

STUDENT'S PERCEPTIONS ABOUT ISLAMIC BANKING: Survey on Mataram State Islamic University

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ABSTRACT: This study aims to: 1) Find out partially the influence of Islamic banking characteristic variables, Islamic banking products, and Islamic banking services on the perception of students in Islamic Business and Economics, Mataram State Islamic University regarding Islamic banking. 2) Find out simultaneously the influence of Islamic banking characteristic variable, Islamic banking products, and Islamic banking services on the perception of students in the Faculty of Islamic Economics and Business at Mataram State Islamic University. This study was a quantitative study that used the Multiple Linear Regression analysis methods, processed using SPSS. Moreover, the questionnaire was tested by using the Validity and Reliability test. The study results showed that: 1) The characteristics of Islamic banking have a positive and significant influence on the college student's perception of Islamic banking. 2) The Islamic banking products positively and not significantly influence the college student's perception of Islamic banking. 3) The Islamic banking services have a positive and significant influence on the college student's perception regarding Islamic banking.

KEYWORDS: Perception, Islamic Banking.

I. INTRODUCTION

1. Background

The development of financial institutions is growing rapidly, evidenced by the establishment of many financial institutions on a micro and macro scale. The emergence of these financial institutions stems from the growing economic activity of the community. It requires institutions to manage the money they have to facilitate economic activity. Islamic banks with different characteristics, products, and services from conventional banks. The basic difference between conventional and Islamic banks is that the products offered in the Islamic Banking System do not contain *riba* or interest. One of the popular systems implemented in Islamic banks is a profit-sharing system. There are still many challenges faced in developing Islamic banks, such as the lack of knowledge about Islamic banking, especially due to the dominance of conventional banking. In its implementation, the Islamic banking system often encounters several obstacles, including the lack of optimal human resources owned by Islamic banking.

Students as a part of society are known as intellectuals. Still, due to limited ability, the choice of Islamic Bank as a means of the transaction will be different from the community in general. However, students have their views and perceptions of the existence of Islamic Banks in terms of characteristics, products, and services. This difference is certainly influenced by the environment, where the academic environment inside the college and business environment outside the college is different in all respects. This reason is what makes perceptions formed by themselves.

Mataram State Islamic University, especially the Faculty of Islamic Economics and Business, is one of the faculties with 3 study programs, namely the Islamic Economics study program, Islamic banking economics, and sharia tourism study program. All of these programs are very familiar with Islamic Banking issues because Islamic banking problems become one of the subjects studied by the students. It will shape students' perceptions because they are very familiar with Islamic banking.

Perception is the process used by individuals to select, organize and interpret information input to create a meaningful picture of the world (Kotler, 2004). Perceptions, interpretations, and meanings derived from stimuli result from processing information. Different people often have views obtained from the same stimulus because their expectations and respective backgrounds influence these stimuli' perceptions. A person's perception can arise from the experiences he has received, both by himself and from the impressions of others. The

accumulation of perceptions will be able to form an opinion, assumptions, or conclusions about something that has been experienced.

Knowledge of Islamic banking is given to students in courses or knowledge obtained from books or friends. The course contains a discussion about the definition of Islamic banking, the principles of Islamic banking, the difference between conventional banks and Islamic banks, Islamic bank products. Information obtained from courses or knowledge obtained from books or friends can then be used as knowledge or understanding of Islamic banking. In addition, knowledge about Islamic banking can also be obtained through communication with friends, parents, the public, books on Islamic banking, and other media to lead to knowledge or understanding of Islamic banking.

2. Formulation of the problem

Based on the above background, the formulation of the problem in this study is:

1. Do the characteristic variables of Islamic banking, Islamic banking products, and banking services partially influence student perceptions?
2. Do characteristics variables, Islamic banking products, and services simultaneously influence student perceptions?

3. Research purposes

The objectives of this research are:

1. To partially determine the effect of the characteristics of Islamic banking, Islamic banking products, and Islamic banking services on the perceptions of students in the Faculty of Islamic Economics and Business, Mataram State Islamic University.
2. To partially determine the effect of the characteristics of Islamic banking, Islamic banking products, and Islamic banking services on the perceptions of students of the Islamic Economics and Business Faculty, Mataram State Islamic University.

