



Why is the Decision to Choose Sharia banking Low? Reading Role in Influencing Student Interest

Mengapa Decision Memilih Bank Syariah Rendah? Membaca Peran dalam Mempengaruhi Interest Student

**Yuwan Ferdiana
Ilahi^{1*}**

^{1,2,3}Universitas Islam Negeri Maulana Malik Ibrahim Malang

Munirul Abidin²

Eko Suprayitno³

**Ceta Indra
Lesmana⁴**

⁴Universitas KH Abdul
Chalim Mojokerto

Email Correspondence Author: 220504310013@student.uin-malang.ac.id

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Abstract

Even though Indonesia is home to the largest number of Muslims worldwide, the number of people who use Islamic banking services is still somewhat lower than that of conventional banks. The purpose of this study is to identify the factors that make student less inclined to choose a syariah bank. This study examines how the environment and perceptions affect confidence and adherence to using a syariah bank by using a quantitative deskriptif method and through SmartPLS analysis. The analysis's findings indicate that the environment has a significant impact on perception, with a koefisien of 0.185 ($p < 0,001$). Perception also has a positive impact on interest, with a coefficient of 0.417% ($p < 0,001$). Perception, however, does not indicate a significant impact on decision, with a koefisien of 0.138 ($p = 0,074$). In addition, interest proven has a significant impact on decision, with a coefficient of 0.709 ($p < 0,001$). This finding indicates that perception mediates the influence of the environment on interest, The student's final decision is imperceptibly affected by their interest regarding syariah bank products. The results indicate that there are significant effects of the environment on perception, with perceptions influencing the relationship between the environment and interest. However, Perception does not indicate a significant impact on decision, indicating that there is a lack of agreement between interest and nyata. All of this provides a strategic plan to help syariah banks increase their positive credit and turn their interest into a nyata decision. Even though Perception can help with decision making, Perception itself cannot always help with decision when using a syariah bank. The following research can observe and provide information about the transactions between syariah and conventional banks in a quiet manner.

Kata Kunci:

Decision;
Environment;
Interest;
Bank syariah;
Perception

Abstrak

Meskipun Indonesia merupakan rumah bagi jumlah umat Muslim terbesar di dunia, jumlah orang yang menggunakan layanan perbankan Islam masih sedikit lebih rendah dibandingkan bank konvensional. Tujuan penelitian ini adalah untuk mengidentifikasi faktor-faktor yang membuat mahasiswa kurang berminat memilih bank syariah. Penelitian ini mengkaji bagaimana environment dan persepsi memengaruhi keyakinan dan kepatuhan menggunakan bank syariah dengan menggunakan metode deskriptif kuantitatif dan melalui analisis SmartPLS. Temuan analisis menunjukkan

bahwa environment memiliki dampak signifikan terhadap persepsi, dengan koefisien sebesar 0,185 ($p < 0,001$). Persepsi juga memiliki dampak positif terhadap minat, dengan koefisien sebesar 0,417% ($p < 0,001$). Namun, persepsi tidak menunjukkan dampak signifikan terhadap keputusan, dengan koefisien sebesar 0,138 ($p = 0,074$). Selain itu, minat terbukti memiliki dampak signifikan terhadap keputusan, dengan koefisien sebesar 0,709 ($p < 0,001$). Temuan ini menunjukkan bahwa persepsi memediasi pengaruh environment terhadap minat. Keputusan akhir mahasiswa secara tidak kasat mata dipengaruhi oleh minat mereka terhadap produk bank syariah. Hasil penelitian menunjukkan adanya pengaruh signifikan environment terhadap persepsi, dengan persepsi memengaruhi hubungan antara environment dan minat. Namun, persepsi tidak menunjukkan dampak signifikan terhadap keputusan, yang menunjukkan adanya ketidaksesuaian antara minat dan nyata. Semua ini memberikan rencana strategis untuk membantu bank syariah meningkatkan kredit positif mereka dan mengubah minat mereka menjadi keputusan nyata. Meskipun persepsi dapat membantu dalam pengambilan keputusan, persepsi itu sendiri tidak selalu dapat membantu dalam pengambilan keputusan ketika menggunakan bank syariah. Penelitian ini dapat mengamati dan memberikan informasi tentang transaksi antara bank syariah dan bank konvensional.

INTRODUCTION

Background

The Islamic banking sector plays a crucial role in the development of the Islamic economy in Indonesia (Ayu & Laila, 2022; Effendy dkk., 2023; Setiawan & Mugiyati, 2023). Despite the fact that Islam, as stated in Surah Ali 'Imran: 130 and Hadits Muslim No. 1598, encourages riba practice and emphasizes the importance of adil and berkah financial transactions, many Muslims have more access to conventional banking services than syariah banking (Effasa & Ain F., 2017). Statistics from Perbankan OJK 2024 show that, despite Indonesia having the largest Muslim population in the world, the number of Sharia banking is still significantly lower than that of conventional banks. Even though the majority of the population in this country is Muslim, there hasn't been a noticeable increase in the number of syariah-compliant banks (Peni & Faizah, 2020).

Tabel 1. Perbandingan Jumlah Customer Bank Syariah dan Bank Konvensional di Indonesia pada Tahun 2024

Population Information	Total population	Number of Customers	Comparison
Sharia Bank users of all religions	278,696,200	61,200,098	21.95%
Conventional Bank Users of all religions	278,696,200	520,526,539	186.77%
The Muslim population uses sharia banks	237,558,000	61,200,098	25.76%

Source: OJK Banking Statistics, 2024

The large number of Muslims does not affect their choices. This indicates that there are obstacles in the development of Sharia banking (Ahmad & Wakhrodi, 2024). Aspects such as marketing, psychology, and consumer characteristics are important considerations when analyzing consumer behavior. Every person has personal characteristics that influence how they behave (Kotler & Keller, 2008).

Table 2. Development of Syariah banking Market Share in Indonesia against National Industry

Year	Market Share(%)
2019	5.95%
2020	5.99%
2021	6.52%
2022	7.09%
2023	7.26%

Source: Sharia Financial Development Report by OJK, 2023

Table 3. Development of Syariah banking Market Share in Indonesia

2023			
INDIKATOR		BUS-UUS	BPRS
Permodalan	CAR	25,41%	23,21%
	NPF Gross	2,04%	6,49%
Kualitas aset	NPF Net	0,68%	4,72%
	ROA	1,86%	2,05%
Rentabilitas	BOPO	78,97%	85,79%
Efisiensi	FDR	84,94%	111,50%
Likuiditas			

Source: Sharia Financial Development Report by OJK, 2023

Between 2019 and 2023, the growth of the Indonesian syariah banking market is rather modest, increasing by about 1% annually. As of this now, Sharia banking continue to face numerous challenges that need to be addressed (OJK, 2024).

Many researchers are eager to examine the stability of this financial sector, including Sharia banking (Heniwati, 2019). The dasar psychology process is very important to understand how consumer attitudes and purchasing decisions are formed. Smart endeavor aims to provide its customers with good service. The task of a marketer is to understand what is contained in the client's mind. The activities carried out by businesses to create marketing stimuli can have an impact on how consumers express their interest and create a purchase intention. In addition, the environment is a significant factor in the purchasing process; if the environment has consequences, the marketer should consider how to mitigate and improve the environment. According to consumer psychology, there are three psychological processes involved in the learning process: motivation, perception, learning, and knowledge (Kotler & Keller, 2008). Sharia banking must understand how customers are interested and create a decision for using its products in order to compete with other banks.

Numerous factors can influence a customer's interest and preference while choosing a financial product. Based on previous research, a few elements have been identified as affecting people's willingness and ability to use syariah banking services. According to Rosita (2022), perception, knowledge, and social environment significantly impact a person's willingness to be a parent. Public awareness of sharia banking and the institution's overall image play an important role in informing customers about the available products (Muhlis & Ainur, 2023). When choosing a sharia bank, the customer considers a variety of factors, with religion being the primary one that influences their decision to save. Products that adhere to Islamic principles are the most popular, as indicated by customer recommendations and bank location accessibility (Ibrahim,

2019). Individual perception can serve as a mediator between product understanding and Muslim customers' reluctance to invest in sharia banks (Sri et al., 2020). More specifically, the system for results, religious beliefs, product knowledge, and financial transparency influences the decision to hire Muslim bank employees. In the context of Muslim students' economic education, factors such as religious beliefs, profits, and human observation also significantly influence their decision-making process (Peni & Faizah, 2020).

