



## The Influence of Student Understanding of the Use of Bank and Non-Bank Sharia Financial Services (Case Study of Bandung Islamic University Students)

Akhmad Nur Zaroni<sup>1</sup>, Norvadewi<sup>2</sup>, Risa Mayasari<sup>3</sup>

<sup>1</sup> UIN Sultan Aji Muhammad Idris Samarinda

<sup>2</sup> UIN Sultan Aji Muhammad Idris Samarinda

<sup>3</sup> STIE Al-Anwar Mojokerto

Email : [akhmadnurzaroni@uinsi.ac.id](mailto:akhmadnurzaroni@uinsi.ac.id), [norvadewi@uinsi.ac.id](mailto:norvadewi@uinsi.ac.id), [risamayasari@stie-alanwar.ac.id](mailto:risamayasari@stie-alanwar.ac.id)

\*Corresponding Author(s) Email : [akhmadnurzaroni@uinsi.ac.id](mailto:akhmadnurzaroni@uinsi.ac.id)

### ABSTRACT

The third National Financial Literacy and Inclusion Survey (SNLIK) conducted by the Service Authority Finance (OJK) in 2022 shows the financial literacy index reaches 38.03%. This figure has increased compared to the results of the 2016 OJK Survey, namely the financial literacy index 29.7%. Thus in the last 6 years there has been an increase in financial understanding (literacy) of the community at 8.33%, SNLIK 2022 also records the level of financial literacy sharia increased slightly from 8.1% to 8.93%. Completing the Survey conducted by OJK, Index Literacy Economy Sharia Year 2022 Which issued by BI reach 16.3% (well literate) from scale 100% Which reflect exists room for effort increase public understanding of Islamic Economics in the country. This research aims to determine the effect of student understanding of the use of Islamic financial services banks and non-banks. The method used in this study is the research method descriptive quantitative. Results study This results testing validity variable understanding is known  $r_{count} > r_{table}$  (0.213) with mark significance (p values)  $< 0.05$  so data variable understanding declared valid. Furthermore, the variable of using bank services is obtained  $r_{count} > r_{table}$  (0.213) with a significance value (p value)  $< 0.05$  so all statement items declared valid. Next, it is known that the calculated t value is  $5.417 > t_{table}$  (1.9904), with a value of probability of 0.000 means less than 0.05 then  $H_a$  is accepted, meaning understanding student influential positive significant to use service finance sharia bank And nonbank. As well as obtained coefficient determination (R Square) as big 0.271, It means as big 27.1% of student understanding is able to explain or influence the use of services bank and non-bank sharia finance, while the remaining 72.9% is influenced by factors other which is not researched on research This.

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## **Introduction**

Surveys National Literacy And inclusion Finance (SNLIK) third Which done Authority Service Finance (OJK) on year 2022 shows the financial literacy index reached 38.03%. The figure is increasing compared results Surveys OJK 2016 that is index literacy finance 29.7%. With thereby in the last 3 years there has been an increase understanding finance (literacy) public of 8.33%, SNLIK 2022 also noted level literacy finance sharia go on thin from 8.1% become 8.93%. Complete Surveys Which done by FSA, Index Literacy Economy Sharia Year 2022 Which issued by BI reached 16.3% (well literate) of a reflecting 100% scale exists room for effort increase understanding public about Economy Sharia in homeland.

Lots factor And variable Which cause Why level literacy finance sharia public Indonesia Still low. Wrong One among them is level understanding And knowledge society about Islamic finance still very low. terms Arab Which coloring Name product finance sharia be the reason why the level of understanding public thereby low, Not yet Again system, draft And mechanism each respectively contract And product. Still too many do not understand the system And product finance sharia, What the difference And the advantage with ordinary finances. Based on research that entitled “Analysis of Islamic Financial Literacy on the Use of Sharia Banking Services as Effort Increase Sharia Financial Inclusion ( *Study on Students Economy Sharia UIN Sunan Ampel Surabaya* )” aim For answer question about so far where level literacy finance sharia on student Economy Sharia UIN Sunan Ampel Surabaya, as well as How linkages level literacy finance sharia to use service banking sharia To use increase *sharia financial inclusion* . The results of this study indicate that students still must improve knowledge they about literacy finance sharia. This can be seen in the results of the study, that as much 46% respondent own low knowledge, 47% moderate and the rest is high. It is also known that not yet all of them are UIN Islamic Economics students Sunan Ampel own account account in A bank specifically bank sharia.

