

# FACTORS INFLUENCING STUDENTS' INTEREST IN USING SHARIA SAVINGS IN THE SYARIAH BUSINESS MANAGEMENT STUDY PROGRAM MUHAMMADIYAH UNIVERSITY OF NORTH SUMATERA STAMBUK 2021

Muhammad Rizky Ramadhan<sup>1\*</sup>

Julia Rafika<sup>2</sup>

Saidatul Mardiyah<sup>3</sup>

Isra Hayati<sup>4</sup>

<sup>\*1, 2, 3, 4</sup>Muhammadiyah University of North Sumatra

<sup>\*1</sup>email: rmdrizky36@gmail.com

**Abstract:** Research objectives studied is For test and find out is knowledge influential to interest student in use sharia savings, for test and find out is trust influential to interest student in use sharia savings, for test and find out is knowledge and trust influence student. interest use sharia savings.

This Thesis Research Method is type study quantitative, with technique data collection in the form of questionnaire, technique data collection in the form of distributed questionnaire to 30 respondents. In analyzing data, researchers use analysis simple data regression with steps Validity Test, Partial Test (T), Simultaneous Test (F), and Analysis Multiple Linear Regression. The results of the research analysis show that partially what has a significant influence on students' interest in using sharia savings is the knowledge variable with a calculated T value of  $2.881 > T_{table} 2.048$ . The simultaneous test results have an influence on student interest with a calculated F value of  $8.043 > F_{table} 3.35$ . Then the results of the coefficient of determination test (R square) of 0.373 show that students interest in using sharia savings is influenced by knowledge and trust by 37.3% and the remaining 62,7% is influenced by other variables. Research result This show that knowledge and trust become guidelines in use Sharia bank savings that refer to Islamic law. In using Islamic banks, obstacles are faced is lack of understanding towards Islamic banks.

**Keywords:** Trust, Knowledge, Islamic Bank Savings

## Introduction

Indonesian people have long considered setting aside some money from their income, or saving, as a good act. The culture of saving and investing has been taught since school so that it can become a habit that is maintained and helps think anticipatory for unexpected situations. Savings are not only useful for saving money, but also provide access to digital banking and everything related to digital finance.

By considering the benefits mentioned above, it can be concluded that saving is a very profitable action both for now and for the future, because the results of saving can be felt in the future. Saving teaches how to set aside money, organize and manage finances, discipline financial planning, and prepare for the future.

Banks are companies that collect money from people to save and then give it to society to improve people's quality of life. Banking is basically a money exchange service. The sharia financial industry is an important component of development which functions to ensure that economic activities run smoothly. Judging from current developments, the Islamic banking sector is very much needed by the public to obtain funds, which has resulted in many businesses operating in it. Sharia financial institutions operate based on Islamic principles. The use of Islamic principles differentiates it from other conventional financial institutions, namely the profit sharing system. Not only the material dimension, but also the immaterial dimension, because it will affect responsibility

The development of the banking sector is not in line with the development of students' knowledge in financial management, even now banking is not only in conventional form. Sharia banking is also present in serving the banking needs of people who need Islamic banking services. So it attracts Muslims who want to avoid usury.

Currently, the average Gen Z student has very little knowledge about managing their own finances so that their expenses and income are uncontrolled. Very few of them even have their own savings accounts. This minimal knowledge about finances affects their trust in financial institutions such as banks. (Kasus et al., 2019) The knowledge possessed by individuals is influenced by many factors. In general, factors that influence knowledge can be classified into two, namely internal factors such as age and gender, and external factors, namely education, work, experience, sources of information, interests, environment, social culture.

From the research results, it is known that knowledge and trust in sharia banking is still minimal in the community, including students, and this has an impact on students' lack of interest in saving in sharia savings. So there is a need for special outreach regarding sharia banking products, especially sharia savings products. Therefore, with the problems based on the background above, the author is interested in conducting further research with the title "Factors that Influence Student Interest in Using Sharia Savings"

### ***Literature Review***

The theoretical basis of this study rests on the concepts of knowledge, beliefs, and interests. Drawing on (Abhimantra et 2013) knowledge is considered to be the result of one's experience and understanding, while trust reflects a readiness to rely on a trusted entity. Interest, in this context, is a high desire that is rooted in oneself. Suwanti and Aprilin (2017) argue that internal factors such as age and gender, coupled with external factors such as education, work and socio-cultural environment, significantly influence a person's knowledge. This study discusses the impact of these factors and their role in shaping individuals' understanding of financial concepts.