The variables identified in this study are factors that affect confidence and decision-making when using Islamic banking products. The study's findings also align with the recommendations made by the researchers before. A few academics advise that researchers should consider social factors from a marketing perspective when doing research (Rammal & Zurbruegg, 2007; Junaidi & Hamka, 2021). Variable kedua, Perception, and highlights the need for understanding and disseminating the concept of Islamic banking are more detailed since this can significantly affect the sikap keuangan generation that is coming of age. This recommendation is based on the observation that many previous studies have consistently discussed the importance of attitude, awareness, understanding, and Perception in developing responses to the syariah banking system (Umair dkk., 2017). In addition, further research on perceptions in various countries has been recommended to improve the effectiveness of pemasaran efforts and weaken the worldwide expansion of Islamic finance (Shinaj et al., 2020).

One of the primary reasons why people are reluctant to choose a syariah bank is their lack of understanding and adherence to syariah economic principles, which is exacerbated by social conditions that do not fully support transactions to syariah banks. Numerous factors, such as the environment and social perspective, influence an individual's decision while choosing a product or service, according to consumer behavior theory. Because of this, it is important to understand these aspects in order to increase public confidence and adherence to using syariah banks. Many members of the public who are still uncomfortable with using traditional banks are impacted by their friends, family, or place of employment. In addition, some student believe that Sharia banking do not offer many financial products that can meet their business needs (Iswandi, 2020).

Development of computational theory is one aspect of the rapidly evolving field of information and computer science. Dasar Perception is derived from physical stimuli that we encounter in our surroundings (Hatfield, 2009). Individual perceptions might differ, even though they have similar characteristics, due to environmental factors and external perceptions that make them unique. These are the factors that cause differences in perception (Demuth, 2013).

In this digital age, people are increasingly using practical and innovative banking services. As a result, Sharia banking should compete with conventional banks by offering services that are quick and easy to use and that meet the needs of the muda generation. In addition to this, This also contributes to the low interest of students in Islamic banking, whether in the context of a family or an academic institution. Because of this, understanding more about the factors that influence student's decision to choose a syariah bank is crucial. This will enable more effective strategy development to increase their level of satisfaction with Islamic banking services (Alifianisa dkk., 2024).

Perception is related to how consumers determine what they are interested in in a particular study (Pressman, 2010). In recent years, customer perception has emerged as a crucial topic in research on banks and money (Joseph & Simon, 2020). Perception is very crucial in pemasaran since consumer perspectives might affect their tindakan. Perception is a method we use to choose, arrange, and comprehend information in order to create a certain image. Every individual can have different pandangan in relation to the same object (Kotler & Keller, 2008). Before deciding on a syariah bank, people usually tell other people about their

experiences with the bank in question. Every person has different perceptions; some are positive, and some are negative. This study will provide information that eventually strengthens confidence and resolve to use a syariah bank.

A few aspects highlight the perceptual dampening of interest and customer decision. According to Azizah's (2023) research, perceptions have a positive and significant impact on people's desire to become a syariah bank. Additionally, previous research has shown that perceptions significantly affect Muslims' willingness to deposit their money in Sharia banking (Sabani, 2012; Chhapra & Bhutto, 2013; Imran & Hendrawan, 2017). Positive customer perception can help achieve the goal of creating a more extensive customer basis (Anggita & Yantje, 2015). Public perception of sustainability will likely contribute to the increase in the number of customers. (Harahap, 2020). Additionally, the implementation of Perception in pemasaran strategies can help the public become more receptive to syariah banks (Dea & Israk, 2021). In general, perception is regarded as a critical factor that affects customer interest (Yusuf & Jalilah, 2016). Results from several studies on public opinion indicate that public opinion does not influence the opinions that are formed based on keyakinan (Hanafi, 2022). In addition, public pandangan does not have any significant positive effects on the desire to become a syariah bank (Nurus, 2021). In addition, perceptions do not indicate a positive or significant impact on syariah bank decisions (Zuhirsyan & Nurlinda, 2018). The many studies mentioned above yield inconsistent results, which gives us the opportunity to conduct more thorough research on public sentiment toward Indonesian syariah banks.

Family and friends habits in the vicinity of student may affect their behavior with regard to the Islamic Bank. Pressure from the community and the kebiasaan around them can help them choose a bank. The social environment can have an impact on the syariah bank, both positively and negatively. Bad perception, lack of education, and shallow religious understanding can all result in negative consequences for the Bank of Sharia. There are environmental factors that affect perceptions while choosing Islamic banking services, with environmental factors being the source of these effects (Mahmud, 2019). Social networks play a crucial role in fostering understanding (Amalia & Masruchin, 2023). According to (Rahmawari and Nisa, 2024), understanding the syariah bank is crucial for everyone. Student's perceptions are influenced by their surroundings (Lubis & Rokan, 2021).

The findings of the previous study indicate that there is a need for more thorough research on the factors that affect people's willingness to use syariah banking services. Due to the fact that the Islamic banking industry plays a crucial role in the development of the Indonesian economy (Ayu & Laila, 2022; Effendy dkk., 2023; Setiawan & Mugiyati, 2023), it is important to understand the factors that influence the stability of the currency and the development of customer decision. This study adopts a different approach by presenting perception as a mediating variable, indicating that an individual's perception might vary significantly due to environmental influences, possibly even between individuals with identical genetic traits (Demuth, 2013). Perception, which is defined as the process by which an individual evaluates and assesses the research that is done (Pressman, 2010), is currently being considered as a crucial aspect of research in the banking and financial sectors (Joseph, 2020). Perception plays a very important role in marketing, since it quietly influences consumer behavior and affects their opinions about products and financial services.

Identification of Problems

Even though Indonesia has the largest Muslim population in the world, the general public's perception of syariah banking is still quite negative. Data indicates that the number of

customer using Sharia banking is lower than that of conventional banks, and the growth of the Islamic banking market is still quite modest. There are several factors that contribute to this condition, including the general public's understanding of Islamic economic principles, the impact of social environments, and prevailing perceptions that do not yet fully support syariah banks. More generally, previous research has shown inconsistent findings on the influence of these factors on confidence and decision-making when choosing Islamic banking services. Because of this, research that is more comprehensive and integrative is crucial to better understanding the nature of the problem and developing effective strategies to increase public awareness of syariah banks.

Formulation of the Problem

The research question in this study is:

1. Does the environment have an impact on a student's decision to become a syariah bank?
2. Does a student's perception affect their desire to become a syariah bank?
3. Does a student's perception affect their decision to become a syariah bank?
4. Is it true that the environment has an impact on the ability of student to become a syariah bank?
5. Is it true that the environment has an impact on the decision of a student to become a syariah bank?
6. Does a student's interest have an impact on their decision to become a syariah bank?

Objectives and Benefits of Research

Research purposes

1. To explain the impact of the environment on the perception of a student as a syariah bank?
2. To explain how the perception of the student is affected by the fact that they are a syariah bank?
3. To explain the impact of a student's perception on the decision to become a syariah bank?
4. To explain how the environment affects the ability of the student to become a syariah bank?
5. To explain the impact of the environment on the decision of the student to become a syariah bank?
6. To explain the impact of the student's interest on the decision to become a syariah bank?

Benefits of research

Is it unclear why the student does not have a syariah bank account? This aids educational institutions and banks in implementing appropriate promotion and education strategies. In addition, the results serve as a foundation for further research, including an exainterestion of the trustworthiness factor, digitalization of services, and a comparison between conventional and Sharia banking to better understand consumer preferences.

THEORETICAL AND CONCEPTUAL FRAMEWORK

Theoretical Framework

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a psychological theory of work that links an individual's keyakinan to their actual performance (Nonie, 2021). As stated in the article "From Intention to Action: A Theory of Planned Behavior" (Ajzen, 1985), TPB is a continuation of the Theory of Reasoned Action (TRA), which was first developed by Fishbein and Ajzen (1977). One of the components of TPB is the concept of behavior control that is discussed, which focuses on an individual's perception of their ability to perform a particular task. This theory is based on the assumption that human action is caused by a rational consideration, in which a person uses the available information to determine and assess their potential action. According to Ajzen (2005), behavioral intentions are influenced by both internal and external factors that encourage people to be successful in their endeavors.