Development Banking Sharia And Industry Finance Nonbank Sharia Which very fast, so how much Far understanding student about use product service finance bank or nonbank sharia the. Based on this, the authors choose object student Because want to know so far where influence understanding student economy sharia on the use of sharia financial services both banks and non-banks. Three Colleges Tall in Regency . own program studies economy sharia And banking sharia among them Bandung Islamic University ., STAI Almuahjireen . and STAI DR Khez Muttaqien.. Due to time constraints, writer choose student campus Bandung Islamic University . as object study Which own population 421 student Which spread in semester 1 until semester 8. Ability processing information Which accepted student Bandung Islamic University . This Of course influential to product selection service bank Which There is.

Based on the explanation above, the purpose of conducting this research is to know influence understanding student Bandung Islamic University . to use of bank and sharia financial services nonbank.

## **REVIEW REFERENCES**

### **Understanding understanding**

According to the Big Indonesian Dictionary, Understanding interpreted as process, method, deed understand or understand. understanding interpreted Also regarding control, understand, or understand. Theory understanding in theory behavior consumer is known as the Consumer Learning



or learning consumer. Learning can be looked at as a process where experience causes change in knowledge, attitude, or behavior. Learning consumer is something that changes in behavior which happens as a result from the experience period past.

Muanas defines understanding as a process that is taken by someone to interpret an object. Understanding also means mastering, understanding, or understanding. Understanding is a process of thinking and studying, said thereby because going toward understanding needs to be followed by learning and thinking in depth.

According to Peter and Olson, there are factors that influence understanding (David, 2011) that is:

### 1. Knowledge in memory

Ability to understand information is very determined by knowledge somebody has in memory (Elita, 2001). Knowledge, meaning, and trust become matters which are very important before the understanding process. With knowledge which is deep, somebody will be capable of understanding information in a deep manner. On the contrary, somebody who has a little knowledge so capable of understanding the information but not deep.

### 2. Involvement

One's involvement has a big influence on motivation to understand information. Engagement is experienced when it has knowledge that will later motivate somebody to process information in a deeper and more controlled manner. On the contrary, somebody who feels involvement low, will tend to make somebody feel the information is not interesting and not relevant. The understanding process will produce a simple identification response.

### 3. Exposure Environment

Various aspects of situation or environment can influence the chance to understand information. Matters include factors such as pressure, time, the consumer's effective condition (atmosphere, heart good or bad), and disturbance (crowd).

Martinis Yamin and Maisah explained indicators or say work operational understanding between others (Hadi, 2018): (a) differentiate, (b) explain, (c) conclude, (d) summarize, (e) estimate, and (f) count.

#### 1. Understanding or understanding

After an impression or description in the brain, then the image or impression is managed, classified, compared, and interpreted so that it forms understanding or understanding.

#### 2. Evaluation or Evaluation

Evaluation of individuals happens after somebody has understanding or understanding. Through understanding or understanding these, individuals compare with criteria which they own individually. Evaluation of every individual is different although the object is the same, because that perception

subjective.

### **Behavior Consumer in perspective Economy Islam**

According to Magic There is four principle main in System Economy Islam Which hinted in Al Qur'an:

1. Live frugal and not lavish ( *abstained from wasteful and luxurious live* ), meaning Also that action economic action is just for fulfil need ( *needs* ) No satisfying desire ( *wants* ). According to Abdul mannan, attitude No excessive- excess And prioritize interest person other is Which most important Which interpreted in a manner wide.
2. Implementation Zakat ( *implementation of zakat* ); on level country mechanism zakat is obligatory zakat system No voluntary zakat system. Besides that there is Also instrument kind Which characteristic voluntary ( *voluntary* ) namely infaq, sadaqah, waqf, and gifts.
3. deletion/ prohibition Usury ( prohib- ition of usury ) , making a profit-sharing system ( profit-loss sharing ) with instruments mudharabah And musyarakah as replacement system credit ( credits system ) following instruments flower his ( interests rate ).
4. Operate efforts Which lawful ( permissible conduct ); from product or commodity, management, process production until process circulation or distribution must exist within the framework of halal. Business- the business was not allowed to come into contact with gambling ( masir ) And speculation ( gharar ).

### **Interest**

According to Djaali, define interest is feeling Like Which arise on activity. Interest on basically process reception will something object. The more tall level reception or understanding so the more big interest. From understanding This will formed A trust. Someone will believe that object the own a number of benefit.

According to crows and crows in Shaleh And Wahab, the indicator of self-interest is as following:

push from self Alone, for example urge to eat and curiosity something. push For Eat will awaken interest somebody For move, encouragement For Work or earning, and so on. push curiosity will arouse interest someone to ask, read, study, do study, and others.

Motive social, for example motive social to interest clothes, to interest intertwine connection. Motive social to interest clothes appear Because want to get attention from person other. Whereas motive social to interest intertwine connection appear Because want to find a friend or partner who can share in Like nor grief.

