

ANALYSIS OF UIN JAKARTA STUDENTS' PERCEPTION TOWARDS SYARIAH SAVINGS AT BSI BANK



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Abstract

This study aims to analyze the perceptions of students of the State Islamic University of Jakarta towards sharia savings at Bank Syariah Indonesia (BSI). As a young generation who are technologically and financially literate, students are an important segment in the growth of Sharia banking. This study uses a quantitative method with a survey approach, involving 30 randomly selected respondents. Data were collected through a questionnaire that measured satisfaction, trust in sharia principles, product excellence, ease of service access, and interest and loyalty. Descriptive statistical analysis and one-sample t-test were used to assess students' overall perceptions. The results show that students' perceptions of Sharia savings at Bank BSI are generally positive. Respondents are satisfied with BSI's services, believe in sharia principles, and assess the product according to their needs. However, it is necessary to improve service accessibility and education related to product features to strengthen financial inclusion.

Keywords: Student Perception, Sharia Savings, Bank Syariah Indonesia

INTRODUCTION

Nowadays, sharia savings are increasingly in demand along with the increasing awareness of the Indonesian people regarding the importance of financial services that comply with Islamic law (Hasibuddin, 2024). As a country with the largest Muslim population in the world, Indonesia sees Gen Z starting to be more open and aware of the importance of sharia-based savings (Fitria, 2024). One of the banks that provides such services in Indonesia is Bank Syariah Indonesia (BSI). As the largest Islamic financial institution in Indonesia, BSI is designed to meet the needs of the community, including students (BSI, 2022, 2023; Tulisstyaningsih & Azkar, 2021).

Students, as part of the young generation or commonly called Gen Z, who are literate in technology and finance, have an important role in supporting the growth of Islamic banking (Astuti et al., 2023). Their perception of Sharia savings can provide an overview of the potential development of Bank Syariah Indonesia in the future (Wulandari, 2020). It can be seen that BSI is also actively trying to reach students as potential agents of change, especially at UIN Jakarta.

UIN Jakarta, as one of the largest Islamic universities in Indonesia, is a very strategic location for researching student perceptions of sharia savings products (Erliana, 2019; Junita, 2016). In addition, many UIN Jakarta students mostly have an Islamic religious background, so it is hoped that they can more easily understand the concept of savings based on sharia principles (Junita, 2016). However, there is no guarantee that their perception is entirely positive or supportive of this Sharia-based savings.

Based on the statement above, the development and understanding of Sharia knowledge in Indonesia is not something new, because many researchers have studied this matter (Maulana, 2024) for example, he studied that students of the Faculty of Islamic Economics and Business gave a good perception of the savings products of Bank Syariah Indonesia (BSI). Positive assessments emerged from the quality of products and services that followed the needs of students. The study used qualitative methods through interviews.

Besides that, (Rakhmah & Wahyuni, 2016), He studied that students' perceptions of Islamic banks have a significant influence on their interest in saving, with a determination coefficient of 77.7%. External factors such as family and friends also influence students'

perceptions. Then (Nurngaeni, 2018), the study assesses the influence of knowledge and perception of students of the Faculty of Islamic Economics and Business (FEBI) on the decision to become customers of Islamic banks. Using multiple linear regression methods, the study found that knowledge and perception simultaneously influenced students' decisions, with a contribution of 53.9%, while 46.1% was influenced by other factors not included in this research model.

However, the above study has several limitations, such as in general, students already understand the understanding of sharia principles in Indonesia, but do not detail various factors, both internal and external. In addition, the study only focuses on one faculty, not the university as a whole, so the sample used is still limited. Then, in terms of data processing in student perceptions, it is very diverse; some use qualitative and some use quantitative, but research that uses quantitative methods more often uses regression methods, not descriptive perceptions. In this study, the researcher focuses on the perceptions of UIN Jakarta students as seen from several factors.

This study attempts to fill this gap by focusing on UIN Jakarta students' perceptions of sharia savings at Bank BSI, considering various internal and external factors that influence these perceptions. This study also adopts a descriptive statistical approach and one-sample t-test to provide a more in-depth picture of students' perceptions as a whole.

REVIEW OF LITERATURE

Student Perception

Perception is the process of a person's interpretation of a stimulus received through the five senses (Nisa et al., 2023). In the context of Islamic banking, students' perceptions of Islamic savings can reflect their understanding, attitudes, and beliefs towards the Islamic principles applied to the product (Wulandari, 2020).