Trust, as defined by Luthfi (2011), is the readiness to depend on a trusted entity. This section explores the Koranic basis for belief, referring to surah Al-Anfal (27). Additionally, this study examines how factors such as experience, quality of work, and indicators such as integrity and competence influence trust in the context of Islamic finance. Interests, interpreted as higher desires that are rooted in oneself, are explored in this section. The study examines how innate factors, personality traits, and environmental influences shape

individual interests, in line with the Islamic principles stated in surah Al-Isro' (84). (Purnomo, Cahyo, & Mukharomah, 2021)

Sharia savings, savings products that comply with sharia principles, are introduced with reference to Al-Quran principles in Al-Baqarah 275 and Al-Imron 130. Religious observance, profit sharing mechanisms, and service quality emerge as key factors influencing the adoption of sharia savings. This study explores the role of religious observance, profit sharing principles, and customer satisfaction in the context of Islamic savings.

Various indicators, including product knowledge, trust in Islamic banking, and interest in Islamic savings, are proposed to evaluate the effectiveness of knowledge dissemination, trust building, and interest alignment in the realm of Islamic finance.

This literature review consolidates existing knowledge about the determinants of knowledge, beliefs, and interests in the context of Al-Quran principles and Islamic savings. The synthesized insights provide a basis for further empirical research, offering valuable implications for Islamic financial institutions and policy makers.

The hypothesis of this research:

1. H01 : Knowledge has no effect on students' interest in saving in sharia savings.  
Ha1 : Knowledge influences students' interest in saving in sharia savings.
2. H02 : Trust has no effect on students' interest in saving in sharia savings.  
Ha2 : Trust influences students' interest in saving in sharia savings.
3. Ho3 : Knowledge and trust do not influence students' interest in saving in sharia savings .  
Ha3 : Knowledge and confidence influence students' interest in saving in sharia savings .

## ***Method***

### **1. Types of research**

This research uses a type of quantitative research, quantitative methods can be interpreted as methods that lead to discoveries that are achieved or obtained using statistical techniques and other methods of quantification or measurement.

Impact studies aim to determine the relationship between two or more variables. This research allows us to develop theories that help explain, predict and control phenomena. Linear regression tests and logistic tests were used for data processing.

### **2. Place and time of research** **a. Research Place**

This research was conducted on students at the Muhammadiyah University of North Sumatra, located at Jl. Captain Muchtar Basri No.3, Glugur Darat II, Kec. East Medan, Medan City, North Sumatra. This research is focused on students of the Faculty of Islamic Studies, Department of Sharia Business Management, Stambuk 2021.

b. Research time

In this research, the research time was carried out starting on December 6 2023 up to 13 December 2023

3. Research Population and Sample

a. Population

Population describes a very large and extensive amount of data in a study (Darmawan, 2016), population is also a collection of all possible people, objects and other measurements that are objects of attention in a study (Suharyadi and Purwanto S. K. , 2016). The population in this study were students of the Muhammadiyah University of North Sumatra, Faculty of Islamic Religion, Department of Sharia Business Management, Stambuk 2021, totaling 90 people, this number was taken from the 2021 academic year.

The researcher chose students from the Muhammadiyah University of North Sumatra, Faculty of Islamic Studies, Department of Sharia Business Management, Stambuk 2021 to be respondents because they were in accordance with the variables studied, namely Students' beliefs and knowledge about sharia savings to influence students' interest in using sharia savings.

b. Sample

The sample is part of the population used for research. According to (Sugiyono, 2017) a sample is defined as part of the number and characteristics of a population. The sampling technique used was a nonprobability sampling technique with a purposive sampling approach. This is because sampling is carried out with certain considerations or criteria. The sample in this study were students of the Muhammadiyah University of North Sumatra, Faculty of Islamic Religion, Department of Sharia Business Management, Stambuk 2021

In this research, to determine the sample size using the Slovin formula (Sujarweni, 2019), as follows:

$$\begin{aligned}n &= \frac{N}{1 + N (e)^2} \\n &= \frac{90}{1 + 90 \times (0,18)^2} \\n &= \frac{90}{1 + (90 \times 0,0324)} \\n &= \frac{90}{2,916} \\n &= 30\end{aligned}$$

Information :

n = Size Sample

N = Population

e = Margin of Error is the amount of error applied

By using the e value which is 18%

#### 4. Variable And Indicator Study

##### a. Variable Study

In study This, there is two variable Which used, that is variable independent and dependent variable

##### 1. Variable Independent

Variable independent often Also called with variable free. Independent variables are variables that can influence or influence become because the change or emergence variable dependent (Sugiyono, 2017). In this research there are two independent variables, that is variable Trust (X1) and variables knowledge (X2).

