

FACTORS AFFECTING THE CUSTOMER'S DECISION IN USING THE SERVICES OF PT. BANK MUAMALAT TBK BINJAI SERVICE BRANCH

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Abstract: *The formulation of the problem in this study is whether the factors of religiosity, products and services influence the customer's decision to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. The results showed that based on the validity test, all statement items on the variable were declared valid, this is evidenced by all statement items having a value of $r_{count} > r_{tabel}$. The results of the reliability test showed that each variable in this study had a cronbach alpha of more than 0.6, so it can be concluded that all variables in this study were declared reliable. The results of the t test show that the variable religiosity (X_1) has a significant effect on customer decisions (Y) as evidenced by $t_{count} > t_{table}$ or $2.538 > 2,000$, product variable (X_2) has a significant effect on customer decisions (Y) as evidenced by $2.829 > 2,000$, service variable (X_3) has a significant effect on customer decisions (Y) as evidenced by $2,224 > 2,000$. The results of the F test indicate that the three independent variables affect customer decisions in using the services of PT. Bank Muamalat Tbk Binjai Sub-Branch, this is evidenced by $F_{count} > F_{table}$ which is $10,784 > 2.72$. The coefficient of determination test results shows the influence of religiosity, products and services on customer decisions in using PT. Bank Muamalat Tbk Binjai Sub-Branch is 27.8% while 72.2% is influenced by other variables not examined in this study.*

Keywords: *Religiosity, Products, Services, Customer Decisions, BMI*

Introduction

In today's modern world, the role of banking in advancing the economy of a country is very large. Almost all sectors related to various financial activities always require the bank services.

PT. Bank Muamalat Indonesia Tbk started its business journey as the first Islamic Bank in Indonesia on November 1, 1991 or 24 Rabi'us Tsani 1412 H. The establishment of Bank Muamalat Indonesia was initiated by the Indonesian Ulema Council (MUI), the Indonesian Muslim Intellectuals Association (ICMI) and Muslim entrepreneurs which received support from the Government of the Republic of Indonesia. On November 3, 1991, during a presidential gathering at the Bogor Palace, a total initial paid-up capital commitment of Rp. 106.126.382.000,00.

There are several factors that influence customer behavior in choosing Islamic banks, including factors of religiosity, products and services. The research result by Raja Sakti Putra Harahap (2016) states that there is a simultaneous influence between religion, products and services on people's preferences for Islamic banking.

Literature Review

The religiosity factors. Religiosity is an attitude that can be seen in someone's behavior internalized by religious values or teachings. Religiosity has an important role in increasing the decision to choose a sharia bank, as research by Muhammad Zuhirsyan and Nurlinda (2018) and Ilham Maulana Saud et al (2018) state that religiosity has a positive and significant effect on the decision to choose a sharia bank. Good or high religiosity will affect the higher a customer in making the decision to choose a sharia bank, otherwise if the religiosity is low / bad, the decision to choose a sharia bank will be low too. Although there are still many customers who use conventional banking products, it's usually because of facilities that are not found in the Islamic banking system such as ATMs or pay pall and so on.

Product factor, a product is generally defined as something that can meet customer needs and desires. The products and services offered by Islamic banking are a driving force in choosing Islamic banking. The more diverse and competitive the products offered, the more customer interest to use Islamic banking. This is in line with research of Budi Gautama Siregar (2018) which state that products have a significant effect on the decision to become a customer.

Service factor, service is the main requirement for the survival of a bank, including Islamic banks. The services and convenience provided to customers will determine the growth rate of a bank. Good service is a service which is friendly, fair, fast, precise, with good ethics so that it will fulfil the needs and satisfaction of those who receive it. As research by Annisa Wahyu Karimah (2018) which states service has a significant positive influence on customer decisions in choosing Islamic banks.

Method

The research was conducted at PT. Bank Muamalat Tbk Binjai Sub-Branch, Jl. Jendral Sudirman No. 202. The research was carried out from April to November 2020. The population in this study is the number of all customers of savings, deposits and current accounts in 2019 at PT. Bank Muamalat Tbk Binjai Sub-Branch with as many as 800 customers. In this study, the sample was 88 customers. Analysis was carried out by means of quantitative analysis. The analysis conducted on the data included: Validity Test, Reliability Test, Classical Assumption Deviation Test, Multiple Linear Regression Analysis Test and Hypothesis Test.

Result and Discussion

a. Multiple regression analysis

Multiple regression analysis is an analysis used to determine the effect of several X variables on one dependent variable Y.

