Appendix 1   # KUESIONER PENELITIAN

Oleh :
Faizah Novi Widyani
20140420299

PROGRAM STUDI AKUNTANSI
FAKULTAS EKONOMI & BISNIS
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA
2017

KUESIONER PENELITIAN

Kepada Yth,
Mahasiswa/Mahasiswi S1 Program Studi Akuntansi
Di tempat

Assalamu'alaikum Warrahmatullahi Wabarakaatuh
Saudara/i yang saya hormati,

Saya Faizah Novi Widyani saat ini mahasiswa program studi S1 Akuntansi Universitas Muhammadiyah Yogyakarta. Saat ini saya sedang melakukan penelitian mengenai minat menabung mahasiswa di Bank Syariah dalam rangka tugas akhir/skripsi. Oleh karena itu, saya mohon kesediaan Saudara/Saudari meluangkan waktu untuk mengisi kuisioner ini.

Untuk mendukung keberhasilan penelitian ini, dibutuhkan beberapa informasi yang objektif atas dasar pertanyaan pada lembar berikut ini. Saya mohon kepada Saudara/Saudari agar mengisi kuisioner ini dengan lengkap dan sesuai kondisi yang sebenar-benarnya agar dapat diproses lebih lanjut. Jawaban kuisioner akan dianalisis secara kolektif dan hanya digunakan untuk kepentingan akademik serta pembuktian teori saja, tanpa ada maksud tertentu yang lainnya.

Apabila terdapat hal yang ingin ditanyakan dan ingin menghubungi saya terkait hasil penelitian ini, Saudara/Saudari dapat mengirim email ke alamat faizahnovi@yahoo.co.id. Atas partisipasi dan kerjasamanya, saya ucapkan terima kasih.

Wassalamu'alaikum Warrahmatullahi Wabarakaatuh

Hormat saya,
Peneliti

Faizah Novi Widyani
NIM :20140420299

A. IDENTITAS RESPONDEN

Berilah tanda silang (X) di depan jawaban yang sesuai dengan pilihan Anda.

1) Nama   : ....(Boleh tidak diisi)

2) Jenis Kelamin

     a. Laki-laki   b. Perempuan

3) Umur

     a. >20 tahun   b. <20 tahun

4) Agama

     a. Islam   d. Katolik

     b. Hindu   e. Lainnya

     c. Kristen

5) Angkatan

     a. 2017   d. 2014

     b. 2016   e. Lainnya

     c. 2015

6) Penghasilan/Uang Saku rata-rata per bulan :

     a. <Rp 1,000,000   c. >Rp 4,000,000

     b. Rp 1,000,000 – Rp 4,000,000

7) Apakah Saudara/i memiliki rekening tabungan di Bank Syariah:

     a. Ya   b. Tidak

Jika ya, berapa lama Saudara/i menjadi nasabah Bank Syariah:

     a. < 1 tahun   c. > 5 tahun

     b. 1 tahun – 5 tahun

8) Apakah Saudara/i memiliki rekening tabungan di Bank Konvensional:

     a. Ya   b. Tidak

Jika ya, berapa lama Saudara/i menjadi nasabah Bank Konvensional:

     a. < 1 tahun   c. > 5 tahun

     b. 1 tahun – 5 tahun

9) Apakah di Perguruan Tinggi Saudara/i terdapat mata kuliah Akuntansi Syariah ?

     a. Ya   b. Tidak

Jika ya apakah Saudara/i sudah pernah mengambil mata kuliah Akuntansi Syariah ?

     a. Ya   b. Tidak

10) Apakah Saudara bersedia dihubungi untuk interview lebih lanjut?

   a. Bersedia   b.   Tidak bersedia

11) Jika bersedia, tuliskan nomor HP atau email anda

....

....

B. PETUNJUK PENGISIAN ANGKET

- Berikan tanda silang (x) pada jawaban yang Saudara/Saudari anggap paling benar.

- Setiap pertanyaan hanya membutuhkan satu jawaban saja.

