

CHAPTER 4

RESEARCH FINDINGS & ANALYSIS

A. General Description of Willngness

Willingness is characteristic of customer when they use certain product (Santosa, 2014). When customers use a product, they will give their reaction towards the product that they use. The reaction can be in the form of interest or rejection. When someone is interested with something ,it means that they will choose and use the product.

Sukron (2012) states that willingness must meet some criterias. First criteria is the existence of interest, feeling and thinking towards interested subject. Second is the feeling of happy towards targeted object. Last criteria, there is desire from subject itself to commit it in order to achieve the objective.

From some definitions above, we can conclude that willingness is feeling when someone is interested to something and willing to apply the activity freely without any pressure form other people. Factors of willingness exist to influence people to increase their willingness before they choose a product or before they implement certain activity. Thus, we can conclude that factor of willingness appear before they really implement certain activity.

Willingness to make bank account appears when someone is interested and without pressure to choose the bank. Factor affecting people when they choose the bank is appears before they decide to become bank's customer. Hegazy (1995) states some factors affecting willingness of people when saving at bank such as reference, convenience, physical information, community development, credit

availability, safety and security. There are many other factors effecting people when selecting the bank in addition to the research by Hegazy.

B. General Description of Research Subject

1. Research Description

The sample of this research is Muslim accounting students in Yogyakarta. Selected through purposive sampling method, this research obtained 144 samples. Student with Islamic economic education background consist of 64 samples coming from UMY with 34 students in total, UIN with 30 students in total. Student without Islamic economic education background consist of 80 samples coming from UNY with 39 students in total & UPN with 41 students in total. The research questionnaire was distributed from October 4th 2017 until October 16th 2017. The returned of questionnaire rate is explained in this table as follow :

**TABLE 4.1
The Returned of Questionnaire Rate**

No.	Description	Number of Questionnaire
1	Distributed questionnaire	176
2	Returned questionnaire	176
3	Unprocessable questionnaire	32
4	Processable questionnaire	144

Source : Processable primary data 2017

Based on the primary data above, total number of questionnaire distributed to respondents is 176 questionnaires. All questionnaires are returnable, but there are 32 unprocessable questionnaires, so the total

number of processable questionnaire is 144 questionnaires. There is unprocessable questionnaire because there are non Muslim students and outliers who intuitively include in this research.

2. Analysis of Respondents Characteristic

a. Gender Characteristic

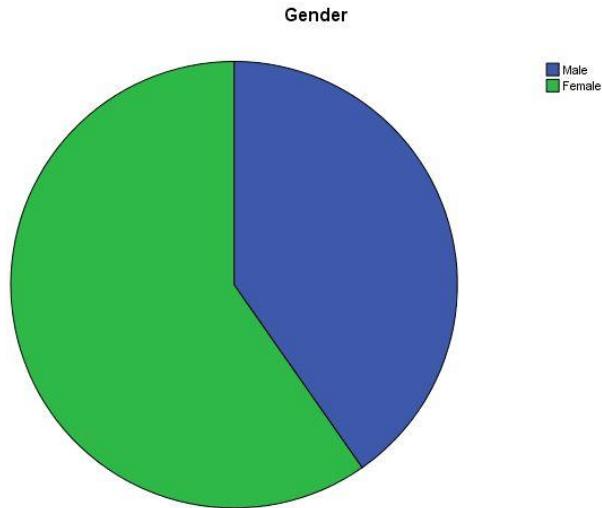
Respondents in this research were divided based on two types of gender, female and male. To know further, explanation of gender proportion is explained in this following table:

**TABLE 4.2
Gender of Respondents**

Gender				
Valid		Frequency	Percent	Valid Percent
Male		58	40,3	40,3
Female		86	59,7	59,7
Total		144	100,0	100,0

Source : Processable primary data 2017

The data shown in the table provide gender proportion of respondents which is processable in this research. The total number of respondents is 144 students, consisting of 58 male students or 40,3% and 86 female students or 59,7%. The result shows that number of female respondents in this research is higher rather than male. For further explanation, respondents gender is described in this picture below :



Source : Processable primary data 2017

PICTURE 4.1
Gender of Respondents

b. Age Characteristic

Explanation of respondents age characteristic is divided into two types of group. The first group is students under 20 years old and the second group is students above 20 years old. To know further, explanation of gender proportion is explained in this following table :

TABLE 4.3
Age of Respondents

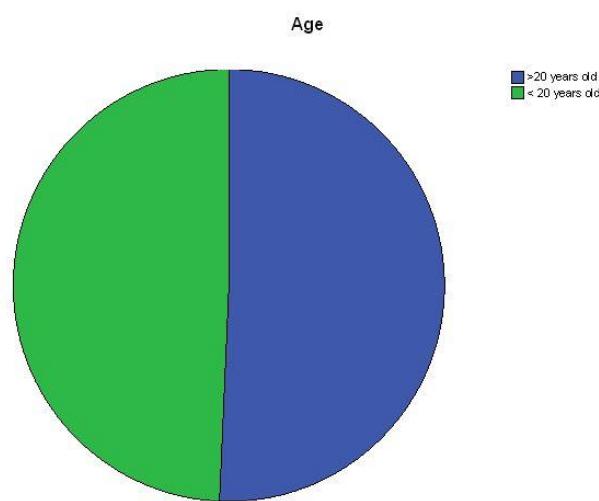
Age					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid >20 years old	73	50,7	50,7	50,7	
< 20 years old	71	49,3	49,3	100,0	
Total	144	100,0	100,0		

Source : Processable primary data 2017

The data shown in table above provide the age proportion of respondents which is processable in this research. Total number of

respondents is 144 students, consisting of 73 students above 20 years old or 50,7% and 71 students below 20 years old or 49,3%.

