

INDIVIDUAL RATIONAL BEHAVIOR: DON'T ADVERSE SELECTION IN ONE THE FINAL DECISION TO BECOME A CUSTOMER (CASE STUDY OF BANK ISLAM MALAYSIA BERHAD)

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Abstract: This research aims to building assumption of rationality on individual rational behavior in the form of service quality, profit sharing, and religiosity is suspected of having a significant influence, individual don't adverse selection in one the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). Research design with quantitative method, while case research approach. The research population was sourced from all individual teacher of Tadika Al Fikh Orchard. However, the sample was limited only to 15 individual teacher of Tadika Al Fikh Orchard by distributing questionnaire. In this case, 15 individual teacher of Tadika Al Fikh Orchard came from three branches of Tadika Al Fikh Orchard located in Klang, Selangor, Malaysia as well as the object of research. Sampling technique with cluster sampling. Research finding through statistical testing that service quality and religiosity influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). However, the profit sharing not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). At least, these two are written as answer to research gap and research novelty with previous research.

Keywords: Service Quality, Profit Sharing, Religiosity, Individual Rational Behavior, Bank Islam Malaysia Berhad (BIMB).

Introduction

Presumably, it is difficult to find relevant research sources from previous publications that help researchers find scientific literature quickly and easily. The scope is not only individual rational behavior don't adverse selection to become a customer of Bank Islam Malaysia Berhad (BIMB) but also the individual rational behavior of towards their decision to become customer of Bank Islam Malaysia Berhad (BIMB), while the scope is not only the consumer rational behavior of to become customer of Sharia Bank but also the decision to become customer of Sharia Bank so relevant research sources were found from previous publication including by Isfandiar (2015), Wiranatakusuma et al. (2016), Zein (2018), Kamal (2019), Istifhama (2019), Metra et al. (2020), Tafsir et al. (2020), Maharani & Hidayat (2020), Amelia & Fauzi (2021), and Kholiviana (2022).

This research aims to building assumption of rationality on individual rational behavior, don't adverse selection suspected of having a significant influence on one the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). The individual here are 15 teacher

of Tadika Al Fikh Orchard not only as educator, customer of Bank Islam Malaysia Berhad (BIMB), but also as sample and respondent of the research.

In principle, the final decision taken by this individual is something futuristic regarding the next day and the future. The orientation is not only benefit, but the falah of the world and the hereafter whose influence last for quite a long time. After all, on the basis of universally accepted rules, this rational terminology is constructed in such a way that it does not need to be tested for correctness called axioms. This axiom becomes a reference in testing the rationality of an argument or individual behavior. To that end, individual adjust their preferences consistently in order to achieve something that makes them better. At the same time, making those around him better is also because what individual like as the achievement is not only the salvation of the hereafter, the preservation of religion, soul, offspring, and property, but also reason. The process is individual intention in each choice by utility maximization at constrained utility maximization.

Moreover, an individual is considered to act rationally if he directs his behavior to reach the maximum stage in accordance with Islamic law. In Islamic law, individual rational behavior can't be separated from the role of religion and faith (Afrina & Achiria, 2019). Therefore, human as individual are elements of life and can't be separated from an economic system. Thus, what is needed is an increase in the individual rational behavior that changes his overall outlook on life and motivates him to act rationally based on absolute and essential truth values. Has not Islam provided an economic system so that man as an individual is spared from illicit transactions of haram substance, haram other than substance, and invalid (complete) contract? Islam is a way of life that guides all aspect of an individual life including all forms of muamalah (Chapra, 2019; Karim, 2017b).

The economic system here is an Islamic Bank also called a Sharia Bank that operates according to sharia principles. Islamic Bank are not only for Muslim but also outside Muslim can choose to become customer of Islamic Bank. Islamic Bank not only image with blessings, halal, and comfort but also avoid the problem of haram bank interest and usury which are prohibited transactions in Islam. Therefore, it is obvious for a Muslim to know that bank interest and usury are strictly prohibited in Islam. Siregar (2012); Janah & Siregar (2018) reminded that Islamic Bank don't recognize bank interest because bank interest is considered usury and sinful.

For Malaysia, Islamic Bank is the fastest growing financial industry. This not only shows the awareness and concern of the Malaysian public and government, but also in the aspect of making sure that the Malaysian people always transact with Islamic Bank. According to Afwa & Sulistyowati (2023), the Malaysian government earnestly supports the existence of an Islamic Bank. Therefore, the government provides 90 percent of the money to Islamic Bank in Malaysia, while 10 percent comes from the general public. Oktavianti & Amsari (2024) reinforce, since then the Malaysian government has adopted various initiatives to promote the growth of the Islamic Bank sector by establishing Bank Negara Malaysia (BNM), a special regulatory body whose task is to oversee Islamic Bank and other Islamic finance activities in Malaysia.