Ho: UIN Jakarta students do not have a significant perception of Sharia savings at Bank BSI.

H₁: UIN Jakarta students have a significant perception of Sharia savings at Bank BSI.

Sharia Savings

Sharia savings are banking products that refer to sharia principles, such as the prohibition of *usury*, *gharar*, and *maysir* (Susanti et al., 2024). This product offers an

alternative for Muslims who want to save in a way that is in accordance with Islamic values. Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, positions itself as a leader in Islamic financial services (BSI, 2022).

Ho: There is no relationship between BSI Bank services and UIN Jakarta students' perceptions of sharia savings.

H₁: There is a relationship between BSI Bank services and UIN Jakarta students' perceptions of sharia savings.

Factors Influencing Perception

Several factors that influence students' perceptions of sharia savings include knowledge of sharia principles, experience using sharia financial products, access to information, and the influence of the social environment (V. S. Putri, 2024). Research by (V. S. Putri, 2024) shows that understanding the benefits of Sharia savings contributes significantly to students' positive attitudes.

Ho: Factors such as knowledge, experience, and social environment do not influence UIN Jakarta students' perceptions of sharia savings.

H₁: Factors such as knowledge, experience, and social environment influence UIN Jakarta students' perceptions of sharia savings.

Sharia Financial Literacy

Islamic finance is a financial system based on Islamic law, which includes the principles of fairness, transparency, and risk sharing (Sandrina et al., 2024). Sharia savings is a financial instrument that aims to provide an alternative for the Muslim community in managing their finances (BTM Purbalingga, 2024).

Ho: UIN Jakarta students' understanding of Islamic finance does not affect their perception of Islamic savings.

H₁: UIN Jakarta students' understanding of Islamic finance influences their perception of Islamic savings.

RESEARCH METHOD

In this study, the variables used are 1 dependent variable or bound in the form of student perceptions of Sharia savings. The type of research used is a quantitative method with

a survey approach. The survey approach was chosen because it allows for effective data collection from several respondents in a relatively short time, as well as providing a general overview of student perceptions of Sharia savings at BSI Bank (Siyoto & Sodik, 2015).

Data collection techniques were obtained through questionnaires distributed offline or directly to UIN Jakarta students (Dristian, 2020). The questionnaire consists of filling in name, study program, age, and gender, as well as closed questions with a Likert scale to measure student perceptions of various aspects of Sharia savings at BSI Bank.(Armeliyani, 2018). The sampling technique used is the random sampling technique in which the questionnaire will be given to UIN Jakarta students randomly, without limiting respondents to certain criteria (Amin et al., 2023).

The data obtained will be processed through several stages to ensure accurate and relevant results. The data processing process begins with validity testing to validate the questionnaire indicators to measure student perceptions accurately. Furthermore, reliability testing is carried out to see the consistency of respondents' answers. After that, the data will be analyzed using descriptive statistics to provide a general picture.

Before processing the data to the inferential stage, a normality test was first carried out to ensure that the data were normally distributed. After being confirmed normal, the data was analyzed by frequency to see the percentage of respondents in each category of perception indicators. In the final stage, a one-sample T-test was used to test whether the average student perception was significantly different from a value of 4 or what was considered "agree" to Sharia savings at Bank BSI.(dqlab, 2021; Widodo et al., 2023). This analysis process is based on a population consisting of UIN Jakarta students with a sample size of 30 respondents and 28 questions using the SPSS version 25 application.

RESULTS AND DISCUSSION

Validity Test

Instrument validity is a test that can be proven with several pieces of evidence. The evidence includes content, or called content validity or content validity, construct, or known as construct validity, and criteria, or known as criterion validity. Validity testing aims to see the accuracy of the measurement (Zakiyah & Kartika, 2024).

Validity testing is a test carried out to measure the ability of a measuring instrument (instrument) to determine whether each question presented in the measuring instrument can be said to be valid or not (Janna & Herianto, 2021). In the validity test, there are criteria used as a benchmark that state whether or not the question items used for the study are valid. These criteria are that if the Pearson correlation value (r) > 0.30 or has a significance (p -value) < 0.05 , then the item is declared valid (Slamet & Wahyuningsih, 2022). To facilitate understanding, see Table 2.

