STUDENT DECISION-MAKING IN STUDYING AT THE SHARIA BANKING STUDY PROGRAM AT STAI PELITA NUSA WEST BANDUNG

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| Keywords:	ABSTRACTS
Decision Making, Education, Sharia Banking	*Decision-making involves a thought process, in which individuals evaluate a variety of alternative options in acting, acting, and acting. Ontological promotions, costs, facilities, image, and prospects can influence students' decision-making to choose the Sharia Banking Study Program. The purpose of the study was to determine the various factors of student influence in making decisions to choose the Sharia Banking S1 Study Program at STAI Pelita West Bandung with a sample of data of 109 S1-Sharia Banking students through the path analysis method, analyzing patterns of relationships between variables that affect either directly, or indirectly between independent variables (exogenous) to bound variables (endogenous). The results of the study, reviewed from the descriptive analysis of promotion, tuition fees, educational facilities, an image of study programs, and student decision-making, are all included in the high category. The results of testing, and the cost of education, are much influenced by the effectiveness of promotion. The image of the study program directly much is determined by the promotion and cost of Education. The promotion of education costs and educational facilities to the image of the study program is relatively large, meaning that these two factors can boost the cost of education and educational facilities in supporting the image of the Islamic banking study program to increase. Promotion strategy is a key factor in increasing the cost of education, institutions, and the image of study programs, both directly and indirectly can improve student decision-making*

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A. INTRODUCTION

Currently, many universities, both public and private, offer various majors or study programs. This is reasonable considering that many high school / vocational / MA graduates are interested in continuing to university. Some people who choose to continue their education to the higher education level will be faced with various choices and problems. The community will be faced with a variety of choices of universities, study programs, or majors, and various considerations that must be considered. Choosing a major is adjusted to the abilities and desires as well as the initial design before entering the higher education level, such as the job that will be obtained after graduating from the major. Survey results conducted by (Enggar Harususilo, 2021):
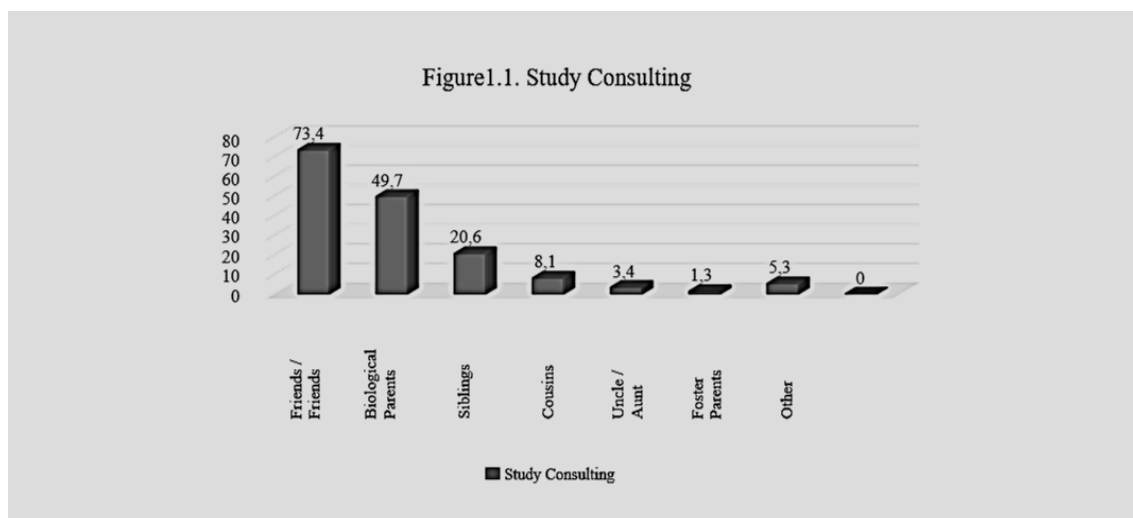
Source: edukasi.kompas.com

Examining the picture above, it can be drawn that students' interest in pursuing further studies at public/private universities is still high. The survey sampled 1,153 students aged 15-18 years from 32 provinces in Indonesia. The students surveyed were from public (68.4 percent) and private (31.6 percent) schools, consisting of 49.4 percent of men and 50.6 percent of women, it can be seen from the graph that students talked to friends 73.4%, parents 49.7%, siblings 20.6%, cousins 8.1%, uncles, grandmothers 3.4%, foster parents 1.3%, and others 5.3%. This means that students who want to continue their studies at public/private universities lie in discussions with friends, parents, and siblings who can influence students to choose a Study Program.

Two factors influence students to choose a particular Study Program, namely internal and external factors. 'Internal factors, namely interests arising from within the individual, namely self-potential, motives, feelings, emotions, attitudes, perceptions, etc. External factors are factors that come from outside a person, namely information, knowledge, environmental, social, and economic factors. Private universities are now increasing in number and competing for students. All private universities will face increasingly fierce and complex competition. This condition demands that all universities always consider and meet the needs and desires of potential consumers, prospective students, and/or their parents, more than other universities.

The problems that arise are often students after being admitted to one private university deciding to continue the lecture process. Tests and problems are things we face every day. God's destiny Swt., various human conditions as a test. Trials of hardship,

loss, distress, disaster, disease, and poverty are common problems faced by people living in this world. No one in the world asks God for a hard life, but watch Allah Swt., say in Q.S. Al-'Ankabut [29], verses 2-3:

اَحَسِبَ النَّاسُ اَنْ يُّتْرَكُوْٓا اَنْ يَّقُوْلُوْٓا اٰمَنَّا وَهُمْ لَا يُفْتَنُوْنَ وَلَقَدْ فَتَنَّا الَّذِيْنَ مِنْ قَبْلِهِمْ فَلَيَعْلَمَنَّ اللّٰهُ الَّذِيْنَ صَدَقُوْا وَلَيَعْلَمَنَّ الْكٰذِبِيْنَ

"Do they think that they are left to say, 'We have believed', while they are not tested? And indeed we have tested those who were before them, then indeed Allah knows the truthful, and He knows the liars." ('Q.S. Al-'Ankabut [29], verses 2-3')

Mufāsir mentions, "Those who are righteous in the confession of their faith, as well as those who lie in the confession of their faith. Allah SWT. knows what has happened in the past, knows what will happen, knows also what will not happen, and what the consequences will be if it happens. That is, never should the unbelievers think that they have escaped these trials and trials, for indeed behind them lies a torment and retribution which is much heavier and more poignant than what they experience in the world". (Abu al-Fida', Al-Imam, 2011)

Decision-making can be interpreted as the process of choosing the best option from many ways that are considered the most efficient given the circumstances. The increase in the number of universities will tighten the level of competition in attracting students. The diversity of possibilities and advantages of universities will be optimized and become a competitive selling point, while universities that are not competitive and not competitive will feel the impact of this competition in the form of student shortages. With this fact, PTS managers need to understand the decision-making process of students in choosing certain private universities through consumer behavior studies, (Wulandini S, Putri, and Saputra, n.d., 2017). Decision-making involves the selection "of two or more alternatives." The key to decision-making is the unified process of combining knowledge, evaluating two or more actions, and choosing one. (Peter, J. P., & Olson, 2008).