Antonio (2015) strengthened Bank Islam Malaysia Berhad (BIMB) not only the first Islamic Bank in Malaysia, but also the first Islamic Bank in Southeast Asia. At least, Bank Islam Malaysia Berhad (BIMB) has been listed-public company and the majority of its shares are controlled by Lembaga Urusan and Tabung Haji (LUTH) which is now known as Lembaga Tabung Haji (LTH). Guntoro & Ahmad (2022) renewed on October 1, 1999 the operation of the second Islamic Bank in Malaysia formed from a combination of Bank Bumi Putera Malaysia (BBPM) and Bank of Commerce Malaysia Berhad (BCMB).

Rahman et al. (2015) found Bank Islam Malaysia Berhad (BIMB) products include savings, microfinance, asset management, investment, capital markets, structured products, and others. Bank Islam Malaysia Berhad (BIMB) also offers electronic banking, time deposits,

consumer financing, trade finance, and corporate financing. The two main products chosen by customers are deposits and user financing. Bank Islam Malaysia Berhad (BIMB) also provides a type of banking services similar to those provided by other commercial banks. However, it remains in accordance with sharia principles.

Therefore, by building assumption of rationality on individual rational behavior don't adverse selection service quality, profit sharing, and religiosity resulting on one the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB).

Firmansyah (2018) allows every decision making to result in a final choice chosen. Simamora (2008) considers individual behavior as a decision making process. Therefore, there is no reason or doubt for individual don't adverse selection on one final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) because they are not only Muslim, but also educated. Individual are educated educators so that their behavior in acting certainly don't adverse selection decision because they have thought rationally on one final choice chosen. In signaling theory, Spence states education to be a distinguishing sign of individual qualities.

Soedarmayanti (2011) supports educated individual to prepare provisions so that they are ready to know, recognize, and develop rational thinking methods systematically to be able to solve the problems they face in the next day. This individual is unique and has a tendency to think rationally and irrationally. Therefore, individual have the desire to change their rational behavior and influence them to accept rational consideration (Ellis, 2009).

Ngasifudin (2018) relates an individual rational behavior if his choice as a whole can be explained by the terms of the relationship consistent with the preferred choice with the definition of the appearance of the preferred choice and then consistent in deciding his preference. Therefore, every individual behavior always knows what is wanted and needed because of choice. Muhammad (2015) advises that if individual don't adverse selection in decision making, then their behavior is not the choice of "want" chosen, but the choice of "need". Tanjung & Devi (2013) clarify at the very least, the accepted behavior of rational thinking individual.

Uki & Pradesyah (2023) choose individuals to become customers of Bank Islam because they feel their needs are met. Pohan (2016) added the presence of Islamic Bank as an effort to meet needs that are not only limited to serving economically and loyally, but also spiritually individual. Sumantri (2014) proved that the quality of service affects the decision of individual to become customer of Islamic Bank. The indicators are reliability, alertness, assurance, attentiveness, and physical evidence.

As a result, this research is important not only to find practical answers to problems from economic phenomena that occur by analyzing empirical evidence, scientific development of researchers, and suitability with interests, but also the science of researchers in the field of sharia economics. Most importantly, this research is not a continuation of previous research. Although there may be similarities in research variable and research method used. However, different research data and research object.

However, the result of this research not only support the result of previous research but also don't support the result of previous research. In other words, the result of this research reinforce the result of previous research. However, the result of this research didn't strengthen the result of previous research. At least, both have been written as answer to research gap and research novelty with previous research. The result of this research support the result of his research Firmansyah (2019), Andriani & Halmawati (2019), Saputra (2020), Casriyanti (2020), Takim (2021), Putri et al. (2021), Ila (2021), Badi'ah et al. (2022), Dasopang & Rokan (2022), and Siregar & Anip (2023), while the result of this research don't support the result of his research Wulandari (2019), Rachmawati & Widana (2019), Mahyuni (2019), Yahya (2020), Kilau (2020), Satiti (2020), Widiawati (2020), Zuhirsyan & Nurlinda (2021), Alwyah (2021), and Rini (2022).