Perception

According to Gibson, the theory of long-term perception is based on the observation that all necessary information is present in the optical system and may be accessed silently through the retina (Demuth, 2013). Conversely, the constructivists acknowledge Helmholtz's theory that sensorik data is derived by inferential reasoning, such as those that are related to warning keteguhan and use Gestalt psychology to explain how illustrations organize sensory information (Demuth, 2013). Gregory (1990) asserts that the human mind maintains the krusial role in perception, with the famous statement that "seeing is believing," indicating that perception is not just influenced by visual stimuli but also by sikap, emosi, and ekspektasi (Demuth, 2013). The evolution of Perception theory has contributed more to the field of information and kecerdasan, where Perception is based on interactions with physical stimuli present in the environment (Hatfield, 2009). Even though an individual may have similar genetic susunan, differences in environmental and external conditions might create unique otak korteks, resulting in a variety of Perception outcomes (Demuth, 2013).

Consumer Behavior

Consumers learn how individuals or groups create, purchase, and use products, whether they be goods or services, to satisfy their needs and desires (Kotler, 2002; Schiffman, 2019).

This study incorporates several theoretical pillars, including the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and the Perception Theory. TRA explains the relationship between individual attitude and subsequent behavior, stating that behavioral intention is the strongest predictor of actual action. Two kunci components—subjective norms and private opinion on actions—are responsible for this. These components provide information about why a student might want to use or inquire about Islamic banking services. TPB develops TRA by introducing the concept of control behavior that is being studied, which states that behavior is also influenced by an individual's beliefs regarding their ability to carry out the behavior in question. In the Islamic banking context, TPB assists in identifying various psychological and contextual factors that may affect the willingness of the student to utilize the aforementioned services. In addition, the theory of Perception is very relevant because individual interpretations of Islamic banking, which are based on their experiences, information access, and social environment, can significantly affect their faith and values. Using the aforementioned theoretical framework, this study aims to develop a more

comprehensive understanding of the factors that influence the decision of the student to choose a syariah bank.

Research Hypothesis

The habits of family and friends around students may affect their perspective on the Sharia Bank. Their social interactions and the habits around them can encourage them to choose a particular bank. Social media can serve as a good source of information and a source of knowledge about Sharia banking. A few factors, such as negative sentiment, a lack of education, existing bias, and a lack of religious understanding, might create negative opinions of the Bank of Syariah. The environment factor has an impact on pandangan when choosing syariah banking services, with the impact stemming from the environmental factors (Mahmud, 2019). Social environments have a lasting impact on perspectives (Amalia & Masruchin, 2023). The influence of the family environment is very important in fostering understanding of the Islamic banking system (Rahmawari & Nisa, 2024). Their pandangan originates from the surrounding environment (Lubis & Rokan, 2021).

H1: The impact of the environment on the perception of a student as a syariah bank.

Perception focuses on how consumers evaluate and assess what they are interested in a particular study (Pressman, 2010). A few years later, consumer psychology emerged as a significant field of study in the rise of banking and money, which highlights its importance in understanding consumer behavior and the process of decision development (Joseph & Simon, 2020). In pemasaran, the most important perspective is the consumer's perspective, as it affects their purchasing decisions. Perspektif is the process by which we choose, analyze, and comprehend information in order to create a picture. Every individual will have a different perspective on the same object (Kotler & Keller, 2008). Prior to choosing a syariah bank, one will question others about their perceptions of the bank. Every person has different perceptions; there are positive and negative perceptions. This perception will provide as information that will undoubtedly increase confidence and willingness to use a syariah bank.

There are several factors related to how perception affects consumer sentiment and behavior. According to the study, perceptions have a significant and positive impact on people's ability to become syariah banks (Azizah, 2023). Furthermore, perceptions also have a direct connection on the willingness of the Muslim community to use syariah banking services (Sabani, 2012; Chhapra & Bhutto, 2013; Imran & Bambang, 2017). Giving a more positive perspective to the Customer calon can help them achieve their goal of acquiring a syariah bank, which will increase their Customer base (Anggita & Yantje, 2015). According to Harahap, the growth of the number of syariah banks will be aided by the heightened perception of customer. Perception is also important in marketing strategy, especially in preparing the populace to use syariah banking services (Tiara, 2020). According to Yusuf and Jalilah (2016), perception is closely related to consumer behavior.

The differences in perceptions indicate that public opinion may not significantly affect the development of a decision if it is based on trust (Hanafi, 2022). Furthermore, public opinion does not have a significant positive impact on the decision to become a syariah bank (Nurus, 2021). Accordingly, perceptions also lack a significant positive impact on the use of Islamic banking services (Zuhirsyan & Nurlinda, 2018). This consistency across many studies indicates that there is a gap in literature and that further research is necessary to fully explore the concept of Perception in the context of Islamic banking.

H2: The impact of student perception on interest as a syariah bank

Perception focuses on how consumers assess and determine what they are comfortable with in a certain situation (Pressman, 2010). In recent years, customer perception has become a crucial area of study in the fields of banking and finance (Joseph & Simon, 2020). Perception is perhaps more important in the global marketing since consumers' actions negatively impact their performance when they silently request a product or service. Perception is a cognitive process that people use to analyze, manipulate, and synthesize information in order to develop understanding or a certain concept. According to Kotler and Keller (2008), people might develop different perspectives about the same object based on their own experiences and personal context. Before choosing to interact with a syariah bank, Customer calon frequently looks for other people's perspectives, which may differ. There are both positive and negative aspects. This broad understanding serves as a source of information that eventually inspires confidence and deterinterestion to use syariah banking services.

A few things about how perception affects motivation and adherence. According to one study, perceptions have a positive and significant impact on the desire to become a syariah bank (Azizah, 2023). Perception possesses a strong and significant influence on the Muslim community's willingness to invest in syariah banks (Sabani, 2012; Chhapra & Bhutto, 2013; Imran & Bambang, 2017). Customer perception can help them achieve their goal, which is to choose a bank that will increase the number of customernya (Anggita & Yantje, 2015). The number of customer will increase if the perception of customer continues to improve (Harahap, Tiara, 2020). One of the most important aspects of marketing strategy is to inform the public about the transfer to a syariah bank (Dea & Israk, 2021). Perception is also useful for forming interest (Yusuf & Jalilah, 2016).

Different findings indicate perception that individual decision is not always impacted by semata kepercayaan (Hanafi, 2022). According to the study, public perceptions do not have a significant positive impact on the desire to become a syariah bank (Nurus, 2021). Additionally, research by Zuhirsyan and Nurlinda (2018) indicates that perceptions do not indicate significant impacts on the services offered by Sharia banking. The inconsistencies between studies highlight gaps in the existing literature and open up opportunities for further research to explore how the perception of Islamic banking is formed and how the perception of it influences the development of decision-making., particularly in the context of the majority Muslim population in Indonesia.

H3: The impact of perception on decision as a syariah bank

The importance of syariah banks in the Indonesian financial system is growing, although the willingness of the general public to become syariah bank customers is still relatively low. Social pressure can affect a student's perception of the Islamic Bank, which in turn might affect their desire to become a customer. With a family, friends, job, and campus environment, they will be able to develop an understanding of the information or experience they have received. Interest or disinterest will emerge from this perception. Positive perceptions of the Islamic Bank can increase the desire of the student to become a customer. In addition, if a negative perception develops in a student, this will make the student's interest deteriorate.

H4: Understanding the impact of the environment on interest as a syariah bank.

The role of Sharia banking in the Indonesian financial system is becoming more significant, with significant potential to improve the market's performance, including among student.

However, the percentage of student who want to work for a syariah bank is rather low. The social environment plays a crucial role in shaping students' perceptions of Islamic banks., which in turn affects their willingness to cooperate with those organizations. Student is influenced by a variety of social groups, including family, friends, coworkers, and the academic community, all of which contribute to the development of perceptions based on mutual experience and information. This perception, whether positive or negative, eventually causes them to rethink their beliefs. Positive perception can increase a student's likelihood of becoming a customer, while negative perception can hinder them. The influence of the social environment and peer perspectives play a crucial role in decision making., according to previous research (Nurain, 2024). Conversely, other research indicates that a rasional motif may not significantly affect the use of syariah banking services once the Perception has been established (Irwana, 2021). More recently, environmental perception has been developed effectively to illustrate the reality of the aforementioned decision (Patimah, 2019).

H5: analyzing the environment in relation to the decision to become a syariah bank.

Interest dan Decision: Communication and cooperation. Interest and decision are components of consumer behavior. If the interest student is high, the decision that is being made will also be high; conversely, if the interest student is low, the decision that is being made will be low. A student's attitude toward syariah banking may influence their decision to become customer. Factors such as a lack of understanding, negative perception, and difficulty gaining access can be the main cause. Syariah banks must increase their efforts in education, promotions, and product and service development that are relevant to and in line with the needs of the masses in order to increase their confidence and desire to become customer.