Factor emotional, interest will relate direct with emotion. If somebody the get success so immediately evokes feelings like so that will add interest in activity. However, if somebody experience failure so interest the will decrease with itself.

### **Finance Shari'ah**

1. Base Law Finance Sharia



Base law finance sharia according to reflexo in complexo theory is none other than the basis of Islamic law itself, which consists from the Qur'an, Hadith and Sunnah, Ijma', qiyas, benefit murlah, ishsan, istishab, saddud-dzari'ah, urf, qaul friend Prophet SAW, And law religion heavenly earlier. Al-Qur'an and Sunnah are sources main, And Which other is source derivative.

a. Al-Qur'an

Allah SWT said in Surah Al- baqarah verse 188 about management treasure, which mean: "And do not you Eat treasure in between You with road Which vanity, And (don't) You bribe with treasure it to the judges, with a view so that You can eat part other people's property by way of sin, whereas You know. (QS Al- Baqarah (2): 188).

b. Sunnah

Sunnah is teachings Prophet Mohammed SAW Which be delivered past saying, action or agreement- his. teachings Which is Sunnah This inherited in something recording Which named hadith. Sunnah is equated with practice and instruction Prophet Mohammed SAW Which be delivered by para narrator hadith valid

c. Ijma

Ijma is the agreement of the mujtahids (law expert who discovered the law syarak) after era Prophet Mohammed SAW about law something case certain. Ijma is the consensus of the scholars is set no for matters of faith or worship tree Which agreed, but For application sharia in worldly affairs. Ijma' is important for Islamic finance-issues, because models banking Islam No called in Al-Qur'an or in Hadith, although the principal principles Which set the system There is.

The consequence is the development of banking Islam Lots very based on consensus of Islamic scholars and jurists both at national and international level. Example for example *Handbook* of Islamic Banking issued by *International Association of Islamic Books* , Which provide a framework for the institution Islamic finance.

2. Principle base finance syari'ah

Islamic finance is a financial system based on sharia or building law Islam. Sharia Which means road toward the water source, filled with purpose moral And lesson about truth. Because That sharia more from just set rules law Islam. Indeed sharia represent idea that all humans and governments are subject to justice under law.

There is difference between finance sharia with conventional finance, that already is very familiar among the people. Islamic finance has one requirement main, that every transaction finance must in accordance with sharia provisions. In order to ensure obedience to provision sharia, There is principles Which must followed. Principles is corridor (limit) road Which must skipped. Corridor Which meant is as following:

a. Belief On Guidance Divine

Natural universe created by God SWT And Also create man on earth For become caliph Which on duty prosper life on earth This, through obedience to his orders. Commandments That No restricted to matters of worship and ritual religious just, but Also covers all field life man, including transaction economy and finance.

b. No There is flower

No There is flower own meaning No can accept flower from something loan or being asked to pay interest on a loan. Not like on conventional system, where the bank will charge interest to their customers Which take loan. In bank sharia customers Which take financing No imposed flower, Islamic banks use a sharing system results to customers Which take financing For finance activity operational company. The mechanism Also different. When on something day a customers keep the funds in conventional bank, then the next day customers the Already get interest calculation. Meanwhile at the bank sharia kalua a customers keep the money, so for the results wait first until the funds That included in something financing. The magnitude for results That also based on agreement or called ratio on for results.

c. No There is investment unclean

Funds issued from the bank sharia No can used For investment Which prohibited in sharia, like produce goods- goods that are prohibited by sharia, for example alcohol, tobacco, khamr, weapon Which No given authority by government, drugs And etc, And For finance operating a brothel (brothel), and gambling.

d. Share risk recommended

In the recommended Islamic financial system share risk This aim For increase transparency, each other believe, And honesty between bank with customers. Of course just in matter This need arranged signs his like for example loss (risk) That No Because negligence, negligence or intentional. But really because disaster natural like flood, landslide or Because deed person other outside customer's ability to defend it for example like theft Which must proven with news police event

e. Financing is based on real assets

In practice finance sharia Already become must that financing sharia That must based on assets real. Because in belief system sharia finance that financing channeled through UK products Sharia can only improve (develop) along with increasing economy real, And thus also at the same time help ward off speculation And expansion credit excessive.

Product And Service Banking Sharia As industry service finance bank sharia is a financial institution that function expedite mechanism economy in the real sector through activity investment or sell buy as well as give service service savings/ banking for customers.



Product And service banking sharia depicted on chart following.