The result shows that proportion between respondents above 20 years old and below 20 years old is almost equal, but respondents above 20 years old is higher rather than respondents below 20 years old. For further explanation, respondents gender is described in this picture :



Source : Processable primary data 2017

PICTURE 4.2
Age of Respondents

c. Batch Characteristic

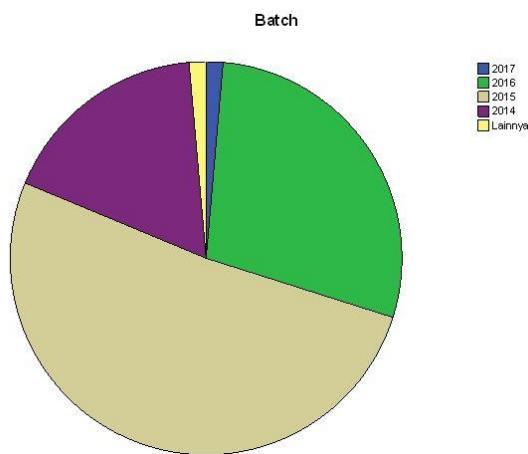
Explanation of respondents batch characteristic is divided into five types of group based on their batch. The batches are 2017, 2016, 2015, 2014 and other batches. To know further explanation of batch proportion is explained in this table :

TABLE 4.4
Batch of Respondents

Batch					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2017	2	1,4	1,4	1,4
	2016	41	28,5	28,5	29,9
	2015	74	51,4	51,4	81,3
	2014	25	17,4	17,4	98,6
	Lainnya	2	1,4	1,4	100,0
	Total	144	100,0	100,0	

Source : Processable primary data 2017

The data showed in table provide batch proportion of respondents which is processable in this research. Total number of respondents is 144 students, consisting of 2 students as the respondents of batch 2017 or 1,4%, 41 students of batch 2016 or 28,5%, 74 students of batch 2015 or 51,4%, 25 students of batch 2014 or 17,4% and other batches which are not provided in questionnaire option is 2 students or 1,4%. The result shows the proportion between batch and the highest proportion in this research is students from 2015 followed by students from batch 2016, batch 2014, batch 2017 and other batches. For further explanation, respondents gender is described in this picture below :



Source : Processable primary data 2017

**PICTURE 4.3
Batch of Respondents**

d. Income Characteristic

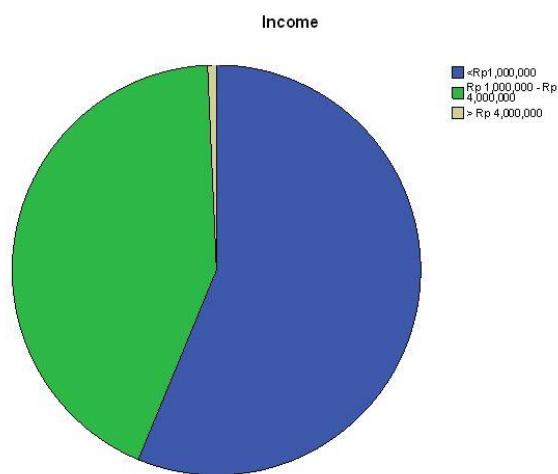
Explanation of respondents income characteristic is divided into three types of group based on their income. First group is students with income below Rp 1,000,000, second group is student with income Rp 1,000,000 until Rp 4,000,000 and students with income more than Rp 4,000,000. To know further, explanation of income proportion is explained in this table below :

**TABLE 4.5
Income of Respondents**

Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<Rp1,000,000	81	56,3	56,3	56,3
	Rp 1,000,000 - Rp 4,000,000	62	43,1	43,1	99,3
	> Rp 4,000,000	1	,7	,7	100,0
	Total	144	100,0	100,0	

Source : Processable primary data 2017

The data shown in table provide income proportion of respondents which is processable in this research. Total number of respondents is 144 students, consisting of 81 respondents with income below Rp 1,000,000 or 56,3%, 61 students with income between Rp 1,000,000 until Rp 4,000,000 or 43,1% and one student with income higher rather than Rp 4,000,000 or 7%. The result shows the proportion of respondents, the highest proportion is students with income under Rp 1,000,000 and then students with income between Rp 1,000,000 until Rp 4,000,000, the lowest proportion is student with income above Rp 4,000,000. For further explanation, respondents gender is described in this picture below :



Source : Processable primary data 2017

PICTURE 4.4
Income of Respondents

e. Respondents who have Sharia Bank Account Characteristic

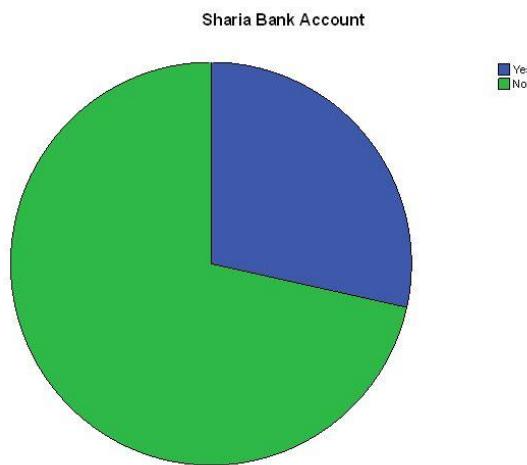
The explanation of respondents characteristic is divided into two types of group based on the have Sharia Bank account. First group is students who don't have Sharia Bank account and second group is students who have Sharia Bank account . To know further, explanation of income propotion is explained in this table below :

