

The Influence of Students' Perceptions and Beliefs on Their Decision to Open an Account at an Indonesian Sharia Bank: A Study of Students in the Faculty of Tarbiyah and Teacher Education at the State Islamic University of North Sumatra

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Abstract

The growth of Islamic banking in Indonesia highlights the importance of understanding students' decisions to use financial services that comply with Sharia principles. However, favorable perceptions and institutional trust do not necessarily translate into account ownership. This study examined the influence of students' perceptions and trust on their decisions to open accounts at Bank Syariah Indonesia among students at the State Islamic University of North Sumatra. A quantitative descriptive-associative survey design was employed using purposive sampling and a questionnaire based on a five-point Likert scale. Of the 137 respondents, 98 existing account holders met the inclusion criteria and were included in the analysis. Data were analyzed using multiple linear regression in SPSS Statistics 25, supported by validity, reliability, and classical assumption tests. The results showed that perceptions and trust had positive and statistically significant effects on account-opening decisions, with regression coefficients of 0.447 and 0.435, respectively, and $p < 0.001$ for both variables. The overall regression model was statistically significant and explained 50.4% of the variance in account-opening decisions. These findings suggest that service convenience, transparency, security, institutional credibility, and Sharia compliance are important considerations in students' banking decisions. The study concludes that improving service quality and strengthening institutional trust may encourage student engagement with Islamic banking, while campus-based financial literacy initiatives could support more informed decisions regarding the use of banking services.

INTRODUCTION

The development of Islamic banking in Indonesia has shown significant growth in recent years. As a strategic initiative, the 2021 merger of three state-owned Islamic banks—PT Bank BRISyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah—into PT Bank Syariah Indonesia Tbk (BSI) marked an important milestone in strengthening the position of the national Islamic financial industry (Mustofa et al., 2023; Nizam & Saputra, 2025). Bank Syariah Indonesia operates according to Sharia principles, emphasizing transparency, fairness, and the prohibition of *riba* (interest). Through these principles, BSI is expected to attract broader segments of society, including young people and academics. BSI's ability to expand its position in the national banking market depends not only on its competitiveness with

conventional banking products and services and its capacity for product and financing innovation, but also on public understanding and awareness of Islamic finance. Differences in individuals' perceptions of Islamic banking therefore remain an important consideration in expanding the acceptance and use of its financial services (Junaidi et al., 2023).

The total number of Bank Syariah Indonesia customers reached more than 22.6 million as of the third quarter of 2025, representing an increase of approximately 8.2 million customers since the establishment of BSI through the merger in February 2021 (Mayasari, 2025). Specific data on student account ownership categorized by faculty or academic major are not publicly available. Nevertheless, BSI has implemented programs targeting students, including the BSI Scholarship, Sharia financial literacy and inclusion programs on university campuses, and internship opportunities. These initiatives demonstrate BSI's efforts to engage students as potential users of Islamic banking services. Among students of the Faculty of Tarbiyah and Teacher Education, whose academic environment is closely associated with Islamic education, the potential to use Islamic banking services is particularly relevant. However, some students have not yet opened accounts with Bank Syariah Indonesia.

This phenomenon warrants further investigation because students of the Faculty of Tarbiyah and Teacher Education are exposed to Islamic values through their educational environment and are being prepared as prospective educators. Their perceptions of and trust in Islamic financial institutions may therefore have broader implications beyond their individual banking decisions. As future educators, they may contribute to disseminating knowledge and shaping awareness of Islamic economic principles and practices among students, colleagues, and communities. Consequently, their perceptions of and trust in Bank Syariah Indonesia may have longer-term implications for financial literacy and public acceptance of Islamic banking products and services in Indonesia.

Previous studies have examined the influence of perception and trust on decisions to open accounts with Bank Syariah Indonesia; however, much of the existing research has focused on the general public or students in faculties of Islamic economics and business (Amelia et al., 2024; Asshidiqy et al., 2024; Muksal et al., 2023; Wijaya et al., 2025). Studies specifically examining students with an Islamic education background, such as those in the Faculty of Tarbiyah and Teacher Education, remain limited. This represents an important research gap because these students constitute potential users of Bank Syariah Indonesia services for transactions such as Uang Kuliah Tunggal (UKT; single tuition fee) payments, scholarship disbursements, savings, and other financial activities. Their educational characteristics and religious orientation may also shape perceptions and levels of trust differently from those of students in Islamic economics and business programs or other academic disciplines.

