Tulungagung. The knowledge variable showed negatively influence and not significant.

Raihanah Daulay (2014) uses descriptive research with supported by survey method. There are 30 respondents used in this research. The data collected by using questionnaires with likert scale unit. From the finding of research, it can be found that the variables of service and profit sharing have positive effect and significant to the customer's decision. The data method is multiple regression analysis. The technique of multiple regression analysis in testing the hypothesis used F test and t test at the level of significance 95%. The result of F test and t test indicate that service and profit sharing have positive effect and significant to customer's saving decision on Islamic bank in Medan. Based on the standardized coefficient, it can be known that

belief variable partially has dominant effect than service and profit sharing variables. The adjusted R square regression result is 36,2 % which shown that independent variable (service and profit sharing) can be explain 36,2 % to dependent variable (saving decision).

The result research from Budi Utami (2014) shows collection was done by collecting primary and secondary data. The results indicate that the customer's decision in choosing banking services of BRI Syariah and BRI conventional influenced by Professionalism, Access, Popularity, Facility, Interest / Sharing System and Products of Bank. The result show the comparison variables among Professionalism, Access, Popularity, Facility, Interest / Sharing System and Product of Bank to BRI Syariah and BRI conventional, customers more likely to choose Bank Rakyat Indonesia Syariah.

Beside that, Mardalena (2007) has done a research with a result the data use primary data. The sample are 120 customers abtained by non probability sampling. The technique sampling process is quota sampling. The statistical test applied multiple regression by Ordinary least Square (OLS) method. The result indicates that there is a significant and positive correlation between variables of education, income, age and distance and decision of customer to save their money on Islamic bank in Medan.

Roose Hamidah Febriasti (2014) has done a research. The method used in this research are observation, interview and questionnaire. The sample technique use purposive sampling method. The data analysis use multiple regression model and use descriptive and quantitative analysis. The respondents took 100 students of Universitas Islam Negeri Sunan Kalijaga Yogyakarta. The result showed that the service, profit sharing and credibility has positive and significant influence on alpha 5% to the decision of the student's saving. The influence that can be explained by all of independent variables to the dependent variable as 31,6%. Partially, it states that service variable has positive and significant influence on alpha 5% to the decision of student's saving. The profit sharing variable has positive and significant influence on alpha 5% to the decision of student's saving. While, the credibility variable has not significant on alpha 10% to the decision of student's saving.

Tumpal Butarbutar (2014) has done research. The result of this research showed that the factors of income, profit sharing, religion, service and location are factors that influence the decision of society to save in Islamic bank. It can be seen from the results of the research, from income factor, 11 out of 30 people respond that the level of income between Rp. 1.100.000 – Rp. 1.500.000, respondent most saving in Islamic bank. From the factor of profit sharing, there are 60% respondent answered their reason to save in Islamic bank. For the factor of religion, there are 63.3% respondent agrees to answer the questions about their reason to save in Islamic bank. From the service factor, there are 63.3% respondent answered satisfactorily for

Islamic bank services. For the location factor, there are 60% respondent answered agree for the location.

Nada Benazir Khadijah Gandasari (2016). This research is quantitative research by using multiple regression analysis. The sample is 50 respondents. The results showed that there are positive influence between the variables X1, X2, X3 (religiosity, revenue sharing and service) to customers who save in Islamic bank. The results for each variable are on religiosity 16.1%, the profit sharing ratio is 25.6% and service is 39.9%.

Aya Rizka Evani (2015) has conducted a research. This research conducted by analytical descriptive method and Kendall's Concordance Test. The results was show that there were many factors that influence undergraduate student to save their money in Islamic bank. They are: religion, product, service, and promotion. Based on Kendall's Concordance Test, the result show that the main factor that influence undergraduate student to make a decision to save their money in Islamic bank is their belief/religion.