Table 1 Product And Service Banking Sharia

No	Funding	financingn	Service Banking	Social
1	<b>Pattern Entrusted</b> <i>Wow yadDhamanah</i> ( Giro, Savings)	<b>Split Pattern Results</b> <i>Mudarabah</i> <i>Musharokah</i> ( <i>Investmentsfinancing</i> )	<b>Pattern Other</b> <i>Wakalah, kafalah,</i> <i>Evelah, Rahn, Ujr,</i> <i>Sharf</i> (Service Finance)	<b>Pattern Loan</b> <i>Qardhul Hasan</i> ( LoanVirtue )
2	<b>Pattern Loanqard</b> (Giro, Savings)	<b>Sell Pattern Buy</b> <i>Mudarabah</i> <i>Regards Istishna</i> ( <i>Trade financing</i> )	<b>Pattern Entrusted</b> <i>Wadiah yad</i> <i>Dhamanah</i> (Services non Finance)	
3	<b>Split Pattern Results</b> <i>Mudarabah Mutlaqah,</i> <i>Mudarabah</i> <i>Muqayyadah</i> ( <i>Executing</i> , Savings, Deposit, Investment,Bond)	<b>Rent PatternIjarah</b> <i>Ijarah Wa Iqtina</i> ( <i>Trade financing</i> )	<b>Split Pattern Results</b> <i>Mudarabah</i> <i>Muqayyadah</i> ( <i>Chanellin g</i> , Service Finance)	
4	<b>Rent PatternIjarah</b> ( Bonds )	<b>Pattern LoanQardh</b> (bailout)		

Source: *Authority Service Finance (OJK)*

### 1. Funding

Products funding bank sharia addressed For mobilization And investment savings for economic development in a fair way so that profits Which fair can guaranteed for all party. In this case, Islamic banks do it with No with principle flower (usury), but with principles Which in accordance with condition Islam, especially wadi'ah (entrusted), qardh (loan), mudharabah (for results), And ijarah.

Products funding bank sharia have four types Which different, that is:

- a. giro with principle wadi'ah And qardh
- b. Savings, with the principle of wadi'ah, qardh and mudharabah
- c. Deposit / investment with principle mudharabah
- d. Bonds / sukuk with principles mudharabah, ijarah And etc.

### 2. Financing

Islamic bank financing products, specifically *returns bearings financing* that is form financing Which in a manner commercial profitable. Owner capital willing bear risk loss And customers Also give profit, Which addressed to distribute investment And savings public to sector real with objective productive in form investment together ( *investment financing* ) Which done with business partners (creditors) using pattern for results (mudharabah And musyarakah) And in form

investment Alone ( *trade financing* ) to Which need financing use pattern sell buy ( *murabahah, greetings, and istishna* ) and patterns rent ( *ijara And ijarah vomiting beet tamlik* ).

It can be concluded that **the** products financing bank sharia can use four patterns different.

a. Pattern for results, For investment financing:

- 1) Musyarakah
- 2) Mudharabah

b. Pattern sell buy, For trade financing:

- 1) Murabaha; Regards
- 2) Istishna

c. Pattern rent, For trade financing:

- 1) Ijarah
- 2) Ijarah Mumitiyah beet tamlik

d. Pattern loan, For fund bailout is Qardh

The following is an example of a financing product bank sharia And contract Which used:

Table 2.Example Product financing

No	Product Financing	Principle
1	Working capital	<i>Mudharabah, Musyarakah, Murabahah and Greetings</i>
2	Investment	<i>Mudharabah, Musyarakah, Murabaha, Istishna, Ijarah, Ijarah Vomit Bittamlik</i>
3	Procurement of Goods Investment, Various Goods	<i>Murabaha, Ijarah Vomit Bittamlik, Musyarakah Mutanaqisah</i>
4	Housing area, Property	<i>Murabaha, Ijarah Vomit Bittamlik, Musyarakah Mutanaqisah</i>
5	Project	<i>Mudharabah, Musyarakah</i>
6	Export	<i>Muarabah, musyarakah, Murabahah</i>
7	Production agribusiness/Similar	<i>Regards, Regards Parallel</i>
8	Manufacture, construction	<i>Istishna, Ishtisna Parallel</i>
9	inclusion	<i>Musyarakah</i>
10	Letter Valuable	<i>Mudharabah, Qardh</i>
11	Rent Buy	<i>Ijarah Vomit Bittamlik</i>
12	Acquisition Asset	<i>Ijarah Vomit Bittamlik</i>

Source: *Financial Services Industry Book sharia, OJK*





### 3. Service Banking

Products service banking with pattern others generally use the *tabarru'* contract which is not meant to look for profit, but intended as facility service to customers in conducting banking transactions. Bank as provider service only burden cost administration. Service Banking class This Which No including contract *tabarru'* is *sharf* contract which is an exchange contract money with money and *ujr* which is part of the intended *ijarah (lease)*. For get wages ( *ujra*) and *fees*.