In addition, previous studies have reported inconsistent findings regarding the relative influence of perception and trust on decisions to open accounts with Bank Syariah Indonesia. Some studies have indicated that trust exerts a stronger influence (Anas, 2025; Hasibuan & Nurbaiti, 2023), whereas others have identified perception as the more dominant determinant (Apriadi et al., 2024; Muksal et al., 2023). These inconsistent findings (Rohana et al., 2026) highlight the need for further investigation, particularly among Generation Z university students, whose preferences and interactions with financial institutions may differ from those of previous generations. The limited research simultaneously examining perception and trust among students of the Faculty of Tarbiyah and Teacher Education further reinforces this

research gap. Therefore, this study aims to analyze the influence of students' perceptions and trust on their decisions to open accounts with Bank Syariah Indonesia among students of the Faculty of Tarbiyah and Teacher Education at the State Islamic University of North Sumatra.

METHOD

This study employed a quantitative descriptive-associative approach to examine the influence of the independent variables, namely perception and trust, on the dependent variable, namely the decision to open an account with Bank Syariah Indonesia (Sugiyono, 2019). Data were collected through a survey using a closed-ended questionnaire based on a Likert scale. The study was conducted at the Faculty of Tarbiyah and Teacher Education, State Islamic University of North Sumatra (FITK UINSU), during the 2025/2026 academic year. The research setting was selected because of its relevance to examining perceptions of and trust in Islamic banking among students within an Islamic educational environment.

The study population comprised students of FITK UINSU who held accounts with Bank Syariah Indonesia. Because the exact size of the population meeting the inclusion criteria was unknown, the minimum sample size was determined using the Lemeshow formula. Respondents were selected through purposive sampling based on predefined inclusion criteria relevant to the objectives of the study. The sample size was calculated using the following formula:

$$n = Z^2 \cdot P (1 - P) / d^2$$

$$n = 1,96^2 \cdot 0,5 (1 - 0,5) / 0,12^2$$

$$n = (3.8416) (0.5) (0.5) / (0.01)$$

$$n = 0.9604 / 0.01$$

$$n = 96.04$$

Description:

n = number of samples

Z = confidence value (1.96 to 95%)

P = proportion (assumed 0.5)

d = margin of error (0,1)

Based on this calculation, a sample of 96 respondents was obtained.

Research Variables and Operational Definitions

This research consists of three main variables, namely:

- a. Independent Variable 1 (X₁): Student Perception of BSI, defined as the subjective assessment of FITK students of Bank Syariah Indonesia's products and services which includes aspects of ease of service, security, information transparency, added value, and conformity with sharia principles;
- b. Independent Variable 2 (X₂): Student trust in BSI, defined as FITK students' belief that BSI is a safe, credible, competent, and compliant institution with sharia principles, which includes aspects of integrity, competence, fund security, reputation, and sharia compliance;
- c. Dependent Variable (Y): Decision to Open an Account at BSI, is defined as the final action of FITK students after going through the process of identifying needs, searching for information, evaluating alternatives, actually deciding to open an account, and evaluating post-use of BSI services (Kotler & Armstrong, 2018).

Data Collection Techniques

Data collection in this study used a questionnaire method that was distributed directly to respondents. The questionnaire used is in the form of a Likert scale with 5 (five) answer options as presented in Table 1 below.

Table 1. Likert Rating Scale

Symbols	Remarks	Score
SS	Strongly agree	5
S	Agree	4
N	Neutral	3
TS	Disagree	2
STS	Strongly Disagree	1

Source: Riduwan (2015)

In addition to the main questionnaire, supporting data was collected through documentation studies (data on the number of students of the class of 2023) and literature studies to strengthen the theoretical foundation. The research instrument used was a questionnaire that had been compiled based on the indicators of each variable. The grid of research instruments is presented in Table 2. follows.

