



Al-Amwal: Journal of Islamic Economics and Banking

ISSN: 2303-1573 ISSN: 2527-3876

Homepage: <https://www.syekh Nurjati.ac.id/jurnal/index.php/amwal>

email: jurnalalamwal@syekh Nurjati.ac.id

AL-AMWAL

Factors That Influence Customer's Decisions In Choosing Sharia Bank Services In Kampar District Of Riau

Pertiwi Indah Darmawan*

**Corresponding Author*

Riau University

E-mail: pertiwindah21@gmail.com

Abstract

The difference in customer interest in choosing between conventional banks and Islamic banks is very clear in Air Tiris Village, Kampar District, Kampar Regency. In Air Tiris Sub-District, there are several conventional banks and one Islamic bank. Customers are a source of bank funds (third-party funds) and the size of the number of customers influences the success of the bank's business, especially in obtaining profits through financing mechanisms. The lack of public interest in saving at Islamic banks is thought to be influenced by various factors. This research was conducted using the case study method. The sample in the study was 40 peoples selected by convenience. Data were analyzed using multiple linear regression analysis. Factors that have a significant influence on customer decisions in choosing financial services at PT. BPRS Berkah Dana Fadhlillah (Perseroda), namely products, knowledge and promotions. Service and location factors have no significant effect. The most dominant factor is the product, with the largest and most significant coefficient.

Keywords: *product, knowledge, promotion, service, location, customer.*

Abstrak

Perbedaan minat nasabah dalam memilih antara bank konvensional dan bank syariah sangat terlihat jelas di Kelurahan Air Tiris Kecamatan Kampar Kabupaten Kampar. Di Kelurahan Air Tiris terdapat beberapa bank konvensional dan satu bank syariah. Nasabah merupakan sumber dana bank (dana pihak ketiga) dan besar kecilnya jumlah nasabah berpengaruh terhadap keberhasilan bisnis bank terutama dalam mendapatkan profit melalui mekanisme pembiayaan. Kurangnya minat menabung masyarakat pada bank syariah diduga dipengaruhi oleh berbagai faktor. Penelitian ini dilakukan dengan metode studi kasus. Sampel dalam penelitian berjumlah 40 orang yang dipilih secara convenience. Data dianalisis dengan menggunakan analisis regresi linear berganda. Faktor-faktor yang berpengaruh signifikan terhadap keputusan nasabah dalam memilih

jasa keuangan di PT. BPRS Berkah Dana Fadhlillah (Perseroda), yaitu produk, pengetahuan dan promosi. Faktor pelayanan dan lokasi berpengaruh tidak signifikan. Faktor yang paling dominan adalah produk, dengan nilai koefisien terbesar dan signifikan.

Kata kunci : *produk, pengetahuan, promosi, pelayanan, lokasi, nasabah.*

INTRODUCTION

Indonesia is a developing country with limited capital despite having a large population and abundant natural resources. This condition is a problem in efforts to improve the country's economy. To accelerate economic development, an increase in capital formation is needed with the involvement of financial institutions (Fatah & Sunaryo, 2020). In Indonesia, financial institutions can be grouped into two forms, namely bank financial institutions and non-bank financial institutions. Bank financial institutions in Indonesia consist of two types, namely Commercial Banks and Rural Banks. The two types of financial institutions have the same function, namely as a collector of funds from the public and as a distributor of funds to the community (Dyah, 2020).

Islamic banks are banks that are operationally different from conventional banks. One of the characteristics of Islamic banks is that they do not receive or charge interest to customers, but accept or charge profit sharing and other rewards in accordance with the contracts agreed upon. The basic concept of Islamic banking is based on the Al-Qur'an and Al-Hadith. Islamic banks, or commonly referred to as interest-free banks, are financial/banking institutions whose operations and products are developed based on the Al-Qur'an and Hadith of the Prophet (Darmawan *et al.*, 2019). However, the development of Islamic banks in the world and in Indonesia continues to experience problems because Islamic banks are present in the midst of conventional banking developments and practices that have taken root in people's lives at large (Viranti & Ginanjar, 2015; Layaman *et al.*, 2021).