**TABLE 4.6
Respondents who have Sharia Bank Account**

Sharia Bank Account					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid Yes	41	28,5	28,5	28,5	
No	103	71,5	71,5	100,0	
Total	144	100,0	100,0		

Source : Processable primary data 2017

The data shown in table provides propotion of respondents who have Sharia Bank account proccessable in this research. Total number of respondents is 144 students with 103 students respondents who don't have Sharia Bank account or 71,5% and 41 students who have Sharia Bank account or 28,5. The result shows the number of students who don't have Sharia Bank account is higher rather students who have Sharia Bank account. For further explanation, respondents gender is described in this picture below :



Source : Processable primary data 2017

PICTURE 4.5
Respondents who have Sharia Bank Account

3. Statistics Descriptive

This research consists of six independent variables, the variables are parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure. The dependent variable in this research is willingness of students in saving at Full fledged Sharia bank. All variables tested using descriptics statistics test that is explained in table below :

TABLE 4.7
Descriptive Statistics Test Result

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Parents Recommendation (X1)	144	10	30	20,42	3,146
Location (X2)	144	9	24	15,38	3,133
Profit Sharing (X3)	144	13	25	17,14	2,160
Religiosity (X4)	144	9	24	16,90	2,167
Knowledge (X5)	144	15	25	19,93	2,667
Financial Information Disclosure (X6)	144	3	25	18,07	2,803
Willingness (Y)	144	11	25	17,77	2,614
Valid N (listwise)	144				

Source : Processable primary data 2017

This research consist of 144 respondents coming from various universities in Yogyakarta. Respondents answer of each variable is variational with the maximum value of parents recommendation (X1) is 30 and the minimum value is 10 with average value is 20,42. Second variable is location (X2) with minimum value is 9 and maximum value is 24. Meanwhile value of average is 15,38. Profit sharing (X3) as the third variable used in this research has 13 for minimum value and 25 for maximum value, and the average value is 17,14. Religiousity (X4) maximum value is 24 and minimum value is 9, and the average value is 16,90. Next variable is knowledge which consist of 3 for minimum value and 25 for maximum value, while the average value is 18,07. The last is willingness (Y) as the dependent variable in this research. Maximum value and minimum value of willingness (Y) is 25 and 11, and the average value is 17,77.

C. Instrument and Data Quality Test

1. Validity Test

Validity test is useful to measure the accuracy of measurement tools. If the measurement tool is valid or able to measure what supposed to be measured, it means that the instrument is valid (Nazaruddin & Basuki, 2017). Using the value of KMO and value of anti-image correlation to know the validity value, if the value of KMO and anti-image correlation is higher than 0,5 meaning that the instrument is valid. Validity test result of parents recommendation,

location, profit sharing, religiosity, knowledge and financial information towards willingness in saving Full fledged Sharia bank is explained below :

TABLE 4.8
Validity Test Result of Willingness in saving at
Full fledged Sharia Bank (Y)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,834
Bartlett's Test of Sphericity	Approx. Chi-Square df Sig.	272,451 10 ,000

Willingness in saving at Full fledged Sharia Bank	Anti-image correlation	Explanation
Y1	0,864	Valid
Y2	0,856	Valid
Y3	0,829	Valid
Y4	0,777	Valid
Y5	0,878	Valid

Source : Processable primary data 2017

From the result of validity test above, we conclude that KMO value is 0,834 and anti-image correlation value for each question of willingness in saving at Full fledged Sharia bank is are 0,864, 0,856, 0,829, 0,777 and 0,878 is above 0,5, it means that all question point of willingness in saving at Full fledged Sharia is valid.

Next is validity test result of parents recommendation as the first independent variable in this research that provided in this table below :

TABLE 4.9
Validity Test Result of Parents Recommendation (X1)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,716
Bartlett's Test of Sphericity	Approx. Chi-Square df Sig.	123,272 15 ,000

Parents Recommendation	Anti-image correlation	Explanation
X1.1	0,844	Valid
X1.2	0,631	Valid
X1.3	0,748	Valid
X1.4	0,717	Valid
X1.5	0,753	Valid
X1.6	0,691	Valid

Source : Processable primary data 2017

From result of validity test above, it is concluded that KMO value is 0,716 and anti-image correlation value for each question of parents recommendation are 0,844, 0,631, 0,748, 0,717, 0,753 and 0,691 is above 0,5. It means that all question point of parents recommendation is valid.

Next is validity test result of location as the independent variable in this research that is provided in table 4.10 below :

TABLE 4.10
Validity Test Result of Location (X2)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,675
Bartlett's Test of Sphericity	Approx. Chi-Square df Sig.	140,993 10 ,000

Location	Anti-image correlation	Explanation
X2.1	0,655	Valid
X2.2	0,672	Valid
X2.3	0,645	Valid
X2.4	0,787	Valid
X2.5	0,613	Valid

Source : Processable primary data 2017

From the result of validity test above, it is concluded that KMO value is 0,675 and anti-image correlation value for each question of location are 0,655, 0,672, 0,645, 0,787 and 0,613 is above 0,5. It means that all question point of location is valid.

Next is validity test result of profit sharing as the independent variable in this research that is provided in table 4.11 below :

TABLE 4.11
Validity Test Result of Profit Sharing (X3)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,711
Bartlett's Test of Sphericity	110,761

df
Sig.

10
,000

Profit Sharing	Anti-image correlation	Explanation
X3.1	0,754	Valid
X3.2	0,709	Valid
X3.3	0,737	Valid
X3.4	0,678	Valid
X3.5	0,686	Valid

Source : Processable primary data 2017

From the result of validity test above, it is concluded that KMO value is 0,711 and anti-image correlation value for each question of profit sharing are

0,754, 0,709, 0,737, 0,678 and 0,686 is above 0,5. It means that all question point of profit sharing is valid.