Table 2. Grid of Research Instruments

Variable	Dimensions/Aspects	Indicator	No. Item
Perception (X1)	Ease of Service	1. The process of opening an account is easy	1, 2, 3
		2. Mobile banking is easy to use	
		3. Online services are fully available	
	Security	4. Personal data is protected	4, 5, 6
		5. Secure transactions	
		6. Funds are protected from risk	
	Information Transparency	7. Product information is clear	7, 8, 9
		8. Open service fee	
		9. Account requirements are easy to understand	
	Added Value	10. The benefits of the BSI account outweigh the costs	10, 11, 12
		11. BSI's products provide real benefits	
		12. BSI account according to academic needs	
	Conformity of Shariah Principles	13. BSI products in accordance with sharia principles	13, 14, 15
		14. BSI is usury-free	
		15. Fund management according to fiqh	
Trust (X2)	Integrity	16. BSI is honest in service	16, 17, 18
		17. BSI keeps its promise	
		18. BSI is transparent in operations	
	Competencies	19. BSI professional in service	19, 20, 21
		20. Competent BSI staff	
		21. BSI handles complaints well	
	Security of Funds	22. Funds at BSI are safe	22, 23, 24
		23. BSI guarantees account security	
		24. BSI is protected by OJK regulations	
	Reputation	25. BSI has a good image	25, 26, 27
		26. BSI is recognized by the wider community	
		27. BSI is a trusted Islamic bank	
	Shariah Compliance	28. All BSI products are sharia compliant	28, 29, 30

Decision to Open Account (Y)	Need Recognition	29. BSI is supervised by the Sharia Supervisory Board	
		30. BSI does not contain usury	
		31. Realizing the need for an account for academics	31, 32, 33
	Information Search	32. BSI account helps with personal finances	
		33. BSI is the main choice of account	
		34. Looking for BSI info via social media	34, 35, 36
		35. Ask a friend/senior about BSI	
	Alternative Evaluation	36. Read the official BSI website	
		37. Comparing BSI with conventional banks	37, 38, 39
		38. BSI is more in principle than other banks	
		39. BSI's Excellence drives decisions	
	Decision to Open an Account	40. Decide to open a BSI account	40, 41, 42
		41. Feel confident in the decision to open an account	
		42. No regrets about opening a BSI account	
	Post-Use Evaluation	43. BSI's service as expected	43, 44, 45
		44. Would recommend BSI to others	
		45. Intend to continue using BSI	

Data Analysis Techniques

1. Validity and Reliability Tests

The validity test is carried out to find out whether each item of the statement in the questionnaire is really capable of measuring the construct in question. The validity test uses the Pearson Product Moment correlation with the criterion: the statement item is declared valid if the calculated value > the table is at a significance level of 5%. Reliability tests are performed to measure the consistency and reliability of the instrument. The test uses Cronbach's Alpha (α) method. The instrument is declared reliable if Cronbach's Alpha value ≥ 0.60 (Ghozali, 2018). The closer the value is to 1.00, the higher the level of reliability of the instrument.

2. Classic Assumption Test

Before conducting regression analysis, a classical assumption test was carried out which included three parts. First, the Normality Test uses the Kolmogorov-Smirnov test to ensure the data is distributed normally. Second, the Multicollinearity Test uses the VIF (Variance Inflation Factor) value to detect correlations between independent variables; multicollinearity-free data if the VIF value is < 10 and Tolerance > 0.10. Third, the Heteroscedasticity Test uses the Glejser test to ensure that there is no inconsistency of residual variants (Ghozali, 2018).

3. Multiple Linear Regression Analysis

The main analysis technique used is multiple linear regression to test the influence of perception (X_1) and trust (X_2) variables simultaneously or partially on the decision to open an account (Y). The regression equations used are as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description: Y = Decision to open an account; a = constant; b_1 , b_2 = Regression coefficient; X_1 = Perception; X_2 = Trust; e = Error term.