Many things influence a student's decision about which college to attend. Both in education costs, accreditation, marketing communications, college image, motivation, service attitudes, facilities, condition situations, processes, promotions, information, parents, quality of education, job opportunities, the reputation of the institution, and social environment, (Meilyaningsih, E., & Sicily, 2015). "Decision-making processes, critical processes, are influenced by an external environment consisting of a marketing mix (product, advertising, price, distribution) and a socio-cultural environment (family, information sources, non-commercial sources, social class), cultures and subcultures). And the internal environment (psychological factors) consisting of motivation, character, learning, perception, and character is better than other campuses". (Schiffman, Leon G., Kanuk, 2008).

The demands of consumers and potential consumers on the attributes and performance of educational services that they get trigger an increase in the intensity of competition between higher education service providers. Currently, higher education service providers are required to be able to implement the right marketing strategy by trying to offer higher education services that are following what potential consumers

expect. "In this era of globalization, universities must be quality-based, namely by carrying out educational service activities that must have advantages compared to other universities. The development of digging as much as possible about the wishes of potential consumers for the services they will receive is very important to do. Consumer desires will have a very significant impact on organizational strategy and marketing strategy".

The rapid development of private universities is expected to make the greatest contribution to development in various sectors, not only in big cities but also in developing cities, such as West Bandung. In addition, private universities are expected to be able to take part and show their quality at the provincial and national levels. Invisibly, the people of West Bandung to continue their studies to higher education are still lacking because there are several aspects of the family environment, namely the level of education in the family and the economic situation of the family; aspects of the surrounding community, namely that there are many marriages at an early age; social aspects, namely unhealthy social activities, and the education of social friends. We see these aspects not sufficiently preventing citizens from continuing their education in higher education institutions.

The data of high school graduates in West Bandung Regency in 2019, 2020, and 2021, can be seen in Table 2.1., as follows:

Figure 2.1. Data on the Number of schools and Graduates in 2019, 2020, and 2021

West Bandung Regency	Sum							
	Country			Private			Sum	
	2019	2020	2021	2019	2020	2021	2019	2020
High School Equals	17	17	17	44	44	43	61	61
Graduates	764,951			747,644			765,935	2,278,170

Source: Central Statistics Agency of West Java Province
(Statistics of Jawa Barat. Jabar.bps.go.id. Tanggal 21-06-2021)

The data above shows that high schools in West Bandung in 2019 amounted to 61 schools, in 2020 amounted to 61 schools, and in 2021 amounted to 60 schools, with the number of graduates for the last three years (2019, 2020, 2021) around 2,278,170 people. This means that the number of graduates over the past three years is quite a lot which is an opportunity to go to public or private universities. It is detected that the graduates of the last three years (2019, 2020, 2021) in West Bandung Regency are not comparable to continuing their further studies in higher education both public and private, because there are several aspects, ranging from aspects of the family environment, the

surrounding community environment, aspects of peer association, as well as the education of social colleagues.

Judging from the data of students who registered for the Sharia Banking Study Program at STAI Pelita Nusa Bandung Barat in 2019, 2020, and 2021 in the following table:

Table 2.2. Student Data

Year Academic	Capacity	Sum Candidate		Sum Freshman		The sum of Active Students
		Pen-list	Pass the Selection	Regular	Transfer	Regular
1	2	3	4	5	6	7
2019	20	37	15	15	0	48
2020	35	70	34	34	0	82
2021	30	42	27	27	0	N_{RTS} = 109
Sum		N_A = 213	N_B = 109	N_C = 109	N_D = 0	N_M = 109

Source: Academic Data, 2022

The table above shows that in 2019, the number of registrants was 37 people with a capacity of 20 of 54.05%, with regular 15 of 0.75%, in 2020 the number of registrants was 70 people with a capacity of 35 of 0.5%, regular 34 was 97.14%, and in 2021, the number of registrants was 42 people with a capacity of 30 of 71.43%, the number of active/regular 27 was 0.9%. It can be concluded that the decision-making of students to choose the Sharia Banking Study Program is not as similar to the promotion, the amount of capacity, facilities, financing, and accreditation of the Study Program.

As stated by Schiffman and Kanuk in Ujang Sumarwan, (2017: 289), defines, "a decision is the selection of an action from two or more alternative options, so that if the consumer does not have a choice, it is not a situation where the consumer makes a decision. The student's decision to continue their studies at the desired place of study is a decision where students make considerations that are adjusted to existing circumstances or conditions. If the visible circumstances or conditions do not match what is expected, then there will be doubts that can result in the decision not to choose, in this case, it is the decision not to continue studies in the expected major. In reality, "*choice-making*" has many dimensions and impacts. Choosing is part of a solution effort as well as part of the "*decision-making*" process. The impact of making choices will have short and long-term effects, both in the form of profits to be obtained and the risks that will be borne. Moreover, the choice in deciding to continue studying at college is a decision that has an impact on a person's future. " (Karina, 2011). From these conditions, how does the influence of promotion, prices, facilities, and image of the Study Program on student decision-making in studying at the Sharia Banking Study Program, STAI Pelita Nusa West Bandung.

The decision-making of students choosing a *sharia* banking study program lies also in: the cost of education, the image of the study program, educational facilities, and the prospects of the study program. Likewise, if a consumer wants to make an election, he must have a choice. (Sumarwan, 2014). Another efficiency is a process consisting of several stages, namely the introduction of needs, the search for

information, the evaluation of alternatives before purchase, purchase, consumption, and the evaluation of alternatives after purchase. (Anang Firmansyah, 2018). *Student* decision-making indicators include 1) recognition of needs, 2) search for information, 3) evaluation of alternatives, 4) decision-making, and 5) behavior after decision-making. (Erdawati, 2021).

"*Promotion is an activity that communicates the advantages of a product and persuades target customers to buy it*" (Kotler and Keller, (2016:47). Tjiptono was developed by Budiyanto, (2016), promotion, which is "a form of marketing communication which is a marketing activity that seeks to disseminate information, influence or persuade, and increase the target market of the company and its products to be willing to accept, buy, and be loyal to the products offered". The indicators that characterize the promotion variables that are used as things that make up the promotion variables according to Kotler and Keller, 2016:

"Promotional message: a benchmark for how well a promotional message is performed and delivered to the market. Promotional media: media used by companies to carry out promotions. Promotion time: the length of promotion carried out by the company; and Frequency of promotion: the number of sales promotions carried out at a time through the medium of sales promotion".

"*Price is the amount of money paid for the service or the amount of value that the consumer exchanges to benefit from owning or using the goods or services*". (Kotler and Amstrong (2018). Tjiptono and Candra in Priansa, (2017:209) say that price is an inherent part of the product that reflects how much quality the product is. Kotler's opinion released by Krisdayanto, (2018) explains that price indicators, namely: affordability, reachable by all segments of the market, price compatibility with service quality consumer value to the magnitude of financial sacrifices related to specifications and its quality, and price competitiveness. Where price is offered, whether higher or below average. Price suitability will be felt by consumers when they get satisfaction after consuming goods or services according to the value they spend.