##### 2. Variable Dependent

Variable dependent often Also called with variable output. The dependent variable is the variable that is influenced or becomes consequence Because exists variable free. In research This variable dependent (Y) that is Interest Student Use Savings Sharia.

##### b. Research Indicators

##### 1. Knowledge

- a. Observation, knowledge is form from reality or truth information and principles that humanity has, and if someone has know something means there is an observation.
- b. Experiences, events that have been experienced (lived, felt, endured, etc.) are good Which it's been a long time or just happened.
- c. Understanding, is a process, deed And method understand.

##### 2. Trust

(Astuti, Masitoh, & Siddi, 2020; .) state that indicator trust consists from 3 components, namely:

- a. Integrity (Integrity), Is perception consumers that the company follows its principles Which can accepted as keep promise, behave appropriately ethics And Honest.
- b. Kind (Benevolence), the ang based on the amount of trust the partnership has objective And motivation which is an advantage for other organizations When condition Which just appeared, that is condition where is the commitment No formed. disitula employee have kindness to help.
- c. Competence (Competence), competence is ability For solve problem Which faced by consumers And fulfil all his needs. Ability refers on skill and characteristics that enable a group have a dominant influence.

#### 5. Data and Data Sources

##### a. Data

The type of data that researchers use for this research is quantitative data. Quantitative data is data that contains information in the form of numbers and figures that can be calculated and measured directly. The data is then processed by researchers to obtain an accurate explanation.

- b. Data source
  - 1. Primary Data Source

Primary data sources are data sources that transmit data directly to data collection. This data was obtained by researchers by digging up data from previously identified respondents. Techniques that can be used to extract primary data include questionnaires, interviews, observation and documentation. Primary data obtained from this researcher was through the results of distributing questionnaires to respondents, namely students of Syariah Business Management standard 2021, Muhammadiyah University, North Sumatra.

## 2. Secondary Data Sources

Secondary data is data obtained from documents or other people, not directly from respondents. This research obtained secondary data from various journals, books, articles, previous research training, and different data related to the discussion of this research.

- 6. Data collection technique
  - a. Questionnaire / questionnaire

(Sulaiman Effendy n.d.) Questionnaires can be considered as a kind of written interview. They can be conducted face to face, by telephone, computer or post. Questionnaires have several advantages, namely providing a relatively cheap, fast and efficient way to obtain large amounts of information from a large number of people.

According to the book Fundamental Concepts of Economics by A. Jeffery D. Holt and Peter R. Slater, a linear scale is a measurement scale in which each unit on the numerical axis has the same value and is used in graphic or diagrammatic representations. The measured size changes proportionally and continuously. There are 4 answer options used in this research on a Linear Scale, namely:

**Table 1**  
**Linear Scale**

Symbol	Alternative Answers	Mark
SS	Strongly agree	4
S	Agree	3
TS	Don't agree	2
STS	Strongly Disagree	1

The greater the number of scores given by respondents to each factor, it shows that the factor has a more positive influence on purchasing decisions. The questionnaire was addressed to the 2021 Syariah Business Management students of the Muhammadiyah University of North Sumatra which was distributed online, namely using a Google form. The online questionnaire provided by the researcher aims to make it easier for respondents who cannot meet the researcher directly.

- b. Documentation

The documentation method means analyzing the contents of documents that can support research. Document analysis tends to focus on concrete documentary evidence, such as previous research data (Sujarweni, 2019). In this research, researchers used journals, previous papers, and research findings on the variables of halal labeling, price, and purchasing decisions.