II. LITERATURE REVIEW

Islamic bank is generally defined as a bank that operates following sharia principles. The emergence of Islamic banks in Indonesia is due to the demands of the Muslim community, and their anxiety with bank interest. So in 1992, Bank Muamalat Indonesia was established as the forerunner of the existence of Islamic Banks in Indonesia.

1. Perception

Perception is the process used by individuals to select, organize and interpret information input to create a meaningful picture of the world (Kotler, 2004). Perceptions, interpretations, and meanings derived from stimuli result from processing information. Different people often have views obtained from the same stimulus because their expectations and respective backgrounds influence these stimuli' perceptions. A person's perception can arise from the experiences he has obtained, both by himself and from the impressions of others. The accumulation of perceptions will be able to form an opinion, assumptions, or conclusions about something that has been experienced.

According to Chaplin (2001), depth perception is made possible through the use of physiological cues such as accommodation, convergence, and meshwork disparity of the eye and is also caused by cues that are learned from a linear and aerial perspective, interposition or centering, the relative size of objects in the eye alignment, shading and texture/layout height.

2. Characteristics

The Directorate of Islamic Banking of Bank Indonesia describes six main characteristics: the principles of the Islamic Banking System in Indonesia, which are the basis for consideration for prospective customers, and the basis for trust for loyal customers. These six characteristics are published and circulated in the form of a booklet, "Bank Syariah Untuk Kita Semua." These characteristics are:

1. Universal considers that Islamic Bank applies to everyone regardless of differences in financial ability or differences in religion.
2. Fair, giving something only to the rightful and treating things according to their position and prohibiting the elements of maysir (speculation), gharar (obscurity), and usury.
3. Transparent in their activities, Islamic banks are very open to all levels of society.
4. It was balanced, developing the financial sector through sharia banking activities, including developing the real sector and MSMEs (Micro, Small, and Medium Enterprises).
5. It benefits and brings goodness to all aspects of life.
6. Varied, the products range from hajj and umrah savings, general savings, demand deposits, time

deposits, profit-sharing-based financing, buying and selling, and leasing, to custodial service products, transfer services, and payment services (debit card, shari'ah charge).

3. Product

Islamic banks are intermediaries between economic units that experience excess funds (surplus units) and other units that share a shortage of funds (deficit units). The form of the position of Islamic banks as intermediaries is in the form of their function to collect funds from the public and channel them back to the community through the various products it offers (Sumar'in, 2012).

The products offered by Islamic banking can be divided into three major parts, namely:

1. Funding

In banking, there are only three products for raising funds, namely:

1. Current Account
2. Savings
3. Deposit

The following are the commonly Islamic bank modes:

1. Wadiah
2. Mudharabah
3. Mudharabah
4. Muqayyadah
5. Qard

Position of Banks and Customers in Fundraising

PRODUCT	CUSTOMER	BANK
Wadiah	The owner of the deposit	Deposit recipient
Mudharabah	Owner of capital/funds (sahibul mall)	Fund Manager/Mudharib
Mudharabah	Owner of capital/funds (sahibul mall)	Mudarib/Deputy
Qard	lender	Borrower

2. Financing

Financing is funding provided by one party to another to support the planned investment. In distributing funds to customers, in general, sharia financing products are divided into three categories distinguished based on the purpose of their use, namely financing with the principle of buying and selling, renting, and profit-sharing (Karim, 2014). In distributing their funds, Islamic banks use various products, which are divided into three major categories:

a. Financing with the principle of buying and selling, consisting of:

1. Murabaha
2. Regards
3. Istisna

b. Funding with the principle of profit sharing, consisting of:

1. Mudharabah
2. Musharakah

c. Financing based on the principle of lease, consisting of:

1. Ijarah

3. Banking Service Products

Bank services are bank service products provided to customers to meet their needs. Banks offer products and services with the aim of providing services to bank customers or other parties who need them. By providing bank services, the bank will earn income. The income obtained by the bank comes from income from service products called fee-based come (Ismail, 2011). These banking services include:

1. Al-Wakalah
2. Al-Kafalah

4. Service

Service quality can be known by comparing consumers' perceptions of the services they receive/obtain with the services they expect/want on the service attributes of a company. If the service received or perceived is as expected, the service quality is perceived as good and satisfactory. If the service received exceeds consumer expectations, then the service quality is perceived as very good and of high quality. Conversely, if the service received is lower than expected, the quality is perceived as bad. Therefore, whether or not the quality of service is suitable depends on the ability of the company and its staff to meet customer expectations (Tjiptono, 2008). Services include:

1. Tangibles relating to the attractiveness of physical facilities, equipment, and materials used by the company and the appearance of employees are tangible evidence of the services provided by service providers.
2. Reliability is related to the company's ability to provide services accurately from the first time without making any mistakes and deliver its services according to the agreed time.
3. Responsiveness relates to the willingness and ability of employees to help customers and respond to their requests, inform when services will be provided and then provide services appropriately.
4. Assurance, namely the behavior of employees, can foster customer trust in the company, and the company can create a sense of security for its customers.
5. Empathy, namely that the company understands the problems of its customers and acts in the interests of customers, gives personal attention to customers, and has comfortable operating hours.

III. RESEARCH METHODS

The type of research used is quantitative research with a descriptive method approach. This research will describe a phenomenon that occurs carefully based on the characteristics and facts that emerge. This type of quantitative descriptive research was chosen because the design in this study is to calculate and interpret how significant the relationship and influence between the independent and dependent variables are.

The population is the entire object of research consisting of humans, animals, plants, symptoms, test scores, or events as data sources with specific characteristics in a study (Margono, 2004). In this case, the population that is the research object is the students of the Islamic Economics and Business Faculty, Mataram State Islamic University. The sample is part of the population taken using a sampling technique (Husain and Purnomo in Nur, 2001). Here the sample must genuinely reflect the state of the population, meaning that the conclusions of the research results drawn from the sample must be conclusions on the population.

One of the methods used to determine the number of samples is using the slovin's formula as follows (Sujarweni, Op.cit., in Fikrian, 2018).

$$n = \frac{N}{1 + Ne^2}$$

Where :

n: sample size

N: population

e: Percentage of non-attachment leeway due to sampling error that is still desired, as much as 10%

Based on the total population taken from the database of the Faculty of Economics and Islamic Business, Mataram State Islamic University, there were 2,268 students, and with a percentage allowance of 10% inaccuracy, the number of samples taken in this study was: 96 Samples

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{2.2681}{1 + 2.268(0,1)^2} = 2.2682.368 = 96$$

Primary data is data obtained directly from respondents. Respondents in this study were the 6th semester of the Faculty of Economics and Islamic Business, Mataram State Islamic University, namely the Islamic Economics study program, Islamic Banking study program, and Islamic Tourism study program. The author obtains the desired information by submitting a questionnaire and gets answers directly from the respondents to the questions asked in the questionnaire.

This research uses the Multiple Linear Regression analysis method and is processed using SPSS. The questionnaire was tested using the Validity and Reliability test. The validity of a measuring instrument shows how far the measuring instrument can measure what should be measured and not measure others (Rahmawati et al., 2004). This descriptive analysis will analyze data related to the respondent's identity, which includes gender, student-level study program, and age. Test requirements include multicollinearity test, heteroscedasticity test, autocorrelation test, and normality test.

IV. RESULTS AND DISCUSSION

This study aims to determine partially and simultaneously the effect of characteristics, products, and services on the perceptions of 6th-semester students, especially the Islamic Economics study program, Islamic Banking Economics, and Islamic Tourism study program. This research was conducted using a research questionnaire instrument distributed to respondents in the 6th semester only. This study was processed using SPSS to test the validity and reliability. The characteristics of respondents by gender in this study were undergraduate students of the Faculty of Economics and Business with three Study Programs, namely, Islamic Economics Study Program, Islamic Banking Study Program, and Islamic Tourism Study Program.

Characteristics (X1)

The characteristics of the Islamic banking system do not apply to the usury system. Operate on the principle of profit-sharing provide alternative banking systems that are mutually beneficial for the community and banks, as well as highlight aspects of fairness in transactions ethical investments, promote the values of togetherness and brotherhood

Based on these five components, some students understand these characteristics well and give the highest perception of 4 (agree), and the lowest is 2 (disagree). Thus, the more students who know the characteristics of Islamic banking, the better the student's perception will be. It is indicated by the positive and statistically significant X1 value that affects student perceptions.

The SPSS output shows the validity test of the characteristic variable (X1), which is measured using 5 statement items. The validity test results show that all the statement items of the typical variable have an R Count greater than R Table (0.202), which means that all statement items are declared valid.

