

Analysis of the Influence of Knowledge, Service Quality, and Digital Banking on Students' Interest in Becoming Customers of Islamic Banks in Semarang City

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Abstract: This study aims to analyze and obtain empirical evidence regarding the influence of knowledge, service quality, and digital banking on students' interest in becoming customers of Islamic banks in Semarang City, both simultaneously and partially. The population of this study includes all students in Semarang. The sampling technique used is purposive sampling with a total of 100 respondents. Primary data was obtained through the distribution of questionnaires. The data analysis model applied was Multiple Linear Regression Analysis. Data analysis techniques included the F-test, the coefficient of determination (R^2), and the t-test. The analysis results show that knowledge, service quality, and digital banking variables simultaneously have a significant influence on students' interest in becoming customers of Islamic banks in Semarang.

Keywords: Knowledge, Service Quality, Digital Banking, Interest

INTRODUCTION

Introduction

It is widely recognized that the banking industry is rapidly evolving, with each bank competing to create diverse products and services aimed at prioritizing customer satisfaction hoping that customers will continuously utilize their offerings. Modern banking has established a strong combination of technology, innovation, and a fully customer-oriented approach. Financial institutions integrate online platforms with physical branch offices to provide unmatched convenience and functionality.

The banking sector in Indonesia, particularly Islamic banking, has shown significant growth in recent years. Islamic banks offer a variety of services that adhere to Islamic Sharia principles, distinguishing them from conventional banks, especially regarding the prohibition of interest (riba) and transactions that are not compliant with religious guidelines. As public awareness of the importance of halal financial transactions increases, many Islamic banks are striving to attract potential customers, including university students.

Students, as part of the younger generation, have great potential to become Islamic bank customers in the future. They represent a group characterized by critical thinking and a tendency to be more open to change and innovation, including in selecting banking products and services. Therefore, it is essential to understand the factors that influence their interest in choosing Islamic banks as a place to save and conduct transactions. Students' interest in becoming customers refers to an individual's tendency or desire to engage in banking transactions. This interest influences the decision of whether someone will act on that desire or not. It also determines whether someone will proceed with their intention to open an account or use certain banking services, depending on various factors such as convenience.

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Figure 1

Market Share of Islamic Banking in 2025

Source: Snapshot of Islamic Banking Statistics (SPS), Financial Services Authority (OJK)

In the current era, it has been observed that public interest in Islamic banking remains relatively low. This is evident from the market share data, where the total market share of Islamic banking is only 7.50%, which includes sales from Islamic Commercial Banks, Islamic Rural Banks (BPR Syariah), and Sharia Business Units. In contrast, conventional banking dominates with a market share of 92.50%, showing a significant disparity. This indicates that the majority of Indonesians still prefer to conduct financial transactions through conventional banks. As such, it can be concluded that nearly all banking activities in Indonesia are still dominated by the conventional banking system.

According to a study by Sabila (2023), students' perception level of understanding conventional banks reached 71%, whereas for Islamic banks it was only 55%. In terms of students' perceptions of banking products, 70% showed understanding of conventional bank products compared to only 56% for Islamic banks. A study by Agni Andriani et al. (2024) found that 83% of student respondents chose conventional banks due to reasons such as reputation, security, ease of transactions, affiliation with educational institutions or workplaces, and following parental preferences. Meanwhile, only 16% of respondents chose Islamic banks due to alignment with Islamic principles, such as avoiding interest (riba), and feeling a greater sense of security.

These findings confirm that the number of students using Islamic banks remains relatively low compared to those using conventional banks. It can be concluded that students' perception of conventional banks is generally higher than that of Islamic banks. This demonstrates that the number of students choosing Islamic banks is still limited when compared to those who prefer conventional banking services.

Based on a report from Manado Post dated April 28, 2025, Semarang was recorded as the city with the highest number of universities in Central Java during the 2023–2024 period. Therefore, the researcher conducted a preliminary survey prior to a deeper investigation for this study. The results of this preliminary survey, which involved several students in Semarang City, revealed that many students chose not to use Islamic banks for various personal reasons and opinions, as presented in the following table.