Facilities are everything that is physical equipment and is provided by the seller of services to support consumer convenience, (Kotler, 2016). The facility is part of the company's wealth in the form of intermediaries that support the smooth running of the business with consumers. It is in the form of equipment provided by the company to support the smooth running and comfort of its operations". Several things need to be considered in the provision of facilities. Indikator of the facilities used are 1) the integrity, cleanliness, and neatness of the facilities provided, 2) the conditions and functions of the facilities provided, and 3) comfort in using the facilities provided (Sumayang in Kiswanto, 2011).

Argues (Fandy Tjiptono, 2015), that imagery explains consumer associations and beliefs about brands and that associations are brand-specific traits and have certain strengths. Levy and Weitz (2012), define a brand image as a set of beliefs, ideas, and perceptions that a person has about a particular brand that can influence their purchasing decisions. The above definition reveals consumer knowledge of the brand as a whole, consumer confidence in the brand, and how the consumer expresses his perception of the brand. Then, (Kotler, 2016) presents five *brand image* indicators,

namely: brand identity, brand personality, brand association, brand attitude and behavior, and brand benefit and competence".

B. METHOD

Research methods are scientific methods in processing data that have a specific purpose and use. In this study, researchers used survey methods used to obtain data from certain natural locations (not man-made), but researchers shared questionnaires, tests, structured interviews, and other things (outside of experiments). Collection techniques in the form of questionnaires or questionnaires, so that the findings can provide answers to survey questions. Survey design is a work plan that is comprehensively drawn up in terms of relationships between variables.

The plan includes what is done in the study, starting with the creation of a hypothesis and the operational impact on the final analysis. The population is not only made the subject of research but also includes all the characteristics of the elements of the study. The survey population is all STAI Pelita Nusa West Bandung students as many as 109 students in 2021 and all of these populations are used as research samples with a significance level of 0.5%. The analysis method uses a route analysis method (*path analysis*) which is used to analyze the relationship patterns between variables. This model aims to determine the influence, both direct and indirect, of a set of independent (exogenous) variables on dependent (endogenous) variables ((Sani, 2013).

Figure 3.1. Model of Influence Between Variables
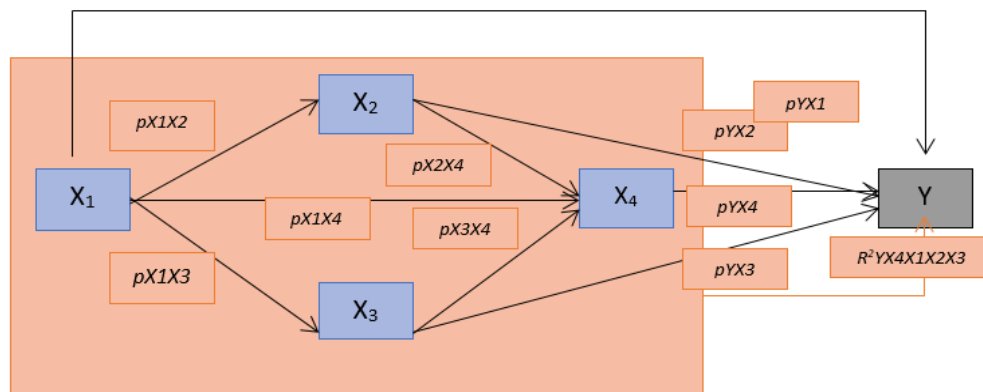
C. RESULT AND DISCUSSION

In this section, the variables studied are described, namely descriptive statistics that are used to summarize the average achievement value, percentage, and categorical data for each indicator and dimension of the research variable. The description of the variables under study can be explained as follows:

Student Decision Making in Studying There is a Sharia Banking Study Program, STAI Pelita Nusa West Bandung

The Student decision variable (Y) is an endogenous variable consisting of three dimensions. Each of these dimensions has custom metrics that can be measured. The five dimensions are (1) identification of needs, (2) search for information, (3) evaluation of alternatives, (4) decision-making, and (5) post-decision action. This variable has a total of 17 items. Respondents' responses to student decision-making variables (Y) based on average credits, percentages, and categories can be stated:

Table 4.1. Average Achievements, Percentages, and Categories
of Student Decision Collection Variables (Y)

Dimension	Average	Percentage	Category
Introduction to Needs	1,381	69.05	Keep
Information Search	1,362	68.10	Keep
Alternative Evaluation	2,053	70.79	Tall
Decision	1,480	70.48	Tall
Behavior After Decision Making	1,410	74.21	Tall
Student Decision Making (Y)	7,686	70.526	Tall

Source: Primary Data, Processed Author

Figure 4.2. Student Decision Making
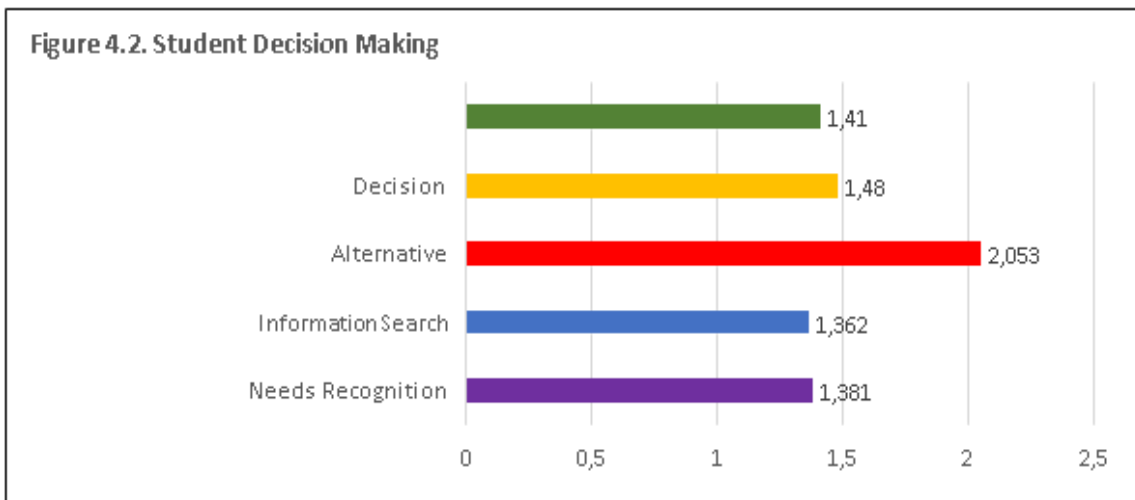
Source: Primary Data, Author Processed

The table and figure above show that the variable "student decision-making" (Y) was highly rated by respondents as a whole. This is reflected in the achievement of an average score of 2,053 (from the interval range of 1,000-5,000) and a completion rate of 7 4.21%. Attributed to the *Mean Achievement Score* criteria, this supreme student decision variable (Y) belongs to the high category. In other words, student decision-making (Y) in the Sharia Banking Study Program of STAI Pelita Nusa West Bandung is generally relatively high. Based on the performance of each dimension, the alternative assessment dimension (Y3) compared to other dimensions of the student decision variable (Y) is considered the most prominent relative dimension, with an average score of 2,053, followed by the decision dimension (Y) having an average of 1,480, and the post-decision dimension (Y1) having an average of 1,381. The information exploration dimension (Y2) is relatively low compared to other dimensions of this variable, and the average score of seeking information is considered to be in the moderate category.