Next is validity test result of religiosity as the fourth independent variable in this research that is provided in this table below :

**TABLE 4.12
Validity Test Result of Religiousity (X4)**

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,767
Bartlett's Test of Sphericity	244,531
df	10
Sig.	,000

Religiuousity	Anti-image correlation	Explanation
X4.1	0,756	Valid
X4.2	0,794	Valid
X4.3	0,874	Valid
X4.4	0,721	Valid
X4.5	0,753	Valid

Source : Processable primary data 2017

From the result of validity test above, it is concluded that KMO value is 0,767 and anti-image correlation value for each question of religiosity are 0,756, 0,794, 0,874, 0,721 and 0,753 is above 0,5. It means that all question point of religiosity is valid.

Next is validity test result of knowledge as the fifth independent variable in this research that is provided in this table below :

TABLE 4.13
Validity Test Result of Knowledge (X5)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,827
Bartlett's Test of Sphericity	349,569
df	10
Sig.	,000

Knowledge	Anti-image correlation	Explanation
X5.1	0,834	Valid
X5.2	0,799	Valid
X5.3	0,867	Valid
X5.4	0,822	Valid
X5.5	0,816	Valid

Source : Processable primary data 2017

From the result of validity test above, it is concluded that KMO value is 0,827 and anti-image correlation value for each question of knowledge are 0,834, 0,799, 0,867, 0,822 and 0,816 is above 0,5. It means that all question point of knowledge is valid..

TABLE 4.14
Validity Test Result of Financial Information Disclosure (X6)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,826
Bartlett's Test of Sphericity	373,229
df	10
Sig.	,000

Financial Information Disclosure	Anti-image correlation	Explanation
X6.1	0,843	Valid
X6.2	0,841	Valid
X6.3	0,818	Valid
X6.4	0,788	Valid

Financial Information Disclosure	Anti-image correlation	Explanation
X6.5	0,859	Valid

Source : Processable primary data 2017

From the result of validity test above, it is concluded that KMO value is 0,826 and anti-image correlation value for each question of financial information disclosure are 0,843, 0,841, 0,818, 0,788 and 0,859 is above 0,5. It means that all question point of financial information disclosure is valid.

2. Reliability Test

Reliability testing is useful to measure degree of consistency. When the questionnaire is used for more than one time and the result still same, it means that the instrument is consistent (Nazaruddin & Basuki, 2017). The reliability test is applicable for all variables in this research. To know the reliability, the Cronbach's Alpha value is used. The value of Cronbach's Alpha atleast must be above 0,4 to measure the reliability of all question items (Nazaruddin & Basuki, 2017). This following table provides reliability test result of parents recommendation, location, profit sharing, religiosity, knowledge and financial information towards willingness in saving Full fledged Sharia bank :

**TABLE 4.15
Reliability Test Result**

Variable	Cronbach's Alpha Value	Explanation
Parents recommendation	0,658	Reliable
Location	0,707	Reliable
Profit sharing	0,688	Reliable
Religiosity	0,443	Reliable
Knowledge	0,868	Reliable
Financial Information Disclosure	0,874	Reliable
Willingness in saving	0,839	Reliable

Source : Processable primary data 2017

Table 4.15 above shows that all variables are reliable. The first independent variable is parents recommendation which has cronbach's alpha value 0,658 and the second is location with 0,707, profit sharing cronbach's value is 0,688, religiosity has 0,443 , knowledge cronbach's value is 0,868 , financial information disclosure cronbach's alpha value is 0,874 and the last is willingness in saving at Full fledged Sharia bank cronbach's alpha value is 0,839. All variables fulfill criteria to be reliable variable because all variables have cronbach's alpha value above 0,4. Reliability test result in this research shows that each question item is able to obtain consistent data, it means that if the question will be given to other people, the result of the answer will be almost the same with previous answer.

D. Hypothesis Testing

1. Classical Assumption Test

a. Normality Test

Normality test is useful to know whether the residual value distributed normally or not. Good regression model happen if the result is normal. The Normal P-P Plot standardized residual will provide the normality result in visual. Normal residual is when the dots location are arround the diagonal line. This table below explains the result of students with Islamic economic education background with normality test and the result of students without Islamic economic education background in normality test :

TABLE 4.16
**Normality Test Result of Students With
 Islamic Economic Education Background**

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	,092	64	,200*	,983	64	,505

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source : Processable primary data 2017

The normality test result of students with Islamic economic education background above, shows that data distribution is normal. It is concluded that data distribution is normal based on the value of Kolmogorov-Smirnov and Shapiro wilk value. Both of them have value 0,200 and 0,505 , and it is above 0,05, it means that data distribution is normal.