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Table 1
Preliminary Survey Results Regarding Students' Reasons for Not Choosing to Become Customers of Islamic Banks

No	Pra-Survey Result
1	Some students do not fully understand the basic principles and concepts of Islamic banks, such as the profit-sharing system and the prohibition of interest(riba). As a result, they may feel more comfortable with conventional banks, which they are more familiar with.
2	Several students perceive that conventional banks offer more comprehensive and accessible services, such as a greater number of ATMs, more user-friendly mobile applications, and a wider branch network. Islamic banks may not have as extensive a reach in certain areas, making them harder to access.
3	Many students have been accustomed to using conventional banks from the beginning. This habit is often difficult to change, especially if they do not perceive significant differences in the services provided, leading them to continue using conventional banks.
4	Although Islamic banks are beginning to grow, promotion and public awareness efforts regarding the benefits and advantages of Islamic banking are still considered insufficient, especially among students who are generally more easily influenced by advertisements and campaigns from large conventional banks.
5	Some students are hesitant to use Islamic banks due to past incidents, such as the cyberattack on Bank Syariah Indonesia (BSI), which raised concerns about the security and operational efficiency of Islamic banking services.

Source: Preliminary Survey conducted by several students in Semarang City

Based on Table 1, the author conducted a preliminary survey involving 30 student respondents in Semarang City to explore initial perceptions regarding the use of Islamic banks. The results of this preliminary survey revealed that a portion of the respondents expressed negative views toward Islamic banking. These negative responses reflect the reasons or perceptions of students who chose not to use Islamic banking services. Some of the reasons that emerged include a lack of understanding of the systems and principles of Islamic banking, the perception that Islamic banks are not significantly different from conventional banks, limited digital services, and the belief that Islamic banks do not yet offer reach and facilities as competitive as conventional banks. These initial findings serve as an important basis for the author to further investigate the factors that influence students' interest in Islamic banks in this study.

According to an article published in May 2023, Islamic banks—specifically PT Bank Syariah Indonesia Tbk—experienced nationwide service disruptions. These included issues with direct transaction services and digital banking services, as well as allegations of a ransomware cyberattack that threatened the data security of 15 million customers and employees. Customers of PT Bank Syariah Indonesia Tbk (BSI) reported being unable to access services such as BSI Mobile, ATMs, and teller services at bank branches. Such incidents may cause dissatisfaction among customers regarding the operational efficiency and service effectiveness of Islamic banks, particularly due to concerns over inadequate security. As a result, customers may choose to leave Islamic banks and switch to other banking institutions. Therefore, interest plays a crucial role for students in deciding whether or not to become a customer.

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RESEARCH METHODOLOGY

This research is a quantitative study using questionnaires distributed to respondents. The questionnaire consisted of closed-ended questions related to the influence of knowledge, service quality, digital banking, and students' interest. The scale used in this study was the Likert scale, which is commonly employed to measure attitudes, opinions, and perceptions of individuals or groups regarding social phenomena. The Likert scale in this study included four options: Strongly Disagree (1), Disagree (2), Agree (3), and Strongly Agree (4). Secondary data collection was supported by a literature review involving books, scientific papers, journals, articles, and websites to aid the preparation of the research report. The data analysis in this study was processed using SPSS version 26.

The population in this study consisted of university students residing in Semarang City who were interested in becoming customers of Islamic banks. The sampling technique used was non-probability sampling in the form of purposive sampling (judgment sampling). Purposive sampling is a technique where samples are selected based on specific criteria. This study used four independent variables and obtained a total of 100 student respondents in Semarang City.

RESULTS AND ANALYSIS

In this study, the questionnaires were distributed using Google Form via the following link: <https://bit.ly/minatmahasiswamenjadinasabahbanksyariah>. The total number of respondents collected was 100. The characteristics of respondents in this study were categorized into six aspects, including: gender, university of origin, academic major, interest status in using Islamic banking, and the specific Islamic bank used. These characteristics are presented in Table 2 below:

Table 2
Respondent Characteristics

No	Jenis Kelamin	Frekuensi (Orang)	Presentase (%)
1.	Laki-laki	33	33%
2.	Perempuan	67	67%
	Total	100	100%