Hypothesis testing is carried out through three stages, namely

1. The t-test (partial) to determine the influence of each independent variable on the individually bound variable, with the H_0 criterion rejected if the $t_{count} > t_{table}$ or $sig. < 0.05$.

2. An F (simultaneous) test to test the influence of independent variables together, with the H_0 criterion rejected if $F_{cal} > F_{tabel}$ or $sig. < 0.05$.
3. Coefficient of Determination (R^2) to measure how large the proportion of variation of variable Y can be explained by variables X_1 and X_2 .

The entire data analysis process was carried out using SPSS (Statistical Package for the Social Sciences) version 25 software.

RESULTS AND DISCUSSION

This study involved 137 students of the State Islamic University of North Sumatra (UINSU) who participated in filling out an online research questionnaire. In accordance with the purposive sampling technique that has been previously determined, the respondent criteria used in instrument testing, descriptive analysis, classical assumption test, and hypothesis test are students who already have an account at Bank Syariah Indonesia (BSI). Based on the results of the recapitulation, as many as 98 out of 137 respondents (71.5%) already have BSI accounts, so that this number has met and exceeded the minimum sample requirement of 96 respondents obtained through the calculation of the Lemeshow formula. Thus, all data analysis in this chapter uses a final sample of 98 respondents. An overview of the characteristics of all respondents who filled out the questionnaire is presented in Table 3 below.

Table 3. Characteristics of Research Respondents

Features	Category	Frequency	Percentage (%)
Gender	Male	52	38,0%
	Women	85	62,0%
Study Programs	Mathematics Education	35	25,6%
	Sharia Accounting	30	21,9%
	Management	27	19,7%
	Sharia Banking	27	19,7%
	Library Science	18	13,1%
Stambuk	2022	49	35,8%
	2023	29	21,1%
	2024	59	43,1%
Have a BSI Account	Yes	98	71,5%
	No	39	28,5%

Source: Primary Data (processed, 2026)

Based on Table 3, of the 137 respondents who filled out the questionnaire, the majority were female, namely 85 respondents (62.0%) and 52 male respondents (38.0%). Judging from the study program, the most respondents came from the Mathematics Education study program with 35 respondents (25.6%), followed by Sharia Accounting with 30 respondents (21.9%), Sharia Management and Banking with 27 respondents each (19.7%), and Library Science with 18 respondents (13.1%). Based on the stambuk (batch), the most respondents came from the class of 2024 with 59 respondents (43.1%), followed by the class of 2022 with 49 respondents (35.8%), and the class of 2023 with 29 respondents (21.1%). In terms of BSI account ownership, as many as 98 respondents (71.5%) already had a BSI account and became the final sample analyzed in this study, while 39 respondents (28.5%) did not have a BSI account so they were not included in the hypothesis test.

Test Research Instruments

Validity Test

The validity test of the instrument was carried out at the pilot test stage before the questionnaire was widely disseminated to the study respondents, using Pearson's Product Moment correlation and the statement item criteria were declared valid if the value was $r_{hitung} > r_{tabel}$. The test results showed that all 45 items of the instrument statement were declared valid, as presented in Table 4, so no revision was required to the research instrument.