Examples of banking products and contracts Which used can seen on table following (Ascarya, 2015):

Table 3. Example Service Banking Sharia

No	Product	Principle
<b>Financial Services</b>		
1	Bailout	<i>Qardh</i>
2	Accounts Receivable Factoring	<i>Hiwalah</i>
3	L/C, Transfer, Clearing, RTGS, and etc	<i>Wakalah</i>
4	Buying and selling foreign exchange	<i>Sharf</i>
5	Pawn	<i>Rahn</i>
6	Payroll	<i>Ujr/Wakalah</i>
7	Bank guarantee	<i>Kafalah</i>
<b>Non-Financial Services</b>		
8	Safe deposit Box	<i>Wadi'ah yadamanah/Ujr</i>
<b>Agency services</b>		
9	Bonded investment (Channeling)	<i>Mudharabahmuqayyadah</i>
<b>Social activities</b>		
10	Social Loans	<i>Qardhul Hasan</i>

Source: *Industry Books Financial Services*

### 4. Industry service Finance Sharia

IKNB Sharia is field activity Which related with activity in industry insurance, fund pension, institution financing, And other financial service institutions, deep implementation No contrary with principles sharia. kindly general, activities of course No own difference with IKNB conventional. However there is a number of characteristics special, with product And mechanism transactions based on sharia principles, in in between Which done Institution Finance Sharia (LKS) based Law Sharia Which fated Board Sharia National Assembly Cleric Indonesia (DSN MUI) is Financing *Mudharabah ( Qiradh )*, Financing *musyarakah* , Financing *Ijarah, Wakalah, Contract Mudharabah musyarakah, And Contract kafalah* .

Industry finance sharia in Indonesia has the potential to continue to grow and own expediency Which big for economy. Non-Bank Financial Industry (IKNB) which is based on sharia has also become One pillar strength in industry finance sharia, whose development is expected Can follow

grow develop sharia economy in Indonesia.

### **Comparison Previous Research**

Study about influence understanding student to use service bank and non-bank sharia finance already Lots done research by researchers previously, like studies following This:

1. The Influence of Motivation and Financial Literacy To Interest invest In Market Capital (Studies Case Student Muhammadiyah University Purwokerto) (S, 2017)

2. Difference researcher previously with researcher moment This is researcher previously want to know is There is influence literacy finance And motivation interest in investing in the capital market also case studies conducted on students university Muhammadiyah Purwokerto whereas researcher moment This about influence student understanding of usage service finance sharia bank And nonbank with a case study on Bandung Islamic University students . Education to Improve Literacy Finance Sharia in Village Huta King, Mandailing Natal Regency (Izzah, 2021) The difference between previous researchers and current researcher This is previous researchers do study with more to devotion public with objective For increase understanding public Village Huta King about literacy finance sharia. While the current researcher regarding influence understanding student to use service finance sharia bank And nonbank with studies case on student Bandung Islamic University .

3. Influence Level Literacy Inhabitant Muhammadiyah To inclusion Sharia Bank Saving Product Finance (Partner Sami gultom, 2022)

Difference researcher previously with researcher moment This is researcher previously do study For see level literacy inhabitant Muhammadiyah and financial inclusion of bank savings products sharia While the current researcher regarding influence understanding student to use of bank and sharia financial services nonbank with case studies on students Bandung Islamic University .

4. Sukuk Literacy Analysis for Students Faculty of Islamic Studies, Islamic University Riau (Maulana & Thamrin, 2022)

Difference researcher previously with researcher moment This is researcher previously do study For know to determine the level of literacy sukuk for students of both Economics study programs Sharia and Sharia Banking. Whereas researcher moment This about influence student understanding of usage service finance sharia bank And nonbank with a case study on Bandung Islamic University students .

5. Training Accountancy Institution Finance Sharia for Enhancement Quality Knowledge And Ability Student in SMK Plus Ashabulyamin Regency Cianjur (Larasati & Sumardi, 2018)

Difference researcher previously with current researcher This is previous researchers form supplies form training on Accountancy Sharia to para student in School Intermediate Vocational at SMK Plus Ashabulyamin Regency Cianjur For increase interest, knowledge And ability on Accountancy Sharia para student. Meanwhile, the current researcher regarding influence understanding student to use of bank and sharia financial services nonbank with case studies on



students Bandung Islamic University ..

6. Analysis of the Role of Team Teaching Against Enhancement Literacy Student Management On Institution Finance (Moh. Great, 2014)

Difference researcher previously with current researcher This is previous researchers analyze role team teach to enhancement literacy student Management on institution finance in Indonesia, Good banking and non-bank institutions. Whereas researcher moment This about influence student understanding of usage service finance sharia bank And nonbank with a case study on Bandung Islamic University students .