Table 1.
Validity Test Results

		Correlations					
		X.1	X.2	X.3	X.4	X.5	Totalx
X.1	Pearson Correlation	1	.744**	.666**	.856**	.669**	.882**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30
X.2	Pearson Correlation	.744**	1	.752**	.844**	.795**	.906**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30
X.3	Pearson Correlation	.666**	.752**	1	.797**	.754**	.890**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30
X.4	Pearson Correlation	.856**	.844**	.797**	1	.817**	.945**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30
X.5	Pearson Correlation	.669**	.795**	.754**	.817**	1	.865**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30
Totalx	Pearson Correlation	.882**	.906**	.890**	.945**	.865**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

Based on table 1 of the validity test results, it can be seen that the results of the validity test of the instrument used using SPSS 25 were obtained using the Pearson correlation method (Pearson Correlation), each question item (X.1 to X.5) was tested for its relationship with the total score (TotalX).

The results show that the correlation value of each item ranges from 0.865 to 0.945, with the highest value in item X.4 (0.945) and the lowest value in item X.5 (0.865). All calculated r values are > 0.30 , which means that this validity test is valid. In addition, the significance value (Sig. 2-tailed) for all items is 0.000, which can be concluded that the instrument can be said to be valid, because Sig. 2-tailed < 0.05 . This validity ensures that the research instrument as a whole has good quality to measure the variables studied.

Reliability Test

Reliability testing is a measurement method that aims to determine the extent to which the instrument can be trusted (Marthiani, 2024). Reliability tests have several ranges of

Cronbach's alpha values, including if the alpha value <0.50 is stated as low reliability, the alpha value <0.70 is stated as moderate reliability, the alpha value >0.70 is stated as sufficient reliability, the alpha value >0.80 is stated as strong reliability, and if the alpha value >0.90 is stated as perfect reliability.(Slamet & Wahyuningsih, 2022). The reliability test was conducted using a Cronbach's alpha value of 0.7 (Hidayatullah & Zaharah, 2024). Based on the explanation, the following is presented in Tables 2 and 3.

Table 2.
Overall Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.942	5

Based on Table 2 of the reliability test results, the Cronbach's Alpha value for all indicators is 0.942. This value indicates a high level of reliability, because it is > 0.7 , which is used as a criterion for a reliable instrument. This indicates that the instrument has good internal consistency.

Table 3.
Item-Total Statistics Reliability Test Results

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X.1	16.47	8.533	.801	.936
X.2	16.00	8.069	.866	.925
X.3	16.17	9.385	.808	.936
X.4	16.20	8.303	.929	.912
X.5	16.10	8.852	.830	.930

Based on Table 3, the results of the reliability test of the Item-Total Statistics table show that the Cronbach's Alpha value for each indicator ranges from 0.912 to 0.936. All of these values are > 0.7 , thus indicating that each indicator has a good contribution to the measurement of the variable as a whole.

Descriptive Statistics

Descriptive statistics is a statistical procedure that functions to organize, summarize, and make data easy to understand. Descriptive statistics consist of three types, namely frequency measures (frequency and percentage), central measures (mean, median, and mode), and dispersion measures (variance, standard deviation, standard error, quartile,

interquartile range, percentile, range, and coefficient of variation) (Tarigan et al., 2024). This is shown in Table 4.

Table 4.
Descriptive Statistics Results

	N Statistic	Range Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Error	Std. Deviation Statistic	Variance Statistic
X	30	63	62	125	101.03	3.179	17.415	303.275
Valid N (listwise)	30							

Based on Table 4 of the descriptive statistics results, the data obtained from 30 respondents show that their perceptions of the research variables have a fairly positive tendency, with an average statistical score of 101.03. The minimum value of 62 and the maximum of 125 reflect significant variations in the respondents' perceptions. The range of values 63 shows a fairly wide difference between respondents with the lowest and highest perceptions.

In addition, the data shows that respondents' perceptions of the research variables are quite varied, as seen from the large standard deviation of 17,415. This variation in perception can be caused by differences in background, level of knowledge, or experience of each respondent. However, the relatively small standard error value (3.179) indicates that the average sample is representative enough to describe the population. Overall, these data provide a valid and reliable picture of respondents' perceptions of the variables studied, with significant data variation but still reflecting a general positive tendency.