Table 4. Instrument Validity Test Results

No.	Item	r _{hitung}	r _{tabel}	Ket.
1	X1.1	0.660	0.197	Valid
2	X1.2	0.700	0.197	Valid
3	X1.3	0.694	0.197	Valid
4	X1.4	0.720	0.197	Valid
5	X1.5	0.730	0.197	Valid
6	X1.6	0.777	0.197	Valid
7	X1.7	0.592	0.197	Valid
8	X1.8	0.690	0.197	Valid
9	X1.9	0.760	0.197	Valid
10	X1.10	0.577	0.197	Valid
11	X1.11	0.723	0.197	Valid
12	X1.12	0.589	0.197	Valid
13	X1.13	0.768	0.197	Valid
14	X1.14	0.613	0.197	Valid
15	X1.15	0.688	0.197	Valid
16	X2.1	0.768	0.197	Valid
17	X2.2	0.771	0.197	Valid
18	X2.3	0.682	0.197	Valid
19	X2.4	0.655	0.197	Valid
20	X2.5	0.781	0.197	Valid
21	X2.6	0.770	0.197	Valid
22	X2.7	0.735	0.197	Valid
23	X2.8	0.649	0.197	Valid
24	X2.9	0.731	0.197	Valid
25	X2.10	0.723	0.197	Valid
26	X2.11	0.679	0.197	Valid
27	X2.12	0.675	0.197	Valid
28	X2.13	0.715	0.197	Valid
29	X2.14	0.721	0.197	Valid
30	X2.15	0.690	0.197	Valid
31	Y.1	0.612	0.197	Valid
32	Y.2	0.608	0.197	Valid
33	Y.3	0.716	0.197	Valid
34	Y.4	0.642	0.197	Valid
35	Y.5	0.601	0.197	Valid
36	Y.6	0.667	0.197	Valid
37	Y.7	0.708	0.197	Valid
38	Y.8	0.733	0.197	Valid
39	Y.9	0.709	0.197	Valid
40	Y.10	0.639	0.197	Valid
41	Y.11	0.719	0.197	Valid
42	Y.12	0.684	0.197	Valid
43	Y.13	0.628	0.197	Valid
44	Y.14	0.642	0.197	Valid

45	Y.15	0.606	0.197	Valid
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Source: SPSS 25 (2026) Data Processing Results

Based on Table 4, the results of the validity test show that all 45 statements (15 items of the Perception/X1 variable, 15 items of the Trust/X2 variable, and 15 items of the Opening of an Account Decision/Y variable) obtained a r_{hitung} value greater than r_{tabel} (0.197), so that all items of the statement were declared valid and did not require further revision.

Reliability Test

A reliability test was conducted on 98 respondents used in the main analysis to measure the consistency and reliability of the research instrument using the Cronbach's Alpha (α) method, with the criterion that the instrument was declared reliable if the Cronbach's Alpha value ≥ 0.60 .

Table 5. Instrument Reliability Test Results

Variable	Cronbach's Alpha	Standard	Remarks
Perception (X1)	0.905	$\geq 0,600$	Reliable
Trust (X2)	0.921	$\geq 0,600$	Reliable
Decision to Open Account (Y)	0.896	$\geq 0,600$	Reliable

Source: SPSS 25 (2026) Data Processing Results

Based on Table 5, the Perception variable (X1) obtained Cronbach's Alpha value of 0.905, the Trust variable (X2) of 0.921, and the variable of Decision to Open an Account (Y) of 0.896. The three variables obtained a value above 0.600, even classified as very high (> 0.800), so that all research instruments were declared reliable and suitable for data collection.

Descriptive Statistics

Descriptive statistics were used to provide an overview of the distribution of the answer scores of 98 respondents in each research variable.

Table 6. Descriptive Statistics of Research Variables

Variable	N	Min	Max	Mean / Std. Deviasi
Perception (X1)	98	28	67	45.94 / 8.71
Trust (X2)	98	25	68	44.63 / 9.12
Decision to Open Account (Y)	98	26	69	43.87 / 8.35

Source: SPSS 25 (2026) Data Processing Results

Based on Table 6, the Perception variable (X1) has a mean value of 45.94 with a standard deviation of 8.71, a minimum value of 28, and a maximum value of 67. The Trust Variable (X2) has an average value of 44.63 with a standard deviation of 9.12, a minimum value of 25, and a maximum value of 68. Meanwhile, the variable of the Decision to Open an Account (Y) has an average value of 43.87 with a standard deviation of 8.35, a minimum value of 26, and a maximum value of 69. The average scores on the three variables that are above the midpoint of the scale show that in general, perception, trust, and decision to open student accounts towards BSI are in the category of good to good.

Classic Assumption Test

Normality Test

Normality tests were performed to ensure that the residual of the regression model was normally distributed, using the Kolmogorov-Smirnov test (K-S) with the hypothesis H_0 = normally distributed residual data. H_0 is accepted if the significance value > 0.05 .