7. Influence Literacy Finance Sharia Against Student Consumptive Behavior Program Studies Economy Sharia IAIN Takengon (Nurzianti, 2022)

Difference researcher previously with current researcher This is previous researchers know influence literacy finance sharia to behavior consumptive students of the Islamic Economics study program IAIN Takengon. Meanwhile, the current researcher regarding the influence of student understanding on the use of sharia financial services banks and non-banks with case studies on student Bandung Islamic University .

8. Effect of Financial Literacy on Inclusive Finance Using Banks Garbage in South Jakarta (Sardiana, 2018)

The difference between previous researchers and current researcher This is previous researchers test influence literacy finance with variable knowledge, ability And attitude / behavior use finance inclusive bank rubbish in Jakarta South. Whereas researcher current understanding of influence students on the use of services finance sharia bank And nonbank with studies case to Bandung Islamic University students.

9. Influence Perception Student to Interest in Saving in Islamic Banks: Studies Case Student FEB INAIS Bogor (Um et al., 2018)

Difference researcher previously with current researcher This is previous researchers analyze influence perception student FEBI INAIS on the interest in saving on Bank Sharia. Whereas researcher moment This regarding the influence of student understanding on the use of sharia financial services banks and non-banks with case studies on student Bandung Islamic University .

10. Measure Knowledge Investment para Student For Gallery Development Higher Education Investment (Mulyana et al., 2022)

Difference researcher previously with current researcher This is previous researchers measure understanding student about Capital Market Knowledge, Type Knowledge Instrument Investment, Knowledge Level Investment Gain, Level Knowledge Risk Investment And Knowledge Base Stock Valuation. Meanwhile, the current researcher regarding the influence of student understanding on the use of sharia financial services banks and non-banks with case

studies on student Bandung Islamic University .

## **METHODOLOGY STUDY**

The research method is a scientific way to get data with purpose and utility certain. In study This researchers used a quantitative approach. Research quantitative try do measurement Which accurate to something (Adha et al., 2018). Because of research data form numbers And analysis using statistics.

Method study quantitative can interpreted as method study Which based on philosophy positivism, used to examine the population or sample certain, collection data using research instruments, analysis data characteristic quantitative/statistical, with objective For test hypothesis Which has set.

Data primary from study This is description general Bandung Islamic University ., Structure Organization, Vision Mission, and so on obtained from observation on the campus *website* , the number of students who obtained through interviews, as well as the results of questionnaire / questionnaire distributed to student Bandung Islamic University . Which furthermore will in analysis by researcher through application SPSS version 20.

Data secondary from research This is data latest about amount banking sharia and the Non-Bank Financial Services Industry sharia in Indonesia obtained through *website* Authority Service Finance (OJK), amount campus Which own study program Economy Sharia as well as theories Which support study This , sourced from book And study earlier Which relevant.

The population in this study is all Bandung Islamic University students. from semester 2 to semester 8 which consists of 421 people. In this research, size sample determined use The Slovin formula. From the results of calculations with use formula slovin the so the required sample size is known study This is 81 respondent. For make it easy researcher in taking sample, researcher share 4 from 81 respondent. From distribution the, so semester 2 there is 21 respondent, semester 4 there are 20 respondent, And semester 6 there is 20 respondent And semester 8 there is 20.

Technique sampling is technique taking sample, on basically technique sampling can be grouped into two that is probability sampling And Nonprobability sampling, Which used in this study is the technique of probability sampling with technique Simple Random sampling. Simple Random Sampling is technique of selecting a simple random sample without Pay attention to the existing strata in the population the. steps taking The sample is choosing 8 classes randomly from 4 semester on student Bandung Islamic University . Writer spread questionnaire as many as 81 respondent.

The definition of research variables must be formulated For avoid error in collecting data. As for definitions operational variables used in study This is as follows:



Table 4. Definition Operational Variables

Variable	Dimensions	Indicator	Scale
understanding (X)	Perception understanding	1. Explain 2. Differentiate 3. Conclude 4. Summarize 5. Estimating 6. Count 7. Absorption to excitatory 8. Evaluation or evaluation	Ordinal Ordinal Ordinal Ordinal Ordinal Ordinal Ordinal Ordinal
Use (Y)	Interest	1. push from self Alone 2. Motive social 3. Factor emotional	Ordinal Ordinal Ordinal

## RESULTS AND DISCUSSION

Based on the results of the interview (interview), questionnaire (questionnaire), observation (observation), And combined all three. So obtained results:

### Results Test Statistics

#### 1. Test validity

Testing validity instrument done with correlation product-moment pearson. If  $r_{count} > r_{table}$  so items question declared valid and if  $r_{count} < r_{table}$  then the question item is declared invalid. The results of the validity test one by one for each variable will explained as following.