## 7. Data analysis technique

Research must be able to determine the appropriate analytical tools and in accordance with the form and objectives that have been previously determined. In this study, researchers used correlational data analysis with a quantitative approach. The data analysis used will be useful for knowing the factors that influence students' interest in using Islamic savings. The tool used to analyze data in this research is SPSS Version 25. The data analysis techniques used in this research are:

### a. Data Validity Test

Validity is a form of measurement that shows the level of truth of a measuring instrument. An instrument can be said to be valid if the instrument matches its measurements. The formula used to test the validity of the data is as follows:

$$r_{xy} = \frac{N \cdot \sum XY - (\sum x) \cdot (\sum y)}{\sqrt{\{N \cdot \sum x^2 - (\sum X)^2\} \{N \cdot \sum Y^2 - (\sum Y)^2\}}}$$

Information:

$R_{xy}$	= Correlation coefficient between variables X and Y
$N$	= Number of subjects
$\sum XY$	= The number of products between scores X and Y
$\sum X$	= Total score
$\sum Y$	= Total score Y

Each statistical test has a basis for decision making as reference material or guidance in order to make conclusions. Likewise with validity tests. The basis for taking this test is:

1. If the calculated r value > r table (at a significance level of 0.05), then the questionnaire item is declared valid.
2. If the calculated r value < r table (at a significance level of 0.05), then the questionnaire question is declared invalid. (Sugiyono)

### b. Hypothesis testing

#### 1. Partial Test (T Test)

The partial significance test (T test) shows how far the influence of an independent variable is partially or individually in explaining the dependent variable. The t test to test the first hypothesis in this research is to test the partial influence of knowledge (X1), trust (X2), on students' interest in using sharia savings (Y). To prove this, you can use the following formula:



$$t = \frac{r \sqrt{n - 2}}{\sqrt{1 - r^2}}$$

Information:

t = Calculated value  
r = Correlation coefficient value  
n = Number of observation data

The criteria for manual drawing of conclusions are:

1. If T count > T table, then H0 is rejected, indicating that there is a significant influence between the independent variable and the dependent variable.
2. If T count < T table, then H0 is accepted, indicating there is no significant influence between the independent variable and the dependent variable.

## 2. Simultaneous Test (F Test)

The F test is used to jointly test that the knowledge and trust variables have a significant effect on students' interest in using sharia savings among students at the Muhammadiyah University of North Sumatra, Faculty of Islamic Religion, Department of Sharia Business Management, Stambuk 2021. The F test is also used to find out that all independent variables have a regression coefficient equal to zero. To find out, you can use the following formula:

$$Fh = \frac{R^2 / K}{(1 - R^2) / (n - k - 1)}$$

Information:

Fh = F count  
R = Multiple correlation coefficient  
k = Number of independent variables  
n = Number of samples

Criteria for drawing conclusions manually are:

- 1) If F count > F table or F count < F table, then H0 is rejected, indicating that there is a significant influence between the independent variable and the dependent variable.
- 2) If F count < F table or F count > F table, then H0 is accepted, indicating there is no significant influence between the independent variable and the dependent variable. (Sugiyono)

## 3. Multiple Linear Regression Analysis

Regression analysis is an analysis used for research purposes to create an equation which is expected to help in determining the relationship between the influence of the independent variable on the dependent variable. The following is a formula for viewing multiple linear regression analysis (Sugiyono, 2017) :

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information :

Y = Performance



- X 1 = Reward  
X 2 = Punishment  
a = Constant  
b1 and b2 = Independent variable regression coefficients  
e = error

## Results and Discussion

### a. Research result

This chapter will discuss the results of research on factors that influence student interest in using sharia savings among students at Muhammadiyah University, North Sumatra, Faculty of Islamic Studies, Department of Sharia Business Management, Stambuk 2021. The data used is primary data from a questionnaire distributed to 30 respondents. This discussion includes a description of the characteristics of the respondents, the results of data analysis, and discussion.

### b. Description of Respondent Characteristics

The respondents of this research are part of the population of UMSU Students, Faculty of Islamic Studies, Department of Sharia Business Management, Stambuk 2021 with a total sample of 30 people, consisting of several characteristics.

**Table 2**  
**Distribution of Respondents Based on Gender**

No.	Gender	Amount	Percentage (%)
1.	Man	8	26,7%
2.	Woman	22	73,3%
Amount		30	100%

*Source: Sharia Business Management, Muhammadiyah University of North Sumatra*

From the table above it is known that the number of male respondents was 8 people (26,7%), while the number of female respondents was 22 people (73,3%). This is because when the questionnaire was distributed it was more accepted by women than men.