Finally, this research produced a hypothetical output in which service quality and religiosity influence and significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). However, not with the profit sharing that produces the output doesn't match the hypothesis. The output is that profit sharing not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). Thus, the research result obtained are expected to be useful not only for private researchers, related agencies, individual studied, and the community but all stakeholders to add to scientific treasures.

Literatur Review

Bank Islam Malaysia Berhad (BIMB)

Zainal (2002) explained that in 1980, efforts to establish an Islamic Bank in Malaysia began with a resolution of the Bumiputera Economic Congress. After that, in 1981 when a seminar was held at Universiti Kebangsaan Malaysia (UKM). At that time, seminar participants urged the kingdom to make a special law to establish an Islamic Bank in Malaysia that operates in accordance with sharia principles. Sjahdeini (2018a) added that after the promulgation of the Islamic Banking Act on July 1, 1983, Bank Islam Malaysia Berhad (BIMB) operated which was the first Islamic Bank in Malaysia.

Rationality Assumption

The rationality assumption is the assumption that human rational behavior and willn't intentionally make decision that will make them worse. The meaning of rational behavior is not only method but also result. The meaning of rational behavior in method mean action selected on the basis of reasoned thought rather than out of habit, prejudice, or emotion, while the meaning of rational behavior in result mean action that actually succeeds in achieving desired goals. The meaning of these two rational behavior applies to individual don't adverse selection due to asymmetric information that arises because of hidden information. The choice of individual rational behavior is not only a choice that satisfies the nature of completeness but also transtivity that individual choices are always consistent (Karim, 2017a).

Individual Rational Behavior

Turban (1995) support the individual rational behavior don't adverse selection decision because decision are taken with certainty. That is, individual decision maker know with certainty the consequence and or result of the decision taken. Schiffman & Kanuk (2004) strengthen that individual rational behavior don't adverse selection decision then in the economic view, individual can make their decision rationally with the condition of understanding all product alternatives, knowing the advantage and disadvantage of each product alternative, and being able to determine one best alternative.

Quality Assurance

Fandy (2022) dictates service quality as a measure of how good the level of service provided by Islamic Bank to individual as its customer and is able to exceed customer expectations. Uki & Pradesyah (2023) choose individuals to become customers of Bank Islam because they feel their needs are met.

Profit Sharing

Meanwhile, Sjahdeini (2022a) considers profit sharing as revenue sharing obtained by mutual agreement in collaborating between Islamic Bank and its individual customers. Wahyuni (2017) clarified to Islamic Bank, the application of profit sharing using a profit sharing ratio system not only with profit and loss sharing (PLS), but also with revenue sharing.

Religiosity

After that, Umro et al. (2018) explained that religiosity is the life and implementation of religious teachings in everyday life. In Q.S. Al-Baqarah/2:208, religiosity is the practice of religion as a whole (totality).

Method

Research Design

Starting from hypotheses that are proven empirically through a deductive mindset, the research design is with a type of quantitative method, while the case research approach.

Population, Sample, and Sampling Technique

The research population was sourced from all individual teacher of Tadika Al Fikh Orchard. Limiting it to only 15 individual teacher of Tadika Al Fikh Orchard, the sample was collected directly from the venue by distributing questionnaire. In this case, 15 individual of Tadika Al Fikh Orchard came from the Tadika Al Fikh Orchard Port Klang Branch, the Tadika Al Fikh Orchard Bandar Putera 2 Branch, and the Tadika Al Fikh Orchard Bandar Parklands Branch. The three branches of Tadika Al Fikh Orchard are the object of research located in Klang, Selangor, Malaysia. Tadika Al Fikh Orchard has more than 52 Tadika branch offices nationwide Malaysia.

The sampling technique is with cluster sampling technique. Cluster sampling is included in probability sampling technique.

Data Collection Instrument

Primary data collection instrument with questionnaire. The questionnaire contains 40 item of statement not only from the service quality variable (X_1), the profit sharing variable (X_2), and the religiosity variable (X_3) but also on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable. At least, each variable contains 10 item of statement. Therefore, 15 individual Guru Tadika Al Fikh Orchard from the three branches only chose one answer from 40 item of statement that had been prepared by affixing a check mark (\surd). The validity and reliability of the 40 item of statement that have been prepared will be tested by validity test and reliability test. The validity test of each statement item is used for item analysis by correlating the score of each statement item with the total score which is the sum of each score of the statement item item, while the reliability test designates an instrument that is reliable enough to be used as a data collection tool.