##### a. Variable understanding

Testing validity variable understanding consists of 8 statement items, meanwhile result can seen on table 5. following This:

Table 5. Results Test validity Understanding

No Item	rProductMoment	rTabel	Keterangan
1	0,500	0,213	Valid
2	0,639	0,213	Valid
3	0,760	0,213	Valid
4	0,793	0,213	Valid
5	0,625	0,213	Valid
6	0,721	0,213	Valid

7	0,756	0,213	<i>Valid</i>
8	0,654	0,213	<i>Valid</i>

Source: Data Primary processed, 2020

Based on results testing validity variable understanding is known that all items statement  $r_{count} > r_{table}$  (0.213) with mark significance (p values)  $< 0.05$  so that 8th items statement in the understanding variable stated valid.

#### b. Variable Use

Testing validity variable use consists of 5 statement items, meanwhile result can seen on table 6. following This:

Table 6.Results Test validity Variable Use

No Items	rProductmoments	rTable	Information
1	0.845	0.213	<i>Valid</i>
2	0.849	0.213	<i>Valid</i>
3	0.740	0.213	<i>Valid</i>
4	0.795	0.213	<i>Valid</i>
5	0.751	0.213	<i>Valid</i>

Source: Data Primary processed, 2020

Based on results testing validity variable use is known that all question items  $r_{count} > r_{table}$  (0.213) with mark significance (p values)  $< 0.05$  so that 5th items statement in the use variable stated valid.

#### 2. Test Reliability

Reliability testing with using the Cronbach Alpha statistical test. Something variable said reliable If give mark Cronbach Alpha  $> 0.6$ . Results test reliability in a manner concise showed in table 7.

Table 7.Results Test Reliability

No	Variable	Cronbach'sAlpha	Information
1	understanding	0.827	<i>Reliable</i>
2	Use	0.850	<i>Reliable</i>

Source: Data Primary processed, 2020

From the results of the reliability test shown in Table 4.5. on can is known that all statement items from each variable in this research is reliable. This is indicated by the Cronbach alpha value from each variable worth more from 0.6.

#### 3. Test Statistics Descriptive



Descriptive statistics give an idea general information about data and data dissemination Which used in study. The description of the data in question includes mark average (means), mark highest (maximum), the lowest value (minimum) as well standard deviation value to describe dissemination of research data. As for the description statistics from data questionnaire Which accepted is as follows :

Table 8.Results Statistics Descriptive

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Understanding	81	24	40	32.04	3.858
Use	81	16	25	21.63	2.130
Valid N (listwise)	81				

Data source: Processed by SPSS, 2020

Based on table on can explained that amount sample (N) is 81 respondent. Variable understanding own minimum value 24 and the maximum value 40 whereas mark mean 32.04 And deviation standard 3.858 This shows perception respondent on understanding tall with an average of 32.04 of the total value of 40.

Whereas on Variable Use own mark minimum 16 And mark the maximum is 25 while the mean value is 21.63 And deviation standard 2,130 Matter This show perception respondent on use high with average as big 21.63 from mark total as big 25.

### 1. Test Normality

This test is to test whether in the model regression, variable bound And variable free both of them have distribution in a manner normal or No, test This use Kolmogrov Smirnov. If mark significant > 0.05 then the variable is distributed normal. Table 9. show results test normality, Where mark significance 0.260>0.05 means that the data is normally distributed.

Table 9.Results Test Normality One-Sample Kolmogorov-Smirnov test

		Unstandardizedresidual
N		81
Normal Parameters <sup>a,b</sup>	Means	0E-7
	std. Deviation	1.81868548
MostExtremeDifferences	absolute	.112
	Positive	.112
	Negative	-.080
Kolmogorov-Smirnov Z		1010

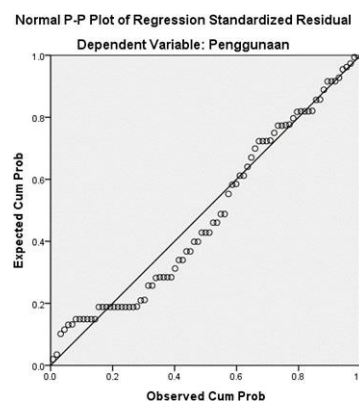
asymp. Sig. (2-tailed)	.260
a. distribution test is Normal.	
b. Calculated from data.	

Source data: processed by SPSS, 2020

Besides use test *Kolmogrov Smirnov*, researchers also use *the P-Plot Test*, in drawing conclusions *P-Plot test* This test is if the data or points spread around the diagonal line and follow the direction line diagonal so data said distributed normal. Picture 1 show data or point spread around the diagonal line and follow the direction line diagonal.