Asal Perguruan Tinggi	Jumlah Responden	Presentase
Politeknik Negeri Semarang	25	25%
Universitas Diponegoro	12	12%
Universitas Negeri Semarang	8	8%
Universitas Wahid Hasyim	7	7%
Universitas Dian Nuswantoro	6	6%
Universitas Stikubank Semarang	6	6%
Politeknik Kesehatan Kemenkes Semarang	5	5%
Sekolah Tinggi Ilmu Ekonomi Pariwisata Indonesia	5	5%
Universitas 17 Agustus 1945	4	4%
Universitas Muhammadiyah Semarang	3	3%
UIN Walisongo Semarang	3	3%
Politeknik Pembangunan Pertanian	3	3%
UNIKA Soegijapranata	3	3%

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Universitas Terbuka	3	3
Universitas Semarang	2	2%
Universitas PGRI Semarang	1	1%
TOTAL	100	100%

Jurusan	Jumlah Responden	Presentase
Akuntansi	26	26%
Manajemen	15	15%
Administrasi Bisnis	11	11%
Teknik Mesin	9	9%
Akuntansi Perpajakan	5	5%
Pariwisata	5	5%
Sistem Informasi	4	4%
Pendidikan Jasmani	3	3%
Pendidikan Matematika	3	3%
Administrasi Kesehatan	2	2%
Psikologi	2	2%
Ilmu Hukum	2	2%
Ilmu Politik	2	2%
Arsitektur	1	1%
Kedokteran	1	1%
Pendidikan Sejarah	1	1%
Kesehatan Gigi	1	1%
Ilmu Pemerintahan	1	1%
Teknik Lingkungan	1	1%
Sosiologi	1	1%
Rekam Medis	1	1%
Perhotelan	1	1%
Kesehatan Masyarakat	1	1%
TOTAL	100	100%

No	Status Penggunaan	Frekuensi (Orang)	Presentase (%)
1.	Ya/Sudah Menggunakan	40	40%
2.	Tidak/Belum Menggunakan	60	60%
	Total	100	100%
No	Nama Perbankan Syariah	Frekuensi (Orang)	Presentase (%)
1.	BSI (Bank Syariah Indonesia)	27	27%
2.	Bank Muamalat Indonesia	2	2%
3.	BCA Syariah	7	7%
4.	BTPN Syariah	0	0%
5.	BPD Jateng Syariah	1	1%
6.	BPR Syariah	1	1%
7.	Bank Jago Syariah	2	2%
8.	Bank Lainnya (Konvensional)	60	60%
	Total	100	100%

Source: Processed Primary Data(2025)

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Table 3
Validity Test

Variabel	Indikator	rhitung	rtabel	Sig.	Information
Knowledge (X1)	X1.1	0,853	0,196	0,00	Valid
	X1.2	0,907	0,196	0,00	Valid
	X1.3	0,879	0,196	0,00	Valid
	X1.4	0,755	0,196	0,00	Valid
Service Quality (X2)	X2.1	0,900	0,196	0,00	Valid
	X2.2	0,922	0,196	0,00	Valid
	X2.3	0,889	0,196	0,00	Valid
	X2.4	0,848	0,196	0,00	Valid
Digital Banking (X3)	X3.1	0,889	0,196	0,00	Valid
	X3.2	0,910	0,196	0,00	Valid
	X3.3	0,855	0,196	0,00	Valid
	X3.4	0,792	0,196	0,00	Valid
Student Interest (Y)	XY.1	0,871	0,196	0,00	Valid
	XY.2	0,874	0,196	0,00	Valid
	XY.3	0,884	0,196	0,00	Valid
	XY.4	0,860	0,196	0,00	Valid

Source: Processed primary data (2025)

Based on the table, it can be observed that all indicators for each variable have a significance value of less than 0.05 and a t-value greater than the t-table value of 0.196. Therefore, it can be concluded that all indicators across all variables are considered valid.

