

Analysis of Customer Interests in Choosing Products Sharia Banking for FEBI Students at UIN SMH BANTEN

*Intan Riani,¹ Syifa Mukhammad Fariz,² Putri Melani,³ Henny Saraswati,⁴ Wahyu Hidayat.⁵

**Department of Islamic Banking, UIN Sultan Maulana Hasanuddin Banten

***211420003.intan@uinbanten.ac.id,¹ 211420010.sifah@uinbanten.ac.id,²

Abstrak

Tujuan dari penelitian ini adalah menganalisis minat nasabah dalam memilih produk perbankan syariah di kalangan mahasiswa FEBI UIN SMH Banten. Penelitian ini terdiri dari 2 variabel, salah satunya adalah produk perbankan syariah dan minat nasabah. Penelitian ini menggunakan pendekatan kuantitatif melalui metode survey. Kuesioner dibagikan kepada 30 mahasiswa FEBI di UIN SMH Banten. Setelah menganalisis data yang terkumpul dengan menggunakan metode statistik deskriptif dan inferensial, penelitian ini menunjukkan bahwa minat nasabah dalam memilih produk perbankan syariah sangat tinggi. Selain itu, penelitian ini juga mengungkapkan bahwa terdapat beberapa variabel yang mempengaruhi minat nasabah dalam memilih produk perbankan syariah. Faktor-faktor tersebut antara lain kepercayaan terhadap sistem perbankan syariah, kualitas layanan, kesesuaian produk dengan nilai-nilai Islam, dan tingkat manfaat yang ditawarkan. Selain itu, penelitian ini juga menunjukkan bahwa ketika bank syariah mengadakan program-program yang menarik bagi nasabah, dapat mempengaruhi minat nasabah dalam memilih produk perbankan syariah.

Kata Kunci: Produk Bank Syariah, Minat Nasabah, Metode Statistik.

Abstrack

The purpose of this study is to analyze customer interest when choosing Islamic banking products among FEBI students at UIN SMH Banten. This research consists of 2 variables, one of which is Islamic banking products and customer interest. This study applies a quantitative approach through survey methods. Questionnaires were distributed to 30 FEBI students at UIN SMH Banten. After analyzing the data collected using descriptive and inferential statistical methods, this study indicates that customer interest in choosing Islamic banking products is very high. In addition, this study also reveals that there are several variables that influence customer interest in choosing Islamic banking products. These factors include trust in the Islamic banking system, service quality, suitability of products with Islamic values, and the level of benefits offered. In addition, this study also shows that when Islamic banks hold attractive programs for customers, they can influence customers' interest in choosing Islamic banking products.

Keywords : *Islamic Bank Products, Customer Interests, statistical methods.*

At present financial institutions in Indonesia are active in creating sharia products. However, the public does not always accept the products of these financial institutions well. Until now, Indonesian people are still more inclined to choose products from conventional banks, so a more intensive method is needed so that sharia banking products can provide more significant added value to society. Today, competition among financial institutions is fierce, and they are doing all kinds of ways to attract consumers and become the first choice in the market. Consumer satisfaction is very important, because it is hoped that if consumers are satisfied, they will return to transact. In addition, the higher the level of customer satisfaction, the more likely they will make a repeat purchase.(Rusdianto and Ibrahim 2017)

In this context, the intention to buy can be considered as an interest in becoming a consumer. Interest to buy (willingness to buy) is part of consumer activity related to attitudes towards consumption activities. Kinnear and Taylor (1995) explain that purchase intention is the part where respondents tend to take action before the purchase decision is actually made. According to Kotler (2002), consumer buying interest arises after they are exposed to stimuli from the products they see. This stimulus then triggers an interest in trying the product you want to buy, and that's where the willingness to buy it comes from. A product is considered consumed by consumers when they have decided to buy it. The decision to buy is influenced by an assessment of the value of the product. If the consumer feels the benefits are greater than the sacrifices required to obtain the product, then the motivation to make a purchase will be higher. Conversely, if the profit is less than the sacrifice that must be made, buyers tend to refuse to buy and look for alternative products of the same kind.(Zhou, Yang, and Wang 2020)