### c. Data Analysis Results

**Table 3**  
**Knowledge Variable (X 1 )**

No.	Weight	Score	Amount	Percentage
1.	Strongly agree	4	19	63.3%
2.	Agree	3	61	203,3%
3.	Don't agree	2	6	20%
4.	Strongly Disagree	1	4	13.3%

*Source: Research Data (Processed)*

From the results of table 3 of the Knowledge variable (X1) we can see that of the 30 respondents who were met and researched in the field, the researcher managed to get data results that respondents who chose a strongly agree opinion regarding the Knowledge variable were 19 or chose to agree 61, chose disagree 6, choose strongly disagree 4. This can be seen from the percentage of respondents who chose more (Agree).

**Table 4**  
**Trust Variable (X2)**

No.	Weight	Score	Amount	Percentage
1.	Strongly agree	4	20	66.6%
2.	Agree	3	54	180%
3.	Don't agree	2	14	46.6%
4.	Strongly Disagree	1	2	6.6%

*Source: Research Data (Processed)*

From the results of table 4 of the Trust variable (X2) we can see that of the 30 respondents who were met and researched in the field, the researcher managed to get data results that respondents who chose a strongly agree opinion regarding the Trust variable were 20 or chose to agree 54, chose not to agree. 14, choose strongly disagree 2. This can be seen from the percentage of respondents who chose more (Agree).

**Table 5**  
**Variable of Interest ( Y )**

No.	Weight	Score	Amount	Percentage
1.	Strongly agree	4	59	196.6%
2.	Agree	3	108	360%
3.	Don't agree	2	9	30%
4.	Strongly Disagree	1	4	13.3%

*Source: Research Data (Processed)*

From the results of table 5 of the Interest variable (Y), we can see that of the 30 respondents who were met and researched in the field, the researcher managed to get data results that respondents who chose a strongly agree opinion regarding the Interest variable were 59 or 108 chose to agree, 9 chose to disagree. choose strongly disagree 4. This can be seen from the percentage of respondents who chose more (Agree).

#### d. Data Validity Test

Validity testing is carried out using statistical methods, namely correlation. A questionnaire/questionnaire can be said to be valid if the calculated r value > r table, if the calculated r value < r table then the questionnaire or questionnaire is declared invalid. The

following is a table of validation test results for the variables Knowledge (X1), Trust (X2), and Student Interest in Using Sharia Savings (Y):

**Table 6**  
**Knowledge Variable Validity Test (X 1 )**

No.	R value Calculate	r value Table	Information
1.	0.721	0.2960	Valid
2.	0,802	0.2960	Valid
3.	0,483	0.2960	Valid

*Source: SPSS 2 5*

Based on table 6 above, data processing for the Knowledge variable (X1) obtained from data processing using the SPSS 25 program shows that the count r value is greater than the table r value , meaning that it can be concluded that all statements of the Knowledge variable (X1) is valid.

**Table 7**  
**Validity Test of Trust Variables (X2)**

No.	R value Calculate	r value Table	Information
1.	0,569	0.2960	Valid
2.	0.728	0.2960	Valid
3.	0.571	0.2960	Valid

*Source: SPSS 25*

Based on table 7 above, data processing for the Trust variable (X2) obtained from data processing using the SPSS 25 program shows that the calculated r value is greater than the rtable value, meaning it can be concluded that all statements for the Trust variable (X2) are valid.

**Table 8**  
**Validity Test of Variables Student Interest in Using Sharia Savings (Y)**

No.	R value Calculate	r value Table	Information
1.	0.806	0.2960	Valid
2.	0.465	0.2960	Valid
3.	0.627	0.2960	Valid
4.	0.814	0.2960	Valid
5.	0.807	0.2960	Valid
6.	0.154	0.2960	Valid

*Source: SPSS 25*

Based on table 8 above, data processing for the variable Student Interest in Using Sharia Savings (Y) obtained from data processing using the SPSS 25 program shows that the calculated r value is greater than the table r value, meaning that it can be concluded that all variable statements Purchase Decision (Y) is valid.

e. Hypothesis testing

1. Partial Test (t Test)

This test is to determine whether there is a partial (separate) influence that is dependent on the independent variables Knowledge (X1) and Trust (X2) on Student Interest in Using Sharia Savings (Y). The following is a table of T test results using the SPSS 25 program :

**Table 9**  
**Coefficients a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,199	3,064		2,676	,013
	Knowledge	,932	,323	,521	2,881	,008
	Trust	,293	,368	,144	,798	,432

a. Dependent Variable: Y.TOTAL

The following are the testing steps in the t test:

a) Knowledge Variable (X1)

1. Hypothesis Formulation

H01 : Knowledge has no significant effect on students ' interest in using sharia savings .