Multiple Linear Regression Test Results

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
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		B	Std. Error	Beta		
1	(Constant)	3.639	3.041		1.197	.235
	Religiosity	.219	.086	.241	2.538	.013
	Product	.418	.148	.291	2.829	.006
	Service	.216	.097	.224	2.224	.029

a. Dependent Variable: Keputusan

Source: Primary data processed, 2020.

Multiple regression analysis is used to examine the effect of independent variables, namely religiosity, products and services on customer decisions to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch.

Based on table 7 above, it can be obtained multiple linear regression equation, namely: $Y = 3,639 + 0,219X_1 + 0,418X_2 + 0,216X_3 + e$. So, it can be interpreted as follows:

- 1) The constant value of 3,639 indicates the size of the customer's decision is 3,639 if the variable of religiosity (X1), product (X2) and service (X3) is 0 (zero).
- 2) The regression coefficient value of the religiosity variable is 0.219. It means that if the religiosity variable is increased, the customer's decision will increase by 21.9%. Assuming the other independent variables are constant.
- 3) The product variable regression coefficient value is 0.418. It means that if the product variable is increased, customer decisions will increase by 41.8%. Assuming the other independent variables are constant.
- 4) The service variable regression coefficient value is 0.216. It means that if the service variable is improved, customer decisions will increase by 21.6%. Assuming the other independent variables are constant.

b. Determination Coefficient Test (R²)

The coefficient of determination (R²) test is used to see whether the regression equation from the research conducted is able to predict the dependent variable (Y).

Table 8

Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.527 ^a	.278	.252	2.07215

a. Predictors: (Constant), Service, Religiosity, Product

Source: Primary data processed, 2020.

Based on the results of the determination coefficient test shown in the table above, it shows that R Square = 0.278 or 27.8%. Then the simultaneous influence of all independent variables, if X1 (religiosity), X2 (product), X3 (service) on the dependent variable Y (customer decision) is 27.8%, while the remaining 72.2% is influenced by other variables are not examined in this study.

c. T Test (Partial)

The t statistical test is used to measure the influence of the independent or independent variables individually in measuring the variation in the dependent variable. If the value of t count > t table, it is stated that the independent variable individually has a positive effect on the dependent variable. If the t value of significance is less than 0.05, it can be stated that the independent variable individually has a significant effect on the dependent variable.

T Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.639	3.041		1.197	.235
Religiosity	.219	.086	.241	2.538	.013
Product	.418	.148	.291	2.829	.006
Service	.216	.097	.224	2.224	.029

a. Dependent Variable: Decision

Source: Primary data processed, 2020.

H1: Religiosity has a positive effect on customer decisions to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. Based on the results of the SPSS 26 analysis, the religiosity variable has a t count of 2.538 with a sig 0.013. It means that t count > t table (2,000) then Ho is rejected and Ha is accepted so that the religiosity variable statistically with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.013 <0.05).

H2: The product has a positive effect on the customer's decision to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. Based on the results of the SPSS 26 analysis, the product variable has a t value of 2.829 with a sig of 0.006. It means that t count > t table (2,000) then Ho is rejected and Ha is accepted so that the product variable statistically with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.006 <0.05).

H3: Services have a positive effect on customer decisions to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. Based on the results of the SPSS 26 analysis, the service variable has a t count of 2,224 with a sig of 0.029. It means that t count > t table (2,000) then Ho is rejected and Ha is accepted so that the service variable statistically with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.029 <0.05).

d. Model Test / F Test (ANOVA)

F Test Results

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	138.911	3	46.304	10.784	.000 ^b
	Residual	360.680	84	4.294		
	Total	499.591	87			

a. Dependent Variable: Decision

b. Predictors: (Constant), Service, Religiosity, Product

Source: Primary data processed, 2020.

Based on the data above, the calculated F value is 10,784 with sig 0,000 and based on the statistical book, the F table is obtained by the value of df 1 (number of variables) -1 or 4-1 = 3 and df 2 = nk-1 or 88-3-1 = 84 and resulting in F table value of 2.72. The value explains that value of F count > F table is 10,784 > 2.72 with a significance of 0,000 < 0.05. So that Ho was rejected and Ha accepted. So, it can be concluded that the three independent variables simultaneously influence customer decisions in using the services of PT. Bank Muamalat Tbk Binjai Sub Branch.

e. Discussion of Research Results

1. The Effect of Religiosity on Customer Decisions

Religiosity has a positive and significant effect on customer decisions to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. Based on the results of the SPSS 26 analysis, the religiosity variable has a t count of 2.538 with a sig 0.013. It means that t count > t table (2,000) then Ho is rejected and Ha is accepted so that the statistically significant religiosity variable with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.013 < 0.05). This research in line with a research conducted by Muhammad Zuhirsyan and Nurlinda (2018) which states that religiosity has a positive and significant effect on the decision to choose a sharia bank.