There is research that examines the relationship between interest and decision and suggests that interest has an impact on decision (Putri et al., 2024). Interest has the ability to influence customer decision (Rinaldi & Widyatsari, 2022). Interest is a crucial factor that encourages people to express their opinions about any existing desires (Inayatulloh & Alrasyid, 2022). As the size of the interest increases, so does the desire of an individual to become a syariah banker. Role interest is very important for reaching a certain goal. Customer interest can teach how to act, behave, and think (Parastika & Amri, 2021). However, other research indicates that interest does not have a significant impact on the decision to become an members or customers (Nurlatifah & Masykur, 2017).

H6: The impact of interest on decision as a syariah bank

Conceptual Framework

Based on the theoretical framework, the hypotheses that have been established, and the following research framework, the dotted line description indicates a non-long-term relationship, whereas the solid line indicates a long-term relationship:

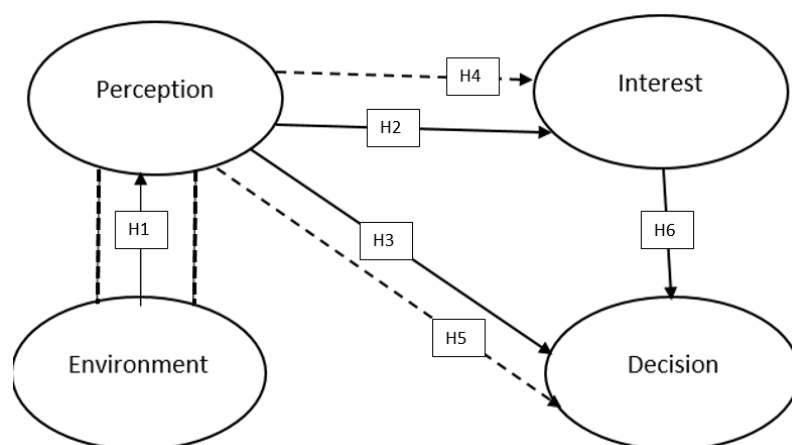


Figure 1. Research Model

METHODOLOGY

This study combines quantitative research with exploratory research, with the primary goal being to test hypotheses that have already been established and to investigate phenomena that have not yet been investigated (Sugiyono, 2018). The subject of the study includes all Indonesian student, whether they are doctors, professors, or sarjanas. The population size is 7.246.906 students, and the sample size is then calculated using a slovin rumus with a 5% margin of error. The sampling technique used is simple random sampling, which ensures that every individual in the population has an equal chance of being selected (Ferdinand, 2014). Distribution of questionnaires is used to gather data in a silent manner. Prior to data analysis, expert judgment and statistical tools based on Partial Least Squares (PLS) are used to assess the validity and reliability of the hypothesis, including linearity and evaluation of the outer model (measurement model). At the data analysis stage, the internal model (structural evaluation) is evaluated using R Square, F Square, and hypothesis testing using the long-term and short-term (mediated) path coefficients (Ghozali & Latan, 2015; Priyatno, 2018; Sugiyono, 2008).

RESULTS AND DISCUSSION

Results

Average Variance Extract (AVE)

Average Variance Extracted (AVE) is used to determine the validity of the latent variable in a particular research model. A model is said to have high diskriminan validity when the AVE value of each latent variable in the model is greater than the kuadrat correlation between the variables in question and the others. This indicates that the aforementioned variable has larger variances than its own indicator when compared to other variables. The AVE values for each variable analyzed in this study are shown in Table 5.

Table 5. Average Variance Extracted (AVE) Value

	Average Variance Extracted (AVE)
Decision	0.569
Environment	0.594
Interest	0.697
Perception	0.637

Source: Data Processed Using SmartPLS v.3.2.9, 2024.

The Average Variance Extracted (AVE) value for each variable is less than 0.5, indicating that the model satisfies the convergence validation criteria. This indicates that the indicators used in this study effectively present the latent variable that needs to be changed. Because of this, the variable in this study can be said to have good discriminant validity because it differs just a little bit from the others and does not significantly affect the measurements.

Internal Consistency Reliability

Internal consistency reliability assesses how well an indicator consistently reflects a construct. The two metrics that are typically used to quantify this reliability are Cronbach's alpha and composite reliability. Generally speaking, a composite reliability score that ranges from 0.6 to 0.7 can be determined, indicating the reliability threshold that is compatible with the model measurements. In this study, Cronbach's alpha and composite reliability are used to assess internal consistency in each construct. The Cronbach's alpha coefficient, which is calculated and shown in the following table, indicates the level of construct reliability that is being used.

Table 6. Cronbach's Alpha Value

	Cronbach's Alpha
Decision	0.911
Environment	0.900
Interest	0.935
Perception	0.918

Source: Data Processed Using SmartPLS v.3.2.9, 2024.

Based on the above table, it can be shown that every construct has a Cronbach's alpha of at least 0.06, and possibly even more than 0.07. The results show that every construction raises the internal consistency threshold. Because of this, it can be concluded that every construct used in this study is reliable and meets the internal consistency reliability standard.

The direct effects test is an analysis method used to test hypotheses on the long-term effects of exogenous variables on endogenous variables. This study's effect analysis focuses on assessing the influence of environmental factors on interest and decision, as well as the influence of interest on decision making. This uji aids in determining the strength and significance of the long-term relationship between these constructs in the proposed research model.

Table 8. Direct Effect Test Results

Hypothesis	Variables	Original Sample (O)	P Values
H1	Environment -> Perception	0.185	0.000
H2	Perception -> Interest	0.417	0.000
H3	Perception -> Decision	0.138	0.074
H6	Interest -> Decision	0.709	0.000

Source: Processed Data 2024

The first hypothesis of the environment → Perception is 0.185 (positive) with a P of 0.0000 (<0.05). As a result, it can be concluded that the environmental variable has a significant positive impact on the perception variable. Accordingly, as the environmental indicator rises, the impact on perception also increases, resulting in H1 being accepted.

The second hypothesis from the Perception → interest is 0.418 (positive) with a P of 0.0000 (<0.05). This indicates that the Perception variable has a significant positive impact on the

interest variable. In other words, when the indicator of Perception increases, the impact on interest increases as well, resulting in H2 being accepted.

The third hypothesis tests the long-term effects of perception on decision. Compared to the P-value of 0.074, which is larger than the threshold of 0.05, the original sample value is 0.138 (positive). As a result, it can be concluded that the perception variable does not have a statistically significant positive effect on the decision variable. This indicates that the increase in perception does not result in a significant increase in the development of decision, hence Hypothesis 3 is rejected.

Hypothesis 6 examines the long-term effects of Interest on Decision, with a sampel asli of 0,709 (positive) and a nilai-P of 0,000. This indicates that there is a strong and significant positive influence, meaning that a higher threshold will significantly increase the amount of decision, as demonstrated by the results of Hypothesis 6.

Further, influence testing is not done in a passive manner to analyze the mediating effect's potential. In particular, this study examines two mediating hypotheses: (1) the idea that the relationship between the environment and interest is mediated, and (2) the idea that the relationship between the environment and decision is mediated.

Table 9. Results of Indirect Effect Test

Hypothesis	Variables	Original Sample (O)	P Values
H4	Environment -> Perception -> Interest	0.078	0.003
H5	Environment -> Perception -> Decision	0.026	0.067

Source: Data Processed Using SmartPLS v.3.2.9 Software.

The fourth hypothesis challenges the idea that the environment has an impact on interest. With a nilai-P 0,003 and a nilai sampel asli of 0,078 (positive), the results are just below 0.05. This indicates that there is a positive correlation between the environment and interest, as demonstrated by the conclusion of Hypothesis 4.

The fifth hypothesis examines the idea that the environment has an impact on people's behavior. Asli nilai sampel is 0,026 (positive), while nilai-P is 0,067, which is more than 0.05. This indicates that even if there is a positive relationship, it is not significant or perceptual enough to explain the impact of the environment on interest. Because of this, Perception does not significantly measure the impact of the environment on interest, as indicated by Hypothesis 5.

R-Square Test

R-Kuadrat is an indicator used to determine the prediction accuracy of a model. This is achieved by calculating the correlation between the actual and predicted values of a dependent variable. Nilai R-Kuadrat calculates the proportion of variables in dependent construction that can be explained by independent construction related to it. Basically, R-Kuadrat provides information about a few good models that reduce variability in the resultant variable and show how non-uniform factors might affect univariate variables.