Ha1 : Knowledge has a significant effect on students' interest in using sharia savings .

2. Decision-making

Method 1: If t count < t table then H0 is accepted

If t count > t table then H0 is rejected

Method 2: If sig, <0.05 then H0 is accepted

If sig, > 0.05 then H0 is rejected

From the *Coefficients table* for the significant value of Knowledge, the calculated t value is 2.881. Meanwhile, the t table is 2.048 (0.05). The results of this calculation show that t calculated > t table with a significant level of 0.008, which means the hypothesis in this study is correct. reject H01 and accept Ha1. So from this conclusion, H01 is rejected and Ha1 is accepted, meaning that knowledge has a significant effect on students' interest in using sharia savings.

b) Trust Variable (X2)

1. Hypothesis Formulation

H01 : Trust has no significant effect on students ' interest in using sharia savings .

Ha2 : Trust has a significant effect on students' interest in using sharia savings .

2. Decision-making

Method 1: If t count < t table then Ho is accepted

If  $t_{\text{count}} > t_{\text{table}}$  then  $H_0$  is rejected

Method 2: If  $\text{sig} < 0.05$  then  $H_0$  is accepted

If  $\text{sig} > 0.05$  then  $H_0$  is rejected

From the *Coefficients table*, the significant value of Trust is obtained by a calculated  $t$  value of 0.798. Meanwhile, the  $t_{\text{table}}$  is 2.048 (0.05). The results of this calculation show that  $t_{\text{calculated}} < t_{\text{table}}$  with a significant level of 0.432, which means that the hypothesis in this study is accepted.  $H_{02}$  and rejects  $H_{a2}$ . So from this conclusion,  $H_{02}$  is accepted and  $H_{a2}$  is rejected, meaning that trust has no significant effect on students' interest in using sharia savings.

## 2. Simultaneous Test (F Test)

This test is to determine whether there is a simultaneous influence together) which is bound by the independent variables Knowledge ( $X_1$ ) and Trust ( $X_2$ ) on Student Interest in Using Sharia Savings ( $Y$ ). The following is a table of F test results using the SPSS 25 program:

**Table 10**  
**Anova a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64,663	2	32,331	8,043	.002 b
	Residual	108,537	27	.020		
	Total	173,200	29			

a. Dependent Variable: Y

b. Predictors: (Constant),  $X_2$ ,  $X_1$

From table 10 it shows that the calculated F value = 8.043 and the significant value (p-value) = 0.002. When compared with the table F value = 3.35 (for  $N = 30$  or  $df = 27$ ), it can be seen that the calculated F (8.043)  $>$  F table (3.35) using a significant limit of 0.05. This means that the variables Knowledge and Trust simultaneously have a significant effect on student interest in using Sharia savings.

## 3. Coefficient of Determination

The coefficient of determination functions to find out what percentage of influence the Knowledge and Trust variables have on the Student Interest variable in Using Sharia Savings. The following is a table of coefficient of determination test results:

**Table 11**  
**Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.611 a	.373	.327	2.00497

a. Predictors: (Constant),  $X_2$ ,  $X_1$

b. Dependent Variable: Y

Based on the results of table 11 above, it can be seen that the R Square value is 0.373. This shows that 37.3 % of students' interest in using Sharia savings is due to knowledge and trust while the remaining 62.7% is influenced by unknown variables.

f. Discussion

As research, researchers distributed questionnaires and distributed them to Syariah Business Management students at the 2021 Muhammadiyah University of North Sumatra. Then the questionnaire data that had been distributed by the researcher was processed using the SPSS 25 program. The discussion regarding the influence on each variable is explained as follows:

1. The Influence of Knowledge on Students' Interest in Using Sharia Savings Stambuk Sharia Business Management Students 2021, Muhammadiyah University, North Sumatra

From the results of tests carried out on hypothesis testing (H01) it has been proven that knowledge has a significant effect on student decisions. Based on the significant value of Knowledge, the tcount is 2,881, while the t table is 2.048 (0.05). The results of this calculation show that  $t \text{ count} > t \text{ table}$  with a significance level of 0.008, which means that the hypothesis in this study rejects H01 and accepts Ha1. So from this conclusion, H01 is rejected and Ha1 is accepted, meaning that knowledge has a significant effect on students' interest in using Sharia savings.