TABLE 4.17
**Normality Test Result of Students Without
 Islamic Economic Education Background**

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	,084	80	,200*	,976	80	,137

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source : Processable primary data 2017

The normality test result of students without Islamic economic education background above shows that data distribution is normal. It is concluded data distribution is normal based on the value of Kolmogorov-Smirnov and Shapiro wilk value. Between Kolmogorov-Smirnov and Shapiro wilk value is 0,200 and 0,137 ,and it is above 0,05. It means that data distribution is normal

b. Multicollinearity Test

Multicollinearity test is useful to detect the correlation between dependent variables. Good regression model happen if the correlation is not too high, meaning that there is no multicollinearity. To detect whether there is no multicollinearity in regression model, VIF (Variance Inflation Factor) value must be lower than 10 and tollerance value in coefficient table must be higher than 0,1. This table below is explains the result of students with Islamic economic education background with multicollinearity test and the result of students without Islamic economic education background multicollinearity test :

TABLE 4.18
Multicollinearity Test Result of Students With
Islamic Economic Education Background

Model	Coefficients ^a	
	Tolerance	VIF
1	Parents Recommendation (X1)	,575 1,738
	Location (X2)	,772 1,296
	Profit Sharing (X3)	,535 1,869
	Religiosity (X4)	,695 1,440
	Knowledge (X5)	,675 1,482
	Financial Information Disclosure (X6)	,591 1,692

a. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

The coefficients table above provide the result whether the variable contain multicollinearity or not. The result shows that all tolerance value above 0,1, parents recommendation is 0,575, location is 0,772, profit sharing is 0,535, religiousity is 0,695, knowledge is 0,675 and financial information disclosure value is 0,591. All VIF value below 10, parents recommendation's value is 1,738 , location's value is 1,296 , profit sharing value is 1,869 , religiousity value is 1,440 , knowledge value is 1,482 and financial information disclosure is 1,692. Thus, all variables do not contain multicollinearity because all variable have tollerance value above 0,1 and VIF value below 10.

**TABLE 4.19
Multicollinearity Test Result of Students Without
Islamic Economic Education Background**

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Parents Recommendation (X1)	,649	1,540
	Location (X2)	,778	1,285
	Profit Sharing (X3)	,552	1,811
	Religiosity (X4)	,766	1,306
	Knowledge (X5)	,722	1,384
	Financial Information Disclosure (X6)	,633	1,581

a. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

The coefficients table above provides the result whether the variable contain multicollinearity or not. The result shows that all tolerance

values is above 0,1, parents recommendation is 0,649, location is 0,778, profit sharing is 0,552, religiosity is 0,766, knowledge is 0,722 and financial information disclosure value is 0,633. All VIF value is below 10, parents recommendation's value is 1,540 , location's value is 1,285 , profit sharing value is 1,811 , religiosity value is 1,306 , knowledge value is 1,384 and financial information disclosure is 1,581. Thus, all variables do not contain multicollinearity because all variables have tollerance value above 0,1 and VIF value below 10.

c. Heteroskedasiticy Test

Heteroskedastisity is the existence of unsimilarity of variance from residual for all observation in the regression model. If the variance from residual of one observation to another observation is consistent, it means that there is homoskedastisity. Good regression model is when there is no heteroskedastisity. This table below explains the result of students with Islamic economic education background with heteroskedastisity test and the result of students without Islamic economic education background with heteroskedastisity test :

TABLE 4.20
Heteroskedasticity Test

Variable	Significance	
	Students With Islamic Economic Education Background	Students Without Islamic Economic Education Background
Parents recommendation	0,649	0,280
Location	0,415	0,140
Profit sharing	0,302	0,908
Religiuity	0,360	0,075

Variable	Significance	
	Students With Islamic Economic Education Background	Students Without Islamic Economic Education Background
Knowledge	0,820	0,826
Financial information disclosure	0,822	0,732

Source : Processable primary data 2017

Table above shows the result of heteroskedasticity test between two groups of sample, students with Islamic economic education background and students without Islamic economic education background. All variables must show the significance value above alpha 0,05 to avoid heteroskedasticity. The result of heteroskedasticity test of students with Islamic economic education background shows that there is no heteroskedasticity because all sig value is above 0,05, sig value of parents recommendation is 0,649, location is 0,415, profit sharing is 0,302, religiosity is 0,360, knowledge is 0,820 and financial information disclosure is 0,822. The same result also shows for students without Islamic economic education background, that there is no heteroskedasticity because all sig value is above 0,05, sig value of parents recommendation is 0,280, for location is 0,140, profit sharing is 0,908, religiosity is 0,075 and financial information disclosure is 0,732. Thus, all variables between students with Islamic economic education and students without Islamic economic education background are free from heteroskedasticity because all significance value is above 0,05.

3. Hypothesis Testing

a. Coefficient Determination Test (R^2)

Coefficient determination test is useful to test the capability of model in explaining variance in independent variable. The test is done by looking at the result of model summary table and seeing the R value. For simple linear regression, the result showed in R^2 and for multiple linear regression the result comes from adjusted R^2 value (Nazaruddin & Basuki, 2017). This table below explains result of students with Islamic economic education background with coefficient determination test and result of students without Islamic economic education background with coefficient determination test :

**TABLE 4.21
Coefficient Determination Test Result of Students With
Islamic Economic Education Background**

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,820 ^a	,672	,638	1,304	1,575

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Parents Recommendation (X1), Knowledge (X5), Profit Sharing (X3)

b. Dependent Variable: Wilingness (Y)

Source : Processable primary data 2017

Table 4.21 shows the result of coefficient determination test for sample group of students with background Islamic economic education background. To know the result of this test, the adjusted R square value is used. The value of adjusted R square value is 0,638. It means the independent variables which consist of parents recommendation, location,

profit sharing, religiosity, knowledge and financial information disclosure will effect 63,8% toward willingness of students. Meanwhile, the rest is 36,2% (100% - 63,8%) not described in this research model.