Table 10. R Square Values

	R Square	R Square Adjusted
Decision	0.883	0.881
Interest	0.745	0.742
Perception	0.757	0.755

Source: Data Processed Using SmartPLS v.3.2.9, 2024.

According to Table 1.12, the eksogen variable indicates a significant impact on the endogen variable. According to the R-Kuadrat in model Jalur I, the environment variable explains 88.3% of the decision variable, which is considered a high level of influence. This indicates that 88.3% of students' opinions can be related to environmental factors, whereas 11.7% are influenced by other variables that are not very clear or precise. These findings highlight the significant role of the environment in order to support the decision making in this study's scope.

Path model II = 0,745; the environmental variable used to explain interest is 74.5% (medium). This indicates that 74.5% of Interest can be influenced by the environment, whereas another variable can affect 25.5%.

Perception variables mediate environmental variables on interest and decision is 75.7% (kuat) in the model with jalur III = 0,757. This indicates that 75.7% of interest and decision can be affected by the environment that is mediated by perception, whereas another variable can affect it by 24.3%.

The model's jalur IV = 0,752 indicates that the environmental variable can explain 75% of the relationship between the variables, while the other variable can explain 25% of the relationship.

F-Square Test

Uji F-Square is a statistical measure used to assess the relative importance of the exogenous variable (predictor) in relation to the endogenous variable (outcome) in a structural relationship model. This study provides insight into a few significant independent variable contributions in relation to the dependent variable's R-squared value. F-Square 0.02 is interpreted as having a small or light effect, 0.15 as having a slow effect, and 0.35 as having a larger or more significant effect. This study helps determine the practical significance of each predictor variable in elucidating the results of the variables.

According to Table 4.33, the effect size calculated using the F-Square formula indicates the range of the differences between the constructs. Large efek, defined by an F-Square value greater than 0.35, is represented by three relationships: Interest terhadap Decision (1,100), Environment on Perception (0,090), and Environment to Interest (0,547). Conversely, the efek sedang ukuran—which ranges from 0.15 to 0.35—is determined by the relationship between Perception and Interest (0,166) and between Perception and Decision (0,034). Small effect size, ranging from 0.02% to 0.15, cannot be clearly identified in the data that is provided. However, the effect of Environment on Decision can be explained because its F-Square value is below 0.02, which indicates a very weak effect or, in practice, not significant. These results indicate that while certain variables provide significant damping in the model, other variables only provide little contributions to the variables in the dependent construct.

Table 11. F-Square Values

	Decision	Environment	Interest	Perception
Decision				
Environment	0.010		0.547	0.090
Interest	1.100			
Perception	0.034		0.166	

Source: Data Processed Using SmartPLS v.3.2.9, 2024.

Discussion

Hypothesis 1: the influence of the environment on the perception of a student as a sharia bank

The environment has a significant impact on the perception of the sharia bank among its members. The habits of family and friends in a student's environment may influence their perception of the Islamic bank. Social pressure and environmental stress can influence them to choose a bank. Social media can influence a student's perception of the Islamic Bank, either positively or negatively. Negative perceptions, a lack of education, habits, and a lack of understanding of religion can all contribute to negative perceptions of the Islamic Bank.

Positive sentiments about the Islamic bank that are prevalent among the student community encourage them to become members of the aforementioned bank. Based on information gathered from the general public, sharia banks are more closely aligned with the values of the surrounding community and are more favorable than conventional banks. As Muslims, they feel obligated to choose a sharia bank because of the perceptions they have of the mentioned bank.

All of this research is related to earlier research. There are environmental factors that affect the choice of Islamic banking services, with the effects of these factors being seen in the Environmental factors (Mahmud, 2019). The social environment has a silent impact on perception (Amalia & Masruchin, 2023). The role of the family is very important in establishing a sharia bank. (Rahmawari & Nisa, 2024). Our perceptions are derived by the surrounding environment (Lubis & Rokan, 2021).

The environment, whether physical or social, has a significant impact on an individual's perception. Environment is not just an external factor; it also plays an active role in influencing how people perceive and react to a given situation. All of this is supported by research (Leuwol et al., 2023) that indicates that physical environment quality, such as a green-free space, a healthy lifestyle, and a high level of noise, positively influences an individual's psychological well-being. This indicates that an individual's perception of a supportive environment will result in a more positive psychological state.

In addition, research (Soepriyanto et al, 2022) indicates that physical attributes of a business location, such as buildings and aesthetics, have a significant impact on customer satisfaction and perceptions. In the context of tourism (Zidan, 2020), it is also mentioned that the perceptions of the crowd that the user experiences are influenced by the environment and other user behavior. All of this indicates that perception is not independent but rather is shaped by contextual environmental factors. Furthermore, in a study on consumer behavior, Krisnanda and Nurcaya (2019) demonstrated that consumers' perceptions of environmental issues have a silent impact on their perceptions of environmentally friendly products, which in turn affects their purchasing decisions. Conversely, in the study of architecture and thermal comfort, Prameswari and Iyati (2024) state that the design of natural ventilation influences people's perceptions of temperature comfort and humidity in vertical residences. All of this consistently

indicates that an individual's perception is influenced by the environmental conditions that surround them.

According to it, it can be said that the environment has a crucial role in influencing people's perceptions of various aspects of their lives, ranging from psychological to consumer behavior to spatial issues. Because of this, when developing a public space, marketing strategy, and policy, environmental factors must be considered as variables that can significantly impact public perception and opinion.

The influence of the environment on students' perception of becoming sharia bank customers is a very important and complex aspect, ranging from social factors to the religious beliefs that surround them. Social networks, such as families, friends, and communities, have a crucial role in influencing the attitudes of the general public about the Islamic bank. When students are surrounded by individuals who have positive attitudes about Islamic banking, they gradually adopt similar perspectives. This can happen through daily interactions, discussions, and other positive experiences that boost their self-esteem.

In addition, social interaction in larger groups can influence the opinions of students. In this context, if a student notices that many others around them, such as a peer or group member, are using sharia banking services, they will feel obligated to participate in the aforementioned trail. On the other hand, if their environment makes them skeptical or untrusting of the Islamic bank, this can make them less likely to be satisfied with the services.

Information derived from the environment also plays a crucial part in the development of student perception. In this digital age, access to information through social media and internet platforms can help educate the general public about products and Islamic banking services. When students are exposed to positive and educational information, it can increase their understanding of the benefits and nuances of Islamic banking and help them develop positive attitudes.

The values that are embodied in the educational environment also influence the perception of the student. In Islamic educational institutions, students frequently receive instruction that emphasizes the importance of Islamic economic principles, such as fairness and integrity in financial transactions. This type of education not only imparts theoretical knowledge but also develops students' understanding and behavior toward the Islamic banking system. This highlights the importance of choosing banking services that align with their religious beliefs.

Furthermore, any educational and promotional initiatives by Sharia banking that are directed towards students might further enhance positive perceptions. If a bank that practices sharia actively participates in educational activities, such as seminars, workshops, or campaigns in the community, the students will be more eager to improve their services.

According to it, it can be said that the environment has a significant impact on the perception of students in choosing to become a sharia bank. Social networks, available information, educational materials, and educational programs from Sharia banking all help to develop the skills and values of students. Understanding these factors is essential for Sharia banking to implement more effective marketing and education strategies, which will increase the level of proficiency of Islamic banking services.

Hypothesis 2: the impact of perception on the willingness of students to become a sharia bank
Perception focuses on how consumers evaluate the information presented in a study (Pressman, 2010). In recent years, customer perception has emerged as a crucial research topic in studies on banks and money (Joseph & Simon, 2016). In marketing, it is important to

remember that consumers' actions when they buy a product will affect their purchasing decisions. Perception itself is the process by which we analyze, evaluate, and comprehend information in order to create a picture. People will have different perspectives on the same object (Kotler & Keller, 2008). Before selecting a sharia bank, one will discuss with others their perceptions of the bank. Every individual has different perceptions, including both positive and negative perceptions. This perception will provide as information that will undoubtedly increase confidence and willingness to use a sharia bank.

Positive perceptions of the Islamic Bank can increase the desire of the student to become a customer. On the other hand, if a negative perception appears in a student, this will make them less willing to learn. Sharia banks must engage in comprehensive education and promotion to foster positive perceptions and trust among the student community. Furthermore, as a provider of goods and services, banks must be innovative and in line with the needs and desires of the students. By improving service quality and creating a positive perception, Bank Syariah can increase the desire of the student to become a customer.