Product (X2)

Islamic banks are an intermediary institution between economic units that experience excess funds (surplus units) and other units that share a shortage of funds (deficit units). The position of Islamic banks as intermediaries can be realized in their activities that collect funds from the public and channel them back to the community through the various products it offers (Sumar'in, 2012). There are three products on offer. Based on these three components, some students understand the product well and give the highest perception of 4 (agree), and the lowest is 1 (strongly disagree). Thus, the more students are familiar with Islamic banking products, the student's perception will also be better. Marked by the value of X2 statistically a positive and insignificant effect, which means it is not significant.

The SPSS output shows the validity test of the Products (X2) variable, which is measured using three statement items. The validity test results show that all items of the Product variable statement have an R Count greater than R Table (0.202), which means that all statement items are declared valid.

Service (X3)

Islamic banks are an intermediary institution between economic units that experience excess funds (surplus units) and other units that share a shortage of funds (deficit units). The position of Islamic banks as intermediaries can be realized in their activities that collect funds from the public and channel them back to the community through the various products it offers (Sumar'in, 2012). There are three products on offer. Based on these three components, some students understand the product well and give the highest perception of 4 (agree), and the lowest is 1 (strongly disagree). Thus, the more students are familiar with Islamic banking products, the student's perception will also be better. Marked by the value of X2 statistically a positive and insignificant effect, which means it is not significant.

The SPSS output shows the validity test of the Products (X2) variable, which is measured using 3 statement items. The validity test results show that all items of the Product variable statement have an R Count greater than R Table (0.202), which means that all statement items are declared valid.

Perception (Y)

Perception sensing is a process preceded by the sensing process, which is the process of receiving a stimulus by the individual through the senses or also called the sensory process. The sensed stimulus is then organized and interpreted by the individual. So that the individual is aware of understands what is being sensed, and this process is called perception. Thus, it can be stated that perception is an integrated response within the individual. Therefore, sensing people will associate with the stimulus, while in perception, people will associate with objects. With the perception of the individual will be aware of the circumstances around him and also his situation (Uma, 2020)

The SPSS output shows the validity test of the Perception variable, which is measured by using four statement items. The validity test results show that all statement items of the Perception variable have an R Count greater than R Table (0.202), which means that all statement items are declared valid.

Reliability Test

The basis for decision making is if $\alpha > r\text{-table}$, the questionnaire is consistent. Otherwise, if $\alpha < r\text{-table}$, the questionnaire is inconsistent.

Based on the results of the SPSS output, it is known that the alpha value for the K1-K5 questionnaire is 0.635, or the alpha value $> r\text{-table}$ ($0.635 > 0.202$). It means that the K1-K5 questionnaire is consistent or reliable.

Based on the results of the SPSS output, it is known that the alpha value for the P1-P3 questionnaire is 0.582. This means that the alpha value $> r\text{-table}$ ($0.582 > 0.202$). It describes whether the P1-P3 questionnaires are consistent or reliable.

Based on the results of the SPSS output above, it is known that the alpha value for the PE1-PE5 questionnaire is 0.695. This means that the alpha value $> r\text{-table}$ ($0.695 > 0.202$). It means that the PE1-PE5 questionnaire is consistent or reliable.

Based on the results of the SPSS output above, it is known that the alpha value for the PERCEPTION 1-PERCEPTION 4 questionnaires is 0.569. This means that the alpha value $> r\text{-table}$ ($0.569 > 0.202$). It concludes that the PERCEPTION 1-PERCEPTION 4 questionnaire is consistent or reliable.

1.1 Classic Assumption Test

1. Normality Test

According to Imam Ghozali (2011:161), if the plotting data (dots) that describe the actual data follow a diagonal line, then the regression model is said to be normally distributed. The plotting data (dots) follow a diagonal line based on the picture above. It concludes that the regression model is normally distributed.

2. Multicollinearity Test

According to Imam Ghozali (2011:107-108), if the tolerance value is > 0.100 and the VIF value is < 10.00 , there is no multicollinearity symptom. Based on the SPSS output above, the tolerance value of each variable is X1 variable of 0.647, X2 variable of 0.532, X3 variable of 0.432. It means that the tolerance value of each variable is > 0.100 . Then the VIF value for each variable, namely the X1 variable, is 1.547, the X2 variable is 1.879, the X3 variable is 2.315. It means that the VIF value of each variable is < 10.00 . It concludes that there are no symptoms of multicollinearity.