TABLE 4.22
Coefficient Determination Test Result of Students Without
Islamic Economic Education Background

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,794 ^a	,630	,599	1,476	2,178

- a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)
- b. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

Table 4.22 shows the result of coefficient determination test for sample group of students without background Islamic economic education background. To know the result of this test, the adjusted R square value is used. The value of adjusted R square value is 0,599. It means the independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure will effect 59,9% toward willingness of students. Meanwhile, the rest is 41,1 % (100% - 59,9,%) not described in this research model.

b. Simultaneous Test (F-Test)

According to Nazaruddin & Basuki (2017), F-test or simultaneous test is useful in multiple linear regression to know effect of independent variable simultaneously. The value of sig is used in this research by looking at the Anova table. If sig value is below 0,05 (alpha), independent variable affects towards dependent variable simultaneously. This following table explain the result of students with Islamic economic education background & without Islamic economic education background with simultaneous test :

TABLE 4.23
Simultaneous Test Result of Students With
Islamic Economic Education Background

ANOVA ^b					
Model		Sum of Squares	df	Mean Square	F
1	Regression	199,007	6	33,168	19,492
	Residual	96,993	57	1,702	
	Total	296,000	63		

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Parents Recommendation (X1), Knowledge (X5), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

Table 4.23 shows the result of simultaneous test for students with background Islamic economic education background. The sig value is 0,000, and it is below 0,05. It means that there is simultaneous effect of independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure toward willingness of students with background Islamic economic education background.

TABLE 4.24
Simultaneous Test Result of Students Without

Islamic Economic Education Background

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270,393	6	45,066	20,691	,000 ^a
	Residual	158,994	73	2,178		
	Total	429,388	79			

a. Predictors : (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

The table 4.24 shows the result of simultaneous test for students without background Islamic economic education background. The sig value is 0,000, and it is below 0,05. It means that there is simultaneous effect of independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure toward willingness of students without background Islamic economic education background.

c. Partial Test (T-Test)

Individual parameter significant test is useful to know the effect of each independent variables partially shown in the result of coefficient table (Nazaruddin & Basuki, 2017). To know whether hypothesis is supported or not, the value of B can be used to see the direction and see if the sig value in the hypothesis is supported or not. If sig value is below 0,05 (alpha), there is effect on independent variable towards dependent variable. Thus, if the B value is positive (+) and sig value is below 0,05 hypothesis is supported. This table below explains the result of students

with Islamic economic education background & without Islamic economic education background partial test :

TABLE 4.25
Hypothesis Test Result of Students With
Islamic Economic Education Background

Model	Coefficients ^a					
	B	Std. Error	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
1	(Constant)	,490	1,918		,255	,799
	Parents	,110	,064	,172	1,721	,091
	Recommendation (X1)					
	Location (X2)	,061	,062	,085	,990	,326
	Profit Sharing (X3)	,225	,092	,253	2,443	,018
	Religiosity (X4)	,277	,089	,285	3,128	,003
	Knowledge (X5)	,197	,088	,208	2,249	,028
	Financial Information Disclosure (X6)	,132	,061	,214	2,170	,034

a. Dependent Variable: Wilingness (Y)

Source : Processable primary data 2017

1) Test of Hypothesis 1a (Parents Recommendation)

Based on the result of table 4.25, the sig value of parents recommendation is 0,091. Because it is above alpha 0,05, it means that there is no significant effect of parents recommendation toward variable of willingness. Thus, hypothesis 1a is rejected .

2) Test of Hypothesis 2a (Location)

Based on the result of table 4.25, the sig value of location is 0,326. Because it is above alpha 0,05, it means that there is no significant effect of location toward variable of willingness. Thus, hypothesis 2a is rejected .

3) Test of Hypothesis 3a (Profit Sharing)

Based on the result of table 4.25, the sig value of profit sharing is 0,01. Because it is below alpha 0,05, it means that there is significant effect of profit sharing toward variable of willingness. The direction of B from unstandardized value is also positive. It means that there is positive effect. Thus, there is positive significant effect of profit sharing toward willingness meaning that hypothesis 3a is supported.

4) Test of Hypothesis 4a (Religiuisity)

Based on the result of table 4.25, the sig value of knowledge is 0,003. Because it is below alpha 0,05, it means that there is significant effect religiosity toward variable of willingness. The direction of B from unstandardized value is also positive, it means that there is positive effect. Thus, there is positive significant effect of religiosity toward willingness meaning that hypothesis 4a is supported.

5) Test of Hypothesis 5a (Knowledge)

Based on the result of table 4.25, the sig value of knowledge is 0,028. Because it is below alpha 0,05, it means that there is significant effect of knowledge toward variable of willingness. The direction of B from unstandardized value is also positive. It means that there is

positive effect. Thus, there is positive significant effect of knowledge toward willingness meaning the hypothesis 5a is supported

6) Test of Hypothesis 6a (Financial Information Disclosure)

Based on the result of table 4.25, the sig value of knowledge is 0,034. Because it is below alpha 0,05, it means that there is significant effect of financial information disclosure toward variable of willingness. The direction of B from unstandardized value is also positive, it means that there is positive effect. Thus, there is positive significant effect of financial information disclosure toward willingness meaning that hypothesis 6a is supported.

TABLE 4.26
Hypothesis Test Result of Students Without
Islamic Economic Education Background

Model	Coefficients ^a				
	B	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
1	(Constant)	-4,116	2,027		,046
	Parents	,264	,071	,330	,000
	Recommendation (X1)			3,736	
	Location (X2)	,033	,062	,043	,598
	Profit Sharing (X3)	,389	,129	,288	,004
	Religiosity (X4)	,430	,092	,381	,000
	Knowledge (X5)	,013	,079	,013	,873
	Financial Information Disclosure (X6)	,063	,102	,055	,540

a. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

1) Test of Hypothesis 1b (Parents Recommendation)

Based on the result of table 4.26, the sig value of parents recommendation is 0,000. Because it is below alpha 0,05, it means that

there is significant effect of parents recommendation toward variable of willingness. The direction of B from unstandardized value is also positive, it means that there is positive effect. Thus, there is positive significant effect of parents recommendation toward willingness meaning that hypothesis 1b is supported.