The large number of customers is very influential on the success of a bank. The number of customers at a bank can increase due to things that affect the increase in the number of customers, and vice versa (Takaliuang *et al.*, 2020). The difference in customer interest in choosing between conventional banks and Islamic banks is very clear in Air Tiris Village, Kampar District, Kampar Regency. At this location there are several conventional banks and one Islamic bank. Banking financial institution businesses have several factors that are considered by the community in choosing to become customers at selected financial institutions (Rakhmanita, 2018). The problem of customer satisfaction in the decision to choose will arise if even one of the factors is not fulfilled (Maulana, 2016).

Lack of customer interest in selecting and using the services of PT. BPRS Berkah Dana Fadhlillah Air Tiris is thought to be influenced by several factors, including product, knowledge, promotion, service, and location. Based on this background, the purpose of this study is to identify the factors that influence customer decisions in choosing financial services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) in Air Tiris Village, Kampar District, Kampar Regency. This research is expected to be useful for Berkah Islamic banking companies in supporting the success of the banking business, the results of the research should be useful as material for consideration by the company and can help develop various strategies in the future.

LITERATURE REVIEW

Product

According to Kotler and Keller (2012) a product is anything that can be offered to a market to satisfy a need or need. Product sizes or indicators in this theory are generally classified into product variations, product suitability, product benefits, product satisfaction and product quality. Broadly speaking, sharia banking products can be grouped into three types of products, namely liability-based products such as current accounts, deposits and savings, distribution of funds/asset-based products such as financing, and service products. banking services (services based products) such as money transfers, save deposit boxes, bank guarantees, letters of credit, and so on.

Knowledge

Knowledge is the amount of experience and information about certain products or services owned by someone. Knowledge is the result of "knowing" and this occurs after someone senses a particular object. Sensing occurs through the five human senses, namely sight, hearing, smell, taste and touch. Most of human knowledge is obtained through the eyes and ears (Nasir *et al.*, 2016).

Promotion

Promotion is a marketing mix activity in which each company tries to promote all of its service products, either directly or indirectly. Promotion is the most powerful means of attracting and retaining consumers (Kasmir, 2015). In line with what Kasali (2010) said, that promotion is a communication technique designed to stimulate consumers to buy. The real purpose of promotion is to increase sales.

Service

Service is a form of service delivery provided by producers both to users of products and services offered by Islamic banks. A good service will encourage someone to use the services and products offered, good service shows something that is in accordance with the wishes and is able to meet customer needs (Mardiah *et al.*, 2017).

Location

Lopiyoadi (2013) states that the location is the place where the company must be headquartered and carry out operations. So the location here is the place where a type of business or line of business will be carried out later. Location (place) is the third marketing mix after product (product) and price (price). Bank marketing referred to as bank locations are places where bank branch products and banking control centers are traded. Location selection has a strategic function because it will also determine whether or not the goals of a business entity are achieved. According to Kotler and Armstrong (2014) one of the keys to success is location. Location starts with choosing economy and stability, competition, political climate, and so on.

Customer

Customers are people who are usually associated with or become bank customers in terms of customer finance or insurance companies (Qodratillah, 2011). According to Hasan (2010) customers are parties who use bank services. Customers can also be interpreted as users of bank services.

Research Model

The success of a bank cannot be separated from the increase in the number of customers, because it is the customers who will run and use all the products that have

been made by the bank. If there are no customers, it can be said that the bank failed in its business activities. A banking business in getting customers, is thought to be influenced by several factors such as product factors, knowledge, promotion, service and location. These five factors are often the center of attention of customers in choosing and determining which bank customers will be and what products to use, because without the right product, knowledge, promotion, service and location, a bank is said to be less successful in its business. If banks are not sensitive to what customers need, it is certain that banks will lose many opportunities to attract customers and the products offered will be in vain (Wijaya & Ariyanti, 2018).

