

**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)**

**FAKTOR- FAKTOR YANG MEMPENGARUHI ALASAN MAHASISWA  
MENJADI NASABAH BANK SYARIAH  
(Studi Kasus pada Mahasiswa Baru Kesehatan Masyarakat STIKES  
Muhammadiyah Samarinda)**

**UNDERGRADUATE THESIS**

In partial fulfillment for the requirement for the degree of Bachelor of Economics  
(Sarjana Ekonomi) at International Program for Islamic Economics and Finance  
(IPIEF), Department of Economics



**Written by:**

**FARA ANANDYA**

**20130430330**

**FACULTY OF ECONOMICS AND BUSINESS  
INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND FINANCE  
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

**2017**

## DECLARATION

Name : Fara Anandya  
Student Number : 20130430330

I hereby declared that this undergraduate thesis entitled “**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)**” does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, May, 4<sup>th</sup> 2017

Fara Anandya

## MOTTO

*”dan janganlah kamu berputus asa dari rahmat Allah. Sesungguhnya tiada berputus asa dari rahmat Allah melainkan orang-orang yang kufur (terhadap karunia Allah).”*  
(QS. Yusuf:87)

*“janganlah kamu bersikap lemah dan janganlah pula kamu bersedih hati, padahal kamulah orang-orang yang paling tinggi derajatnya, jika kamu orang yang beriman.”*  
(QS. Al-Imran:139)

*“dan hanya kepada Tuhanmulah (Allah SWT), hendaknya kamu berharap.”*  
(QS. Al-Insyirah:8)

*“Untuk jadi maju memang banyak hambatan, kecewa semenit dua menit boleh, tetapi setelah itu harus bangkit lagi.”*  
(Joko Widodo)

*“Jalani hidup dengan tenang sampai maksimal, karena hidup itu hanya sekali, lakukan semuanya dengan sebaik-baiknya.”*  
(Kim Tae Hyung ‘BTS’)

## ATTRIBUTE

All praises to Allah SWT for the strength, the patience and His blessing with the result, the writer could completed this undergraduate thesis. Peace and blessing of Allah be upon last Prophet Muhammad SAW.

**Mr. Budiyanto, S.Sos., MM. and Mrs. Anita Nurliana., S.Sos. (almh)**

This undergraduate thesis is my dedication to my beloved parents who always giving supports, prayers and much advices and also fulfill my needed and make my dreams come true, this is my evidence “I did it”.

**Shinta Anandya, Amelia Putri Anandya and Adelia Raina Anandya**

This undergraduate thesis is my dedication to my beloved sisters who always make me homesick, thank you for your supports and prayers.

**H. Junaidi Mat Ali and Hj. Rusmiati**

This undergraduate thesis is my dedication to my beloved grandparents who always waiting me come back to home, thank you for your supports, prayers and much advices.

## ACKNOWLEDGEMENT

All praises to ALLAH SWT for the strength, the patience and His blessing, so that writer could complete this undergraduate thesis. Peace and blessing of ALLAH SWT be upon last Prophet MUHAMMAD SAW.

This undergraduate thesis entitled **“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)”** has been kept on track and seen through to completion with the support and encouragement of numerous people. Thus, writer wants to give special appreciation to the related parties who always supporting the accomplishment of this undergraduate thesis to:

1. The honorable Dr. Ir. Gunawan Budiyanoto, M.P. as the Rector of Universitas Muhammadiyah Yogyakarta.
2. The respectable Dr. Nano Prawoto, S.E., M.Si as the Dean of Faculty of Economics and Business.
3. The respectable Dr. Masyudhi Muqorobin, S.E., Akt., M.Ec (Alm) as the founder of International Program for Economics and Finance.
4. The dearest supervisors Drs. Hudiyanoto and Yuli Utami, S.Ag., M.Ec for the advices and supports.
5. Dear all IPIEF lecturers and IPIEF staffs.
6. My beloved parents Mr. Budiyanoto, S.Sos., MM and Anita Nurliana, S.Sos (Almh) who always suppots, prayers, giving much advices to me and always fulfill my needs, I Love You Both ♡♡
7. My beloved Anandya’s squad Shinta Anandya, Amelia Putri Anandya and Adelia Raina Anandya who always make me homesick, thanks for the supports and the prayers.
8. My beloved grandparents H. Junaidi Mat Ali and Hj. Rusmiati who could not be patient to wait me come back home, thanks for your supports, prayers and advices.
9. Rahmawati (Acut) who always accompany me during conduct the research in Samarinda.
10. My beloved Samboja squad who live in Jogja Vina, Bella, Adis and others, see you in our hometown.

11. My beloved classmate IPIEF batch 2013 ♡
12. My beloved team KKN 120 Srunen they are Ermi, Mimi, Zara, Diah, Adi, Nufus, Karman, Eri, Iwan, Faisal, Agam and Amik thanks for an amazing journey.
13. My partner in crime Sulaeman, S.I.Kom thanks for your supports, prayers and advices, and also thanks for waiting me come back to hometown.

Thereby, writer realize there are still many shortcoming in this research. Therefore, criticisms and suggestions are needed for the progression and improvement of this research.