2) Test of Hypothesis 2b (Location)

Based on the result of table 4.26, the sig value of location is 0,598. Because it is above alpha 0,05, it means that there is no significant effect of location toward variable of willingness. Thus, hypothesis 2b is rejected.

3) Test of Hypothesis 3b (Profit Sharing)

Based on the result of table 4.25, the sig value of profit sharing is 0,004. Because it is below alpha 0,05, it means that there is significant effect of profit sharing toward variable of willingness. The direction of B from unstandardized value is also positive, it means that there is positive effect. Thus, there is positive significant effect of profit sharing toward willingness meaning that hypothesis 3b is supported.

4) Test of Hypothesis 4b (Religiuosity)

Based on the result of table 4.25, the sig value of knowledge is 0,000. Because it is below alpha 0,05, it means that there is significant effect of religiosity toward variable of willingness. The direction of

B from unstandardized value also positive. It means that there is positive effect. Thus, there is positive significant effect of religiosity toward willingness meaning the hypothesis 4b is supported.

5) Test of Hypothesis 5b (Knowledge)

Based on the result of table 4.26, the sig value of location is 0,873, because it is above alpha 0,05. It means that there is no significant effect of knowledge toward variable of willingness. Thus, the hypothesis 5b is rejected.

6) Test of Hypothesis 6b (Financial Information Disclosure)

Based on the result of table 4.26, the sig value of location is 0,540. Because it is above alpha 0,05, it means that there is no significant effect of financial information disclosure toward variable of willingness. Thus, the hypothesis 6b is rejected.

TABLE 4.27
Summary of Hypothesis Test Result

Code	Hypothesis	Result
H1a	There is significant positive effect of parents recommendation toward willingness of Muslim students with Islamic economic education background in saving at Full fledged Sharia bank.	Rejected
H1b	There is significant positive effect of parents recommendation toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H2a	There is significant positive effect of location toward willingness of Muslim students with Islamic economic education background in saving at Full fledged Sharia bank.	Rejected
H2b	There is significant positive effect of location toward willingness of Muslim students without Islamic economic education background in	Rejected

Code	Hypothesis	Result
	saving at Full fledged Sharia bank.	
H3a	There is significant positive effect of profit sharing toward willingness of Muslim students with Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H3b	There is significant positive effect of profit sharing toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H4a	There is significant positive effect of religiosity toward willingness of Muslim students with Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H4b	There is significant positive effect of religiosity toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H5a	There is significant positive effect of knowledge toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H5b	There is significant positive effect of knowledge toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Rejected
H6a	There is significant positive effect of financial information disclosure toward willingness of Muslim students with Islamic economic education background in saving at Full fledged Sharia bank.	Supported
H6b	There is significant positive effect of financial information disclosure toward willingness of Muslim students without Islamic economic education background in saving at Full fledged Sharia bank.	Rejected

Source : Processable primary data 2017

E. Analysis

This research examines the effect of six variables, which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure towards willingness of students in saving at

Full fledged Sharia bank. This research compares the result between two types of sample, students with Islamic economic education background and students without Islamic economic education background. Based on the empirical study, this research result shows that there are five rejected hypothesis and the rest seven hypothesis are supported. The comparison for all hypothesis between two types of group sample is explained one by one below :

1. Effect of parent recommendation towards willingness in saving

There is different impact of parent recommendation between two types of sample, students with Islamic economic education background and students without Islamic economic education background. There is no significant effect of parents recommendation towards willingness of students with Islamic economic education background. Meanwhile, there is positive significant effect of parent recommendation toward students without Islamic economic education background.

This research shows that there is no significant effect of parents recommendation towards willingness of students with Islamic economic education background. It is consistent with the previous research conducted by Rifa (2015). Phuong & Yin Har (2000) also mention that recommendation is the lowest factor of bank selection criteria. In addition there is a research conducted by Anderson (1976) and Erol (1989) who mention that when people select the bank, they consider the recommendation from friends or relatives. This situation

happen in students with Islamic economic education background who consider the recommendation from friends. Because respondents in this research are students, they also consider recommendation from lecturer who have higher knowledge about bank mechanism. Thus, it makes parents recommendation does not give significant effect toward students with Islamic economic education background.

Different result is given to students without Islamic economic education background. This study mentions that there is positive significant positive effect of parents recommendation. This research has same result with previous research conducted by Blankson, et al (2009) and Lewis (1982). Parents have more knowledge and experience, so they can explain and give suggestion for their children. Thus, it makes parents recommendation give positive significant effect toward students without Islamic economic education background.

2. Effect of location towards willingness in saving

Based on the result of partial test or t-test in this research, it is concluded that there is no significant effect of location towards willingness of students with Islamic economic education background and also students without Islamic economic education background. This research result is same with previous research conducted by Ernawati (2016) and Ramadhan (2015). Both of them mentions that there is no significant effect of location.

Most of students consider the location of conventional bank, because location of the conventional bank is easy to access. Location of Full fledged Sharia bank is hard to find. It makes students not consider effect of location as their preference. For students without Islamic economic education background, it is quite hard to find location of Sharia bank around campus. Ernawati (2016) mentions that even there is bank in certain area, it does not guarantee most of people around the bank will be the customer of that bank. The statement of Ernawati (2016) supports the situation that happen on students with Islamic economic education background. Eventhough, in campus exists Sharia bank, it does not a guarantee that all students have Sharia bank account.