From the form, this questionnaire using the Likert scale is shown in Table 1. After that, the questionnaire was collected again to process the data described through statistical testing of the R^2 test result, F test result, and t test result.

Table 1. Likert Scale

Level	Respondent Answer
Strongly Agree	5
Agree	4
Disagree	3
Undecided	2
Disagree Less	1

Source: Researcher (2024)

Data Analysis

For data analysis analyzed with multiple linear regression model consisting of three independent variable and one variable dependent to the equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \epsilon \tag{1}$$

Information:

- Y = The Final decision to become a customer of Bank Islam Malaysia Berhad (BIMB)
- a = Constant
- b₁, b₂, b₃ = Regression coefficient
- X₁ = Service quality
- X₂ = Profit sharing
- X₃ = Religiosity
- ε = Standard error

Research Hypotesis

The hypothesis formulated is temporary but not an empirical answer until proven through primary data collected in the form of:

1. H₀₁ : The service quality variable (X₁) not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.
 H_{a1} : The service quality variable (X₁) influence and significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.
2. H₀₂ : The profit sharing variable (X₂) not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.
 H_{a2} : The profit sharing variable (X₂) influence and significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.
3. H₀₃ : The religiosity variable (X₃) not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.
 H_{a3} : The religiosity variable (X₃) influence and significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable.

Research Paradigm

The research paradigm is based on the relationship between one variable and another variable studied in testing three independent variable against one variable related to whether service quality (X₁), profit sharing (X₂), and religiosity (X₃) on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) are influence and significant as shown in Figure 1.

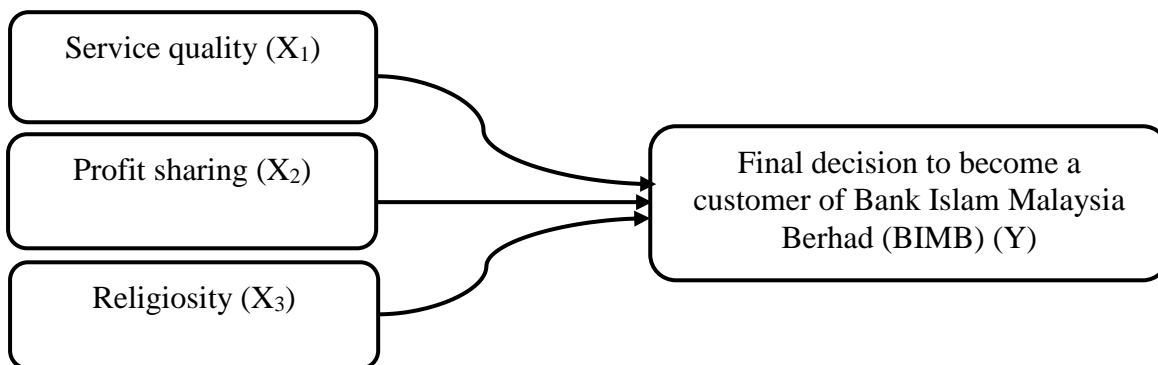


Figure 1. Research Paradigm

Result and Discussion

Research Result

Validity Test Result

Of the 40 item of statement prepared to test the validity of the questionnaire used to measure the service quality variable (X_1), the profit sharing variable (X_2), the religiosity variable (X_3), and the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable so the result obtained show the invalidity of the item of statement R10 in the religiosity variable (X_3) because the r calculation of 0,115 is smaller than the table r of 0,2573. For this reason, the R10 item of statement on the religiosity variable (X_3) was issued.

Furthermore, the 39 item of statement prepared items were re-tested. Finally, the 39 item of statement used to measure the service quality variable (X_1), the profit sharing variable (X_2), the religiosity variable (X_3), and the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) variable are valid because all r calculation are greater than r table.

Reliability Test Result

From Cronbach's Alpha it is obtained that the statement item calculate all variable by 0,964 on Cronbach's Alpha table by 0,60 so that it is said to be reliable.

R² Test Result

For the R² test, the determination coefficient is 0,881 as shown in Table 2 of the regression summary. To predict the independent variable in the model so all credible independent variable explain the variation of the dependent variable by 88,10%, while the remaining 11,90% reliability is explained by other causalities outside the model.

F Test Result

For the F test the calculation of 27,243 is greater than F table of 3,59 as shown in Table 2 of the regression summary, while Sig. of 0,000 is smaller than 0,05. The hypothesis reject H_0 and accept H_a . Therefore, the regression model on the independent variable is simultaneously credible and influence and significant on the dependent variable.