- Mohon memberikan jawaban yang sebenar-benarnya.

- Ada lima alternatif jawaban, yaitu:

  1 = Sangat Tidak Setuju (STS)   4 = Setuju (S)

  2 = Tidak Setuju (TS)   5 = Sangat Setuju (SS)

  3 = Netral (N)

1. Rekomendasi Orang Tua

No.	Pertanyaan	STS	TS	N	S	SS
1	Apabila orang tua memberikan bimbingan kepada saya dalam hal menabung, saya akan mendengarkan pendapat beliau					
2	Orang tua saya mempunyai rekening di Bank Syariah					
3	Saya akan menjadi nasabah di Bank Syariah apabila orang tua Saya menyuruh saya untuk menabung di Bank Syariah					
4	Tambahan uang saku dari orang tua akan mendorong saya untuk menabung di Bank Syariah					
5	Saran dari orang tua untuk menabung di Bank Syariah akan saya pertimbangkan ketika saya akan membuka rekening bank					
6	Orang tua saya mendorong saya menjadi nasabah di Bank Syariah					

2. Lokasi

No.	Pertanyaan	STS	TS	N	S	SS
1	Bank Syariah memiliki fasilitas ATM di tiap kota sehingga memudahkan nasabah					
2	Lokasi Bank Syariah strategis karena berada di dekat kampus saya					
3	Bank Syariah mudah ditemui nasabah karena dekat dengan pusat perbelanjaan dan rekreasi					
4	Lokasi Bank Syariah dekat dengan rumah atau kos tempat tinggal saya					
5	Kemudahan menemukan Bank Syariah di lokasi perkantoran akan mendorong minat para pegawai kantor untuk menabung di Bank Syariah					

3. Profit Sharing

No.	Pertanyaan	STS	TS	N	S	SS
1	Kesepakatan profit sharing yang telah ditetapkan oleh Bank Syariah sesuai dengan keinginan Saya					
2	Keuntungan yang diperoleh Bank Syariah berpengaruh terhadap pembagian bagi hasil yang akan saya terima					
3	Saya memperhatikan nisbah (porsi bagi hasil) yang ditawarkan Bank Syariah					
4	Keuntungan yang akan saya dapat di Bank Syariah lebih besar dibandingkan dengan bank lainnya					
5	Jika ada kelebihan uang saya akan depositokan pada produk dan nisbah (porsi bagi hasil) yang lebih besar					

4. Religiusitas

No.	Pertanyaan	STS	TS	N	S	SS
1	Menggunakan Bank Syariah merupakan salah satu bentuk taat kepada Agama					
2	Kinerja Bank Syariah sudah sesuai dengan prinsip-prinsip agama (syariah) yang ada					
3	Profit sharing Bank Syariah tidak mengandung riba atau bunga					
4	Salah satu faktor pendorong menabung di Bank Syariah adalah karena bank Islam					
5	Produk yang ada pada Bank Syariah sesuai dengan syariat Islam					

5. Pengetahuan

No.	Pertanyaan	STS	TS	N	S	SS
1	Tiga tugas utama Bank Syariah yaitu sebagai penyaluran dana, penghimpunan dana dan penyedia jasa					
2	Prinsip Jual-Beli yang ada pada Bank Syariah yaitu Pembiayaan Mudharabah, Pembiayaan Salam, Pembiayaan Istishn dan Prinsip Sewa (Ijarah)					
3	Prinsip bagi hasil yang ada pada Bank Syariah yaitu Al-Musyarakah dan Al-Mudharabah					
4	Penghimpunan dan penyaluran dana harus sesuai dengan fatwa dewan pengawas syariah					
5	Investasi yang dilakukan Bank Syariah hanya pada kegiatan yang halal saja					