Picture 1

Results Test Normality *P-Plot test*



#### 4. Test Regression linear Simple

Regression aims to test the effect between variable One with variable other. Simple linear regression is regression that own One variable dependent And One variable independent. Based on results SPSS data processing indicated by table 10. is described as following:

Table 10. Results Test Regression linear Simple

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized coefficient	t	Sig.
		B	std. Error	Betas		
1	(Constant)	12,426	1,711		7,262	,000
	UNDERSTANDman	,287	,053	,520	5,417	,000
a. Dependent Variable: USESource data: processed by SPSS $Y = a + bX$ $Y = 12,426 + 0.287X$						

Equality the can translated as following:

- A constant of 12.426 contains meaning that mark consistent variable use is as big 12,426 Coefficient regression X as big 0.287, state that every addition 1 % mark variable understanding, so mark variable use increase as big 0.287.
- Coefficient regression the worth positive, so that can said that direction influence variable X





to Y is positive.

So that taking decision Test regression linear simple is as following:

- a. Based on mark significance: from table Coefficient obtained significance value as big  $0.000 < 0.05$ . So that it can concluded that the variable Understanding (X) has an effect on variable Usage (Y).
- b. Based on mark Q: is known mark tcount as big  $5,417 > t_{table} 1.9904$  so that can concluded that variable understanding (X) influential to variables Use (Y).

### Test hypothesis

- a. Test Significance Parameter Individual (Test t)

Results analysis test t For variable understanding obtained mark  $t_{count}$  as big  $5,417 > t_{table} (1.9904)$  with mark a probability of 0.000 means more smaller than 0.05 then  $H_a$  is accepted, that is It means understanding student influential positive to use service finance Sharia bank and non-banks.

Table 11. Results Test Q

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized zed Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	12,426	1,711		7,262	.000
	Understandman	.287	.053	.520	5,417	.000

a. dependent Variables: USE

Source data: processed by SPSS

Coefficient of Determination (*Adjusted R<sup>2</sup>*) The coefficient of determination (*R<sup>2</sup>*), at the point is to measure how far ability model in explained variation variable dependent. In matter This *R Square* used For know how much Far ability understanding (X) in explained use (Y). Table 12. show results *R Square* that is 0.271, It means as big 27.1% student understanding is able explain or influence use service finance sharia bank and the remaining non-bank 72.9 % influenced by factor other.

Table 12. Coefficient Determination (*Adjust R<sup>2</sup>*)

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimates
1	.520 <sup>a</sup>	.271	.262	1830

a. Predictors: (Constant), UNDERSTANDING

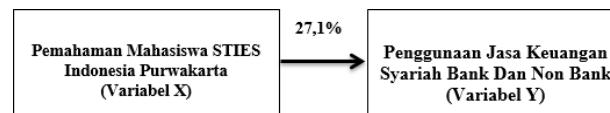
Source data: processed by SPSS

## Influence understanding Student Against the Use of Financial Services Sharia Bank And Nonbank

Based on results analysis data can it is concluded that the Comprehension variable (X) positive and significant effect on variable Usage (Y). It is shown on the results of a simple regression test where the value significantly less than 0.05 ( $<0.05$ ) ie 0.000, as well as mark rcount more big from on mark rtable (rcount 5,417  $>$  ttable 1.9904), matter This Also show that Ha accepted.

Chart 1

Big Influence Variable X against Y



Source: Data Primary

Whereas on results Test coefficient Determination (  $R^2$  ), show results  $R$  Square of 0.271, meaning 27.1% understanding student capable explained or influence use service finance sharia bank And nonbank, while the remaining 72.9% is influenced by other factors not examined in the study This. Illustration can seen in the picture 1.

## CONCLUSION

Based on results from analysis And discussion carried out, then obtained conclusion that based on results testing validity variable understanding is known that all items statement rcount  $>$  rtable (0.213) with mark significance (p value)  $<$  0.05 so that the 8th statement item in understanding variable stated valid. Based on results testing validity variable use is known that all items question rcount  $>$  rtable (0.213) with a significance value (p value)  $<$  0.05 so that 5th items statement in variable use stated valid. Based on results testing show that variable understanding student own mark  $t_{count}$  as big 5,417  $>$   $t_{table}$  (1.9904), with mark probability as big 0.000 means smaller than 0.05 then Ha accepted, Which It means understanding student influential positive significant to use of bank and sharia financial services nonbank. The *output* is also obtained coefficient determination (  $R$  Square ) as big 0.271 It means as big 27.1% understanding student capable explained or influence use service finance sharia bank And nonbank, whereas the rest 72.9% influenced by other factors not researched in this research.

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