T Test Result

For the t test, shown in Table 2, the regression summary result are in the form of:

1. The service quality variable (X_1) t calculated as 2,980 is greater than t table of 2,20, while Sig. of 0,013 is smaller than 0,05. The hypothesis reject H_{01} and accept H_{a1} . Therefore, the service quality (X_1) influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y).
2. The profit sharing variable (X_2) t calculated as 0,062 is smaller than table t of 2,20, while Sig. of 0,952 is greater than 0,05. The hypothesis accept H_{02} and rejects H_{a2} . Therefore, the profit share (X_2) not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (Y).
3. The religiosity variable (X_3) t calculated as 2,563 is greater than t table of 2,20, while Sig. of 0,025 is smaller than 0,05. The hypothesis reject H_{03} and accept H_{a3} . Therefore, the religiosity (X_3) influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y).

Table 2. Regression Summary

Model	B	t	Sig.
Constant	-19,578	-3,259	0,008
Service Quality (X_1)	0,833	2,980	0,013
Profit Sharing (X_2)	-0,023	-0,062	0,952
Religiosity (X_3)	0,523	2,563	0,025
F=27,243; Sig.=0,000			

$$R=0,939; R^2=0,881$$

Source: Researcher (2024)

Discussion

From Table 2, the regression summary can be written the result of the multiple regression analysis equation as follows:

$$Y = -19,578 + 0,833 X_1 - 0,023 X_2 + 0,523 X_3$$

1. Constant of -19,578. At the very least, if the service quality (X_1), profit sharing (X_2), and religiosity (X_3) are constant, then the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) decreases by -19,578%. The regression model is tested during the fulfillment of the classical assumptions, the negative constant value (-19,578) is not a problem and can be ignored. Ratna & Siregar (2018) explained that slope is not a constant value. Sakti (2020) argues that individual behavior is inseparable from the activity of making final decisions for their rational behavior. Sabri et al. (2023) combine the final decision taken by individual behavior closely related to the rationality of the decision taken so as not to choose the wrong decision. Nur et al. (2020); Mulyana (2018) agrees that individual who behave rationally influence them to make the final decision don't adverse selection from one of the decision processes carried out. Ultimately, an individual final choice on the final decision become a customer of Bank Islam Malaysia Berhad (BIMB). Others build positive opinions on the individual decision to remain a customer of Bank Islam Malaysia Berhad (BIMB). Borhan (2005) assessed the naming of Bank Islam Malaysia Berhad (BIMB) not only to gain profit in its busines, but also to achieve social, moral, and societal benefit according to Islam.
2. The regression coefficient service quality (X_1) is 0,833. Presumably, with an increase of 1% in service quality (X_1) influence on the increase in the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) by 0,833%. The hypothesis of this research reject H_{01} and accept H_{a1} . At least, the result of this research are according to the hypothesis. Therefore, the service quality (X_1) influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y). Service quality is first of the third rational behavior of individual don't adverse selection in one individual final choice to the final decision to become a customer of Bank Islam Malaysia (BIMB). Service quality is first of the third individual rational behavior don't adverse selection in one individual final choice to the final decision to become a customer of Bank Islam Malaysia (BIMB). Purwati & Hamzah (2019) argue that the service quality depend on the individual evaluation of the essence of the service they receive. Iffah (2018); Safriani & Siregar (2024) strengthen so that individual don't adverse selection in one final decision so that improving service quality is not only important to pay attention to, but also to be maximized in the midst of increasingly fierce competition. However, Hoffman & Bateson (2011) criticized that the service quality is difficult to measure because of its distinctive characteristic. Aulia & Siregar (2023) added that improving service quality in practice is not as easy as in theory. However, there are still obstacles, even though the correct procedures have been carried out. Al-Ghifari (2022); Khaliq (2019) indirectly connects service quality can build relationships between individual and Islamic Bank. For this reason, Islamic Bank is obliged to provide services quality to all individual as its customer. Prijanto et al. (2021) clarified that service quality is an important factor in the competitiveness of Islamic Bank in attracting individual interest in their decision to become customer of Islamic Bank with their competitors Conventional Bank. Islamic Bank here is Bank Islam Malaysia Berhad (BIMB) which has provided quality of service to individual as its customer according to expectation and accuracy is not expectation. As a

result, individual recommend it to other individual to become customer even though the business competition of Bank Islam Malaysia Berhad (BIMB) with other Islamic Bank in Malaysia is getting higher.