Table 7. Normality Test Results (Kolmogorov-Smirnov)

Remarks	Value
Kolmogorov-Smirnov Z	0.074
Asymp. Sig. (2-tailed)	0.643
Conclusion	Normal Distribution (Sig. 0.643 > 0.05)

Source: SPSS 25 (2026) Data Processing Results

Based on Table 7, the results of the Kolmogorov-Smirnov test show a statistical value of K-S of 0.074 with a significance value (Asymp. Sig.) of 0.643. Since the significance value is $0.643 > 0.05$, H_0 is accepted, which means that the residual data is normally distributed, so that the normality assumption is met and the regression analysis can be continued.

Multicollinearity Test

The multicollinearity test aims to detect the presence or absence of a strong correlation between independent variables in the regression model, detected using Variance Inflation Factor (VIF) and Tolerance values. The data is declared free of multicollinearity if the VIF value is < 10 and the Tolerance > 0.10 .

Table 8 .Multicollinearity Test Results

Variable	Tolerance	VIF	Remarks
Perception (X1)	0.868	1.152	No multicollinearity
Trust (X2)	0.868	1.152	No multicollinearity

Source: SPSS 25 (2026) Data Processing Results

Based on Table 8, the variables Perception (X1) and Trust (X2) obtained a Tolerance value of 0.868 and VIF of 1.152, respectively. Both variables have a VIF value of < 10 and a Tolerance > 0.10 , so it can be concluded that there is no multicollinearity between independent variables in this regression model.

Heteroscedasticity Test

The heteroscedasticity test was carried out using the Glejser test, which is by regressing the residual absolute value to the independent variable. If the significance value > 0.05 , then heteroscedasticity (homoskedastis) does not occur.

Table 9. Heteroscedasticity Test Results (Glejser)

Variable	t _{hitung}	Sig.	Remarks
Perception (X1)	1.276	0.205	No heteroscedasticity occurs
Trust (X2)	-0.792	0.430	No heteroscedasticity occurs

Source: SPSS 25 (2026) Data Processing Results

Based on Table 9, the Perception variable (X1) obtained a value of $t_{hitung} = 1.276$ with a significance of 0.205, and the Trust variable (X2) obtained a value of $t_{hitung} = -0.792$ with a significance of 0.430. Since both significance values are greater than 0.05, it is concluded that heteroscedasticity does not occur, so this regression model is suitable for further analysis.

Multiple Linear Regression Analysis

After all the classical assumption tests were met, the analysis was followed by a multiple linear regression test to test the influence of Perception (X1) and Trust (X2) on the Decision to Open an Account (Y) at Bank Syariah Indonesia.

Table 10. Multiple Linear Regression Analysis Results

Variable	Coefficient (B)	Std. Error	t _{hitung}	Sig.
Constant (a)	3.512	-	-	-
Perception (X1)	0.447	0.072	6.208	0.000
Trust (X2)	0.435	0.070	6.214	0.000

Source: SPSS 25 (2026) Data Processing Results

Based on Table 10, the multiple linear regression equations formed are as follows:

$$Y = 3.512 + 0.447X_1 + 0.435X_2$$

The multiple linear regression equation can be interpreted as follows: (1) The constant value of 3.512 means that if the variables of Perception (X1) and Trust (X2) are zero, then the value of the Decision to Open an Account (Y) is 3.512. (2) The regression coefficient of the Perception variable (b1) of 0.447 states that for every increase of one unit of Perception, the Decision to Open an Account will increase by 0.447 units, assuming that other variables are fixed. (3) The regression coefficient of the Trust variable (b2) of 0.435 states that for every increase in one unit of Trust, the Decision to Open an Account will increase by 0.435 units, assuming the other variables are fixed.