Promotion of Sharia Banking Study Program, STAI Pelita Nusa West Bandung

The variable against the study program (X₁) is an endogenous variable with three dimensions. Each of these dimensions has custom metrics that can be measured. If there are four dimensions of promotion 1) message, 2) media, 3) time, and 4) frequency. This variable has a total of 17 items. Respondents' responses to variable X₁ based on average achievement values, percentages, and categories can be presented:

Table 4.3. Average Achievement, Percentage, and Variable Category X₁

Dimension	Average	Percentage	Category

Promotional Messages	1,784	68.62	Keep
Promotional Media	1,797	69.12	Keep
Promotion Time	1,991	71.11	Tall
Promotion Frequency	2,126	73.31	Tall
Promotion of Sharia Banking Study Program (X₁)	**1,925**	**70,54**	**Keep**

Source: Primary Data, Author Processed
Figure 4.4. Graph of the average bar of the achievement of each variable X_1
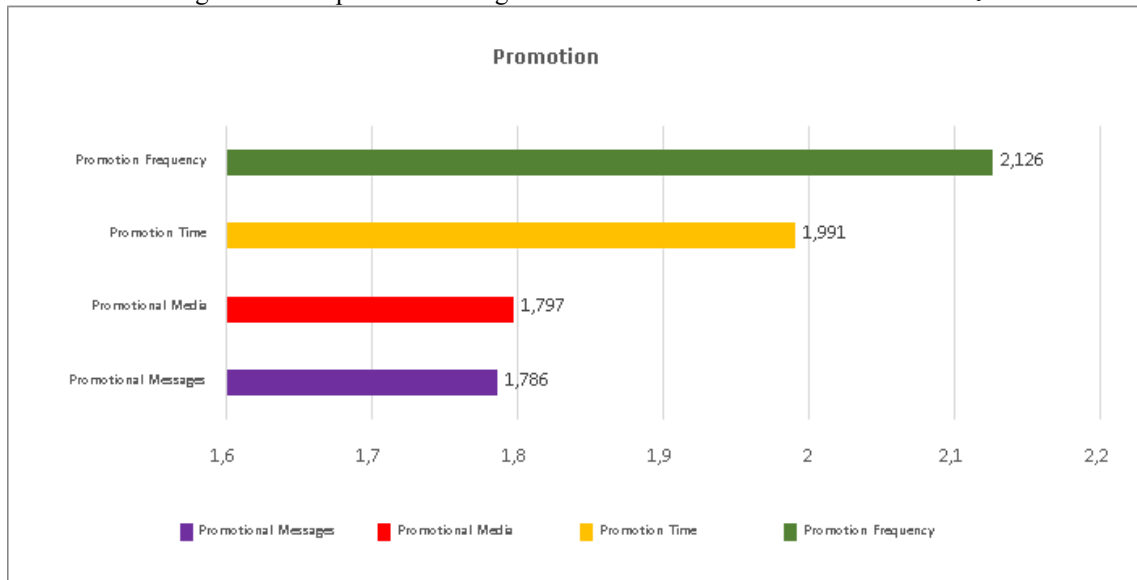
Source: Primary Data, Author Processed

The table and figure above describe that the variables of the Promotion of the Islamic Banking Study Program (X_1) were highly perceived by respondents. This can be seen from the average score achievement of 1,925 (from the interval range of 1,000-5,000), and the percentage of achievement of 70.54%. Referring to the average achievement score criteria, the variable X_1 is included in the high category. In other words, Promotion in the Islamic Banking Study Program is generally considered moderate. Based on the achievement of each dimension, the Promotion Frequency dimension ($X_{1.4}$) is rated as the relatively most prominent dimension compared to other dimensions in the variable X 1 with an average value of 2,053, followed by Promotion Time ($X_{1.3}$) with an average value of 1,991, Promoted Media ($X_{1.2}$) with an average value of 1,797. The Promotional Message ($X_{1.1}$) with an average value of 1,786 is considered relatively moderate compared to various other dimensions with an average value of Promotion Frequency ($X_{1.4}$), which belongs to the high category.

Tuition Fee there is a Sharia Banking Study Program, STAI Pelita Nusa West Bandung
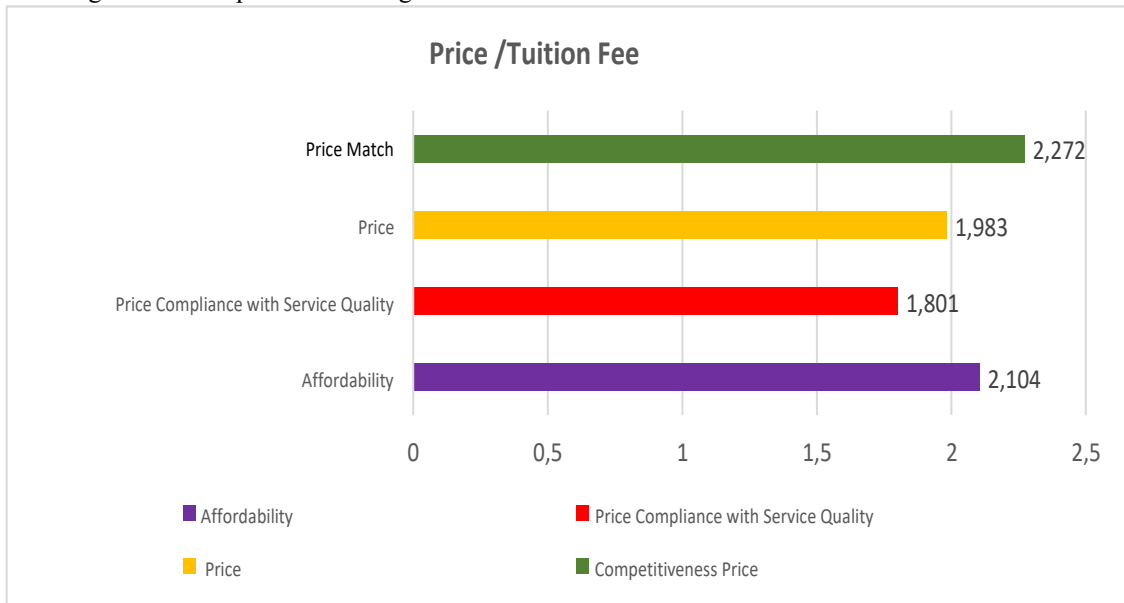
The variable cost of education (X_2) is an endogenous variable with three dimensions. Each of these dimensions has custom metrics that can be measured. The four dimensions are 1) affordability, 2) price suitability with service quality, 3) price competitiveness, and 4) price conformity with consumer benefit power. This variable has a total of 17 items. Respondents' responses to the education cost variable (X_2) based on their average performance score, percentage, and category were as follows:

Table 4.5. Average Achievement, Percentage, Category of Each Variable Dimension of Tuition Costs (X_2)

Dimension	Average	Percentage	Category
Affordability Pricing	2,104	72.55	Tall
Price Compliance with Service Quality	1,801	72.04	Keep
Price Competitiveness	1,983	73.44	Keep
Price Suitability	2,272	75.73	Tall
Tuition Fee (X2)	2,040	73,44	Tall

Source: Primary Data, Author Processed

Figure 4.6. Graph of the Average Bar of the Achievement of Each Dimension of a Variable X_2

Source: Primary Data, Author Processed

The table and figure above show that overall the variable Cost of Education (X_2) is perceived as high by respondents. This can be seen from the average score of 2,040 (from the interval range of 1,000-5,000) and the percentage of achievement of 73.44%. Referring to the average achievement score criteria, the variable Cost of Education (X_2) is included in the high category. It can be said that the Tuition Fee (X_2) in the Islamic Banking Study Program, in general, is considered to be high. Based on the achievement of each dimension, Promotion Frequency ($X_{2.4}$) is considered relatively the most prominent compared to other *factors* in the variable X_2, with an average value of 2,053, followed by the Promotion Time dimension ($X_{2.3}$) with an average value of 1,991, the Promotion Media dimension ($X_{2.2}$) with an average value of 1,797. The Promotional Message dimension ($X_{2.1}$) with an average value of 1,786 is considered relatively moderate compared to several other dimensions in this variable, with the average value of Promotion Frequency ($X_{1.4}$) in the high category.

Educational Facilities (X_3) There is a Sharia Banking Study Program, STAI Pelita Nusa West Bandung

The Education Facilities variable (X_3) is an endogenous variable with several dimensions. Each of these dimensions has special indicators that can be measured. There are 1) completeness, cleanliness, and order, 2) conditions and functions, and 3) the value of the benefits of the facilities provided. This variable has a total of 17 items. Respondents' responses to facility conditions, grade point averages, percentages, and categories based

on institutional variables (X_3) based on average achievement values, percentages, and categories can be stated as follows:

Table 4.7. Average Achievement, Percentage, and Variable Category X_3

Dimension	Average	Percentage	Category
Completeness, Cleanliness, and Neatness of the Facilities Offered	2,593	72.03	Keep
Conditions and Functions Offered	2,741	74.08	Tall
Ease of Use of the Facilities Offered	7,870	72.20	Tall
Educational Facilities (X3)	4,401	72,77	Tall

Source: Primary Data, Author Processed

Figure 4.8. Graph of the Average bar of the Achievement of Variable Dimensions X_3
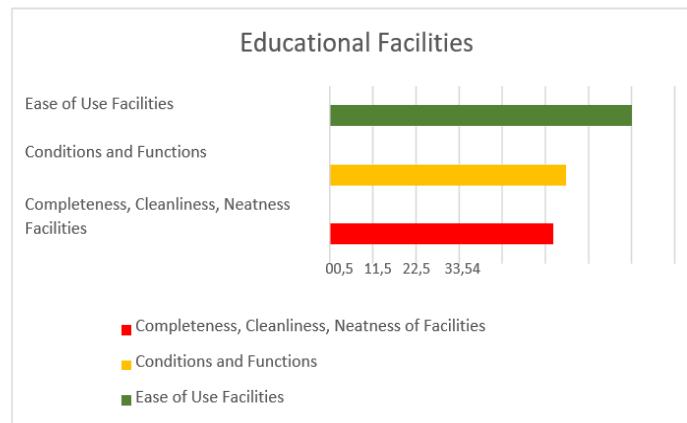
Source: Primary Data, Author Processed

Researching the data above shows that overall the variable X_3 was highly appreciated by respondents. This can be seen from the average score of 4,401 (from the interval range of 1,000-5,000) and the percentage of achievement of 72.77%. Referring to the average achievement score criteria, the Educational Facilities variable (X_3) is included in the high category. This means that the Educational Facility (X_3) is rated as high. Based on each achievement, the slice of easy use of the facilities offered $(X_{3.3})$ is considered relatively the most prominent compared to other dimensions in variable X_3, with an average value of 7,870, followed by the dimensions of Conditions and functions offered $(X_{3.2})$ with an average value of 2,741, dimensions of Completeness, cleanliness, and neatness of the facilities offered $(X_{3.1})$ the average value of 2,593. The dimensions of ease of using the facilities offered $(X_{3.3})$ with an average score of 7,870 rated relatively high also compared to other dimensions with the average value of "Educational Facilities (X_3)" including the high category.

Image of Sharia Banking Study Program, STAI Pelita Nusa West Bandung

The Study Program Image Variable (X_4) is an endogenous variable that has four *indicators*, namely 1) Brand *Identity*, 2) Brand Personality, 3) Brand Association, 4) Brand Attitude and Behavior, and 5) *Brand Benefit and Competence*. There are 17 items over the

respondent's presumption of variable X_4 based on the average achievement value, percentage, and category with the following exposure:

Table 4.9. Average Achievement, Percentage, and Category Every X_4

Dimension	Average	Percentage	Category
Brand Identity	1,432	71.60	Tall
Brand Personality	1,489	70.90	Tall
Brand Association	1,509	71.86	Tall
Brand Attitude and Behavior	1,678	72.96	Tall
Brand Benefit and Competence	1,762	73.42	Tall
Study Program Image (X_4)	1,574	72,15	Tall

Source: Primary Data, Author Processed

Figure 4.10. Graph of Average Bar Achievement of Variable X_3
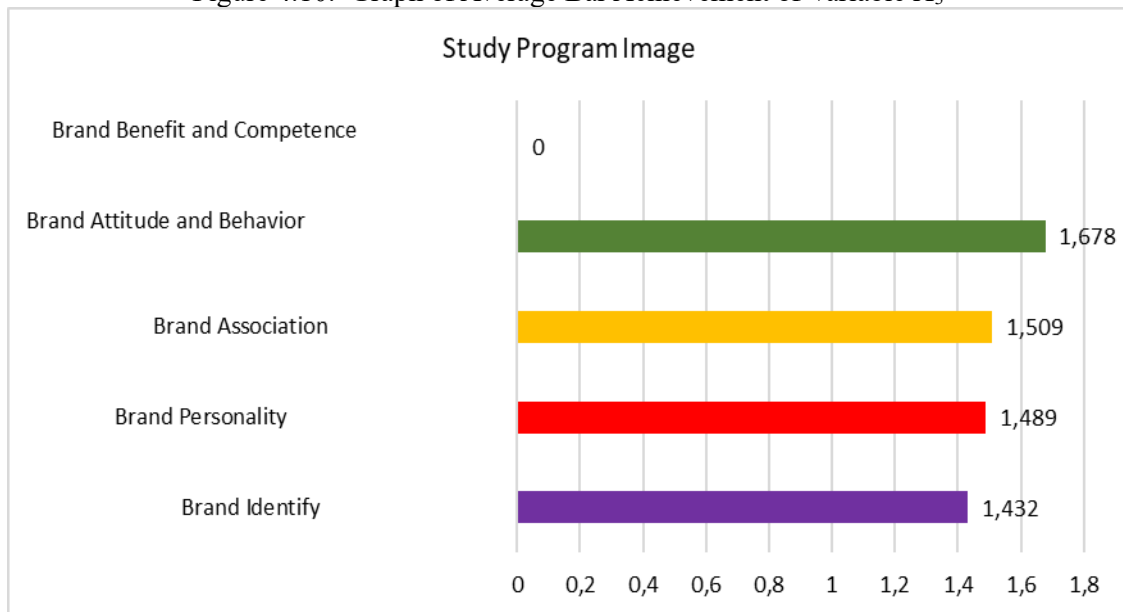
Source: Primary Data, Author Processed