6. Pengungkapan Informasi Keuangan

No.	Pertanyaan	STS	TS	N	S	SS
1	Informasi keuangan perbankan syariah bermanfaat dalam memprediksi kondisi keuangan Bank					
2	Informasi keuangan perbankan syariah bermanfaat dalam memberikan informasi pada saat saya butuhkan					
3	Informasi keuangan perbankan syariah bermanfaat bagi saya dalam pengambilan keputusan untuk menabung di Bank Syariah					
4	Informasi keuangan perbankan syariah bermanfaat dalam memberi informasi yang mencerminkan prospek bagi saya					
5	Informasi keuangan perbankan syariah bermanfaat dalam memberi informasi yang mudah dipahami bagi saya					

7. Minat Menjadi Nasabah di Bank Syariah

No.	Pertanyaan	STS	TS	N	S	SS
1	Setelah mengisi kuisioner ini, saya memiliki keinginan untuk menjadi nasabah Bank Syariah					
2	Saya ingin menjadi nasabah Bank Syariah karena menggunakan prinsip bagi hasil					
3	Jika di waktu yang akan datang akan membuat rekening baru, saya akan mempertimbangkan Bank Syariah sebagai alternatif					
4	Melalui informasi yang diperoleh, mendorong saya untuk melakukan transaksi di Bank Syariah					
5.	Saya ingin memilih Bank Syariah karena telah mengimplementasikan prinsip syariah dengan baik					

8. Menurut anda, apakah ada faktor lain yang mempengaruhi minat seseorang menjadi nasabah di Bank Syariah? Jika 'Ya" tolong sebutkan :
- ....
- ....
- ....
- ....

Appendix 2   RESEARCH QUESTIONNAIRE

By :
Faizah Novi Widyani
20140420299

ACCOUNTING DEPARTMENT
FACULTY OF ECONOMICS & BUSINESS
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA
2017

RESEARCH QUESTIONNAIRE

To,
Students of Undergraduate Accounting Degree
On-site

Assalamu'alaikum Warrahmatullahi Wabarakaatuh
Mr/Mrs in respects,

In this chance, let me introduce my self. My name is Faizah Novi Widyani, an undergraduate accounting student of Universitas Muhammadiyah Yogyakarta. Now i am in doing my research about willingness of students in saving at Sharia bank in order to complete my thesis. Therefore, i hope Mr/Mrs willing to spend your time to filling my questionnaire.

To support the success of this research, objective information of questions in this questionnaire is needed. I hope that Mr/Mrs willing to fill my questionnaire completly and based on the real situation, so the questionnaire is processable. Answer of this questionnaire will be anlayze collectively and just for academical importance without any purpose.

If there are any questions related with this research, Mr / Mrs can contact me by send email to faizahnovi@yahoo.co.id. Thank you for your participation and cooperation.

Wassalamu'alaikum Warrahmatullahi Wabarakaatuh

In respects,
Researcher

Faizah Novi Widyani
NIM :20140420299

A. RESPONDENT IDENTITY

Give the cross sign (X) in the front of your answer

1. Name   :
2. Gender
   - a. Man   b. Woman
3. Umur
   - a. >20 years old   b. <20 years old
4. Religion
   - a. Islam   d. Katolik
   - b. Hindu   e. Other
   - c. Kristen
5. Batch
   - a. 2017   d. 2014
   - b. 2016   e. Other
   - c. 2015
6. Income or amount of pocket money per month:
   - a. <Rp 1,000,000   c. Rp 4,000,000
   - b. Rp 1,000,000 – Rp 4,000,000
7. Do you have Sharia Bank account:
   - a. Yes   b. No

   If yes, how long you become customer of Sharia bank:
   - a. < 1 year   c. > 5 years
   - b. 1 – 5 years
8. Do you have Conventional Bank account:
   - a. Yes   b. No

   If yes, how long you become customer of Conventional bank:
   - a. < 1 year   c. > 5 years
   - b. 1 – 5 years
9. Are your campus have Sharia accounting subject ?
   - a. Yes   b. No

   If yes, are you take the subject ?   b. No
   - a. Yes

10. Are you willing to for next interview with me ?
    - a. Yes   b. No

11. If yes, write your phone number or email adress, please !

....

....