When prices are set in accordance with Islamic law, students are more likely to use sharia banking products. The products offered by Sharia banking have quality that can be compared. The features of sharia banking products are attractive and useful. The services offered by Sharia banking facilitate financial transactions. Because of the comfort they experience when using their services, this makes students more cautious about becoming a sharia bank. The quality of the products and services offered by sharia banks will foster a positive perception of them and make them more tolerant of them.

A few studies have shown the impact of perception on interest and decision making. According to one study, perceptions have a significant and positive impact on people's desire to become citizens of a sharia bank (Azizah, 2023). This supports the idea that Perception maintains the key's relative willingness to deposit money into a sharia bank (Sabani, 2012). Further, the quality of facilities provided by Sharia banking has been significantly improved with regard to the perceptions and attitudes of the aforementioned organizations (Chhapra & Bhutto, 2013). As customer's understanding of sharia banking services increases, so does their ability to become customers themselves (Imran & Bambang, 2017). Enhancing customer perception will help achieve the goal of attracting more customers (Anggita & Yantje, 2015). This increase in perception will help increase the number of customers (Harahap, 2020). Because of this, Perception plays a crucial role in marketing strategies to ensure that the public migrates to sharia banks (Dea & Israk, 2021). Interest is also impacted by the perception factor (Yusuf & Jalilah, 2016).

Student's attitude toward sharia banks has a significant impact on their willingness to use sharia financial services. This view stems from the observations made by each individual about anything, which are influenced by their knowledge, experience, and information. If a student has a positive attitude toward the principles, services, and reputation of the bank, then their ability to use the money from that bank will be more enhanced. The results of this study, which was conducted by Rahmawati and Nisa in 2024, indicate that the students' views that are influenced by their social circle and family greatly reduce their desire to adopt a sharia financial system. Students who support Sharia banking as professional, transparent, and based on Islamic principles consistently have a greater desire to become customers. On the contrary, if the view is negative or not very informative, it will also be difficult to use the services of the Islamic bank, even if the student has knowledge of the Islamic economics field.

This is also supported by the Theory of Planned Behavior, which states that a person's belief or perception of a certain object will cause them to become an attitude, and that attitude will encourage them to act (Ajzen, 1991). Because of this, the perception of a student regarding a sharia bank is an extremely important factor that affects their confidence and ability to use

sharia banking services. Due to this, it is very important for sharia financial organizations to create a positive culture in the student community through education, high-quality services, and emotional support based on Islamic principles that are applicable to all generations.

The impact of the environment on the perception of students as a sharia bank is very significant and complex. Social networks, such as families, friends, and communities, support the crucial process of developing students. When students are surrounded by people who have positive opinions about Sharia banking, they gradually adopt the same viewpoint through daily interactions and positive experiences. Their social surroundings also influence their decisions; if many people in their neighborhood use sharia banking services, students will be more inclined to participate in the mentioned trail. In addition, information gathered from the environment, whether through social media or conversation, can help students understand the values and sharia banking practices. The teachings of Islam also contribute to the development of positive attitudes toward sharia banking. The educational and promotional programs run by the local Islamic bank can help to strengthen this perception. In light of this, the environment plays a crucial role in encouraging students and scholars to choose Sharia banking as their financial service .

Hypothesis 3: the impact of perception on decision as a sharia bank

In recent years, customer perception has emerged as a crucial field of study in banking and finance research (Joseph & Simon, 2006). It is important to learn about perception in consumer behavior. Perception is a process that helps us choose, manipulate, and analyze information to create a picture. People will have different perspectives on the same object (Kotler & Keller, 2008). Prior to choosing a sharia bank, one will ask others about their perceptions of the bank. Every individual has different perceptions, including both positive and negative perceptions. This perception will serve as information that will undoubtedly strengthen the resolve to use a sharia bank. Positive perceptions of Sharia banking can increase students' willingness to become customers. On the other hand, if a negative perception appears in a student, it will result in a poor performance.

This study shows that even though there are positive perceptions, the development of decisions is still somewhat subjective. This indicates that although an individual may express a desire based on their own perceptions, this desire is not yet fully expressed in a specific decision to use sharia banking services. Interest alone, maybe not; before deciding to use a sharia bank, individuals carefully consider a variety of factors. This is also supported by research on public opinion, which indicates that the perception in question does not significantly affect opinion or decision. According to Hanafi and Ilham (2022), public opinion does not influence the development of decision through trust. In light of this, Nurus (2021) notes that the public does not have a significant positive impact on the decision to become a sharia bank. However, Zuhirsyan and Nurlinda (2018) assert that attitude has a somewhat positive and significant impact on the choices made by sharia banks. This inconsistency highlights the importance of literature and highlights the need for more thorough research on public perceptions and their effects that are evidently related to the sharia banking industry in Indonesia.

The low decision caused by perception usually occurs as a result of an individual's inability to adjust to a certain situation and its obvious reality. Perception is affected by a variety of factors, including cognitive bias, information overload, personal experience, emotion, and social sensitivity. Cognitive biases, such as confirmation bias, can cause people to only look for information that supports their initial hypothesis and ignore other, possibly more relevant facts (Baron & Branscombe, 2012). In addition, inaccurate or incomplete information might cause people to have high expectations, which negatively affects the quality of their decision

writing (Robbins & Judge, 2017). Past experience also plays an important role in shaping Perception, so that even though the context is different, a person persistently recognizes the elements that are present in the failure. In addition, emotional factors such as fear, anger, or a general lack of self-confidence might affect an individual's objectivity when analyzing a situation (Goleman, 1995). Social pressures and organizational culture also play a role, where individuals consistently formulate opinions based on their social environment, rather than based on objective and unbiased considerations. Because of this, if someone's perception of a situation is not accurate, the resulting decision is either ineffective or of low quality.

MisPerception may result in a bad decision due to a variety of psychological and social factors. One of the most important factors is cognitive bias, specifically confirmation bias, which is the tendency of individuals to only look for information that confirms their initial findings and to ignore material that contradicts them. This is supported by a study by (Crilly, 2020) that indicates that investigators frequently select data according to their initial preferences, which later results in a decision-making error in the design process (Crilly, 2020). In addition to this, limited information also makes a significant contribution. According to Kivetz and Simonson, individuals tend to provide more detailed information, even if other characteristics that are less informative may be more important in the process of developing a decision (Kivetz & Simonson, 2000). Personal experience also influences perception through what is known as the somatic hypothesis, in which emotional stress leads to physical changes that cause behavior and decisions in later life, usually in a non-sad manner (Damasio, 1994). Emotions, like fear or euphoria, also play a crucial role. According to the affect heuristic, people evaluate risks and benefits based on their feelings at the moment, which may lead to less objective judgments (Slovic et al., 2002).

Ultimately, social environments or group dynamics can help individuals create opinions that align with group goals, even if those opinions are based on subjective or objective data. This phenomenon is evident in the process of developing a group's decision, which frequently fails due to the lack of unique information from each participant (Stasser & Titus, 1985). Based on this, it may be concluded that a less accurate perception can influence an individual's non-rational and perhaps harmful decisions in terms of their effectiveness.

In the context of research on the belief of students to become a sharia bank, it is possible that perceptions do not always have an impact on the belief in question. This can happen when external factors, such as economic conditions, product preferences, or personal preferences, have a greater influence on students' decisions than their understanding of Sharia banking. For example, a student may be able to recognize the value and values of a sharia bank, but practical factors such as interest rates, ease of access to services, or the availability of products that are more relevant to their needs can result in a more significant consideration.

If a student believes that a sharia bank does not provide them with products that meet their financial needs, or if the process of creating an account is slow and inefficient, then even though they have a positive perception, they will not be able to make it. In addition, even though they have a solid understanding of its principles, pressure from the surrounding environment, such as a peer or group of people who have more conventional banks, can nevertheless show interest in sharia banks. According to, even though perception can provide insight, a student's decision to become a customer is frequently impacted by pragmatic and situational factors that are more severe, indicating that perception does not always serve as a determining factor in the process of developing their decision.

Hypothesis 4: the idea that the environment has an impact on interest to become a sharia bank.

The importance of sharia banks in the Indonesian financial system is growing, although the willingness of the general public to become sharia bank customers is still relatively low. Social pressure can affect a student's perception of the Islamic Bank, which in turn might affect their desire to become a customer. With a family, friends, work, and campus environment, they will be able to develop an understanding of the information or experience they have received. Interest or disinterest will emerge from this perception. Positive perceptions of the Islamic Bank can increase the desire of the student to become a customer. On the other hand, if a negative perception develops in a student, this will make the student less willing.