3. The regression coefficient of profit sharing (X_2) is -0,023. Presumably, with a decrease of 1% profit sharing (X_2) influence on the decrease in the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) by 0,023%. The hypothesis of this research accept H_{02} and reject H_{a2} . At least, the result of this research aren't according to the hypothesis. Therefore, the profit sharing (X_2) not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y). Profit sharing is second of the third individual rational behavior don't adverse selection in one individual final choice to the final decision to become a customer of Bank Islam Malaysia (BIMB). Aliefah (2021) explained that one of the characteristic of Islamic Bank is the principle of profit sharing. Azhar et al. (2023) clarified that Islamic Bank adheres to the principle of profit sharing in the process of its activities and prohibits interest because it contains elements of usury. Pramono (2013) strengthens one of the principles in the operation of Islamic Bank is the application of profit sharing and risk. However, this principle doesn't apply in Conventional Bank that still implement the usury system. Therefore, Cahyani et al. (2018) reminded that Islamic Bank was born as an alternative banking system as a fulfillment of the expectations of individual who want an Islamic financial system that applies the principle of profit sharing that is free from usury. Annisa & Yaya (2015) underlined that the principle of profit sharing is an important factor in the type of profit sharing based financing. If Islamic Bank want to be competitive in profit sharing to individual and at the same time can also generate high profit, then Islamic Bank must try to improve their performance in term of disbursement of funds. Afifah & Wardana (2022) perfected at least with the profit sharing financing that is distributed to individual as customer, then Islamic Bank really expects to get a return and a profit sharing ratio on the financing given to individual, which then becomes the profit of Islamic Bank. However, the profit sharing provided by Bank Islam Malaysia Berhad (BIMB) doesn't affect individual in their decision to become customer of Bank Islam Malaysia Berhad (BIMB), even though the Malaysian government strongly support the development of Islamic Bank in this country both in terms of legality, capital, resources, and development. Ultimately, the profit sharing offered by Bank Islam Malaysia Berhad (BIMB) and the principle of profit sharing aren't the main attraction for individual to keep their funds in Bank Islam Malaysia Berhad (BIMB).
4. The regression coefficient religiosity (X_3) is 0,523. Presumably, with an increase of 1% in religiosity (X_3) influence on the increase in the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y) by 0,523%. The hypothesis of this research reject H_{03} and accept H_{a3} . At least, the result of this research are according to the hypothesis. Therefore, the religiosity (X_3) influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB) (Y). Profit sharing is third of the third individual rational behavior don't adverse selection in one individual final choice to the final decision to become a customer of Bank Islam Malaysia (BIMB). Musyaffa & Iqbal (2022) explained that religiosity is a representation of an individual religious attitude that is believed and justified in his heart in which there are instructions about life guidelines to achieve the world and the hereafter. In other word, religiosity affects individual in giving rise to a behavior that is closely related to matters related to Islamic law. Ahmadi & Siswanto (2023); Triuspitorini (2019) clarifies that religiosity includes religious knowledge, religious beliefs, religious ritual experiences, and socio-religious that encourages individuals to think, behave, behave, and act in accordance with

Islamic teachings. According to Daradjat (2015) the religiosity of the outline is reflected in the experience of faith, sharia, and morals, or in other expressions of faith, Islam, and ihsan. If all these elements have been possessed by the individual, then that is the true religious person. Novianti & Hakim (2021) proves that religiosity understanding and applying the Islamic teachings embraced and the behavior that is raised appropriately will give rise to high behavior to one individual final choice to the final decision to become a customer of Islamic Bank. Putri et al. (2019) support religiosity at least influencing individual behavior to the final decision to become a customer of Islamic Bank. Hakim et al. (2022) assessed that with the existence of an individual religious tendency to the final decision to become a customer of Islamic Bank so it has substantially increased. In principle, all individual are Muslims, so it affects the final decision to become a customer of Bank Islam Malaysia (BIMB). In the Malaysian Constitution, Islam has been made the official religion of the Malaysian state, even though the majority of the population is Muslim is not an absolute dominant religion because it only reaches about 60 percent of the entire country's population.

Conclusion

Research finding through statistical testing that service quality and religiosity influence and significance on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). However, the profit sharing not influence and not significant on the final decision to become a customer of Bank Islam Malaysia Berhad (BIMB). At least, these two are written as answer to research gap and research novelty with previous research. Even so, the result of this research support the result of previous research, but the result of this research don't support the result of previous research. At least, these two are written as answer to research gap and research novelty with previous research written in the introduction. Another benefit is that research result can be scientifically accounted for.

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