Table 4
Heteroskedasticity Test

Variabel	<i>Cronbach's</i>			
	<i>Alpha</i>	Kriteria	<i>N of Items</i>	Keterangan
Knowledge (X1)	0,871	0,70	4	Reliabel
Service Quality (X2)	0,918	0,70	4	Reliabel
Digital Banking (X3)	0,881	0,70	4	Reliabel
Student Interst (Y)	0,895	0,70	4	Reliabel

Source: Processed Primary Data (2025)

Classical Assumption Test

The classical assumption tests conducted in this study include the following:

Normality Test

The purpose of the normality test is to determine whether the confounding variable or residuals are normally distributed in the regression model. The results of the normality test using the histogram can be seen in the following figure:

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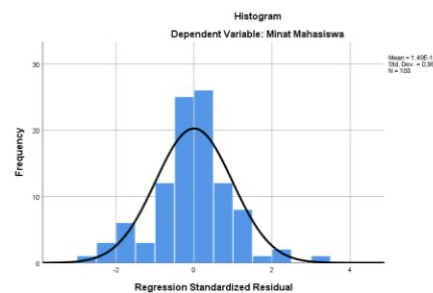


Figure 2

The Results of the normality test

Source: Processed primary data (2025)

Based on the figure, it can be observed that the residuals are normally distributed, as indicated by the symmetrical shape of the histogram, which does not skew to the right or left. The significance value is 0.985, supporting the conclusion of normal distribution.

The results of the normality test using the normal probability plot can be seen in the following figure:

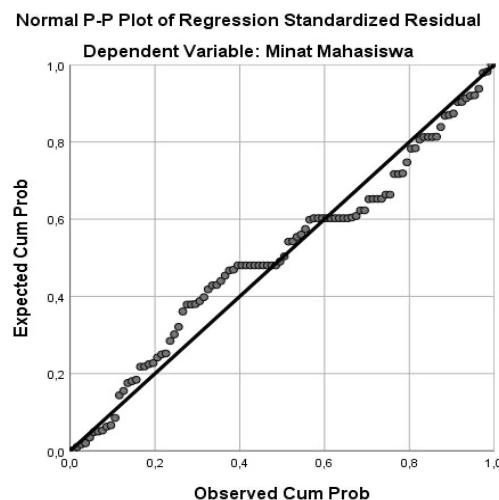


Figure 3

Normal Probability Plot

Source: Processed Primary Data (2025)

Based on the figure, it can be observed that the points are scattered around and follow the direction of the diagonal line. This indicates that the residuals are normally distributed and satisfy the normality assumption. In addition to graphical analysis, it is recommended to perform further statistical testing. The **Kolmogorov-Smirnov test** was used to determine whether the residual values are normally distributed. The results of the Kolmogorov-Smirnov test are presented in the following table:

Table 5

Uji Kolmogorov Smirnov

Kolmogorov Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	0,00
	Std. Deviation	1,646

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Most Extreme Differences	Absolute	0,107
	Positive	0,094
	Negative	-0,107
Test Statistic		0,107
Monte Carlo Sig. (2-tailed)	Sig	0,190
	Lower Bound	0,180
	Upper Bound	0,200

Source: Processed Primary Data (2025)

Based on the table, it can be seen that the significance result using the Monte Carlo method is 0.190. To confirm that the data are normally distributed, the significance value must exceed 0.05. Therefore, since the value is above the threshold, the data for variables X and Y are declared to be normally distributed.

Multicollinearity Test

The purpose of the multicollinearity test is to determine whether there is a correlation among the independent variables in the regression model. The results of the multicollinearity test are presented in the following table:

Table 6
Hasil Uji Multikolonearitas

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1. (Constant)			
	X1 KNOWLEDGE	0,550	1,819
	X2 SERVICE QUALITY	0,332	3,014
	X3 DIGITAL BANKING	0,428	2,334
a. Dependent Variable: Y STUDENT INTEREST			

Source: Processed Primary Data (2025)

Based on the table in the Collinearity Statistics section, it can be observed that the independent variables knowledge, service quality, and digital banking show no indication of multicollinearity. This is evidenced by the fact that none of the variables have a Tolerance value less than 0.10 or a VIF value greater than 10. Therefore, it can be concluded that multicollinearity does not occur in the regression model.