With the rapid development of Islamic Banking, currently Islamic Banking has spread throughout the UIN SMH Banten Campus, especially in the Islamic Faculty of Economics and Business. This can be seen from the existence of various banks that apply sharia principles in Indonesia. Sharia banking is an alternative choice for people who want to manage their finances according to sharia principles. With the development of the times, more and more people choose to use Islamic banking products. This also happened to students of the Islamic Faculty of Economics and Business (FEBI) Banten State Islamic University (UIN) who had studied sharia principles in finance. The purpose of this study was to analyze the interest of FEBI UIN Banten students in choosing Islamic banking products. This research will investigate several factors that have the potential to influence the interest of FEBI UIN Banten students in choosing Islamic banking products. This study uses a quantitative approach using a questionnaire as a data collection tool. Respondents in this study were FEBI students at UIN Banten who had experience using Islamic banking products. The data collected in this study will be analyzed using regression analysis techniques. The hope of the results of this study is to be able to provide a comprehensive picture of the interest of FEBI UIN Banten students in choosing Islamic banking products. Thus, this research is expected to provide a better understanding of the factors that influence this interest and provide useful insights for Islamic financial institutions in developing marketing and service strategies that are more in line with the needs of FEBI students at UIN Banten. The results of this study are also expected to provide valuable input for Islamic banking institutions in improving the quality of their products. By understanding the factors that influence the interest of FEBI UIN Banten students in choosing Islamic banking products, Islamic banking institutions can identify areas that need to be improved or enhanced.(Samsudin 2017)

THEORY REVIEW

In the Big Indonesian Dictionary, interest is defined as liking, caring, and wanting something. Interest can be explained as a person's liking and attachment to something or activity without any encouragement or orders from other parties. Interest often arises naturally and comes from personal interest in something, so that a person feels interested and motivated to involve himself in the activity.

The statement illustrates that interest involves individual acceptance of the relationship between themselves and elements outside themselves. Interest involves attraction and attachment to objects or activities in the surrounding environment, which reflects the relationships that are understood and accepted by the individual. There are several factors that can influence a person's interest in something, including:

1. **Pera Happy Moments:** Is a psychic atmosphere that is open to things that are different from the state of mind. Happy feelings can arise through observing, remembering, or thinking about something.
2. **Attention:** Someone who has an interest in an activity tends to have a focused mind on that object. They will give great and deep attention to these activities.
3. **Interest:** Interest can be related to the style of motion that encourages someone to be interested in certain people, objects, or activities. The motion style includes individual tendencies to interact, react, or show interest in certain things. In this context, locomotion reflects a person's personal preferences and inclinations towards objects or activities that interest them.
4. **True,** in addition to feelings of pleasure, attention, and interest itself, benefits and functions are also important elements of interest. Interest does not just appear, but is also influenced by individual needs. For example, an interest in saving may arise in response to a need to secure finances in the future. In this case, interest has specific benefits and functions, namely to achieve financial goals and meet individual needs in the long term. By understanding the benefits and functions of interest, individuals can motivate themselves and take action accordingly. Based on the explanation above, it can be concluded that interest involves elements such as affection, awareness, choice, direction of feeling, selection, and inclination of the heart. Interest can be considered as a strong urge for someone to do everything necessary in order to fulfill a high desire. Interest motivates individuals to take relevant actions, invest time and effort, and engage actively in activities of interest. In this context, interest has an important role in shaping individual attitudes, behaviors and decisions in achieving goals and satisfying their desires. **Factors Affecting Interest** In general, there are two categories of factors that influence the emergence of interest in something, namely individual internal factors and individual external factors. The following are the factors that influence the emergence of interest:
 - a. Encouragement from within the individual is a factor that arises from the desire or motivation that comes from within the individual. This encouragement triggers individual interest in carrying out certain activities or actions to meet existing needs. For example, the urge to meet food and living needs will create an individual's interest in working or earning an income. Thus, encouragement from within the individual encourages the formation of interest in order to meet the necessary needs.
 - b. Social motives are factors related to social drives that influence individual interests or activities. This urge arises because individuals want to get approval, acceptance, and attention from other people or the surrounding community. For example, interest in clothing may arise because individuals want to be accepted and recognized by others for their appearance. Individuals may feel compelled to follow fashion trends or have an interest in keeping up with the latest fashions. Likewise, interest in studying science can arise because individuals want to get appreciation and recognition from society. This drive encourages individuals to have a strong interest in the pursuit of knowledge and academic achievement. Therefore.
 - c. Emotional factors are factors that are closely related to individual feelings and emotions. Success in an activity or experience will create feelings of pleasure, satisfaction, and joy, which in turn strengthens the individual's interest in the activity. Individuals tend to have a high interest in activities that provide positive experiences and positive emotions. For example, if a person is