Reports on the development of Islamic finance in Indonesia indicate that social media marketing is crucial to increasing public awareness of Islamic financial services and products. This study concludes that social factors have a significant positive impact on Muslim consumers' preferences for Islamic financial products. One of the main problems with Islamic finance at the moment is that the general public does not consider economics and Islamic finance to be the most important factors. This is evident from the Islamic economic literacy index, which, according to a Bank Indonesia survey, only increased by 28.01% in 2023. This indicates a 23.3% increase in progress compared to 2022 (Financial Services Authority, 2023).

This is consistent with previous research that shows that external factors, particularly the social environment, might have an impact on the level of interest in Islamic banking products. When a person is criticized by those who do not use this product, it encourages them to stop using it (Alfarets, 2023). There is evidence that suggests the social environment has a significant impact on the desire to invest in sharia banks (Khairunisa and Cahyono, 2020). According to certain studies, the environment is the most significant factor influencing the interest rate's yield (Piani, 2022). In the context of Islamic educational institutions, there are actually more people who own conventional banks than Islamic banking services. This is frequently caused by the surrounding environment (Rahmawati et al., 2017). On the other hand, a few studies report different findings. For example, Fajar and Pandu (2019) state that the environment does not significantly affect the willingness to invest in sharia banks. Also, research by Dewi (2022) indicates that internal factors like family or community do not have a significant impact on encouraging the public to become a customer or saver in a sharia bank. Everything that is contradictory here emphasizes the complexity of environmental and und effects.

The results are consistent with previous research that confirmed that external factors, particularly the social environment, might affect people's confidence in Islamic banking products. Interest tends to remain low when the people closest to them do not use this product (Alfarets, 2023). Social media has significantly impacted the desire to invest in Sharia banking (Khairunisa and Cahyono, 2020), and several studies indicate that the most important environmental factor is the ability to explain the level of interest's return (Piani, 2022). Due to the influence of their environment, many people in the Islamic educational community still prefer conventional banking services over Sharia banking (Rahmawati et al., 2017). However, a few studies provide contradictory results. According to Mujaddid and Pandu (2019), the environment does not significantly affect the motivation of employees at sharia banks. Furthermore, according to Dewi (2022), internal factors like family and society do not always inspire people to become customers or savers in Sharia banking. These differences highlight the complexity of social and environmental impacts and indicate the need for more thorough research in this area.

Using sharia banking services, the student's perception has been developed to illustrate the impact of the environment on interest. For example, the influence of the environment—whether social, familial, or educational—does not completely diminish the desire of the students to use a sharia bank, which ultimately results in a decrease in their perception of the

sharia bank. This principle then serves as the primary motivator or encouragement for students to become active users of sharia banking services.

The social environment is a crucial component in determining how well students understand and behave in relation to sharia banks. When a student is surrounded by people who follow Islam or frequently interact with them and have experience using a sharia bank, they typically develop more positive views. This is also supported by research by Saputra (2022), which indicates that social environments have significant effects on people's willingness to invest in Sharia banking, with positive perceptions as the first step. The information, discussions, and facts that come from people around students might negatively impact their relationship with sharia banks, making them trustworthy, transparent, and in line with Islamic principles. According to Saputra, if the trend is positive, there will be a greater desire to use Islamic banking products, such as deposits, financing, and savings.

This is also explained by Prasetyo and Siwi (2022), who examine how knowledge and social relationships affect a student's desire to deposit money into a sharia bank. According to this study, the community that teaches Islamic knowledge and values has influenced the positive attitudes of the general public toward Islamic products and banking services since the beginning. This view later became a crucial factor in the decision of the student to be patient and use the sharia banking services. These findings confirm that Perception plays a role as a link between external factors, such as the environment and student's interests.

From a theoretical standpoint, this relationship is also supported by the Planned Behavior theory (Ajzen, 1991), which explains that an individual's belief or perception of a certain object will affect their attitudes and behavioral intentions. Student perception of sharia banking values in this regard creates a positive impression that subsequently increases the desire to transact or become a customer. Because of this, the environment will only be effective in boosting confidence if the perception that is present in the student's self is positive. According to it, it can be said that a student's perception is a crucial factor in influencing their attitudes toward sharia banking. Islamic financial institutions and universities must strengthen the positive perception of the students through education, value-based promotion, and the creation of an environment that enhances understanding of Islamic financial principles. This is a key tactic for increasing the penetration of the Islamic banking market among the younger generation, especially the students.

Perception serves as a crucial mediator in relating the impact of the environment on the desire of the student to become a sharia bank. Social networks that support families, friends, and communities provide information and insights that help students develop their knowledge about Sharia banking. When a student is around someone who has a positive outlook, they are more willing to develop a similar perspective. For example, if they have positive experiences with the banking system and its benefits, this might lead to a positive perception that will increase their desire to become a customer.

Conversely, if the social environment fosters skepticism or a lack of trust in Sharia banking, negative perceptions may arise, which in turn reduces the desire of the student to be tolerant. In this context, the student's perception is regarded as a filter that interprets environmental effects. In light of this, Sharia banking must understand that fostering a positive environment and providing clear information and educational opportunities will help to foster positive perceptions among students. This is crucial in order to increase their desire to become customers and, thus, create a stronger bond between their social environment and their determination to choose a sharia bank as their financial institution.

Hypothesis 5: the idea that the environment has an impact on the decision to become a sharia bank.

The role of Sharia banking in the Indonesian financial system is becoming increasingly important, with the potential to support more mature customers, such as students. However, the level of maturity required of students to become a sharia bank is relatively low. One contributing factor is the social environment, which can influence the perception of a student toward sharia banking and, in turn, affect their decision-making. The environment which includes family, peers, workplace and a selective academic environment is based on individual experiences and information. This perception then serves as a guide for creating or not creating a decision. Positive perceptions of sharia banks can encourage students to become customers, while negative perceptions can counteract the aforementioned decision. This study's findings are consistent with earlier research that showed that a rational motive does not significantly affect people's decision to use a sharia bank when it is moderated by perception (Irwana, 2021). Further, perceptions that are influenced by environmental factors have been shown to be useful in explaining the process of developing a decision (Patimah, 2019).

Perception is frequently cited as a mediator in addressing the influence of the environment on an individual's decision. However, in a few contexts, Perception does not always maintain an effective role in the mentioned relationship. One reason is that environmental influences might be felt without needing to be addressed by perception. According to research by Suryaningrum and Amboningtyas (2019), non-physical work environments and compensation have a lasting impact on employees' work habits without being influenced by organizational perceptions. Other variables, such as trustworthiness, are sometimes more dominant as mediators than perceptions. Trust mediates the relationship between perceived value and the decision to purchase green products, which indicates that perception is not the primary mediator in this context (Pemayun, 2015). The relationship between the environment, perception, and decision is also not always clear-cut or explicit. According to a study by Ningrum et al. (2020), knowledge and awareness about the product in question influences buyer behavior, but it does not fully capture perception as a mediator between the environment and the consumer.

In addition, perceptions are very subjective and can vary among individuals depending on their experiences, beliefs, and values, therefore they are not always consistent in assessing the influence of the environment on a person's behavior. Because of this, even while perception can be important in many situations, its use as a mediator cannot be generalized to all situations.

In the context of the study on the desire of the student to become a sharia bank, it is possible that perceptions are not always able to mitigate environmental effects. This can happen when a student has a view that has already been formed, which hinders their ability to be honest even when their social environment provides them with useful information. For example, a student may have had a negative experience with a sharia bank in the past or been negatively impacted by widespread stigma, so their perception is still negative even if they have support from friends or family to support sharia banking.

If this perception is correct, students might not be able to receive new information or positive feedback from their surroundings. In this regard, even though the social environment provides a strong bond, the motivation to become a sharia bank is not particularly strong because the perception that has been formed hinders the cognitive process that must be able to strengthen their faith. In addition, if the student believes that the rules of the Islamic bank do not align with their needs or lifestyle, then this perception will discourage them from doing business with the Islamic bank, which is a result of positive effects that come from the environment. Because of this, it is important for sharia banks to not only highlight changes in perception through environmental effects, but also to resolve and mitigate negative trends through more

strategic and focused approaches to education and long-term research that can improve students' understanding in a meaningful way.