This is in accordance with research (Syamsi Adilla & Desi Handayani, 2021) With the title "Factors that Influence Students' Interest in Saving at Sharia Banks ". The results of testing the influence of simultaneous independent variables on the dependent variable were carried out using the t test. The results of statistical calculations show  $t = 8.905$  with a significance of 0.000 while the ttable 1.97580 so  $t \text{ count} > t \text{ table}$  using a limit of 0.05. This means that H0 is rejected and accepted, which means that there is a significant influence between knowledge and students ' interest in using sharia savings.

2. The Influence of Trust on Students' Interest in Using Sharia Savings in Syariah Business Management Students Stambuk 2021 Muhammadiyah University of North Sumatra

From the results of tests carried out on hypothesis testing (H2) it has been proven that trust does not have a significant effect on student decisions. Based on the significant value of trust, the calculated t value is 0.798, while the t table is 2.048 (0.05). The results of this calculation show that  $t \text{ count} < t \text{ table}$  with a significant level of 0.432, which means that the hypothesis in this study accepts H02 and rejects Ha2. So from this conclusion H02 is accepted and Ha2 is rejected, meaning trust does not have a significant effect on student interest in using sharia savings.

This is different from the research conducted by (Malik, & Syahrizal, 2021)the research title "The Influence of Promotion, Knowledge and Trust on Interest in Saving at the Indonesian Sharia

Bank Kcp Singkut in the Pelawan Jaya Village Community". The results of this research show that there is a trust variable has a significant effect on the decision to save in sharia savings. Based on the results of the calculations that have been carried out, the calculated t value is obtained 4,744 from the t table of 1,633 with a significance level of 0.000. The significance level is  $< \alpha$  ( $\alpha = 0,05$ ), so Ha2 is accepted .

### 3. The Influence of Knowledge and Trust on Students' Interest in Using Sharia Savings in Syariah Business Management Students Stambuk 2021 Muhammadiyah University of North Sumatra

The test results show that the calculated F value = 8.043 and the significant value (p-value) = 0.002. When compared with the table F value = 3.35 (for N = 30 or df = 27), it can be seen that the calculated F (8.043)  $>$  F table (3.35) using a significant limit of 0.05. This means that the variables Knowledge and Trust simultaneously have a significant effect on Purchasing Decisions.

## Conclusion

Based on the research results above, I can conclude as follows:

1. Knowledge (X1) has a partially significant effect on student ' interest (Y) in using sharia savings. This can be proven from the significant value of knowledge obtained by a calculated t value of 2,881 while the t table is 2.048 (0.05). The results of this calculation show that  $t_{count} > t_{table}$  with a significance level of 0.0081 which means the hypothesis in this study rejects  $H_01$  and accepts Ha1. So from this conclusion,  $H_01$  is rejected and Ha1 is accepted, meaning that knowledge has a significant effect on students' interest in using sharia savings.
2. Trust (X2) does not have a partially significant effect on students' interest (Y) in using sharia savings. This can be proven from the significant value of trust obtained by the calculated t value of 0.798 while the t table is 2.048 (0.05). The results of this calculation show that  $t_{count} < t_{table}$  with a significance level of 0.432, which means that the hypothesis in this study accepts  $H_02$  and rejects Ha2. So from this conclusion,  $H_02$  is accepted and Ha2 is rejected, meaning that trust has no effect on students' interest in using sharia savings.
3. Knowledge (X1) and trust (X2) simultaneously influence students' interest (Y) in using sharia savings . This is proven by the F test results showing that the calculated F value = 8.043 and significance value (p-value) = 0.002. When compared with the F table value = 3.35 (for N = 30 or df = 27) it can be seen that the calculated F (8.043)  $>$  F table (3.35) using a significance limit of 0.05. This means that the variables of knowledge and trust simultaneously have a significant effect on students' interest in using sharia savings.

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