Frequency Analysis

The use of frequency analysis is a descriptive statistical method used to measure the number of occurrences of an event or response. Frequency analysis of research aims to estimate how often a phenomenon occurs and to assess the reliability of predictions (Sholikhah, 2016). This can be seen in tables 5, 6, 7, 8, and 9.

Table 5.
Results of the First Indicator Frequency Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Setuju	2	6.7	6.7	6.7
	Netral	9	30.0	30.0	36.7
	Setuju	13	43.3	43.3	80.0
	Sangat Setuju	6	20.0	20.0	100.0
	Total	30	100.0	100.0	

Table 6.
Results of the Second Indicator Frequency Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Setuju	1	3.3	3.3	3.3
	Netral	6	20.0	20.0	23.3
	Setuju	8	26.7	26.7	50.0
	Sangat Setuju	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

Table 7.
Results of the Third Indicator Frequency Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Netral	6	20.0	20.0	20.0
	Setuju	16	53.3	53.3	73.3
	Sangat Setuju	8	26.7	26.7	100.0
	Total	30	100.0	100.0	

Table 8.
Results of the Fourth Indicator Frequency Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Setuju	1	3.3	3.3	3.3
	Netral	6	20.0	20.0	23.3
	Setuju	14	46.7	46.7	70.0
	Sangat Setuju	9	30.0	30.0	100.0
	Total	30	100.0	100.0	

Table 8.
Results of the Fifth Indicator Frequency Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Netral	7	23.3	23.3	23.3
	Setuju	12	40.0	40.0	63.3
	Sangat Setuju	11	36.7	36.7	100.0
	Total	30	100.0	100.0	

Based on the five table presentations above, it can be concluded that the results of the frequency analysis in tables 5 to 9 reveal that students' perceptions of Sharia savings at Bank BSI UIN Jakarta are generally in the positive category. This can be seen from the dominance of the "Agree" answer in most tables (5, 7, 8, and 9), which indicates acceptance of the Sharia savings product. Meanwhile, Table 7 shows stronger support with the majority of respondents choosing "Strongly Agree", indicating the presence of specific indicators that are very much in line with students' expectations.

This positive perception reflects that the majority of students consider Sharia savings at Bank BSI following their expectations and needs. This could be due to factors such as the level of trust, trust in Sharia principles, assessment of product excellence, ease of service, or interest and loyalty felt from the Sharia savings product.

Normality Test

Normality Test is a statistical procedure to test whether data or samples from a population are normally distributed or close to normal distribution. Normal distribution, also known as bell-shaped distribution or Gaussian distribution, is a type of probability distribution that is often found in many natural and social phenomena.(Dinda Ramadhani Putri, Azolla Degita Azis, 2023).

If the significance value (p-value) of the Kolmogorov-Smirnov, Shapiro-Wilk, and Anderson-Darling test results $\text{Sig} > 0.05$, then it is concluded that the data is normally distributed, and vice versa, if $\text{Sig} < 0.05$, then the data is not normally distributed.(Sintia et al., 2022). As shown in Table 10.

Table 10.
Normality Test Results
One-Sample Kolmogorov-Smirnov
Test

		Persepsi
N		30
Normal Parameters ^{a,b}	Mean	101.03
	Std. Deviation	17.415
Most Extreme Differences	Absolute	.120
	Positive	.084
	Negative	-.120
Test Statistic		.120
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on Table 10, the results of the normality test show that the "Perception" data is most likely normally distributed. This is indicated by the significance value (Asymp. Sig.) of 0.200, which is > 0.05 . In other words, the data is normally distributed. This finding indicates that the normality assumption is met, so we can continue the data analysis using a one-sample t-test to prove that the data is normally distributed.

One Sample T-Test

One-sample T-test is a test used to test whether the average data is significantly different from a certain value, for example, the value "agree" (4 on the Likert scale), which represents a positive perception. (AD Putri et al., 2023). For further understanding, see Table 11. The following are the hypotheses used in the one-sample t-test, namely:

H₀: The average student perception does not differ significantly from the "agree" value.

H₁: The average student perception is significantly different from the "agree" value.