successful in a particular sport and feels the excitement and satisfaction of achieving it, then his interest in that sport will probably be stronger. On the other hand, failure in an activity or experience can reduce an individual's interest in it. If someone experiences failure or dissatisfaction in carrying out an activity, they may lose interest or motivation to continue that activity. For example, if a person experiences failure in a particular project or hobby and feels disappointment or frustration, then their interest in the activity may decrease or even disappear. Thus, emotional factors play an important role in shaping individual interest in an activity or experience. Positive experiences can strengthen interest, while negative experiences can reduce interest. So true. The factors previously mentioned, such as encouragement from within the individual, social motives, and emotional factors, play an important role in shaping and influencing the emergence of individual interest in a thing or activity. The combination of these factors contributes to the formation of interests that are unique to each individual. Drives from within the individual, such as needs and motivations that arise from within the individual, can be a major source of interest. Social motives, namely social drives that influence individual interests, can also influence a person's interests based on approval, acceptance, and attention from others. Emotional factors, including feelings of pleasure or excitement arising from successful experiences, as well as feelings of disappointment or dissatisfaction from experiences of failure, can also affect an individual's interest. By understanding these factors, we can better understand the complexity and uniqueness of individual interests in certain things or activities. This understanding can help us recognize and value individual interests, and design effective strategies to encourage and influence positive interests in various life contexts, such as education, career or hobbies.

Interests can be grouped into several categories based on their origin and direction. The following is an explanation of the classification of flowers:

1) By incident:

- a) Primitive interest: True, primitive interest is interest that arises in response to biological needs or direct stimulation of body tissues. This interest appears as a basic drive related to the survival and physical well-being of the individual.
- b) Cultural interest: This interest arises through the learning process and is not directly related to biological needs. An example is interest in learning. Someone may have the experience that society or the environment will value those with higher education. This then becomes a factor influencing individual learning interest to gain recognition from the environment.

2) By direction:

- a) Intrinsic interest: This interest is directly related to the activity itself. Individuals have interest because the activity provides satisfaction or a sense of intrinsic interest. An example is someone who studies because he wants to gain knowledge or because he enjoys reading, not just to get praise or appreciation.
- b) Extrinsic Interest: This interest relates to the ultimate goal of an activity. When this goal is achieved, individual interest tends to diminish. An example is someone who studies with the aim of becoming a class champion. After achieving these goals, individual learning interest may decrease. By classifying interest according to its origin and direction, we can understand the variations and differences in the characteristics of individual interest in various activities or things. (Rusdianto and Ibrahim 2017)

Customer interest is a psychological aspect that plays a role in motivating someone to achieve certain goals, especially in the context of marketing and customer relations. Customer interest reflects the

interest and attention paid by customers to certain products, services or brands. Interest can be explained as an impulse that arises because individuals pay special attention to a particular item or activity. This interest is a motivation for individuals to engage in activities related to the object of interest. (Iriani 2018). According to research conducted by Ismanto, interest is an individual's tendency to feel attracted to or like an object. If someone feels interested in the products offered by the bank, it indicates that there is interest from that party. With this interest, prospective customers will feel interested in using the products offered by the bank. (Sulasih, Ulya, and Novandari 2022). Sharia Bank Products In principle, the products offered by Islamic banking can be classified into three main categories, namely:

- (1) Fund Collection Products: This product aims to collect funds from customers, such as savings and time deposits.
- (2) Fund Distribution Products: This product is in the form of channeling funds to customers who need financing, such as vehicle financing, housing financing, and business financing.
- (3) Service Products: In addition to fund collection and channeling products, Islamic banks also provide various banking services, including payment services, transfer services, and security services. These products emerged as a result of the operationalization of Islamic banking functions. Islamic banks have a role as a financial institution whose job is to manage funds placed by customers with the principle of profit sharing in accordance with the bank's investment policy. In addition, Islamic banks also serve as investment managers according to the preferences of fund owners, payment service providers, and other services that are in accordance with sharia principles. In addition, Islamic banks also have a role as managers of social functions. Of the four operational functions, Islamic banks develop a variety of products that can generally be classified as fundraising, financing and banking services products. (Batubara and Hutagalung 2020)