The table and figure above show that the variable Image of the Study Program (X_4) is perceived as high by the respondents. This can be seen from the average score of 1,574 (from the interval range of 1,000-5,000) and the percentage of achievement of 72.15%. Referring to the average achievement score criteria, the variable image X_4 is included in the high category. Based on the achievements of each dimension, the dimensions of *Brand Benefit and Competence* ($X_{4.5}$) were rated the most significant compared to other instruments in variable X_4, with an average value of 1.762, followed by Brand *Attitude and*

Behavior (X$_{4.4}$) an average of 1.678, Brand Association (X$_{4.3}$) average of 1.509, *Brand Personality* (X$_{4.2}$) average of 1,489, and *Brand Identify* (X$_{4.1}$) with an average value of 1,432. The dimensions of "*Brand Benefit and Competence*" (X$_{4.5}$) the average is rated relatively high compared to other dimensional breakthroughs, with the aggregate Study Program Image (X$_4$) value being a high category.

Normality Test results are used to test whether, in a regression model, dependent variables and independent variables or both have normal distribution data or not. A good regression model is the distribution of norm or near-normal data.

Figure 4.11. Normal P-P Plot of Regression Standardized Residual Dependent Variables: "Student Decision Making (Y)"
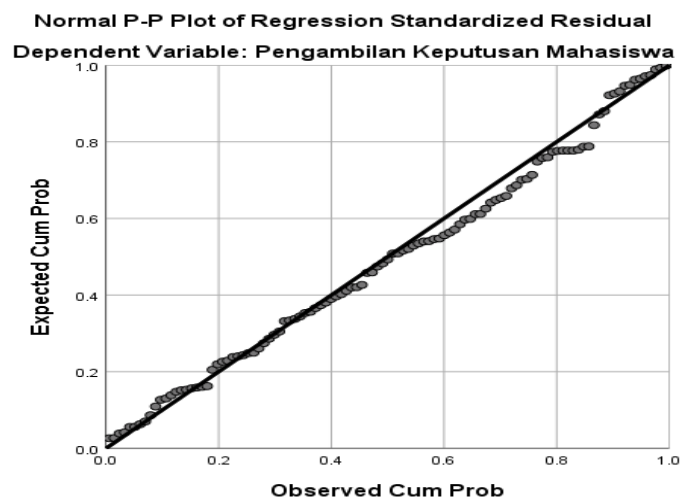
Source: Primary Data Processed, 2022.

The P-P plot figure above shows that the data distribution is centered around the mean and median, or the P-P values are diagonal, it can be said that the research data has a normal and increasing distribution. Data on the results of the study, allowing it to be continued. To confirm the results of the above normality test, the researcher conducted the "Kolmogorov-Smirnov" test with the results obtained:

Table 4.12.
One-Sample Kolmogorov-Smirnov Test

"One-Sample Kolmogorov-Smirnov Test"		X$_1$	X$_2$	X$_3$	X$_4$	And
N		109	109	109	109	109
Normal Parameters [a,b]	Mean	70.65	73.32	71.86	72.20	70.51
	Std. Deviation	8.487	6.228	7.571	7.936	7.754
Most Extreme Differences	Absolute	.151	.125	.092	.124	.150
	Positive	.151	.125	.092	.121	.150
	Negative	-.116	-.085	-.091	-.124	-.088
Test Statistic		.151	.125	.092	.124	.150
Asymp. Sig. (2-tailed)		.000[c]	.000[c]	.025[c]	.000[c]	.000[c]
a. Test distribution is Normal.						
b. Calculated from data.						
c. Lilliefors Significance Correction.						

Source: Primary Data Processed, 2022.

Based on the results of the Kolmogorof-Smirnov test above, the value of Asymp.Sig > 0.05 was obtained. This suggests that the data in this study are normally distributed and the regression model is sufficient to predict the dependent variable, namely customer satisfaction, based on the input of independent variables such as advertising, cost, and location. Further research data can be used as research material.

Detecting multicollinearity problems requires multicollinearity test results. This can be done by looking at the Tolerance and *Variance Inflation Factor* (VIF) values as well as the magnitude of the correlation between independent variables.

Table 4.13 Multicollinearity Test Results

| Coefficients a			
		Collinearity Statistics	
Model		Tolerance	BRIGHT
1	(Constant)		
	Promotion	.293	3.419
	X2	.405	2.469
	X3	.492	2.033
	X4	.663	1.508
a. Dependent Variable: Y			

Source: Primary Data Processed, 2022.

The data presented above shows that the value of "*Tolerance*" is close to 1 and the "Variance Inflation Factor" is around the number 1 for each variable. Thus, it can be concluded that the regression equation model does not have a multi-problem problem, or it can be said that it is free from the multicollinearity problem and is also worth using in this study.

Heteroskedasticity tests are performed to test whether the residuals from one observation to another have different variances in the regression model. If the residual variant remains from one observation to the next, it is called homoskedasticity.

Figure 4.14. Scatterplot Chart
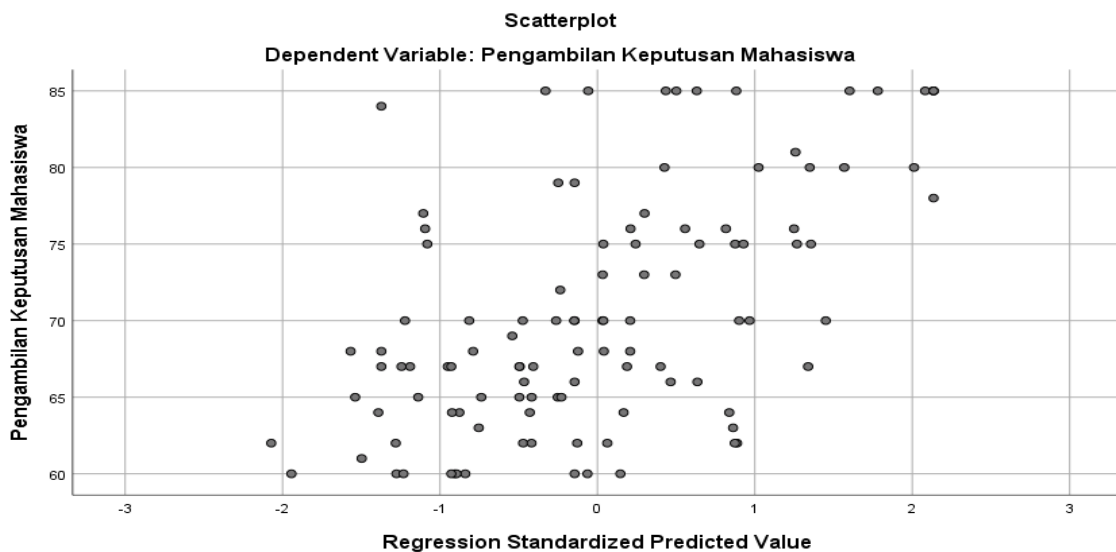
Source: Primary Data Processed, 2022.