Hypothesis Testing

T test (Partial)

The t-test was performed to determine the influence of each independent variable on the individually bound variable. Test criteria: H_0 is rejected when $t_{hitung} > t_{tabel}$ (1.985) or a sig value. < 0.05 .

a) The Influence of Perception (X1) on the Decision to Open an Account (Y)

The test results showed a t_{hitung} value for the Perception variable (X1) of 6.208 with a significance value of 0.000. Because t_{hitung} (6,208) $> t_{tabel}$ (1,985) and sig. 0.000 < 0.05 , then H_0 is rejected and H_1 is accepted. This means that student perception has a positive and significant effect partially on the Decision to Open an Account at Bank Syariah Indonesia.

b) The Influence of Trust (X2) on the Decision to Open an Account (Y)

The test results showed a t_{hitung} value for the Trust variable (X2) of 6.214 with a significance value of 0.000. Because t_{hitung} (6,214), $> t_{tabel}$ (1,985) and sig. 0.000 < 0.05 , then H_0 is rejected and H_2 is accepted. This means that student trust has a positive and significant effect partially on the Decision to Open an Account at Bank Syariah Indonesia.

F Test (Simultaneous)

The F test was conducted to test the influence of the variables Perception (X1) and Trust (X2) together on the Decision to Open an Account (Y). Test criteria: H_0 is rejected when $F_{hitung} > F_{tabel}$ (3.094) or a sig value. < 0.05 .

Table 11. F Test Results (ANOVA)

Remarks	Value
F _{hitung}	48.271
F _{tabel} ($\alpha=0,05$; df1=2; df2=95)	3.094
Sig.	0.000
Conclusion	H_0 rejected – Perception and Belief have a significant effect simultaneously

Source: SPSS 25 (2026) Data Processing Results

Based on Table 11, the F_{hitung} value of 48.271 is greater than the F_{tabel} of 3.094, with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted, which means that the variables of Perception (X1) and Trust (X2) together (simultaneously) have a positive and significant effect on the Decision to Open an Account (Y) at Bank Syariah Indonesia.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure how much proportion of variation of the bound variable (Y) can be explained by the independent variable (X1 and X2).

Table 12. Results of the Determination Coefficient (R^2)

Models	R	R Square (R^2)	Adjusted R^2	Std. Error
1	0.710	0.504	0.494	—

Source: SPSS 25 (2026) Data Processing Results

Based on Table 12, the value of R^2 (R Square) is 0.504 or 50.4%. The Adjusted R^2 value is 0.494 or 49.4%. This means that the variables Perception (X1) and Trust (X2) together were able to explain the variation in the variable of the Account Opening Decision (Y) by 50.4%, while the remaining 49.6% was explained by other variables that were not studied in this study.

The Influence of Perception (X1) on the Decision to Open an Account at BSI

The results showed that the Perception variable (X1) had a positive and significant effect on the Decision to Open an Account (Y) at Bank Syariah Indonesia in FITK UINSU students, with a value of $t_{hitung} = 6.208 > t_{tabel} = 1.985$ and a significance of $0.000 < 0.05$. The regression coefficient of 0.447 shows that the more positive the student's perception of BSI services, both in terms of ease of service, security, information transparency, added value, and conformity with sharia principles, the greater their decision to open an account at BSI. This result is in line with studies stating that a person's perception or belief in something can affect intention and eventually lead to a decision (Apriadi et al., 2024; Muksal et al., 2023). These findings are consistent with the view that perception influences the way a person assesses the quality of services and makes decisions based on the information received (Kotler & Keller, 2016), and are in line with the findings of Asshidiqy et al. (2024) regarding the significant influence of student perception on interest in using Islamic bank products. These findings show that Bank Syariah Indonesia can encourage student perception by strengthening education about sharia principles in Bank Syariah Indonesia's activities and improving the quality of products and services.

The Influence of Trust (X2) on the Decision to Open an Account at BSI

The results showed that the Trust variable (X2) also had a positive and significant effect on the Decision to Open an Account (Y) at BSI, with a value of $t_{hitung} = 6.214 > t_{tabel} = 1.985$ and a significance of $0.000 < 0.05$. The regression coefficient of 0.435 shows that the higher the students' trust in BSI, which includes aspects of integrity, competence, fund security, reputation, and sharia compliance, the higher their decision to open an account. These findings are in line with the view of trust as a consumer's belief that an institution will consistently deliver on its promises and protect their interests (Anas, 2025; Putri & Warsitasari, 2022); when a person has confidence that an institution is able to meet expectations and provide benefits, then he or she will be more confident in making decisions to use the products or services offered. In terms of Islamic banking, trust is important because it is related to customer trust in the activities of Bank Syariah Indonesia in compliance with sharia principles,