The products offered by Islamic financial institutions, both banks and non-banks, can generally be grouped as follows:

- (a) Principle of Deposits (al-Wadiah): Islamic banks provide deposit facilities to individuals or companies that have excess funds. The funds are kept in the form of al-Wadiah, with the aim of investing and seeking profit.
- (b) Profit Sharing (Syirkah): This system involves sharing the results of operations between the donor and the fund manager. These funds are used to finance certain projects or business activities, and the profits generated are shared according to the agreement between the parties involved.
- (c) The principle of buying and selling (at-Tijarah): Islamic financial institutions apply the principles of buying and selling in their activities. Banks have two choices in meeting the needs of customer goods. First, banks can purchase goods first and then sell them to customers by adding a profit margin to the purchase price. The second option is to use the customer as an agent to make purchases on behalf of the bank, and then the bank sells the goods to the customer by adding a profit margin to the purchase price.
- (d) Principle of Lease (al-Ijarah): This principle involves lease transactions, which can be divided into two types. First, pure ijarah or leasing, in which the customer rents goods or services from the bank for a certain period of time with agreed lease payments. Second, bai al takjiri or ijarah al lumpurgotiya bit tamlik, which is a combination of leasing and buying, where the customer can buy the item after the lease period ends.
- (e) Service/Charge Principle (al-Ajr wal-Umullah): This principle covers various non-financing services provided by Islamic financial institutions to customers. For example, investment management services, payment services, security services, and other services. It is important to

note that this classification only provides an overview and there are more specific products and variants offered by Islamic financial institutions, according to the policies and regulations that apply in each country. (Rusdianto and Ibrahim 2017)

METHODOLOGY

In this study, researchers used a quantitative approach involving data analysis using statistical techniques. To collect data, researchers used a questionnaire method or a questionnaire containing 15 questions to respondents regarding "customers' interest in choosing Islamic banking products". This questionnaire aims to obtain relevant information. In this study, respondents were given a questionnaire directly with the aim of increasing effectiveness and efficiency in achieving the desired sample size. By giving the questionnaire directly, the researcher can provide relevant explanations related to filling out the questionnaire to respondents, if needed. This is expected to ensure a clear and accurate understanding of the respondents to the questions in the questionnaire and to minimize errors in filling out. The data analysis technique used is validity and reliability testing, which is an important step in research using questionnaires as a data collection tool. The validity test is used to assess the extent to which the questions or statements in the questionnaire can measure the intended construct. This is usually done by testing the correlation between the item scores and the total score or by using other statistical techniques such as factor analysis or Rasch analysis. Meanwhile, the reliability test is used to measure the reliability or consistency of measurement instruments. Reliability tests ensure that measuring instruments provide relatively constant results when retested. One method commonly used to test reliability is to use Cronbach's alpha coefficient, which measures the degree to which the items in the instrument correlate with one another. These two tests are important to do to ensure that the measuring instruments used in research have sufficient validity and reliability, so that research results are reliable and useful.

DISCUSSION

1. Description of Respondents

Respondents who were examined in this study were FEBI students at UIN SMH Banten who had an interest in choosing Islamic banking products and 30 students who were respondents.

Respondents based on gender

The condition of respondents based on gender can be described in table 1.1 as follows:

Table 1.1
Respondents Based on Gender

		Frequency	Percent
Valid	L	4	13,3
	P	26	86.7
	Total	30	100.0

From the table above, there are 4 male respondents (13.3%) and 26 female respondents (86.7%), this proves that female respondents in FEBI students at UIN SMH Banten are more dominant.

			Gender		Total
			Man	Woman	
Percentage	Currently	Amount	1	0	1
		%	3.3%	0.0%	3.3%
	Tall	Amount	3	26	29
		%	10.0%	86.7%	96.7%
Total		Amount	4	26	30
		%	13.3%	86.7%	100.0%

Referring to the table above, it shows that the number of female respondents is greater than the number of male respondents. From the percentage above, there were 26 female respondents or 86.7%, while there were 4 male respondents or 13.3%. The average answer rate for men is 1 person or equal to 3.3%. Meanwhile, the high response rate for men was 3 people or 10.0% and women were 26 people or 86.7%.