Based on the *scatterplot* graph shows that the data is above and below the number 0 (zero) on the Y axis and there is no clear data spread pattern. This means that the regression model does not have heteroskedasticity, so the regression model affects funding, costs, institutional facilities, and student decisions when studying in the undergraduate program 'Sharia Banking Study Program' in 'STAI PELITA NUSA West Bandung'.

The first hypothesis tested in this study was 'promotion affects the cost of education'. Testing this hypothesis refers to the first model (X_1, X_2). Based on the results of calculations using the SPSS-AMOS program at the time of testing, a hypothesis of a path analysis model is obtained as shown below.

Figure 4.15. First Model Path Diagram

Model			Estimation	S.E.	C.R. (t-count)	P-value	Significance (Acceptance)
X2	ß	X 1	0,763	0,046	12.199	0,000*	Significant (accepted)
X2 ß X1			**R^2 = 0.582; and = 0.339**				**Significant (accepted)**

Ket: * significant at the level of α = 0.01.
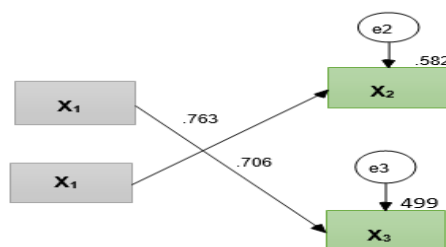Source: Data Processing (2022)

The First Model of Structural Equations:

$$0.763X_1; \text{ with } R^2 = 0.582 \text{ and } \varepsilon = 0.339$$

The results of the **first hypothesis** testing showed that the promotion variable had a great effect on the cost of education. This means that the cost of education is greatly influenced by the effectiveness of the promotion. In other words, effective funding can increase the cost of education.

The second hypothesis, "promotion can affect educational institutions". Testing this hypothesis is relevant for the second model (X_1, X_3). Based on the results of the calculation of the SPSS-AMOS program at the time of hypothesis verification, an analysis model is obtained as in the figure below.

Figure 4.16. Second Model Path Diagram

Source: Data Processing (2022)

Table 4.17. Second Hypothesis Testing Estimates

Model			Estimation	S.E.	C.R. (t-count)	P-value	Significance (Acceptance)
X3	ß	X1	0,706	0,061	27,052	0,000*	Significant (accepted)
X3 ß X1			**R² = 0.499; and = 0.249**				**Significant (accepted)**

Ket: * significant at α = 0.000
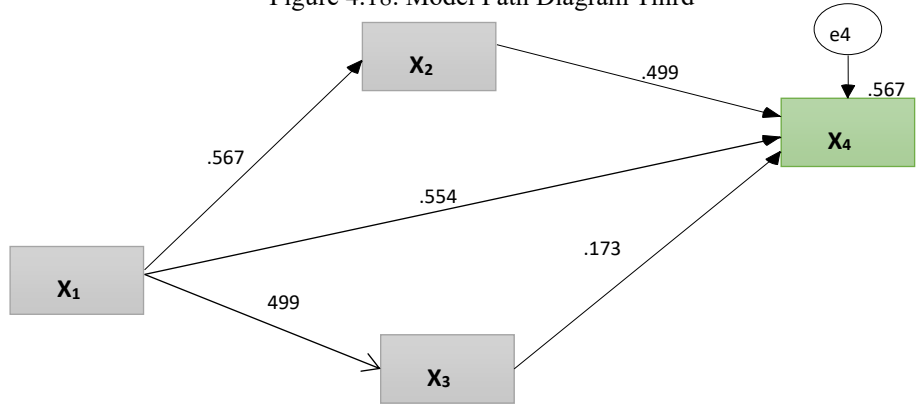Source: Data Processing (2022)

The Structural Features of the Second Model:

$$0.706X_1; \text{ with } R^2 = 0.499 \text{ and } \varepsilon = 0.249$$

The results of this second hypothesis test show that the promotion variable has a major effect on the cost of education. This means that the cost of education is strongly influenced by the availability of funds or funding that can effectively increase the cost of education.

The third hypothesis of this study is "Promotion, Costs, and Educational Facilities Affect the Image of the Study Program" which is further divided into three sub-hypotheses: (1) promotion, (2) cost of education, and (3) institutional mind. To test this hypothesis, we refer to the third model ($X_1 X_2 X_3 X_4$). Method calculations using the SPSS-AMOS application on hypothesis testing obtained the model as shown below.

Figure 4.18. Model Path Diagram Third

Source: Data Processing (2022)

Table 4.19 Estimates of Third Hypothesis Testing

Model			Estimation	S.E.	C.R. (t-count)	P-value	Significance (Acceptance)
X4	ß	X1	0,554	0,077	6,882	0,000	Significant (accepted)
X4	ß	X2	0,499	0,107	5,945	0,000*	Significant (accepted)
X4	ß	X3	0,416	0,092	4,735	0,000*	Significant (accepted)
X4 ß X1, X2, X3 (*simultaneous*)			**R² = 0,321; ⬚ = 0,103**				**Significant (accepted)**
Indirect and Total Influence			X1 to X2, X3 to X4 = 0.567Total X1 to X4 = 0.915				

Source: Data Processing (2022)

The Third Model Can be Written the Equation of Path Analysis:

X 4=0.553X$_1$ + 0.499X 2 + 0.416X$_3$; with R^2 = 0.567 and Ɛ = 0.321

Testing of the **third** hypothesis and its sub-hypothesis resulted that the promotion variable having the strongest direct influence on the 'Image of the Study Program' (coefficient 0.416), followed by 'Tuition Fee' (coefficient 0.499). It is known that the direct influence of 'promotion' on the taking of decision students pursuing education in the 'Sharia Banking Study Program' is relatively small compared to the direct influence of other variables, which is 0.554. Nevertheless, the indirect influence of 'promotion' through cost and education facility turned out to be relatively large, amounting to 0.103, so the total influence of X_1 on X_4 was 0.915.