Heteroskedasticity Test

According to Ghozali (2018:137–144), the heteroskedasticity test is used to examine whether the variance of residuals in a regression model is consistent across observations. If the

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residual variance from one observation to another is constant, the model is said to exhibit homoskedasticity. Otherwise, it is referred to as heteroskedasticity, meaning that heteroskedasticity is present. In this study, the heteroskedasticity test was conducted using three methods: the scatterplot, the Glejser test, and the Park test. The results of the heteroskedasticity test are shown in Figure below:

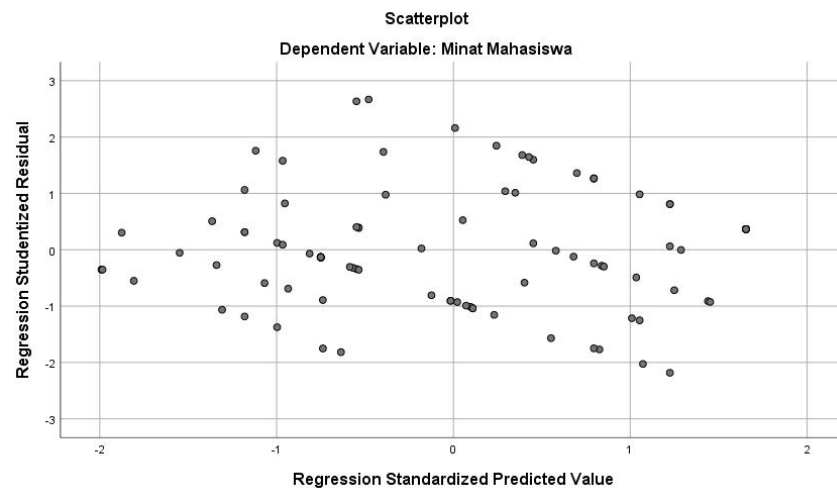


Figure 4
Scatterplot

Source: Processed Primary Data (2025)

The figure shows that there is no indication of heteroskedasticity in this study, as the points in the scatterplot are randomly distributed and spread both above and below the zero value on the Y-axis. To reinforce the graphical approach provided by the scatterplot, an additional statistical test the Glejser test was conducted. The results of the Glejser test are presented in the following table

Table 7
Glejser Test
Coefficients

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	0,332	0,695		0,477	0,634
Knowledge	0,015	0,045	0,039	0,343	0,732
Service Quality	0,050	0,050	0,129	1,001	0,319
Digital Banking	-0,012	0,052	-0,029	-,241	0,810

a Dependent Variable: Abs_Res

Source: Processed Primary Data (2025)

Based on Table 4.11, it can be seen that the significance values (Sig.) for all independent variables namely knowledge, service quality, and digital bankin are greater than 0.05. Therefore, it can be concluded that there is no indication of heteroskedasticity in this study.

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To strengthen the results obtained from the Glejser test, an additional statistical test the Park test was also conducted. The results of the Park test are presented in the following table

Table 8
Park Test

<i>Coefficients</i>						
Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	-2,840	1,933		-1,469	0,145
	Knowledge Service Quality	0,107	0,124	0,098	0,866	0,389
	Digital Banking	0,019	0,139	0,018	0,139	0,890
		0,023	0,143	0,019	0,159	0,874
a Dependent Variable: LN Res						

a Dependent Variable: LN Res

Source: Processed Primary Data (2025)

Based on the results shown in Table 4.12, it can be observed that the t-values for all independent variables are lower than the t-table value (1.985), and the significance values (Sig.) for the independent variables knowledge, service quality, and digital banking are all greater than 0.05. Therefore, it can be concluded that there is no indication of heteroskedasticity in the regression model. These results are consistent with those obtained from the scatterplot and Glejser test.

Data Analysis

According to Ghozali (2018), regression analysis is essentially a study of the dependency of the dependent variable on one or more independent variables, with the aim of estimating or predicting the average value of the dependent variable based on known values of the independent variables. The results of the **multiple linear regression analysis** are presented in the following table.

Table 9

Coefficients			
Model			Unstandardized Coefficients
			B
1		(Constant),	1,633
		X1 KNOWLEDGE	0,263
		X2 SERVICE QUALITY	0,394
		X3 DIGITAL BANKING	0,214

a Dependent Variable: Y STUDENT INTEREST

Multiple Linear Regression Analysis

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Source: Processed Primary Data (2025)

Hypothesis Testing

Hypothesis testing in this study was conducted using the F-test, t-test, and the coefficient of determination (R^2).