2. Test Variable Description

a. Description of Customer Interest Variables

The description of the respondent's response data related to customer interest can be seen from table 2.1 as follows:

Table 2.1
Respondents' Responses Regarding Customer Interest

Items	Option					Means	SD	Levels
	SS	S	R	TS	STS			
The existence of customer needs increases interest	9 (30.0%)	17 (56.7%)	2 (6.7%)	1 (3.3%)	1 (3.3%)	4.07	0.90	Tall
Customer needs are the main reason for using Islamic bank products	15 (50.0%)	14 (46.7%)	0 (0%)	0 (0%)	1 (3.3%)	4.40	0.81	Tall
Good service makes customers more comfortable	8 (26.7%)	18 (60.0%)	2 (6.7%)	1 (3.3%)	1 (3.3%)	4.03	0.89	Tall
There is no element of coercion on customers in using Islamic bank products	18 (60.0%)	10 (33.3%)	2 (6.7%)	0 (0%)	0 (0%)	4.53	0.62	Tall
Service transparency and security guarantees for customers are priorities for Islamic banks	6 (20.0%)	22 (73.3%)	1 (3.3%)	0 (0%)	1 (3.3%)	4.07	0.74	Tall

Islamic bank products are more reliable so that customers become safer	18 (60.0%)	9 (30.0%)	0 (0%)	0 (0%)	3 (10.0%)	4.30	1.20	Tall
Good facilities are the responsibility of every bank so that customers are more comfortable	21 (70.0%)	9 (30.0%)	0 (0%)	0 (0%)	0 (0%)	4.70	0.46	Tall
Honesty and responsibility are good service ethics in Islamic banking	10 (33.3%)	20 (66.7%)	0 (0%)	0 (0%)	0 (0%)	4,33	0.47	Tall
Procedures carried out by Islamic banks are interest-free and consequently far from usury practices	11 (36.7%)	18 (60.0%)	1 (3.3%)	0 (0%)	0 (0%)	4,33	0.54	Tall
Islamic bank products are more reliable because the procedures are carried out based on Islamic law	7 (23.3%)	21 (70.0%)	1 (3.3%)	0 (0%)	1 (3.3%)	4,10	0.75	Tall
Since the establishment of Islamic banks, people have become more confident in choosing products at Islamic banks	10 (33.3%)	19 (63.3%)	0 (0%)	0 (0%)	1 (3.3%)	4,23	0.77	Tall

The analysis was carried out based on the results of the table answers obtained from the respondents, by creating a description table to describe the results of the analysis description of the customer's assessment of customer interest. This study describes the respondents' answers by looking at the average value (mean) and standard deviation (Std. Deviation).

To describe the results of the respondents' assessment of the research variables, an analysis was carried out based on the average value of each variable. The highest respondent's rating is given an average score of 5, while the lowest rating score is given a score of 1. Thus, the rating interval can be determined as follows:

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Total}} = \frac{5-1}{3} = 1.33$$

So that the answer can be determined to determine the average level in the respondent's answer as follows:

Average score between 1.00 – 2.33: Low

Average score between 2.34 – 3.67: Moderate

Average score between 3.60 – 5.00: High

And the results of 30 respondents regarding customer interest have a high level. It can be seen that from the 11 statements above regarding Customer Interests, the majority of customers generally agree with Customer Interests.

b. Description of Sharia Banking Product Variables

Description of the respondent's response data regarding Sharia Banking Products can be seen in table 2.2 as follows:

Table 2.2
Respondents' Responses Regarding Islamic Banking Products

Items	Option					Means	SD	Levels
	SS	S	R	TS	STS			
Having more guarantees makes customers safer and avoid unwanted things	14 (46.7%)	15 (50.0%)	1 (3.3%)	0 (0%)	0 (0%)	4.43	0.56	Tall
With the bonus can increase customer interest	12 (40.0%)	17 (56.7%)	0 (0%)	0 (0%)	1 (3.3%)	4.37	0.55	Tall
With the bonus can improve the quality of sharia products	10 (33.3%)	19 (63.3%)	1 (3.3%)	0 (0%)	0 (0%)	4.30	0.53	Tall
The existence of bonuses can be an attraction for customers in choosing products	4 (13.3%)	17 (56.7%)	9 (30.0%)	0 (0%)	0 (0%)	3.83	0.64	Tall

The analysis is based on the results of the answers to the table above which were obtained from respondents by making a description table. In this section, the results of a descriptive analysis of customer interest in choosing Islamic bank products will be presented. This study describes the respondents' answers by looking at the average value (mean) and standard deviation (Std. Deviation).