If a bank does not know anything about the bank's information, how can a customer choose and determine which service or bank they will save at. Banks carry out promotions ineffectively, so the public will not know well how the bank is. Banks that are far from the reach of people's homes, people will think about choosing the bank. Banks that provide unsatisfactory services and are not pleasing to customers will change the customer's perception of the bank's image.

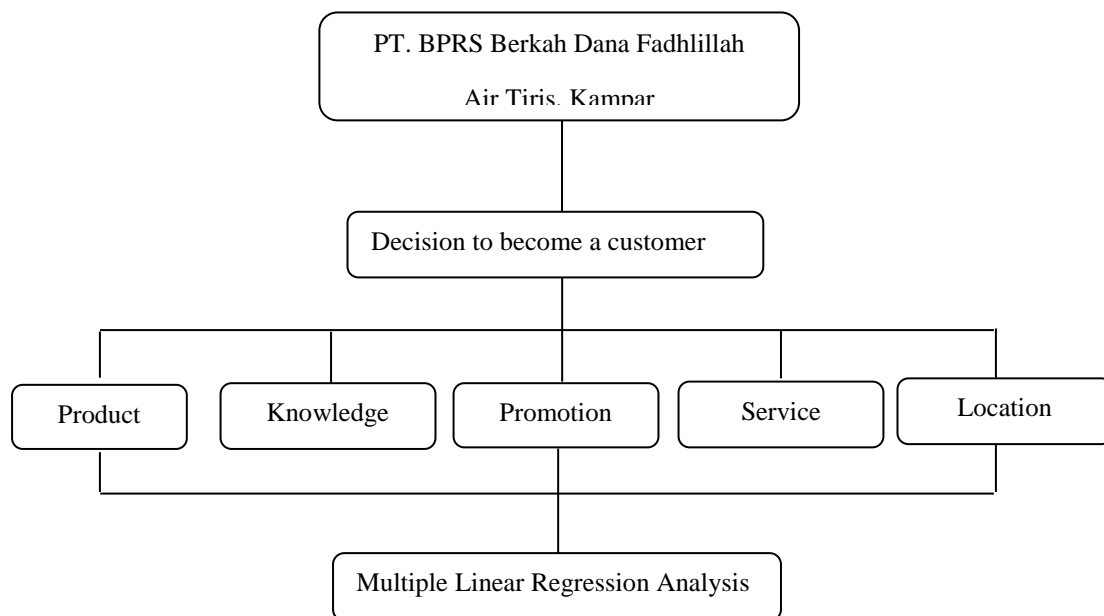


Figure 1. Research Model

METHODE

Sample Procedure

This research uses case study method. The population in this study are all active customers at the Berkah Syariah Bank. Sampling in this study used a convenience sampling technique, in which researchers used the elements or samples available and agreed to participate in filling out the questionnaire. The number of samples taken was 40 customers.

Variable operationalization

The data used in this research are primary and secondary data. Primary data was obtained by conducting interviews directly with the customers of the Syariah Bank

Berkah using a questionnaire. The variables used in this study included product variables referring to the theory of Kotler and Keller (2012) with indicators namely product variation or type, product suitability, product benefits, satisfaction product use and product quality. The knowledge variable refers to the theory of Firmansyah (2018) with indicators namely product knowledge, purchasing knowledge and usage knowledge. Promotion variables refer to the theory of Damlay (2016), namely advertising, sales promotion, publicity and personal selling. The service and location variables refer to the theory of Tjiptono (2015) where the service indicators are tangibles, reliability, responsiveness and assurance. Location indicators are access, visibility, traffic, wide and secure parking space, environment and competition.

Secondary data is data that is already available from company or organization documents and records. The research data was obtained from the head office of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar, books, research journals, and the internet. The secondary data taken are documents related to the general condition of the company, the company's vision and mission, the company's organizational structure and the products provided by the company.

