

ABSTRAK

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This research is motivated by the imbalance phenomenon in the field that they generally think positively about the existence and prospects of Islamic banks in the future, but it is not accompanied by the behavior of having an account or becoming a customer in Islamic banking or the lack of interest in saving at Islamic banks. This shows that there are still students who do not use the services of Islamic banks even though they have been given knowledge about Islamic banks but even many still use conventional banks. From these problems, researchers are interested in digging deeper into how to understand the interest in saving in Islamic banks for students of the Faculty of Economics and Islamic Business and what factors influence the understanding of interest in saving.

This study aims to determine how the understanding of saving interest in Islamic banks and what are the factors that influence the understanding of saving interest in students of the Islamic Economics and Business Faculty, Universitas Islam Negeri Antasari Banjarmasin.

This research is a field research and the method used is qualitative with descriptive-qualitative nature. Therefore, to collect the necessary data the authors conducted interviews which were then concluded and explained descriptively. The subjects in this study were students of the Faculty of Economics and Islamic Business, Universitas Islam Negeri Antasari Banjarmasin.

The results showed that the understanding of saving interest in FEBI UIN Antasari Banjarmasin students was very high. They understand that interest in saving is a force that drives individuals to pay attention to activities of saving money in banks that are carried out consciously, not forced and with pleasure. They understand that saving in Islamic banks is an effort to avoid sin or usury. Students also understand that saving in Islamic banks can be done with 2 contracts and determine the contract that will be used by the customer, namely the wadiah contract (deposit) and the mudharabah contract (profit sharing). The factors that influence the understanding of interest in saving are knowledge, income, and information.