To describe the results of the respondents' assessment of the research variables, we use a rating scale from 1 to 5. A value of 5 indicates the highest rating, while a value of 1 indicates the lowest rating. Thus, the rating interval can be determined as follows:

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Total}} = \frac{5-1}{3} = 1.33$$

So that the answer can be determined to determine the average level in the respondent's answer as follows:

Average score between 1.00 – 2.33: Low

Average score between 2.34 – 3.67: Moderate

Average score between 3.60 – 5.00: High

And the results of 30 respondents regarding customer interest in choosing Islamic bank products have a high level. It can be seen that from the 4 statements above regarding Islamic banking products, the majority of customers generally agree with the existence of these products.

3. Validity test

To find out whether the questionnaire is valid or not for each question/variable, a validity test can be used. Validity test has been carried out in research and analysis using SPSS software, this is shown in table 3.1 as follows

Table 3.1
Test the Validity of Interests and Products

Variable	Corrected Item-Total Correlation (R Count)	Table R	Information
M1	0.665	0,51	Valid
M2	0.766	0,51	Valid
M3	0.631	0,51	Valid
M4	0.562	0,51	Valid
M5	0.695	0,51	Valid
M6	0.686	0,51	Valid
M7	0.749	0,51	Valid
M8	0.549	0,51	Valid
M9	0.740	0,51	Valid
M10	0.606	0,51	Valid
M11	0.724	0,51	Valid
P1	0.546	0,51	Valid
P2	0.666	0,51	Valid
P3	0.616	0,51	Valid
P4	0.939	0,51	Valid

From the results of validity testing in the table above, the questionnaire containing the 2 variables was filled in by 30 respondents in this study. One way to find out whether the questionnaire is valid or not is to look for tables first. The r table formula is $df = N-2$ so $15-2 = 13$, so r table = 0.51. From the results of the validity calculation in the table above, it can be seen that $r \text{ count} > r \text{ table}$.

Based on the table above, it can be seen that the 15 variable statement items "analysis of customer interest in choosing Islamic banking products" have a correlation value (r) greater than the r table, namely 0,51 which means that all of the above statements are valid.

4. Reliability Test

To measure whether or not a questionnaire is consistent in research, what is used is the reliability test. Before conducting reliability testing, make sure there must be a fundamental decision making, namely an alpha of 0.75. A variable is said to be reliable if the variable value is greater than > 0.75 , if it is smaller then the variable under study cannot be said to be reliable because it is < 0.75 . The results of testing the reliability of this research variable are as follows:

Table 4.1
Reliability Test Customer Interest

No	Variables	Cronbach's Alpha	Information
1.	Customer Interest	0.829	Reliable
2.	Sharia Bank Products	0.853	Reliable

From table 4.1 above for reliability it can be seen that the Cronbach's alpha value for each item is above customer interest 0.829, while for the variable value of Islamic bank products it is 0.853. The instrument can be stated as a whole when the reliable alpha value is more than > 0.75 or close to index 1 (one) the closer to index 1, the better the level of reliability. So as a conclusion, the 15 statement items used have fulfilled the validity and reliability test requirements.

5. T Value Test

Statistics Group

INTEREST	GENDER	Amount	Average	Standard deviation
Respondents Interest	MAN	4	3.93	0.84
	WOMAN	26	4,33	0.31

Based on the line of interest, the average male is 3.93 while that of female is 4.33. Explicitly, the differences in the average interests of men and women do not have much difference (insignificant differences).

Statistics group

PRODUCT	GENDER	Amount	Average	Standard deviation
Respondents Select a product	MAN	4	4.06	0.12
	WOMAN	26	4,27	0.36

Based on the line of interest, the average male is 4.06 while that of female is 4.27. Explicitly, the average difference in products based on men and women does not have much difference (insignificant difference).