Table 11.
One Sample T-Test Results

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Total	.325	29	.748	1.033	-5.47	7.54

Based on Table 11, the results of the one-sample t-test show that the significance value (Sig. 2-tailed) is 0.748, which is > 0.05 , so the null hypothesis (H₀) fails to be rejected, or it can be said that (H₀) is accepted. Then the average difference (Mean Difference) of 1.033 also does not show a significant difference, considering that the 95% confidence interval is in the range of -5.47 to 7.54, which includes the zero value.

Thus, it can be said that the perception of UIN Jakarta students towards sharia savings at Bank BSI tends to be stable and consistent with the value of "agree", indicating that sharia savings at Bank BSI are perceived positively by respondents. This analysis illustrates that Bank BSI has succeeded in building a good perception of its sharia savings products among UIN Jakarta students.

Student Perceptions of Sharia Savings at BSI Bank

The results of this study indicate that the perception of UIN Jakarta students towards sharia savings at Bank BSI is generally at a positive level. From the descriptive statistical data, the average score of student perception statistics is 101.03, which is in the high category. The majority of respondents answered "agree" to statements related to the level of satisfaction, quality of service, trust in sharia principles, interest, and advantages of BSI sharia savings products. This shows that students feel that Sharia savings products are following their expectations and needs, especially in terms of trust and services provided and the Sharia principles applied.

Further frequency analysis supports this finding by showing the dominance of "agree" answers in indicators 1, 3, 4, and 5. In terms of ease of service, most respondents considered BSI's sharia savings services easy to access, both through physical facilities such as ATMs and digital services such as mobile banking applications. The aspect of trust in sharia principles also showed positive results, with many respondents stating "Strongly Agree" the belief that this product is managed in accordance with Islamic values.

The results of the one-sample t-test provide additional evidence that students' perceptions of sharia savings at BSI are not significantly different from the "agree" value (with a significance value of $0.748 > 0.05$). This indicates that students' perceptions are consistent and stable at a positive level, confirming that BSI has succeeded in building a good image among UIN Jakarta students. This conclusion shows that BSI's strategy in providing clear information, quality services, and emphasizing sharia principles has been well received by students as one of the potential market segments.

Factors Influencing Student Perception

Students' perceptions of Sharia savings at Bank BSI are influenced by various factors that contribute to shaping their views. The first factor is the information provided by Bank BSI. Clear and easily accessible information, both through digital media and directly at bank branches, allows students to understand sharia savings products more comprehensively (Oktaviani & Fasa, 2024). This supports positive perceptions, especially when the information conveyed includes benefits, product features, and explanations of the application of sharia principles.

The second factor is belief in Sharia principles. This study shows that UIN Jakarta students have a strong belief that BSI sharia savings are managed in accordance with Islamic rules, free from usury, gharar, and maysir. This belief is an important foundation in forming a positive perception, as supported by the study (Maulana, 2024), which emphasizes that consistent application of Sharia principles increases customer trust in Sharia banks.

The third factor is the superiority of Sharia savings products, playing an important role in forming positive perceptions. This product is not only free from usury, gharar, and maysir, but also offers competitive benefits such as a fair and transparent profit-sharing system (Putri Fiyantika & Nisa, 2024). Students consider that this product follows Islamic

values, while also providing attractive financial benefits. This advantage is in line with research (Maulana, 2024), which shows that product quality that meets user needs can increase positive perceptions of sharia savings.

The fourth factor is ease of access and service. UIN Jakarta students stated that the accessibility of BSI services, both through physical branches and digital platforms such as mobile banking applications, makes it easy for them to use sharia savings products. This convenience is one of the main attractions that strengthens positive perceptions. Previous research by (Rakhmah & Wahyuni, 2016) also revealed that convenience and ease of access to services contribute significantly to user perceptions of Islamic banks.

The fifth factor is the interest and loyalty of students towards Sharia savings. Many students show a high interest in continuing to use Sharia savings because they feel confident in its long-term benefits (Nadila, 2021). Student loyalty is also influenced by their positive experiences with BSI services.(Cahyani & Lestari, 2023). Trust in the sharia values upheld by BSI also strengthens this loyalty, as confirmed by Nurngaeni's research (2018), which found that trust and understanding of sharia principles have a major impact on customer loyalty.

Overall, product excellence, ease of access, and student loyalty are the main factors that support positive perceptions of Sharia savings at Bank BSI. By strengthening these factors, Bank BSI can continue to increase positive perceptions and encourage student participation in using sharia products.