3. Effect of profit sharing towards willingness in saving

The result of this research shows that there is significant positive effect of profit sharing toward willingness in saving. This result is consistent with some previous researches, such as researches conducted by Kurniawati (2014), Erol & El-Bdour (1989), and Marimuthu et al (2010). Research by Risdayanti (2014) conducted for students also finds that non Muslim students also consider the profit they will obtain.

All types of students, students with Islamic economic education background and without Islamic economic education background in their college, most of them consider the profit they will obtain. As non-

income earners, they need to save their cost in college and try to obtain money by choosing the bank which has high profit distribution for customer.

4. Effect of religiosity towards willingness in saving

This research shows that there is significant positive effect of religiosity towards willingness in saving at Full fledged Sharia bank. This research is consistent with some previous researches, such as researches conducted by Gandasari (2016), Risdayanti (2016), Istiqomah (2015) and Lestari (2016) who concern about effect of religiosity.

Muslim students willingness in saving at Full fledged Sharia bank will increase if effected by their religiosity degree. All types of Muslim students, eventhough they don't have Islamic education background, they will try to obey Allah and follow Islamic principle. They will consider the existence of usury in conventional bank, which is prohibited in Islam. Thus, it makes Muslim students try to choose Sharia bank rather than conventional one to avoid interest.

5. Effect of knowledge towards willingness in saving

There is different impact of knowledge between two types of sample, students with Islamic economic education background and students without Islamic economic education background. There is significant positive effect of knowledge towards willingness of students with Islamic economic education background. Meanwhile,

there is no significant effect of knowledge toward students without Islamic economic education background.

Significant positive effect of knowledge towards willingness of students with Islamic economic education background resulted in this study is consistent with some previous researches such as research conducted by Hippy & Bokiu (2014) and Faisal (2016). There is significant effect of knowledge because students with Islamic economic education background have higher knowledge about Sharia bank operational scheme and activity. Students obtain knowledge from education, experience and training from university. Because students's university is based on Islamic principle, it makes the lecturers involve Islamic value in the class eventhough the class not about Islamic subject. In addition, university obligates all students to take course about Sharia Accounting, Islamic Financial Institution Fiqh Muamalah and etc makeing students have knowledge about Sharia bank. Those knowledge from the class makes students understand Sharia bank mechanism and regulation in Islam to avoid interest which exists in conventional bank.

Different result is given to students without Islamic economic education background, and this study mentions that there is no significant effect of knowledge. Knowledge of Islamic financial institution in university without Islamic economic education background is not as much as university with Islamic economic

education background. Eventhough, there is subject about Sharia Accounting, not all students take that subject. It means that not all students have knowledge about Sharia bank. Because the class does not just consist of Muslim students, lecturers do not always involve Islamic value in all lecture activity. Thus, knowledge of students without Islamic economic education background is not as much as students with Islamic economic education background.

6. Effect of financial information disclosure towards willingness in saving

There is different impact of financial information disclosure between two types of sample, students with Islamic economic education background and students without Islamic economic education background. There is significant positive effect of financial information disclosure towards willingness of students with Islamic economic education background. Meanwhile, there is no significant effect of financial information disclosure toward students without Islamic economic education background.

Significant positive effect of financial information disclosure towards willingness of students with Islamic economic education background resulted in this study is consistent with some previous researches conducted by Dianto (2016) and Risdayanti (2011). Students read financial information disclosure and they will understand that mechanism and transaction in Full fledged Sharia bank are clear

from interest. Students with background of Islamic education consider the information of the bank when making decision to become bank's customer. Thus, there is positive effect of financial information disclosure towards students willingness when saving.

Different result is given to students without Islamic economic education background, and this study shows that there is no significant effect of financial information disclosure. It shows same result with previous research conducted by Rangkuti (2009) who mentions that there is no significant effect of financial information disclosure. According to tribunnews.com (2014), eventhough Muslim people already know the information of Sharia bank, people still have mindset that the mechanism in Sharia bank is same with conventional bank. This mindset maybe happen for Muslim students without Islamic economic education background and make them think that reading financial information of Sharia bank is useless because of the information is same with conventional bank financial information. It happens because not all students take the course of Sharia accounting and there is no subject about Islamic financial institution in campus making students don't understand about financial information disclosure in Sharia bank. Thus, there is no significant effect of financial information disclosure toward students willingness.

F. Chow Test

Chow test is test to know whether there is any significant differences of certain event or activity or not (Rangkuti, 2005). If result of the observation is divided into some groups, calculate the calculated F and table F to know whether there is different effect of independent variables towards dependent variable between group of sample (Pamungkas, 2013). This calculation below calculates how much calculated F :

$$\text{Calculated F} = \frac{\frac{(\text{RSS5})}{k}}{(\text{RSS4}) / (n_1 + n_2 - 2k)} = \frac{77.174/6}{255.987/(144-12)} = 6,633$$

Description :

RSS1 (Residual Sum of Squares group one & two) = 333.161

RSS2 (Residual Sum of Squares group one) = 96.993

RSS3 (Residual Sum of Squares group two) = 158.994

RSS4 = RSS2 + RSS3 = 255.987

RSS5 = RSS1 - RSS4 = 77.174

To calculate table F by input =FINV(0,05;df1;df2) on Microsoft Excel

df1 = k-1 = 6-1 = 5

df2 = n-k = 144-6 = 138

table F =FINV(0,05;5;138) = 2,279832

After calculating the table F and calculated F, then compare the F. Value of calculated F is 6,63, meanwhile value of table F is 2,28. It means that table F is lower than calculated F. Thus, there is different effect of parents recommendation, location, profit sharing, religiousity, knowledge, financial information disclosure towards willingness in saving between students with

Islamic economic education background and students without Islamic economic education background.