Yogyakarta, 4<sup>th</sup> 2017

Fara Anandya

## TABLE OF CONTENTS

TITLE PAGE .....	i
SUPERVISOR AGREEMENT PAGE .....	ii
EXAMINER AGREEMENT PAGE .....	iii
DECLARATION PAGE.....	iv
MOTTO PAGE.....	v
ATTRIBUTE PAGE.....	vi
ABSTRACT.....	vii
INTISARI.....	viii
ACKNOWLEDGEMENT .....	ix
TABLE OF CONTENTS .....	xi
LIST OF TABLE .....	xiii
LIST OF FIGURE.....	xiv
CHAPTER I INTRODUCTION.....	1
A. BACKGROUND.....	1
B. LIMITATION OF RESEARCH PROBLEM.....	6
C. RESEARCH PROBLEM .....	7
D. RESEARCH PURPOSE .....	7
E. RESEARCH BENEFIT .....	8
CHAPTER II LITERATURE REVIEW.....	9
A. THEORIES .....	9
B. PREVIOUS STUDY .....	34
C. HYPOTHESIS.....	41
D. FRAMEWORK.....	42
CHAPTER III RESEARCH METHODOLOGY.....	43
A. RESEARCH OBJECT .....	43
B. TYPE OF DATA.....	43
C. SAMPLING TECHNIQUE.....	43
D. DATA COLLECTION TECHNIQUE.....	44
E. DEFINITION OF RESEARCH VARIABLE .....	45
F. INSTRUMENT AND DATA QUALITY TEST.....	46
G. HYPOTHESIS AND DATA ANALYSIS TEST .....	46
CHAPTER IV OVERVIEW .....	51
A. RESEARCH OBJECT DESCRIPTION .....	51
CHAPTER V RESEARCH FINDING .....	62
A. INSTRUMENT QUALITY TEST.....	62
B. INTERPRETATION .....	78

CHAPTER VI CONCLUSION .....	83
A. CONCLUSION .....	83
B. SUGGETION .....	84
C. RESEARCH LIMITATION.....	85
REFERENCES.....	86



## LIST OF TABLE

<b>Table 1.1</b>	Islamic Banking Offices Network.....	2
<b>Table 1.2</b>	Differences between Islamic Bank and Conventional Bank.....	4
<b>Table 1.3</b>	Islamic Banking Statistics on June 2010 – 2016.....	5
<b>Table 3.1</b>	Likert Scale Categories .....	46
<b>Table 4.1</b>	The Number of Population at Samarinda in 2016.....	51
<b>Table 4.2</b>	The Number of Population Based on Religion in Samarinda .....	52
<b>Table 4.3</b>	Islamic Banking Statistics of Samarinda in 2016.....	53
<b>Table 4.4</b>	Data of Active Student Status 2016/2017 .....	55
<b>Table 4.5</b>	Leadership Structure of STIKES Muhammadiyah Samarinda .....	56
<b>Table 4.6</b>	Respondents Based on Gender.....	58
<b>Table 4.7</b>	Respondents Based on Age.....	59
<b>Table 4.8</b>	Respondents Based on Time Period.....	61
<b>Table 5.1</b>	Anti-Image Correlation Test of the Reason Variable.....	63
<b>Table 5.2</b>	KMO and Bartlett’s Test of the Reason Variable .....	63
<b>Table 5.3</b>	Anti-Image Correlation Test of the Knowledge Variable.....	64
<b>Table 5.4</b>	KMO and Bartlett’s Test of the Knowledge Variable.....	64
<b>Table 5.5</b>	Anti-Image Correlation Test of the Service Variable.....	65
<b>Table 5.6</b>	KMO and Bartlett’s Test of the Service Variable .....	65
<b>Table 5.7</b>	Anti-Image Correlation Test of the Location Variable .....	66
<b>Table 5.8</b>	KMO and Bartlett’s Test of the Location Variable .....	66
<b>Table 5.9</b>	Item-Total Statistics Test of the Reason Variable.....	67
<b>Table 5.10</b>	Reliability Statistics Test of the Reason Variable .....	67
<b>Table 5.11</b>	Item-Total Statistics Test of the Knowledge Variable .....	68
<b>Table 5.12</b>	Reliability Statistics Test of the Knowledge Variable .....	68
<b>Table 5.13</b>	Item-Total Statistics Test of the Service Variable.....	69
<b>Table 5.14</b>	Reliability Statistics Test of the Service Variable.....	69
<b>Table 5.15</b>	Item-Total Statistics Test of the Location Variable .....	70
<b>Table 5.16</b>	Reliability Statistics Test of the Location Variable.....	70
<b>Table 5.17</b>	Normality Test .....	71
<b>Table 5.18</b>	Multicollinearity Test.....	72
<b>Table 5.19</b>	Heteroscedasticity Test .....	73
<b>Table 5.20</b>	Summary of Multiple Regression Model.....	74
<b>Table 5.21</b>	t Test.....	76
<b>Table 5.22</b>	Anova Test .....	77
<b>Table 5.23</b>	R Square Test.....	78

## LIST OF FIGURE

<b>Figure 2.1</b>	Division of Akad.....	15
<b>Figure 2.2</b>	Stages between Alternative Evaluation and Purchasing Decision.....	24
<b>Figure 2.3</b>	Stages of Purchasing Decision Process .....	26
<b>Figure 2.4</b>	Framework.....	42
<b>Figure 4.1</b>	Pie Chart of Respondents Based on Gender .....	58
<b>Figure 4.2</b>	Pie Chart of Respondents Based on Age .....	59
<b>Figure 4.3</b>	Pie Chart of Respondents Based On Time Period .....	60