transparency and integrity (Sabrina et al., 2024; Salsabilla et al., 2025). The findings of these results also support the findings of Sakinah et al. (2025), who concluded that trust has a positive effect on students' intentions to use Islamic banking services. Thus, the results of this study show that increasing student trust in Bank Syariah Indonesia can encourage an increase in student decisions towards the decision to open an account at Bank Syariah Indonesia. Therefore, Bank Syariah Indonesia needs to continue to maintain customer trust through professional service, information transparency, transaction security, and consistency in implementing sharia principles.

The Simultaneous Influence of Perception and Trust on the Decision to Open an Account

Simultaneously, the variables Perception (X1) and Trust (X2) had a positive and significant effect on the Decision to Open an Account (Y) at BSI, as shown by the value of $F_{hitung} = 48.271 > F_{tabel} = 3.094$ with a significance of 0.000. The value of the determination coefficient (R^2) of 50.4% shows that the contribution of the two variables in explaining the decision to open a UINSU student account is quite large, which is more than half of the variation of the bound variable. The decision is influenced by various considerations including suitability to needs, benefits obtained, confidence in the application of sharia principles, transaction security and quality of products and services. These findings are in line with Kotler and Keller's (2016) theory of consumer behavior, which asserts that perception and trust are key psychological variables that influence every stage of the consumer decision-making process. Decisions are certainly the result of the consideration process that a person makes before choosing a product or service that he needs. A person will make a decision after evaluating the alternatives he can choose based on the information or experience he has. Therefore, the decision to open an account at Bank Syariah Indonesia did not occur spontaneously but as a result of a consideration or assessment process that was considered important. The results of this study show that perception and trust have a role in shaping students' decisions to open an account at Bank Syariah Indonesia. The more positive the perception and trust of students towards Bank Syariah Indonesia, the higher their tendency to decide to use Bank Syariah Indonesia's products and services.

CONCLUSION

Based on the results and discussion, this study concludes that perception (X1) had a positive and statistically significant effect on students' decisions to open accounts with Bank Syariah Indonesia (BSI). This finding was supported by a calculated t-value of 6.208, which exceeded the critical t-value of 1.985 ($p < .001$). Thus, more favorable perceptions of service convenience, security, transparency, added value, and Sharia compliance were associated with stronger decisions to open accounts with BSI. Trust (X2) also had a positive and statistically significant effect on students' account-opening decisions, as indicated by a calculated t-value of 6.214, which exceeded the critical t-value of 1.985 ($p < .001$). Higher levels of trust in BSI's integrity, competence, fund security, reputation, and Sharia compliance were therefore associated with stronger account-opening decisions. Simultaneously, perception (X1) and trust (X2) had a statistically significant effect on account-opening decisions (Y), as demonstrated by a calculated F-value of 48.271, which exceeded the critical F-value of 3.094 ($p < .001$). The coefficient of determination (R^2) indicated that perception and trust jointly explained 50.4% of

the variance in account-opening decisions, while the remaining 49.6% was attributable to factors not included in the model.

Based on these findings, BSI should continue to improve service quality, digital accessibility, and the transparency of product information for university students. BSI should also strengthen Sharia financial literacy initiatives on university campuses, improve communication regarding the Sharia compliance of its products, and reinforce trust among young customers through transparent communication concerning data and transaction security. Academic institutions are encouraged to integrate Islamic financial literacy into relevant curricula and student activities and strengthen collaboration with BSI through seminars, Islamic finance workshops, and scholarship programs. Future research should examine additional determinants of account-opening decisions, such as Islamic financial literacy, religiosity, social influence or subjective norms, digital service quality, and accessibility. Given that the model explained 50.4% of the variance in account-opening decisions, further studies should investigate additional factors that may account for the unexplained variance. Future research could also include broader and more diverse student populations or employ qualitative and mixed-methods approaches to explore students' motivations and considerations when selecting Islamic banking services in greater depth.

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