Anangadipa Abhimantra, Andisa Rahmi Maulina and Eka Agustianingsih (2013) has conducted research. Its research use primary data by distributing questionnaires to 50 respondents. The data processed using SPSS to perform classical assumption test, multiple linear analysis, and hypothesis testing. The results showed that factors such as knowledge, religiosity, products, reputation and service at the Islamic bank have a positive and not significant influence to the decision to save on Islamic bank.

In the same year Denisa Irawaty Nababan and Haroni Doli Hamoraon (2013) has done a research. The data obtained from 60 respondents. The method is descriptive analysis. The results showed that the rate of interest, system administration, collateral and credibility of a financial institution have significant impact on the community in selecting financial institution.

Research Methodology

This research object is public health's new student of STIKES Muhammadiyah Samarinda who become customers on Islamic bank. The sample on this research is 60 new students of public health department. The location of this research is STIKES Muhammadiyah Samarinda.

This research using a primary data. In this research primary data obtained by self-administered questionnaire, it is a data collection technique with distribute the questionnaire and fulfill by the respondents (Soehartono, 1995).

This research carried out with non probability sampling. It is a sample that chosen from the population, thus every member has not similar probability or chance to be the sample (Suryahadi & Purwanto, 2016). Based on this research, sample will

be taken by purposive sampling. Purposive sampling is based on the consideration that focus on particular goal (Suryahadi & Purwanto, 2016). To determine sample of respondent, researcher using Slovin formula (Sevilla et. al) described at the research by (Kristiani, 2008).

The independent variables are knowledge, service and location. These variables as a measurement of factors that influence public health's new student become customers on Islamic bank by using Likert Scale, which is scoring 1-5 to know respondent agreement of questions in the questionnaire.

On this research, the dependent variable is the reason (Y) of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. While, the independent variables in this research are knowledge (X1), service (X2) and location (X3).

Research Finding

1. Validity and Reliability Test

Validity test aims to measuring the instrument. It could be said valid means the instrument used to obtain the data is valid or can used to measure what should be measured (Sugiyono, 2004). Based on (Basuki and Yuliadi, 2014) if value of KMO is greater than 0,50 the instrument is valid.

While, reliability test aims to set whether the instruments (questionnaire) can be used more than once, at least similar respondents will produce consistent data. According to (Basuki, 2015) at the research by (Restiawati, 2016), good and bad value of reliability can be explained as:

- If $\alpha < 0,50$ it is mean low reliability.
- If $\alpha 0,50 - 0,70$ it is mean moderate reliability.
- If $\alpha 0,70 - 0,90$ it is mean high reliability.
- If $\alpha > 0,90$ it is mean perfect reliability.

It can be seen as the table below:

Validity Test

Variable	Number of Questions	Value	KMO and Bartlett's Test
Reason	Reason1	0,649	0,668
	Reason2	0,633	
	Reason3	0,646	
	Reason4	0,813	
	Reason5	0,651	
Knowledge	Knowledge1	0,843	0,806
	Knowledge2	0,817	
	Knowledge3	0,778	
	Knowledge4	0,810	
	Knowledge5	0,799	
Service	Service1	0,723	0,726
	Service2	0,743	
	Service3	0,722	
	Service4	0,688	
	Service5	0,783	
Location	Location1	0,755	0,773
	Location2	0,771	
	Location3	0,792	
	Location4	0,780	

Based on the table above, all of the variable value of KMO are more than 0,50. It means, the instrument on these variable are valid. Every single question on all of the variable showed outcome more than 0,50. It concluded all of the questions that used to measure the variables are valid.

Reliability Test

Variable	Number of Questions	Value	Cronbach's Alpha
Reason	Reason1	0,689	0,739
	Reason2	0,636	
	Reason3	0,689	
	Reason4	0,685	
	Reason5	0,761	
Knowledge	Knowledge1	0,818	0,826
	Knowledge2	0,782	
	Knowledge3	0,766	
	Knowledge4	0,766	
	Knowledge5	0,819	
Service	Service1	0,688	0,711
	Service2	0,696	
	Service3	0,631	
	Service4	0,627	
	Service5	0,667	
Location	Location1	0,708	0,787
	Location2	0,726	
	Location3	0,765	
	Location4	0,741	

Reliability test on all of the variables showed the value of cronbach's alpha is more than 0,50. Thus, it can be said all of the variables are reliable. The value of cronbach's alpha on every single question on all of the variables showed outcome more than 0,50. From the result, it concluded that all questions that used to measure all of the variables are reliable.