B. DIRECTION IN FILLING THE QUESTIONNAIRE

- Give cross sign (x) for your best answer

- Each question just need one answer

- Answer the question based on the real situation

- There are five alternative answers :

  1 = Strongly Disagree (SD)

  2 = Disagree (D)

  3 = Neither Agree nor disagree

  (NAD)

  4 = Agree (A)

  5 = Stongly Agree (SA)

1. **Parents Recommendation**

No.	Question	SD	D	NAD	A	SA
1	If my parents give guidance to save money in bank, i will hear their guidance					
2	My parents have Full Fledged Sharia bank account					
3	I will become the customer of Full fledged Sharia bank if my parents oder to me to open Full fledged Sharia bank account					
4	Higher pocket money will influence me in saving at Full fledged Sharia bank					
5	My parents suggest me to opening Full fledged Sharia bank account					
6	My parents influence me in saving at Full fledged Sharia bank					

2. **Location**

No.	Question	SD	D	NAD	A	SA
1	Full fledged Sharia bank has many ATM machines, so it make the customers easy to find th ATM					
2	Location of the Full fledged Sharia bank is strategic because near with campus					
3	Location of Full fledged Sharia bank and ATM spread in shopping center and recreation center					
4	Location of the Full fledged Sharia bank near with house or boarding room					
5	Location of the Full fledged Sharia bank is close with office area, so it encourage officer to saving in Full fledged Sharia bank					

3. Profit Sharing

No.	Question	SD	D	NAD	A	SA
1	Agreed profit sharing detemined by bank is appropiate with my wish					
2	Profit of Full fledged Sharia bank will effect customer's profit also					
3	When saving at Full fledged Sharia bank, consider *nisbah* provided by Full fledged Sharia bank					
4	Profit on Full fledged Sharia bank is higher rather than other banks					
5	If i have higher money, i will choose product with higher nisbah					

4. Religiousity

No.	Question	SD	D	NAD	A	SA
1	Selecting Full fledged Sharia bank because is a form of obeying to the religion					
2	Performance of Full fledged Sharia bank appropiate with religion (Islamic) principle					
3	Profit sharing on Full fledged Sharia bank is same with interest on conventional bank					
4	Selecting Full fledged Sharia bank because it is Sharia bank					
5	Product of Full fledged Sharia bank is appropiate with Islamic value					

5. Knowledge

No.	Question	SD	D	NAD	A	SA
1	Three main duties of Full fledged Sharia bank are distributing the fund, collecting the fund and giving service					
2	Trade principle of Full fledged Sharia bank are *Mudharabah* financing, *Salam* financing, *Istishn* financing and *Ijarah* financing					
3	Profit sharing method in Full fledged Sharia bank are *Musyarakah* and *Mudharabah*					
4	There is Sharia Supervisory Board who obligates to supervise the operational of Full fledged Sharia bank					
5	Investment of Full fledged Sharia bank just on permitted *(halal)* activity					

6. Financial Information Disclosure

No.	Question	SD	D	NAD	A	SA
1	Financial information of Full fledged Sharia bank is useful to predict financial information of the bank					
2	When i need information, financial information of Full fledged Sharia bank is very useful					
3	Financial information of Full fledged Sharia bank is useful to make decision in saving					
4	Financial information of Full fledged Sharia bank is useful to give information that reflect my prospect in the bank					
5	Financial information in the financial statement of Full fledged Sharia bank is easy to understand					

7. Willingness in saving at Full fledged Sharia Bank

No.	Question	SD	D	NAD	A	SA
1	After read this questionnaire i am interested to become Full fledged Sharia bank's customer					
2	I want to become customer of Sharia bank because it uses profit sharing method					
3	If i have possibility to making a bank account, i will make an Full fledged Sharia bank account					
4	Based on providable information, i am encourage to have transaction in Sharia banking					
5.	I want to become customer of Sharia bank because it applies Sharia principle well					

8. Based on your opinion, is there any other factors that effect student willingness in saving at Full fledged Sharia bank ? If yes, please mentioned it :
   - ....
   - ....
   - ....