F-Test (Model Test)

According to Ghozali (2018:98), the F-test is used to determine the joint (simultaneous) significance of the independent variables—namely, knowledge, service quality, and digital banking on students' interest in becoming customers of Islamic banks in Semarang City.

The mechanism of the F-test is as follows: if the calculated F-value (F_{count}) is greater than the F-table value (F_{table}), then the alternative hypothesis (H_a) is accepted and the null hypothesis (H_0) is rejected. In other words, there is a significant simultaneous influence of the independent variables (knowledge, service quality, and digital banking) on student interest in becoming Islamic bank customers.

In this study, the F_{table} value is 2.70, with a significance level (α) of 5%. The results of the F-test from the data analysis are presented in the following table:

Table 10
F-Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	f	Sig.
1	Regression	382,992	3	127,664	45,688	0,000b
	Residual	268,248	96	2,794		
	Total	651,240	99			
A Dependent Variable: Student Interest						
B Predictors: (Constant), Knowledge, Service Quality, Digital Banking						

Source: Processed Primary Data (2025)

Based on the table, it can be seen that the calculated F-value ($F_{\text{count}} = 45.688$) is greater than the F-table value (2.70), and the significance value is $0.000 < 0.05$. This indicates that there is a significant simultaneous influence of the variables knowledge, service quality, and digital banking on students' interest in becoming customers of Islamic banks in Semarang City.

Coefficient of Determination (R^2 Test)

According to Ghozali (2018), the coefficient of determination (R^2) is used to predict how much influence the independent variables have on the dependent variable. The results of the R^2 test in this study are presented in the following table:

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Table 11
Coefficient of Determination (R^2) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,767	0,588	0,575	1,622
a. Predictors: (Constant), Knowledge, Service Quality, Digital Banking				

Source: Processed Primary Data (2025)

t-Test (Partial Significance Test)

According to Ghozali (2018), the t-test is used to determine whether there is a **partial (individual)** effect of each independent variable (X) on the dependent variable (Y). Essentially, the t-test shows the extent to which an individual explanatory variable contributes to explaining the variation in the dependent variable.

The testing mechanism for the t-test is as follows: if the calculated t-value is greater than the t-table value **ttable** then the alternative hypothesis (H_a) which states that the independent variable has a significant partial effect on the dependent variable is accepted, and the null hypothesis (H_0) is rejected. In this study, the **ttable** value is **1.985**, with a significance level (α) of 5%. The results of the t-test are presented in the following table:

Table 12
t-Test Results
Coefficients

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	1,633	0,981		2,644	0,009
Knowledge	0,263	0,090	0,258	2,923	0,004
Service Quality	0,394	0,114	0,394	3,466	0,001
Digital Banking	0,214	0,101	0,212	2,118	0,037
a Dependent Variable: Student Interest					

Source: Processed Primary Data (2025)

Based on the t-test results table, hypothesis testing for each variable is conducted as follows:

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1) Testing Hypothesis 2 (H_2)

Hypothesis testing was carried out using the t-test. The table shows that the calculated t-value for the knowledge variable is $2.923 > t_{table} = 1.985$, with a significance value of $0.004 < 0.05$. This indicates that the knowledge variable has a significant partial effect on student interest. Thus, **Hypothesis 2**, which states: "It is presumed that the knowledge variable partially has a significant effect on students' interest in becoming customers of Islamic banks in Semarang City," is **accepted**.

2) Testing Hypothesis 3 (H_3)

Hypothesis testing was carried out using the t-test. The table shows that the calculated t-value for the **service quality** variable is $3.466 > t_{table} = 1.985$, with a significance value of $0.001 < 0.05$. This indicates that the **service quality** variable has a significant partial effect on student interest. Thus, **Hypothesis 3**, which states: "It is presumed that the service quality variable partially has a significant effect on students' interest in becoming customers of Islamic banks in Semarang City," is **accepted**.

3) Testing Hypothesis 4 (H_4)

Hypothesis testing was carried out using the t-test. The table shows that the calculated t-value for the **digital banking** variable is $2.118 > t_{table} = 1.985$, with a significance value of $0.037 < 0.05$. This indicates that the **digital banking** variable has a significant partial effect on student interest. Thus, **Hypothesis 4**, which states: "It is presumed that the digital banking variable partially has a significant effect on students' interest in becoming customers of Islamic banks in Semarang City," is **accepted**.

