



Factors determine the decision to become a customer in a sharia bank

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Abstract : This study aims to determine the influence of the factors that determine the decision to become a customer in a sharia bank. Respondents in this study are customers who use sharia banking products amounting to 50 people in the branch office of Bank Syariah Mandiri Kepanjen. Data collection techniques using questionnaires and analysis techniques using multiple regression. The results show that location, service, religiosity, Islamic economy and social behavior have a positive influence on the decision to become customers of sharia banks, while knowledge factors do not lead to the decision to become customers in Islamic banks.

Introduction

Sharia bank is a service industry implementing Islamic sharia in every operational activity. The high competition in the banking industry has caused sharia banks to know the right strategy to win the competition. Therefore, in order to improve operational performance, sharia banking strives to serve the needs of society in a broad and comprehensive manner.

Sharia banks must know the behavior of their customers in purchasing bank services. Prospective customers will choose a bank that can provide benefits and convenience. Each customer will consider the factors that determine a person to purchase a service. In addition, customers also pay attention to the quality of services and products offered so that customers are motivated to use it.

Therefore sharia banks must be able to identify the needs and desires of consumers. Consumer behavior is a number of individual actions that are influenced by psychological factors and other external factors, leading them to choose and use the goods they want. Meanwhile, consumer behavior is actions undertaken by individuals, groups or organizations dealing with the decision-making process in obtaining, using economic goods or services that may be affected by the environment (Maski, 2010)

Sharia banks should be able to develop marketing strategies that are in line with the dynamic behavior of customers who are always in motion at all times. Therefore, different marketing strategies are needed in the face of different groups of customers. To study customers with effective marketing strategies, banks need to understand what they think (cognitive) and how they feel (influence), what they do (behaviors) and what and where (events around) that affect and are influenced by what think, feel and do the customer.

An important factor influencing consumer service decisions is the physical evidence where a business or business activity is conducted. According to Kotler and Armstrong (2012) One of the keys to success is physical evidence, physical evidence begins by choosing community ". This

decision relies heavily on the potential for economic growth and stability, competition, the political climate, and so on. A good physical evidence is relative to every different kind of business.

Service is an activity or a series of activities that are invisible that occurred due to the interaction between consumers with employees or other things provided by the company providing service intended to solve customer problems. Groomross in Ratminto and Winarsih (2009). Measuring the quality of service is important for the organization of this to know customer satisfaction. Satisfied customers tend to persist to make purchases and communicate to others about purchased products. Therefore the quality of service affects the purchasing decision.

The formalization of sharia banking in Indonesia is marked by the enactment of Banking Law No.10 of 1998 and Law No.21 of 2008. This encourages the strengthening of sharia banking existence in legality, sharia economy and its market share in the national banking industry.

Associated with consumer decision behavior on sharia products - including sharia banking, should be understood about the basic conception of the three main pillars of Islamic doctrine. Is aqidah, sharia and morals. Aqidah interpreted as a belief or faith in the existence of Allah SWT as a prime causa. And sharia is related to the rules of life of worship to Allah and connect with humans. While morals related to the basis of behavior with aqidah and sharia.

Religiosity is a meaningful diversity that encompasses various sides or dimensions that not only occur when a person performs ritual behavior, but also performs other activities that are driven by supernatural powers (Ancok & Suroso, 2010). Religiosity is a binding relationship between man and Allah SWT, which makes man has an absolute dependence on all the necessities of life, both physical needs or spiritual needs, which is implemented by directing the heart, mind and feeling to always run the doctrine of religion. banking saving activities related to religiosity due to savings in banking-related usury that should be ditingkan except in sharia banking. Based on the above considerations, the religiosity affects the decision of customers to save in sharia bank.

Humans in fulfilling the needs of life can not do the work itself but with from others so that there is dependence between one person to another. This is because humans as social beings (Gerungan, 1978). Man as a social being is reflected in every decision. It is also a decision in saving where prospective customers consider others in determining the decision to save.