The *fourth* hypothesis "Promotion, Cost, Educational Facilities, and Study Program Image" affects "Student Decision Making". Several sub-hypotheses, whether direct or indirect, can affect the student's decision-making, namely (1) promotion factors, (2) the cost of education, (3) the image of the Study Program, and (4) work commitment. Testing this hypothesis refers to the fourth model (X_1 X_2 X_3 X_4 to Y) through the help of calculations with SPSS-AMOS, obtained the following analysis model.
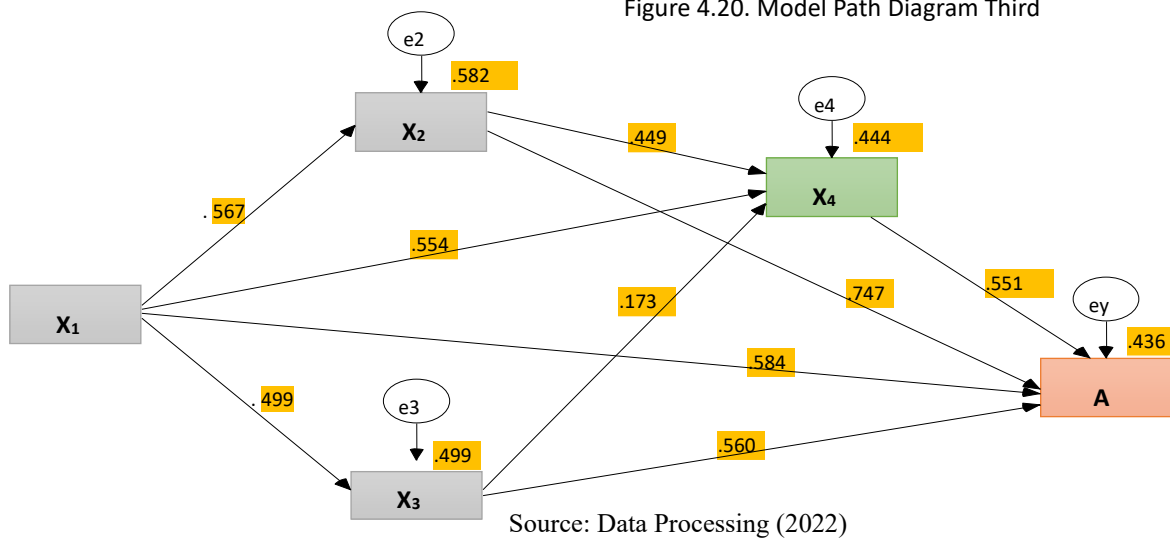

Figure 4.20. Model Path Diagram Third

Source: Data Processing (2022)

Table 4.21. Estimates of Fourth Hypothesis Testing

Model			Estimation	S.E.	C.R. (t-count)	P-value	Significance (Acceptance)
And	ß	X4	0, 511	0,084	5,111	0,000	Significant (accepted)
And	ß	X1	0,584	0,074	7,927	0,000	Significant (accepted)
And	ß	X2	0, 747	0,098	7,630	0,000	Significant (accepted)
And	ß	X3	0, 560	0,083	6.076	0,000	Significant (accepted)
Y ßX4, X1, X2, X3 (*simultaneous*)			**R^2 = 0.436; and = 0.190**				**Significant (accepted)**

Source: Data Processing (2022)

<div align="center">Model Equations of the Fourth Path Analysis:</div>

$$Y = 0.551X_4 + 0.584X_1 + 0.747X_2 + 0.560X_3; \text{ with } R^2 = 0.436 \text{ and } e = 0.190$$

The direct taking of student decisions is more determined by the existence of effective promotion, the cost of education and education facility increase, and image courses are also high. Correspondingly, the total influence of X_1 on Y is the most compared to the total of other influences. This is due to the high indirect influence of X_1 on Y, as presented in the table:

<div align="center">Table 4.22. Influence of Total X_1, X_2, X_3, T on X_4, and Y</div>

Total Influence	X_1	X_2	X_3	X_4
X_4	0,310	0,379	0,103	
And	0,229	0,289	0,165	0,132

Source: Data Processing (2022)

The results of hypothesis testing show that the (p) of the student's decision (Y) either directly or indirectly is significantly influenced by factors of promotion, cost, facility, and image study program. 'The decision of the student (Y) is the Cost of Education (X_2), followed by Promotion (X_1), Education Facilities (X_3), and finally the Image of the Study Program (X_3).'

The calculation results indicate that promotion is an important component in STAI Pelita Nusa West Bandung to support higher education, improve facilities, improve the image of the 'Study Program', and increase the number of students.

This finding, "is in line with the results of the research of Friska Artaria Sitanggang, Dini Elida Putri, and Prayetno Agustinus Sitanggang, (2021) at Private Universities and State Universities in Jambi City, who examined the Analysis of Factors Influencing Student Decisions in Choosing a Strata-1 Management Study Program at Private Universities and State Universities in Jambi City. The Study Program has a direct effect on the image of the university. The Study Program has a significant positive effect indirectly on attitudes. The image of college, social, perception, and motivation directly influence attitudes. The Study Program has a significant positive effect indirectly on student decisions, through the image of the college and the attitude as an intervening. The image of college, society, and motivation has a significant positive effect on student decisions through attitudes. Attitudes and perceptions have a significant positive effect on student decisions. In developing its marketing strategy, institutions need to pay attention to factors that influence student decisions and improve their image through the Study Program without neglecting other aspects, namely by developing curriculum, services, and the quality of lecturers. In addition, institutions need to maintain good relations with parents of students and alumni, as well as improve student achievement both academically and non-academically. Similarly, student motivation must be increased, to form positive attitudes and perceptions, to make student decisions stronger".

D. CONCLUSION

The implication that can be drawn from this study is that student decision-making is viewed from the behavioral dimension after alternative evaluation decision-making and decision-making is included in the high category. However, there is still a moderate dimension, namely the dimension of information search and needs recognition. Similarly, promotions are studied from the dimensions of promotion frequency, promotion time including high categories, dimensions of promotional media, and promotional messages category medium. In general, the cost of education is studied from the dimensions of price suitability, price competitiveness, affordability, and high average price. Also, followed the factor of ease of educational facilities offered. Finally, the image of the Islamic Banking Study Program was studied from the promotional dimension to the facility and the promotion dimension to the high average cost, but the promotion dimension to the image is still relatively high compared to other dimensions.

Hypothesis testing shows that promotion has a positive and significant effect on costs. Its influence is in a strong category. The promotion also has a positive and significant effect on educational facilities. Its influence is in a strong category. In addition, promotions, costs, and educational facilities simultaneously have a significant effect on the image of the Islamic Banking Study Program, which consists of: "(a) promotion; (b) tuition fees; and (c) Education facilities, positively and significantly affecting the image of the Islamic banking Study Program. Its influence is in a strong category. "Finally, the essence of promotion, education costs, education facilities, and the image of the Islamic banking Study Program, simultaneously affect student decision making, with the following elements: "(a) promotion; (b) tuition fees; (c) Educational facilities; and (d) the image of the Islamic banking Study Program, which has a significant positive effect on student decision making. Its influence is in a strong category.

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