Sharia Financial Literacy

The results of this study indicate that Islamic financial literacy affects students' perceptions of Islamic savings at Bank BSI. For example, students who have a better understanding of Islamic principles, such as usury, gharar, and maysir, are more likely to have a positive perception of Islamic savings (Ruwaidah, 2020). This is supported by the results of descriptive statistics, which show that the majority of students gave a positive response to BSI's Sharia savings. This positive perception is closely related to students' understanding of how Sharia banks operate and how this product offers a halal financial alternative.

To increase students' positive perceptions of Sharia savings, efforts are needed to strengthen Sharia financial literacy among students. Based on the results of the one-sample t-test, it shows that the average student perception is not significantly different from the "agree" value, which indicates a strong acceptance of sharia savings. However, to optimize this potential, there needs to be an improvement in terms of delivering information and education about sharia savings, either through seminars, training, or digital materials that are more easily accessible (Kusnanto et al., 2024).

Implications of Research Results for BSI Bank

The results of this study indicate that UIN Jakarta students, most of whom have an Islamic-based educational background, positively assess the quality of products and sharia principles applied by BSI. However, there are variations in student perceptions, especially in the aspects of accessibility and product education. Therefore, BSI needs to improve service accessibility by expanding the reach of digital information facilities. This will provide understanding and convenience for students in using Sharia savings products, so that positive perceptions can be maintained and improved.

Another important implication is the need for a more targeted promotional campaign among students. The younger generation, such as UIN Jakarta students, is a potential market segment that can support the growth of sharia savings products in the future. With a creative and relevant marketing approach, BSI can expand its market share and strengthen its position as a leader in the Sharia financial sector (Iswanaji et al., 2024).

Overall, this study shows that students have a positive perception of Sharia savings at Bank BSI, but there needs to be a strategic step to optimize this potential. By improving services, increasing education, and expanding promotional campaigns, BSI can more effectively reach students as a young generation who have the potential to become loyal users of Sharia products (Sucipto et al., 2024). These steps not only support the growth of BSI but also contribute to strengthening Islamic financial inclusion in Indonesia.

Research Contribution to Islamic Banking Studies

This study provides an important contribution to the existing literature in the field of Islamic banking, especially regarding students' perceptions of Islamic savings products. With a descriptive and inferential approach, this study combines descriptive statistical analysis to

describe students' perceptions in general, and uses a one-sample t-test to test the significance of perceptions of certain values. This approach enriches the literature analysis that has tended to focus on the relationship between perception and interest in saving, as done by (Rakhmah & Wahyuni, 2016), by adding a more focused analysis on the characteristics of the perception itself.

The focus of the study on UIN Jakarta students provides a new dimension in the study of Islamic banking. As one of the largest Islamic universities in Indonesia, UIN Jakarta students reflect a unique population, with an educational background based on Islam. This study helps broaden the understanding of how this population views Islamic financial products, especially Islamic savings, and provides insight into the factors that shape their perceptions. The findings are also relevant to describe the potential for market development among the younger generation who are oriented towards Islamic values.

Thus, this study not only contributes to the existing literature by adding a richer dimension of analysis, but also provides a foundation for further exploration. This contribution is expected to support the development of more effective Islamic banking strategies, both in academic and practical contexts.

CONCLUSION

Based on the results of data analysis regarding the perception of UIN Jakarta students towards BSI Syariah Savings as a whole, it can be concluded that:

1. The level of service satisfaction has a positive and significant influence on students' perceptions of BSI Sharia Savings.
2. Trust in Sharia principles has a positive and significant influence on students' perceptions of BSI Sharia Savings.
3. The assessment of product excellence has a positive and significant influence on students' perceptions of BSI Sharia Savings.
4. Ease of access and services have a positive and significant influence on students' perceptions of BSI Syariah Savings
5. Interest and loyalty towards Sharia Savings have a positive and significant influence on students' perceptions of BSI Sharia Savings.

This study shows that internal factors, such as service satisfaction, trust in Sharia principles, and product excellence, play an important role in shaping students' perceptions of Sharia Savings at Bank Syariah Indonesia. These findings can be a strategic reference for BSI to continue improving service quality and developing sharia-based products that suit students' needs.

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