Religiosity is an attitude that can be seen in someone's behavior internalized by religious values or teachings. The religiosity variable has a positive influence, it means that the higher religiosity of the customers of PT. Bank Muamalat Tbk Binjai Sub-Branch, the higher customer's decision to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch.

2. Effect of Products on Customer Decisions

Products have a positive and significant effect on customer decisions to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch. Based on the results of the SPSS 26 analysis, the product variable has a t value of 2.829 with a sig of 0.006. It means that t count > t table (2,000) then Ho is rejected and Ha is accepted so that the product variable statistically with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.006 < 0.05). This research in line with a research conducted by Budi Gautama Siregar (2018) which states that products have a significant effect on the decision to become a customer.

Products are generally defined as something that can meet customer needs and desires. Products have a positive and significant effect on customer decisions in using the services of PT. Bank Muamalat Tbk Binjai Sub Branch. The more diverse and more competitive products offered, the customer decision to use the services of PT. Bank Muamalat Tbk. The Binjai Sub-Branch will be even higher.

3. Influence of Service on Customer Decisions

Services have a positive effect on customer decisions in using PT. Bank Muamalat Tbk Binjai Sub Branch services. Based on the results of the SPSS 26 analysis, the service variable has a t value of 2,224 with a sig of 0.029. It means that $t_{count} > t_{table} (2,000)$ then H_0 is rejected and H_a is accepted so that the service variable statistically with $\alpha = 5\%$ has a significant effect on customer decisions. It is evidenced by the value (sig 0.029 < 0.05). This research in line with research conducted by Annisa Wahyulkarimah (2018) which states that service has a significant positive influence on customer decisions in choosing Islamic banks.

Service is any action or activity that a party can offer to another party, which is basically intangible and it does not result in any ownership. Service variables have a positive and significant effect, meaning that the higher the quality of service provided by the PT. Bank Muamalat Tbk Binjai Sub-Branch towards customers, the higher the customer's decision to use the services of PT. Bank Muamalat Tbk Binjai Sub Branch.

4. The Effect of Religiosity, Products and Services Together on Customer Decisions

Based on the results of the F test carried out using the SPSS 26 program, the calculated F value is 10,784 with sig 0,000 and based on the statistical book, the F table is obtained from the value of df 1 (number of variables) - 1 or $4-1 = 3$ and $df 2 = nk- 1$ or $88-3-1 = 84$ and yields an F table value of 2.72. This value explains that the value of $F_{count} > F_{table}$ is $10,784 > 2.72$ with a significance of $0,000 < 0.05$. So that H_0 was rejected and H_a accepted. So, it can be concluded that the three independent variables simultaneously influence customer decisions in using the services of PT. Bank Muamalat Tbk Binjai Sub Branch.

This research in line with research conducted by Raja Sakti Putra Harahap (2016) which states that there is a simultaneous influence between religion, products and services on people's preferences for Islamic banking. Then the test results of the coefficient of determination (R^2) obtained 0.278 or 27.8%, this shows that religiosity, products and services have a positive effect and affect 27.8% of customer decisions in using PT. Bank Muamalat Tbk. Binjai Sub-Branch while the remaining 72.2% is influenced by other variables not examined in this study.

Conclusion

Based on the research results obtained, the following conclusions can be drawn from this study:

1. Religiosity has a significant effect on customer decisions in using the services of PT. Bank Muamalat Tbk. Binjai Sub Branch. It can be proven by the value of $t_{count} > t_{table}$ or $2.538 > 2,000$ and a significance value of $0.013 < 0.05$.
2. Products have a significant effect on customer decisions in using the services of PT. Bank Muamalat Tbk. Binjai Sub Branch. It can be proven by the value of $t_{count} > t_{table}$ or $2.829 > 2,000$ and a significance value of $0.006 < 0.05$.

3. 3. Services have a significant effect on customer decisions in using the services of PT. Bank Muamalat Tbk. Binjai Sub Branch. It can be proven by the value of $t_{count} > t_{table}$ or $2,224 > 2,000$ and a significance value of $0.029 < 0.05$.
4. Religiosity, products and services simultaneously influence customer decisions in using PT. Bank Muamalat Tbk. Binjai Sub Branch. It can be proven by the value of $F_{count} > F_{table}$ or $10,784 > 2.72$ and a significance value of $0,000 < 0.05$.

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