Appendix 3
Validity Test Result

Validity Test 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	123,272
	df	15
	Sig.	,000

Anti-image Matrices

		PR1	PR2	PR3	PR4	PR5	PR6
Anti-image Covariance	PR1	,949	,002	-,071	-,069	-,055	-,032
	PR2	,002	,809	-,174	,043	,029	-,249
	PR3	-,071	-,174	,761	-,131	-,189	-,023
	PR4	-,069	,043	-,131	,705	-,176	-,226
	PR5	-,055	,029	-,189	-,176	,767	-,089
	PR6	-,032	-,249	-,023	-,226	-,089	,695
Anti-image Correlation	PR1	,844[a]	,002	-,084	-,085	-,064	-,040
	PR2	,002	,631[a]	-,222	,056	,037	-,332
	PR3	-,084	-,222	,748[a]	-,179	-,247	-,032
	PR4	-,085	,056	-,179	,717[a]	-,239	-,323
	PR5	-,064	,037	-,247	-,239	,753[a]	-,121
	PR6	-,040	-,332	-,032	-,323	-,121	,691[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Location (X2)

KMO and Bartlett's Test

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

Anti-image Matrices

		L1	L2	L3	L4	L5
Anti-image Covariance	L1	,697	,043	-,270	-,086	-,194
	L2	,043	,639	-,234	-,212	-,168
	L3	-,270	-,234	,596	-,090	,097
	L4	-,086	-,212	-,090	,747	-,039
	L5	-,194	-,168	,097	-,039	,856
Anti-image Correlation	L1	,655[a]	,065	-,419	-,119	-,251
	L2	,065	,672[a]	-,380	-,307	-,227
	L3	-,419	-,380	,645[a]	-,134	,135
	L4	-,119	-,307	-,134	,787[a]	-,049
	L5	-,251	-,227	,135	-,049	,613[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Profit Sharing (X3)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,711
Bartlett's Test of Sphericity	Approx. Chi-Square	110,761
	df	10
	Sig.	,000

Anti-image Matrices

		PS1	PS2	PS3	PS4	PS5
Anti-image Covariance	PS1	,838	-,170	-,133	-,107	,019
	PS2	-,170	,728	-,238	,007	-,135
	PS3	-,133	-,238	,726	-,072	-,117
	PS4	-,107	,007	-,072	,783	-,280
	PS5	,019	-,135	-,117	-,280	,736
Anti-image Correlation	PS1	,754[a]	-,217	-,171	-,132	,024
	PS2	-,217	,709[a]	-,327	,010	-,184
	PS3	-,171	-,327	,737[a]	-,096	-,161
	PS4	-,132	,010	-,096	,678[a]	-,370
	PS5	,024	-,184	-,161	-,370	,686[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Religiousity (X4)

KMO and Bartlett's Test

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

Anti-image Matrices

		R1	R2	R3	R4	R5
Anti-image Covariance	R1	,564	-,122	,017	-,251	-,002
	R2	-,122	,623	,102	,026	-,207
	R3	,017	,102	,752	,042	,142
	R4	-,251	,026	,042	,462	-,191
	R5	-,002	-,207	,142	-,191	,466
Anti-image Correlation	R1	,756[a]	-,206	,027	-,492	-,003
	R2	-,206	,794[a]	,148	,048	-,384
	R3	,027	,148	,874[a]	,071	,240
	R4	-,492	,048	,071	,721[a]	-,411
	R5	-,003	-,384	,240	-,411	,753[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Knowledge (X5)

KMO and Bartlett's Test

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

Anti-image Matrices

		K1	K2	K3	K4	K5
Anti-image Covariance	K1	,418	-,191	-,083	-,055	-,068
	K2	-,191	,395	-,160	-,039	-,010
	K3	-,083	-,160	,472	-,083	-,045
	K4	-,055	-,039	-,083	,489	-,243
	K5	-,068	-,010	-,045	-,243	,538
Anti-image Correlation	K1	,834[a]	-,469	-,187	-,121	-,143
	K2	-,469	,799[a]	-,370	-,088	-,021
	K3	-,187	-,370	,867[a]	-,173	-,089
	K4	-,121	-,088	-,173	,822[a]	-,474
	K5	-,143	-,021	-,089	-,474	,816[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Financial Information Disclosure (X6)