2. Classical Assumption Test

a. Normality Test

Normality test used to see whether the dependent variable and the independent variables are normally distributed or not. The criteria of normality test are:

- If the significant value on Kolmogorov Smirnov $< 0,05$ the data is not normal distribution.
- If the significant value on Kolmogorov Smirnov $> 0,05$ the data is normal distribution.

b. Normality Test

Normality Test aims to knowing the normality of residual value between dependent variable and independent variable. Normality test used to see whether the dependent variable and the independent variables are normally distributed or not. The criteria of normality test are:

- If the significant value on Kolmogorov Smirnov $< 0,05$ the data is not normal distribution.
- If the significant value on Kolmogorov Smirnov $> 0,05$ the data is normal distribution.

Normality Test

	Unstandardized Residual
N	60
Kolmogorov-Smirnov Z	0,545
Asymp. Sig. (2-tailed)	0,928

Source: Data processed by SPSS version 15.0

The result of normality test show Kolmogorov-Smirnov test is 0,545. The significance show the value of 0,928 its value is more than 0,1 it means the normality test is normally distribution.

c. Multicollinearity Test

Multicollinearity test used to determine whether there is a correlation between the independent variable and the regression model. To test multicollinearity on this research, it can be seen based on the VIF (Variance Inflation Factor). The hypothesis of multicollinearity test is:

- Ho: $VIF < 10$ means not affected by multicollinearity.
- Ha: $VIF > 10$ means affected by multicollinearity.

Multicollinearity Test

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
Knowledge	0,735	1,361
Service	0,705	1,419
Location	0,928	1,078

Source: Data processed by SPSS version 15.0

The results of multicollinearity test on the independent variables above show the knowledge variable is 1,361, the service variable is 1,419 and location variable is 1,078. From the result above all the VIF (Variance Inflation Factor) show the value < 10 , it concluded that there is no multicollinearity on the regression model.

d. Heteroscedastisity Test

Heteroscedastisity test aims to knowing whether there is inequality variance from residual of an observation to other observation. Regression model that does not happen heteroscedastisity test is good regression model. Regression model said non heteroscedastisity if the significant is more than 0,05.

Heteroscedastisity Test

Independent Variables	Significance
Knowledge	0,968
Service	0,385
Location	0,112

Source: Data processed by SPSS version 15.0

The result of heteroscedastisity test above obtained significance of independent variables as knowledge (0.968), service (0,385) and location (0,112). From these result, the entire value of the significance of the independent variables are more than 0,1. It concluded that regression model is free from heteroscedastisity or it can be said there is no heteroscedastisity.

3. Regression Model Analysis

Multiple regression analysis is regression that have more than two independent variables to determine the effect between dependent variable and independent variable. In this research, researcher will identify the influence of the independent variables (knowledge, service and location) to the dependent variable which is the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank.

Summary of Multiple Regression Model

Independent Variables	Beta	Significance
Knowledge	0,606	0,000
Service	0,219	0,027
Location	-0,386	0,000
F Count	32,560	
F Significant	0,000	
R Square	0,636	

Source: Data processed by SPSS version 15.0

$$Y = 0,606X1 + 0,219X2 + 0,386X3 + e$$

- 1) The first independent variable shows the influence of knowledge (X1) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customer on Islamic bank. From the result, it concluded the knowledge variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the knowledge variable that show the result of $0,000 < 0,1$ and the influence as much as 0,606.
- 2) The second independent variable shows the influence of service (X2) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. From the result, it concluded that the service variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the service variable that show the result of $0,027 < 0,1$ and the influence as much as 0,219.
- 3) The third independent variable shows the influence of location (X1) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. From the result, it concluded that location variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the location variable that show the result of $0,000 < 0,1$ and the influence as much as 0,386.

