

## **ABSTRACT**

This research aims at identifying the decision made by Islamic Economy students of Yogyakarta to use Sharia bank for their saving. The indicators of this research are the bookkeeping procedure of the saving account and necessity. The type of this research is qualitative descriptive with the sampling technique of quota sampling in as many as 50 respondents. Data were compiled through questionnaire and interview which further were being described and concluded. The result of this research indicates that procedure and necessity are the key in which the respondents decided to use the banking product of Sharia. 85% of the respondents agree and highly agree that the procedure for opening Sharia saving account is easy, and 64% of them are also agree and highly agree that they have been doing transaction for more than twice a week.

**Keywords: decision, procedure, necessity**