KMO and Bartlett's Test

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

Anti-image Matrices

		FI1	FI2	FI3	FI4	FI5
Anti-image Covariance	FI1	,630	-,209	-,004	-,074	,009
	FI2	-,209	,472	-,040	-,043	-,137
	FI3	-,004	-,040	,396	-,189	-,061
	FI4	-,074	-,043	-,189	,310	-,129
	FI5	,009	-,137	-,061	-,129	,435
Anti-image Correlation	FI1	,843[a]	-,384	-,008	-,167	,017
	FI2	-,384	,841[a]	-,093	-,113	-,303
	FI3	-,008	-,093	,818[a]	-,541	-,148
	FI4	-,167	-,113	-,541	,788[a]	-,353
	FI5	,017	-,303	-,148	-,353	,859[a]

a. Measures of Sampling Adequacy(MSA)

Validity Test of Willingness (Y)

KMO and Bartlett's Test

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

Anti-image Matrices

		W1	W2	W3	W4	W5
Anti-image Covariance	W1	,560	-,105	-,062	-,116	-,156
	W2	-,105	,559	-,036	-,167	-,070
	W3	-,062	-,036	,588	-,204	-,009
	W4	-,116	-,167	-,204	,393	-,100
	W5	-,156	-,070	-,009	-,100	,670
Anti-image Correlation	W1	,864[a]	-,188	-,108	-,247	-,256
	W2	-,188	,856[a]	-,063	-,357	-,115
	W3	-,108	-,063	,829[a]	-,424	-,014
	W4	-,247	-,357	-,424	,777[a]	-,194
	W5	-,256	-,115	-,014	-,194	,878[a]

a. Measures of Sampling Adequacy(MSA)

Reliability Test Result

Validity Test of Parents Recommendation (X1)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,658	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PR1	16,06	8,814	,204	,667
PR2	17,58	6,470	,328	,663
PR3	17,04	6,781	,470	,583
PR4	17,09	7,160	,463	,589
PR5	16,77	7,646	,414	,609
PR6	17,58	7,183	,514	,575

Reliability Test of Location (X2)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,707	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
L1	12,32	6,233	,471	,658
L2	12,14	6,358	,536	,628
L3	12,48	6,867	,555	,628
L4	12,63	6,584	,472	,655
L5	11,96	7,677	,308	,716

Reliability Test of Profit Sharing (X3)

Case Processing Summary

		N	%
Cases	Valid	144	100,0

	N	%
Excluded(a)	0	,0
Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,688	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PS1	13,78	3,457	,371	,666
PS2	13,40	3,081	,484	,619
PS3	13,52	2,937	,504	,609
PS4	13,99	3,420	,396	,656
PS5	13,85	3,202	,455	,632

Reliability Test of Religiousity (X4)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,443	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted

R1	13,24	2,535	,545	,109
R2	13,54	2,879	,417	,237
R3	14,47	5,901	-,469	,805
R4	13,09	2,726	,580	,119
R5	13,24	3,077	,525	,202

Reliability Test of Knowledge (X5)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,868	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	15,97	4,782	,729	,832
K2	16,01	4,636	,720	,833
K3	16,00	4,769	,703	,837
K4	15,90	4,648	,685	,842
K5	15,84	4,681	,630	,857

Reliability Test of Financial Information Disclosure (X6)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,874	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
FI1	14,49	4,559	,559	,879
FI2	14,57	4,177	,711	,845
FI3	14,49	4,112	,719	,843
FI4	14,54	3,900	,800	,822
FI5	14,61	3,904	,725	,842

Reliability Test of Willingness (Y)