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Differences	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
interest	Equal variances assumed	7,974	.009	-1,866	28	.073	-.40385	.21645	-.84723	.03954
	Equal variances not assumed			-.947	3.126	.411	-.40385	.42651	-1.73077	.92307
product	Equal variances assumed	4,512	.043	-1,145	28	.262	-.21635	.18888	-.60324	.17055
	Equal variances not assumed			-2,260	13,557	.041	-.21635	.09572	-.42227	-.01043

As seen in the second table (independent samples test) on the variable "Customer Interest" the Levene test F calculated F value of 7,974 has a probability (Sig) greater than 0.05 ($0.09 > 0.05$) so it is concluded that H_0 cannot be rejected. Thus the analysis of the different test (t-test) must use equal variance assumed. The t value on equal variance assumed is 1.86 with a significance probability of 0.073 ($0.073 > 0.05$). So it can be concluded that the average rating of "interest" between men and women is the same (not significantly different).

Seen in the second table (independent samples test) on the variable "Selecting a product" the Levene test F calculated F value of 4.512 has a probability (Sig) greater than 0.05 ($0.043 > 0.05$) so it is concluded that H_0 cannot be rejected. Thus the analysis of the different test (t-test) must use equal variance assumed. The t value for equal variance assumed is 0.274 with a significance probability of 0.786 ($0.262 > 0.05$). So it can be concluded that the average "Choosing Products" men and women are the same (not significantly different).

6. Linear Regression Test

ANOVA						
Type		Sum of Squares	df	Average Squared	F	Sig.
1	Regression	.727	2	.364	3,583	.042a
	remainder	2,740	27	.101		
	Total	3,467	29			
A. Predictors: (Constant), product, interest						
B. Dependent Variable: GENDER						

Based on the ANOVA table, it shows that the numerical equation model for Research Analysis of Interest in Choosing Sayriah Banking Products is significant ($f = 3.583$; $\text{sig} < 0.05$).

Summary modelb				
Type	R	R square	Customized R Square	std. Estimation Error
dimension 1	.458a	.210	.151	.319
A. Predictors: (Constant), product, interest				
B. Dependent Variable: GENDER				

Based on the table above, the regression value of 0.458 indicates a "low" level of relationship between the research analysis on the interest in choosing Sayriah banking products, which means it is too weak. Interest analysis contributes 21% to the Selection of Islamic Banking Products. While the remaining 79% is influenced by other factors.

coefficients						
Type		Nonstandard coefficients		Standard Coefficient	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	1822	.508		3,590	001
	Product	.518	.116	.644	4,452	.000

The regression equation $Y = \alpha + \beta X$, the regression model in this study is:

$Y = 1.822 + 0.518 X$, this equation is significant based on the ANOVA value because it is < 0.05 . Based on the table above, it can be seen that there is a significant influence of interest on product selection in Islamic banks ($t = 4.452$; $\text{sig} < 0.05$).

CONCLUSION

This research shows that customers' interest in choosing sharia banking products for FEBI students at UIN SMH Banten is influenced by several factors. First, trust in the Islamic banking system is the main factor influencing customer interest. Students who have a high level of trust in sharia principles will tend to choose sharia banking products. Second, service quality also has a significant influence on customer interest. Students tend to choose Islamic banking products that provide good service, fast and responsive to customer needs. In addition, product suitability with Islamic values is also an important consideration for students in choosing Islamic banking products. Islamic banking products that are in accordance with Islamic principles such as the prohibition of usury and halal investment will be of greater interest to students. Finally, the level of benefits offered also influences customer interest. Students will consider the level of competitive advantage in choosing Islamic banking products. To increase customer interest in choosing sharia banking products, sharia banking needs to focus on increasing customer trust through quality services, developing products that are in line with sharia values, and increasing customer knowledge about sharia banking. This effort will assist Islamic banking in designing more effective marketing strategies and increasing customer satisfaction. In the context of FEBI students at UIN SMH

Banten, The results of this study provide a broader understanding of preferences and factors that influence customer interest in choosing Islamic banking products. This can be a reference for Islamic banking in developing products and marketing strategies that are more targeted to meet the needs of students and increase their participation in Islamic banking.

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