Hypothesis 6: the impact of interest on decisions as a sharia bank

Interest and Decision: Communication and cooperation. Interest and decision are components of consumer behavior. If the student's interest is high, the decision that is being made will also be high; conversely, if the student's interest is low, the decision that is being made will be low. A student's attitude toward sharia banking may influence their decision to become a customer. Factors such as a lack of understanding, negative perception, and gaining difficulty access can be the main cause. Sharia banks must increase their efforts in education, promotions, and product and service development that are relevant to and in line with the needs of the masses in order to increase their confidence and desire to become customers.

The results of this study are consistent with previous research that indicates that interest has an impact in decision making (Putri, et al., 2024). Additionally, interest affects customer decisions (Rinaldi & Widyatsari, 2022). Interest is seen as a crucial factor that encourages people to make decisions in order to satisfy their desires (Inayatulloh & Alrasyid, 2022). As a person's interest grows, so does their ability to become a sharia bank, and vice versa. In order to reach a decision, interest plays a quite important role. Customer interests can influence their behavior, attitudes, and thinking (Parastika & Amri, 2021). However, there are studies that show other results, namely that interest does not have a significant impact regarding the desire to become a member or customer (Nurlatifah & Masykur, 2017).

Interest has a significant impact on individual choices when using sharia banking services. Interest can be understood as a psychological motivator for an individual to behave in a way that is based on their preferences, desires, or feelings for a particular object. In this context, the more a person's interest in Islamic banking services grows, the more likely it is that they will have the desire to use Islamic banking products or services.

This is in line with research conducted by Kosnia and Canggi (2024), which indicates that the variables of interest, which are influenced by views, religiosity, and knowledge, are crucial in determining whether or not students will use Islamic banking services. This study shows that these factors collectively contribute to the process of decision development by 97.9 percent. Interest is identified as one of the key factors that affects the willingness of the student to become a sharia bank.

Other research by (Bahraini, 2024) also supports the previous findings, which indicate that customer interest has a significant impact on the purchase of Easy Wadiah products at Bank Syariah Indonesia. Fixed interest is a crucial factor that encourages customers to utilize sharia banking products, even though the view does not indicate a significant impact in the study (Bahraini, 2024). Further research by (Juleha et al., 2024) at IAIN Curup indicates that the general public has more impact than the knowledge in determining the inclination to become a sharia bank. According to regression analysis, interest has a coefficient of determination of about 0.400, whereas knowledge is just 0.181. This indicates that an individual's decision is more affected by emotional factors such as interest than by cognitive factors (Juleha et al., 2024).

Theoretically, this is related to the Theory of Planned Behavior, which was explained by Ajzen (1991) and states that interest, or intensity, serves as a long-term predictor of action or individual decision. When someone has a strong belief in a particular activity, that belief may be expressed in a clear and concise manner. Because of this, it may be said that interest plays an important role in influencing the general public's and student's willingness to use Islamic banking services. Financial institutions must create an interest through educational initiatives,

service quality improvement, image development, and positive perceptions that raise the emotional and racial potential of the population in order to increase the likelihood that the general public and students will choose a sharia bank.

The desire of the student to become a sharia bank has a significant impact on their decision to use the aforementioned financial services. As interest increases, it is usually accompanied by a greater desire to investigate and understand the products offered by Sharia banking. This might arise from a variety of sources, such as positive information gleaned from social networks, sound private advice, or religious teachings that encourage scholars to choose Sharia banking as more in line with Islamic principles.

Students with high standing would undoubtedly conduct more thorough research on Islamic banking products and services, comparing the benefits offered by conventional banks and analyzing how the latter might meet their financial needs. In addition, strong motivation might encourage students to participate in educational programs offered by Sharia banking, which in turn can strengthen their commitment to becoming customers. In addition, if the interest is low, the ability of the student to use specific language while creating an account or using sharia banking services will be limited. Because of this, it is crucial for Sharia banking to understand that fostering a sense of belonging among students does not only mean providing accurate information; it also involves creating positive and pertinent experiences that might encourage them to change their mindset to become customers. Therefore, interest serves as a key component in facilitating student's decision to choose a sharia bank as their source of money.

Research Limitations

In the current digital era, technology is a crucial factor in developing ideas related to financial services. This study has not yet examined how digitalization in Sharia banking affects public perception and confidence. More generally, the researchers did not compare the operations of conventional and sharia banks in detail, therefore they were unable to provide a comprehensive picture of consumer preferences in the two banking systems. Because of this, more in-depth research can be done to compare banks in a straightforward manner and provide information about their conventional and sharia banking practices. The weakness of this study is the variable's use, even though it has already taken into account the social environment and perception factors. Additionally, this study does not fully account for all other variables that may affect confidence and adherence. Because of this, it is hoped that further research will be able to identify factors such as trustworthiness, ease of use of digital services, or advertising impact. Additionally, this study was only conducted at one location, Islamic University, which addresses generalization of findings. The method used to create the simple random sample may not fully capture the student's experience. Further, data is obtained by questionnaire, which has the potential to reduce bias in responses. Finally, this study does not fully compare the performance of conventional and sharia banks, which reduces consumer understanding of their preferences. In addition, the technique used to create the simple random sample may not be able to evaluate the work of each student, which could potentially affect the validity of the test. Data collection using questionnaires can also influence respondents' biases, since they may provide answers that are deemed to be instead of answers that are actually.

Novelty/Contribution

This study examines the relationship between intentions and actual decisions and identifies that perceptions that are not entirely clear undermine decisions, which is a topic that is

frequently discussed in the literature. This study's findings are based on the use of perception as a mediating variable in the decision to choose a sharia bank, a topic that has not yet been thoroughly examined in previous literature. This study identifies that although perception can influence people, it does not always have a direct impact on people's decision to use Islamic banking services. This creates an opportunity for further in-depth research that can examine the complex relationship between environmental, perceptual, and decision factors. Furthermore, this study also provides strategic guidance for Sharia banking to understand customer behavior and develop more effective marketing strategies, thereby increasing their participation in the Islamic banking system.

CONCLUSION AND SUGGESTIONS

Conclusion

The findings of this study indicate a few findings. First, the environment has a significant impact on perception. The social and familial environment greatly influences how a student manages a sharia bank. Information from the environment, social media, and personal experiences all play a significant role in forming perceptions, whether positive or negative. Second, Perception significantly reduces interest. Positive perceptions of sharia banking, which stem from understanding, good judgment, and adherence to Islamic teachings, steadily increase the desire of the student to become a customer. Negative perceptions can also undermine the aforementioned interest. Third, Perception does not always have a direct impact on decisions. Even while Perception-derived interest can help with decision making, Perception itself does not always directly affect decisions when using sharia banks. There are more factors and evaluations that are more thorough and frequently included when creating a final report. Fourth, Perception plays a role as a way to illustrate how the environment affects interest. Environment hinders the ability of students to use sharia banking, however this is usually due to Perception. Environment creates perception, and perception in turn affects interest. Perception does not always mediate between the environment and the situation. The influence of the environment on decisions can occur in a few situations without causing any problems. Other factors, such as trust or the influence of social norms, can have a greater impact on forming opinions. As a result, interest has a significant impact on decisions. High interest in sharia banking significantly increases the opportunity for students to become customers. Interest serves as an excellent psychological tool for calming or calming agitation.

Suggestion

Several recommendations can be made based on research on the effectiveness of sharia banks in the student community. Researchers are asked to investigate other factors that affect decisions, such as trust and digitalization of services, and compare the performance of conventional and sharia banks. Sharia banking practices must develop innovative products that meet the needs of the general public and implement educational programs to increase public understanding. Development of sharia banks, financial literacy, and partnerships with educational institutions are all necessary for the development of policy. A thorough evaluation of the sharia bank's performance is also essential to ensure the effectiveness of the implemented measures. It is hoped that these measures will increase the level of student interest in sharia banks.

AUTHOR CONTRIBUTION STATEMENT

This research contributes to two primary areas, namely theoretical and practical aspects. Theoretically, this study aims to improve consumer knowledge in the areas of purchase and consumption. By using perception as a mediating variable, this study provides more insight into the psychological process that influences consumer behavior in the context of Islamic banking. This perspective helps to clarify how the perception is formed and how it eventually affects the decision, especially in the student community as a segment of the market that is growing for Islamic financial services.

Practically speaking, the results of this study can be used to help sharia banks develop more sophisticated marketing strategies. Comprehending how social and psychological factors influence student interests and decisions can help the Islamic bank implement effective educational, promotional, and communication programs to increase the number of customers using its services.

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