Case Processing Summary

		N	%
Cases	Valid	144	100,0
	Excluded(a)	0	,0
	Total	144	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,839	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
W1	14,44	4,514	,659	,801
W2	14,22	4,632	,643	,806
W3	13,98	4,790	,590	,819
W4	14,17	4,224	,766	,770
W5	14,28	4,597	,558	,831

Classical Assumption Test Result

Normality Test Result of Student 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

Normality Test Result of Student 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

Multicolineairty Test Result of Student with Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Parents Recommendation, Knowledge, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Wilingness

Coefficients[a]

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

a. Dependent Variable: Wilingness (Y)

Multicolineairty Test Result of Student without Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Knowledge, Parents Recommendation, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Willingness

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
	Religiusity (X4)	,766	1,306
	Knowledge (X5)	,722	1,384
	Financial Information Disclosure (X6)	,633	1,581

a. Dependent Variable: Willingness (Y)

Heteroskedasticity Test Result of Student with Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Parents Recommendation, Knowledge, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: ABS_RES

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,529	1,002		,528	,599		
	Parents Recommendation (X1)	,015	,033	,078	,458	,649	,575	1,738
	Location (X2)	,027	,032	,121	,822	,415	,772	1,296
	Profit Sharing (X3)	-,050	,048	-,183	-1,041	,302	,535	1,869
	Religiusity (X4)	,043	,046	,143	,922	,360	,695	1,440
	Knowledge (X5)	-,010	,046	-,036	-,229	,820	,675	1,482
	Financial Information Disclosure (X6)	,007	,032	,038	,226	,822	,591	1,692

a. Dependent Variable: ABS_RES

Heteroskedasticity Test Result of Student without Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Knowledge, Parents Recommendation, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: ABS_RES

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1,282	1,263		-1,015	,313		
	Parents Recommendation (X1)	-,048	,044	-,150	-1,087	,280	,649	1,540
	Location (X2)	,058	,039	,188	1,494	,140	,778	1,285
	Profit Sharing (X3)	,009	,081	,017	,116	,908	,552	1,811
	Religiusity (X4)	,103	,057	,230	1,809	,075	,766	1,306
	Knowledge (X5)	,011	,049	,029	,220	,826	,722	1,384
	Financial Information Disclosure (X6)	,022	,064	,048	,344	,732	,633	1,581

a. Dependent Variable: ABS_RES

Multiple Linear Regression Result

Student with Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Parents Recommendation, Knowledge, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Wilingness

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), Religiusity (X4), Parents Recommendation (X1), Knowledge (X5), Profit Sharing (X3)

b. Dependent Variable: Wilingness (Y)

ANOVA^b

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

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

b. Dependent Variable: Wilingness (Y)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,490	1,918		,255	,799		
	Parents Recommendation (X1)	,110	,064	,172	1,721	,091	,575	1,738
	Location (X2)	,061	,062	,085	,990	,326	,772	1,296
	Profit Sharing (X3)	,225	,092	,253	2,443	,018	,535	1,869
	Religiusity (X4)	,277	,089	,285	3,128	,003	,695	1,440
	Knowledge (X5)	,197	,088	,208	2,249	,028	,675	1,482
	Financial Information Disclosure (X6)	,132	,061	,214	2,170	,034	,591	1,692

a. Dependent Variable: Wilingness (Y)

Student without Islamic Economic Education Background

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Financial Information Disclosure, Location, Religiousity, Knowledge, Parents Recommendation, Profit Sharing(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Willingness

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), Religiusity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

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), Religiusity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-4,116	2,027		-2,031	,046		
	Parents Recommendation (X1)	,264	,071	,330	3,736	,000	,649	1,540
	Location (X2)	,033	,062	,043	,530	,598	,778	1,285
	Profit Sharing (X3)	,389	,129	,288	3,009	,004	,552	1,811
	Religiusity (X4)	,430	,092	,381	4,680	,000	,766	1,306
	Knowledge (X5)	,013	,079	,013	,161	,873	,722	1,384
	Financial Information Disclosure (X6)	,063	,102	,055	,615	,540	,633	1,581

a. Dependent Variable: Willingness (Y)