3. Heteroscedasticity Test

According to Imam Ghozali (2011:139), if there is no clear pattern (wavy, widening, then narrowing) in the scatterplots image, the points spread above and below the number 0 on the Y-axis. It can be concluded that there is no symptom of heteroscedasticity. Based on the SPSS output above, the points do not form a wavy pattern, widen and narrow, and the points are above and below number 0 on the Y-axis. It concludes that there is no symptom of heteroscedasticity.

T-Statistic Test (Partial Test)

According to Imam Ghozali (2011:101), the independent variable (X) partially has a significant effect on the dependent variable (Y) if the value of Sig. < 0.05 . Based on the SPSS output above, it is known that the value of Sig. The X1 variable is 0.000, which means it is smaller than 0.05. It means that the X1 variable significantly affects the Y variable.

Furthermore, the Sig value of the X2 variable is 0.732, which means it is greater than 0.05. It means that the X2 variable has no significant effect on the Y variable. The Sig value of the X3 is 0.000, which means it is less than 0.05. It means that the X3 variable significantly affects the Y variable.

According to V. WiratnaSujarweni (2014: 155), the independent variable (X) partially affects the dependent variable (Y) if the t-count value $> t\text{-table}$. The formula for finding the t-table is $\alpha/2; n-k-1 = (0,05/2; 96-3-1) = (0,025 ; 92) = 1,986086$. Then the value of t-table is obtained that is equal to 0.202.

It is known that the t-count value of the X1 variable is 14,362, which means it is greater than the t-table ($14,362 > 0,202$). It describes that the X1 variable has a significant positive effect on the Y variable. The t-count value of the X2 variable is 0.344, which means it is smaller than the t-table ($0.344 < 0.202$). It describes that the X2 variable does not affect the Y variable. The t-count value of the X3 variable is 4.428, which means it is greater than the t-table value ($4.428 > 0.202$). It describes that the X3 variable has a significant positive effect on the Y variable.

F Test (Simultaneous Test)

According to Imam Ghozali (2011:101), the independent variable (X) simultaneously affects the dependent variable (Y) if the value of Sig. < 0.05 . According to V. WiratnaSujarweni (2014: 154), if the value of Fount $> F\text{table}$, it means that the independent variable (X) simultaneously affects the dependent variable (Y). The formula for finding Ftable is $F\text{table} = (k ; nk) = (3 ; 96-3) = (3 ; 93) = 2.70$. Based on the SPSS output above, it is known that Fount is 172,976. This means that Fount $> F\text{table}$ ($172,976 > 2.70$). It concludes that the X1, X2, and X3 simultaneously significantly affect the Y variable.

V. DISCUSSION

Based on the results of the analysis, research shows that simultaneously or together, the characteristics, products, and services variables affect students' perceptions of Islamic banking. Two variables have a positive and significant effect, namely the characteristics and service variables. The product variable has a positive and insignificant effect on students' perceptions of the Islamic Economics and Business Faculty, Mataram State Islamic University. It is evidenced by the significant value of the characteristic variable of 14,362 with a significant level of 0.000 which is smaller than 0.05. The product variable is 0.344 with a significant level of 0.732, greater than 0.05. The service variable is 4.428 with a significant level of 0.000, smaller than 0.05.

From this research, we can see that learning about Islamic banking that has been taught still really needs additional material or learning in theory and practice. Facilities and infrastructure to carry out teaching and learning activities are adequate and very supportive of this learning.

The value of R-Square is 84.9, which shows that the independent variable used in the model can explain 84.9% of the dependent variable, which is 15.1% used by other factors outside the regression model. Another factor is the principal variable of Islamic banking.

VI. CONCLUSION

Based on the results of research that has been carried out through the stages of data collection, data processing, and data analysis regarding the influence of the characteristics of Islamic banking, Islamic banking products, and Islamic banking services on student perceptions of Islamic banking, the following conclusions can be drawn: (1) Characteristics influence positive and significant on student perceptions. It shows that the better the characteristics of Islamic banking, the higher the student's perception of it. Many students will likely want to participate in Islamic banking. (2) Islamic banking products have a positive and no significant effect on student perceptions. It shows that the products do not affect student perceptions. (3) Islamic banking services positively and significantly affect student perceptions. It shows that the better the service from Islamic banking, the higher the student's perception of Islamic banking. There will likely be many students who want to participate in Islamic banking.

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