Some of the previous research Fauzi (2010) that examines the factors that influence customers saving in sharia banking. The result of research indicate that service quality variable, profit sharing ratio, product quality have positive and significant effect to customer of saving at BNI Syariah Bank Yogyakarta Branch Office, while religiosity has no effect to customer of saving at Bank BNI Syariah. Research conducted Tyas and Setiawan (2012) about the influence of physical evidence and quality of service to customer decisions to save in BMT Sumber Mulia Tuntang. The results showed that the quality of service and physical evidence affect the decision to save customers. Hastuti (2013) conducted a study on service quality and profit sharing pattern on customer satisfaction in sharia bank. The results showed that there is a significant influence between service quality and profit sharing pattern on customer satisfaction.

Several differences of this research with previous research that this research use some variable not used in other research that is social behavior and economics of Islam and knowledge. Therefore, the purpose of the study to determine the factors of physical evidence, service, religiosity, social behavior, knowledge of customer decisions in saving in sharia banks.

Methods

This research type is explanatory research, that is research which aims to analyze causal relationship between independent variable and dependent variable. Respondents in this study are customers who use sharia banking products amounting to 50 people. The data collection techniques

using questionnaires with five alternative answers from strongly disagree to strongly agree. The analysis technique used multiple regression.

Result and Discussion

In this study all indicators are valid and reliable, (Table 1) and reliable (Table 2)

Table 1. Validity Test

Indicator	r Calculate	r Table	Validity
1	0.648	0.2732	valid
2	0.53	0.2732	valid
3	0.377	0.2732	valid
4	0.437	0.2732	valid
5	0.306	0.2732	valid
6	0.646	0.2732	valid
7	0.582	0.2732	valid
8	0.695	0.2732	valid
9	0.613	0.2732	valid
10	0.579	0.2732	valid
11	0.579	0.2732	valid
12	0.412	0.2732	valid
13	0.719	0.2732	valid
14	0.555	0.2732	valid
15	0.289	0.2732	valid
16	0.556	0.2732	valid
17	0.545	0.2732	valid
18	0.519	0.2732	valid
19	0.63	0.2732	valid
20	0.283	0.2732	valid
21	0.57	0.2732	valid
22	0.614	0.2732	valid
23	0.381	0.2732	valid

Source : Primary data 2016

Table 2. Reliability Test

Indicator	r Calculate	r Table	Validity
1	0.529	0.2732	Valid
2	0.672	0.2732	Valid
3	0.535	0.2732	Valid
4	0.364	0.2732	Valid
5	0.353	0.2732	Valid

Source : Primary data 2016

Partial Test

Based on table 3, it can be seen that all independent variables consisting of physical evidence, service, religiosity, Islamic economy and social behavior have an effect on purchasing decisions, unless significant insignificant knowledge of purchasing decision.

Table 3. Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.467	.399		-3.675	.001
Physical evidence	.216	.096	.162	2.250	.030
Service	.436	.063	.457	6.909	.000
Religiosity	.433	.050	.556	8.595	.000
Islamic Economics and social behavior	.159	.057	.179	2.772	.008
Knowledge	.119	.064	.127	1.857	.070
F test	49.749				.000
R Square	.850				

Source : Primary data 2016

Simultaneous F Test

Test to determine the effect of all independent variables together on the dependent variable. . In table 3 it is known that the significance value in the F test is 0.000 <from probability of 0.05, so it can be concluded that all independent variables simultaneously affect the dependent variable.

Coefficient of Determination

In Table 3 it is known that the value of determination coefficient of 0.850 can be known. This means that the independent variables simultaneously affect the dependent variable by 85%. While the rest is influenced by other variables beyond this regression model.

The Influence of Physical evidence on Decision to become a Sharia Bank Customer.