Discussion

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Based on the results of the F-test, it is known that the calculated F-value is 45.688, which is greater than the F-table value of 2.70, and the significance value is $0.000 < 0.05$. This indicates that the variables knowledge, service quality, and digital banking simultaneously have a significant effect on students' interest in becoming customers of Islamic banks in Semarang City.

To measure how much contribution these three variables knowledge, service quality, and digital banking make toward students' interest, the coefficient of determination (R^2) is used. The Adjusted R Square value is 0.575 or 57.5%, meaning that these three variables together contribute 57.5% to influencing student interest in becoming Islamic bank customers. The remaining 42.5% is influenced by other variables not examined in this study. These may include factors such as peer or family influence, trust in the Islamic financial system, advertising or promotion by Islamic banks, and others.

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Based on the results of the t-test, the calculated t-value for the knowledge variable is $2.923 > t_{table} = 1.984$, and the significance value is $0.004 < 0.05$, which indicates that the knowledge variable has a **significant partial effect** on students' interest. This finding shows that knowledge significantly influences students' interest in becoming customers of Islamic banks in Semarang City.

In other words, the higher the level of students' understanding of Islamic banking systems and principles, the greater their interest in becoming customers of such banks.

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This result is in line with the findings of Akbar, Muhd Syahrul (2023) and Wika Nurfuadi et al. (2024), who also found that the knowledge variable has a significant partial influence on students' interest in Islamic banking.

Analysis of the Influence of Service Quality on Students' Interest in Becoming Customers of Islamic Banks in Semarang City

The calculated t-value for the service quality variable is $3.466 > t_{table} = 1.984$, with a significance value of $0.001 < 0.05$, indicating that service quality has a **significant partial effect** on students' interest in becoming customers of Islamic banks in Semarang City.

This means that the better the quality of service provided by Islamic banks, the greater the students' interest in becoming customers. Service quality in this context includes various aspects such as the speed and accuracy of service, friendliness of staff, ease of accessing information, clarity of procedures, and comfort in interactions with the bank.

This finding is consistent with previous research conducted by Neni Suryani (2023) and Indah Widya Ningrum & Muhammad Abrar (2024), which also demonstrated that service quality has a significant partial influence on students' interest.

Analysis of the Influence of Digital Banking on Students' Interest in Becoming Customers of Islamic Banks in Semarang City

Based on the results of the t-test, it is found that the calculated t-value for the digital banking variable is $2.118 > t_{table} = 1.984$, with a significance value of $0.037 < 0.05$, indicating that digital banking has a significant partial effect on students' interest in becoming customers of Islamic banks in Semarang City.

In other words, the convenience, accessibility, and sophistication of digital banking services provided by Islamic banks play a role in increasing students' interest in using those services and becoming customers. Digital banking services in this context include various features such as mobile banking, internet banking, Sharia-compliant financial applications, cashless transactions, and the ability to access banking services anytime and anywhere.

As part of the digital generation, students highly value the ease of using technology in their financial activities.

This result aligns with the findings of Aula Rosyadah (2023), who also concluded that the digital banking variable has a significant partial influence on students' interest.

CONCLUSION

Based on the analysis and discussion conducted in this study, titled "*Analysis of the Influence of Knowledge, Service Quality, and Digital Banking on Students' Interest in Becoming Customers of Islamic Banks in Semarang City*," it can be concluded that students' interest in becoming customers of Islamic banks in Semarang is influenced by the variables **knowledge**, **service quality**, and **digital banking**. This is evident from both the simultaneous and partial hypothesis testing results, which indicate the following:

1. The variables **knowledge**, **service quality**, and **digital banking** have a **simultaneous significant effect** on students' interest in becoming customers of Islamic banks in Semarang City.
2. The **knowledge** variable has a **significant partial effect** on students' interest in becoming customers of Islamic banks in Semarang City.
3. The **service quality** variable has a **significant partial effect** on students' interest in becoming customers of Islamic banks in Semarang City.

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4. The **digital banking** variable has a **significant partial effect** on students' interest in becoming customers of Islamic banks in Semarang City

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