

ABSTRACT

Ihsan Muttaqin (2021), Faktor-Faktor Yang Mempengaruhi Keputusan Mahasiswa Ekonomi Syariah Fakultas Agama Islam Universitas Siliwangi Untuk Menjadi Nasabah Di Bank Non Syariah

In this present study, the author observed a growing issue within Islamic sholars who made a decision of becoming customers in a non-sharia bank. Therefore, the researcher conducted this research to uncover contributing factors of Siliwangi University Islamic Faculty Sharia Economics students' decision making in becoming non-sharia bank customer.

The formulation of the problem in this current research is what are contributing factors that influnce Siliwangi University Islamic Faculty Sharia Economics students' decision making in becoming non-sharia bank customer. The aim of this research is to discover several factors that promote Siliwangi University Islamic Faculty Sharia Economics students' decision making in becoming non-sharia bank customer.

The methodology of this research utilized qualitative approach. In this study, the primary data source was Siliwangi University Islamic Faculty Sharia Economics students. Meanwhile, the secondary data source was several eligible documents in the completion of required data. The technique of collecting the data was onservation, interview and documentation. Afterwards, the data was analyzed through using Miles and Hubberman technique which involved data reduction, data display and conclusion drawing/verification.

Based on the findings of this study, social condition and living location were the most contributing factors that influenced Siliwangi University Islamic Faculty Sharia Economics students' decision making in becoming non-sharia bank customer. Nevertheless, students are expected to make a better and wiser decision for they have already acknowledged and understood the importance and benefit of sharia bank compared to conventional bank.

Keyword: Factors Influence The Decision