Physical evidence has a t value of 2.250 > t table of 1.675 and Sig of 0.03 <0.05. Therefore, physical evidence variables significantly influence people's decisions. Some important indicators in this variable that buildings and buildings, including the physical form of buildings, supporting facilities such as ATM machines, mobile banking designed to meet the needs of transactions that provide convenience, and product diversity into factors that determine a person to become a customer in the bank sharia. In addition, Islamic banks are considered to provide more benefits because it uses the principle of profit sharing, so it does not depend on the value of interest rates such as conventional banks. The influence of physical evidence on customer's decision to become a sharia bank is positive so that it can be explained that if the customer thinks that the sharia bank is good then the prospective customer will decide to become the customer of sharia bank.

The Influence of Service to Decision to become a Sharia Bank Customer.

Service Variable has t value equal to 6,909 > t table equal to 1,675 and Sig value equal 0,00 < 0,05 therefore service variable expressed significant effect on decision to become customer of sharia bank. Some important indicators that friendly, courteous, professional and skilled employee service in their respective fields in order to improve bank performance are the factors that influence the decision of the decision to become a customer in sharia bank. In addition, public services that include websites owned by banks and call centers become an important factor in determining someone to save in sharia bank. The influence of service variables on customer's decision to become a sharia bank has a positive value so that it can be explained that the improvement of service in sharia bank will cause a prospective customer to become a customer of sharia bank.

The influence of Religiosity on Decision to become a Sharia Bank Customer.

Religiosity has a t value of 8.595 > t table of 1.675 and sig. value of 0.00 < 0.05, it can be stated that the variable of religiosity significantly influence the decision to become customers of sharia banks. Some important indicators on this variable are the symbols of religiosity, the style of dress employees and the absence of transaction risk that causes usury. The influence of variable religiosity to the decision to become a customer of sharia bank has positive value so that it can be explained that the increase of religiosity in sharia bank will cause decision to become customer of sharia bank.

The influence of Islamic Economics and social behavior on Decision to become a Sharia Bank Customer.

Variable of Islamic Economics and social behavior have t value equal to 2,772 > t table equal to 1,675 and value of Sig equal to 0,008 < 0,05 it is stated that Islamic Economics variable and social behavior have a significant influence to decision. Some important indicators are sharia contracts, penalties that are not included in the bank's income but entered the bank's charity and the implementation of non-business transactions by banks such as the distribution of zakat and sedekah by banks. Islamic Economics variables and social behavior have a positive influence so that a positive community assessment will cause the prospective customers to decide to become customers of sharia banks.

The Effect of Knowledge on Decisions to be a Sharia Bank Customer.

Knowledge variables have t value of 1.857 > t table of 1.675 and sig value of 0.07 > 0.05 so it can be stated that the variable has no significant effect on the decision to become a customer of sharia bank. Some indicators are knowledge, understanding, analysis and consumer evaluation of products and companies. Therefore the improvement of customer ability related to knowledge, understanding, analysis and evaluation of sharia bank products and company does not cause the decision to become a customer of sharia bank.

Based on the research results, the most influential variables in the community decision making are; first, religiosity with t table equal to 8,595, then service equal to 6,909, Islamic Economics and social behavior equal to 2,772, place / physical evidence equal to 2,250, knowledge equal to 1,857. Therefore, in increasing the interest of the community to become a customer in sharia banks need to be promoted in terms of religion. This is also due to religious factors such as anti-riba is one of the prominent advantages possessed by sharia banks than conventional banks.

Conclusion

Based on the results of this study, the conclusion in this study that physical evidence, service, religiosity, Islamic economy and social behavior have a positive influence on the decision to become customers of sharia banks, this means that the increase of service physical evidence, religiosity, Islamic economy and social behavior will increase the decision to be become a sharia bank customer. The knowledge factor does not lead to the decision to become a customer in a sharia bank. The model in this research is able to explain by 85%, and the rest by 15% is influenced by other factors outside the model, and the dominant variable is religiosity. This is because sharia-based and anti-riba financing procedures are one of the prominent advantages possessed by sharia banks compared to conventional banks.

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