4. Hypothesis Test

a. t Test (Partial Test)

t test or partial test conducted to determine the effect of each independent variables to the dependent variable. t test is done by comparing t count with t table as provisions:

- If t count $>$ t table H_0 rejected and H_a accepted.
- If t count $<$ t table H_0 accepted and H_a rejected.

t test can be done by looking at the significance of each independent variable with the provisions:

- If the value of probability $> 0,1$ means not significant.
- If the value of probability $< 0,1$ means significant.

This research is obtain the value of t table used the degree of freedom (df) with provisions:

$$df = n - k$$

Where: $n = 60$

$k = 4$

$\alpha = 0,1$ (10%)

So that, $df = 60 - 4 = 56$

At the significant level of 10% ($\alpha = 0,1$) using one-tailed test then obtained the value of t table of 1,29685, while t count from the independent variables are follows:

t Test

Variable	Beta	t Count	Significance
Knowledge	0,606	7,093	0,000
Service	0,219	2,275	0,027
Location	-0,386	-3,900	0,000

Source: data processed by SPSS version 15.0

Variable X1 (knowledge) the t count is 7,093, thus $t \text{ count} > t \text{ table}$ ($7,093 > 1,29685$) it means H_0 rejected and H_a accepted. Variable X2 (service) the t count is 2,275, thus $t \text{ count} > t \text{ table}$ ($2,275 > 1,29685$) it means H_0 rejected and H_a accepted. Variable X3 (location) the t count is -3,900, thus $t \text{ count} < t \text{ table}$ ($-3,900 < 1,29685$) it means H_0 accepted and H_a rejected. Significance of the independent variables above demonstrate knowledge (0,000), service (0,027) and location (0,000). The entire variable have significance value less than 0,1, it concluded that the variables of knowledge, service and location have influence to the reason of public health's new student become customers on Islamic bank.

b. F Test (Anova Test)

F test or as known as Anova test aims to knowing the influence of entire independent variables to the dependent variable. This research will be test the independent variables concomitantly to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank.

Anova Test

Item	Value
Df	3
F	32,560
Significance	0,000

Source: Data processed by SPSS version 15.0

From the result above, F count is 32,560 with significance $0,000 < 0,1$. Thus, it can be concluded that knowledge, service and location that counted simultantly has influence significant to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank.

c. R Square Test

R square is a test to see the suitable regression model. R square is a value to indicate how much independent variables explain the dependent variables.

R Square Test

R	0,797
R Square	0,636
Adjusted R Square	0,616
Durbin Watson	2,301

Source: Data processed by SPSS version 15.0

On the result above, obtained that R square value is 0,636 or 63%. It means, the independent variable can explain the dependent variables of 63%, while 37% explained by other factors out of the model.

Conclusion

Based on the results on this research regarding factors that influence the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank, it concluded as:

1. Knowledge variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,000 < 0,1$ and the influence as much as 0,606. The object in this research is public health's new student of STIKES Muhammadiyah Samarinda. Muhammadiyah is an Islamic organization, thus most of the student has highly religiosity.
2. Service variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,027 < 0,1$ and the influence as much as 0,219. Islamic bank is bank which operate based on Quran and Hadith. Thus, in giving services, Islamic bank should provide Islamic ways in serving the customers, offering the products even the employee's appearance. It becomes a separate comfort by customer, especially for students during transaction.
3. Location variable has significant and negative influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,000 < 0,1$ and the influence as much as 0,386. In Samarinda, there are seven Islamic banks with a fairly remote location

from student activity, especially STIKES Muhammadiyah Samarinda. Thus, this thing could give negative influence to the reason of public health's new student become customers on Islamic bank.

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