Analysis Techniques

Data analysis uses a measurement scale that is used as a reference for determining the short length of the interval in the measuring instrument. The measuring scale used is the Likert scale. According to Sugiyono (2018) the Likert scale is a scale used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena. Then the data obtained will be transformed using the successive interval method (MSI). The size of the Likert scale to be used is :

Strongly Agree 5

Agree 4

Simply Agree 3

Disagree 2

Strongly Disagree 1

Multiple linear regression analysis is used to determine how much influence the independent variables have, namely product (X1), knowledge (X2), promotion (X3), service (X4) and location (X5) on customer decisions (Y). The multiple linear regression equation is as follows.

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + e$$

Y = Customer decision of PT. BPRS Berkah Dana Fadhlillah

α = Constant (Y value if X value = 0)

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Regression coefficient of X

e = Error / Residual

X1 = Product

X2 = Knowledge

X3 = Promotion

X4 = Service

X5 = Location

The F statistical test basically shows whether all the independent variables included in the model have a simultaneous or joint effect on the dependent variable (Ningsih & Dukalang, 2019; Layaman, 2022). The F statistical test is used to analyze

the effect of product, knowledge, promotion, service and location on customer decisions. If sig. $F < 0.05$ then H_0 is rejected and H_1 is accepted and if sig. $F > 0.05$ then H_0 is accepted and H_1 is rejected. H_1 in this study is that product (X1), knowledge (X2), promotion (X3), service (X4) and location (X5) have a significant simultaneous effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar.

The t test is a partial test of the effect of the independent variables on the dependent variable to find out whether the independent variables partially have a significant effect or not on the dependent variable (Ningsih & Dukulang, 2019). If sig. $t < 0.05$ then H_{a0} , H_{b0} , H_{c0} , H_{d0} , H_{e0} is rejected and H_{a1} , H_{b1} , H_{c1} , H_{d1} , H_{e1} is accepted. If sig. $t > 0.05$ then H_{a0} , H_{b0} , H_{c0} , H_{d0} , H_{e0} are accepted and H_{a1} , H_{b1} , H_{c1} , H_{d1} , H_{e1} are rejected. Where H_{a1} , H_{b1} , H_{c1} , H_{d1} , H_{e1} in this study are:

H_{a1} = Product (X1) has a partially significant effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar

H_{b1} = Knowledge (X2) has a partially significant effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar

H_{c1} = Promotion (X3) partially has a significant effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar

H_{d1} = Service (X4) partially has a significant effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar

H_{e1} = Location (X5) has a partially significant effect on customer decisions (Y) choosing services or services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar.

RESULT AND DISCUSSION

Multiple Linear Regression Analysis

The multiple linear regression model in this study is as follows.

$$\text{Customer decision (Y)} = -1432.355 + 0.514X_1 + 0.275X_2 + 0.183X_3 - 0.020X_4 + 0.023X_5$$

The equation above shows that the β_0 value of -1432.355 is a constant or a state when the customer's decision variable has not been influenced by other variables, namely product, knowledge, promotion, service and location variables. This research is only focused on the decisions of customers who come from PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar itself, so the constant value is negative. If Bank Syariah Berkah does not have products, customer knowledge, bank promotions, services and locations are not taken into account, then PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) has the potential to lose the average customer decision in choosing this Islamic bank by -1432.355. This can happen because the customer's decision in choosing Bank Syariah Berkah products or services is very dependent on the variety of products, customer knowledge, attractive promotions, quality service and strategic locations in the banking business.

The results of this study are in accordance with research conducted by Hartadi *et al.* (2013) that a negative constant value can occur if the dependent variable is not zero then the independent variable is negative, this is not a problem as long as the value of the dependent variable is not equal to zero because it is impossible to do this. So a

constant value that is negative is not a reason to conclude that the equation is not true. The independent variable values will be explained as follows:

1. The constant value is -1,432.355, meaning that if the product, knowledge, promotion, service and location are assumed to be equal to zero, then the customer decision of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar will constantly be worth -1,432.355 units.
2. β_1 (regression coefficient value X1) is 0.514, meaning that if the value of the product variable increases by 1 unit, it will increase the customer's decision (Y) by 0.514 units, assuming other variables do not change or are constant. This happens because the more varied the products of Islamic banks, the higher the customer's decision to choose Bank Syariah Berkah.
3. β_2 (regression coefficient X2) is 0.275, meaning that if the value of the knowledge variable increases by 1 unit, it will increase the customer's decision (Y) by 0.275 units, assuming other variables do not change or are constant. This happens because the knowledge possessed by customers regarding Islamic banking of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar influences customer thinking in considering which bank to use, so customers who have a lot of knowledgetend to choose to use products or services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar.
4. β_3 (regression coefficient value X3) of 0.183, meaning that if the value of the promotion variable increases by 1 unit, it will increase the customer's decision (Y) by 0.183 units, assuming other variables do not change or are constant. This happens because the more attractive promotions carried out by Islamic banks, it will cause the customer's decision to choose PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar is getting higher.
5. β_4 (regression coefficient X4) of -0.020 means that if the value of the service variable decreases by 1 unit, then the value of the customer decision variable (Y) will also decrease by -0.020 units, assuming other variables do not change or are constant. This happens because the lower the quality of service provided by PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar, it will cause customer decisions to be lower in choosing products or services of the Berkah Syariah Bank.
6. β_5 (regression coefficient value X5) of 0.023, meaning that if the value of the location variable increases by 1 unit, it will increase the customer's decision (Y) by 0.023 units, assuming other variables do not change or are constant. This happens because the more strategic and better the location of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda), Kampar will further improve customer decisions in choosing services at Berkah Sharia Bank.

The data in Table 1 shows an R squared value of 0.840, meaning that 84% of the customer's decision variable (Y) is explained by the variables influencing the customer (X), while 16% is explained by other variables not included in this research model. The results of the coefficient of determination in this study can be seen in Table 1.

Table 1. The results of the coefficient of determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,917 ^a	0,840	0,817	1502,046

Source: Processed Data, 2022

Effect of product, knowledge, promotion, service and location simultaneously

The F test shows the test of all independent variables consisting of product, knowledge, promotion, service and location which have a joint influence on the related variables (customer decisions) in choosing and using bank services or services in Air Tiris, Kampar District. The data in Table 2 shows that the Fcount > Ftable, namely the Ftable value is 2.49 at the 5% significance level ($\alpha=0.05$), while the calculated F value is 35.717. Thus, H_0 is rejected and H_1 is accepted or simultaneously the independent variables (product, knowledge, promotion, service, location) affect the variablebound (customer decision) in choosing services or bank services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda). The results of the F test can be seen in Table 2.

Table 2. F test results

Model	Sum of Squares	Df	Mean Square	F	Sig.
¹ Regression	402918304,6	5	80583660,91	35,717	,000 ^b
Residual	76708834,22	34	2256142.183		
Total	479627138,8	39			

Source: Processed Data, 2022

Influence of product, knowledge, promotion, service and location partially

The t test was carried out to see the effect of each product variable (X1), knowledge (X2), promotion (X3), service (X4), and location (X5) on customer decisions (Y) partially in choosing bank services or services in Air Tiris, Kampar District. The ttable value for the number of respondents 40 with the number of independent variables 5 at an error level of 5% is 2.032. Tests related to whether there is an influence of each independent variable on the dependent variable can be explained in Table 3.

Table 3. Test Results t

Model	Coefficients ^a				t	Sig.
	Unstandardized		Standardized			
	B	Std. Error	Beta			
¹ (Constant)	-1432,355	2241,666			-0,639	0,527
Product	0,514	0,104	0,448		4,916	0,000
Knowledge	0,275	0,077	0,397		3,571	0,001
Promotion	0,183	0,076	0,264		2,412	0,021
Service	-0,020	0,046	-0,043		-0,441	0,662
Location	0,023	0,052	0,037		0,450	0,656

Source: Processed Data, 2022

Table 3 shows that not all independent variables (product, knowledge, promotion, service, location) partially have a significant effect on the dependent variable (customer decision) at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar. Variables that have a t count > t table and a significance value (Sig.) < 0.05 are product (X1), knowledge (X2) and promotion (X3).

1. Product (X1)

Table 3 shows the product (X1) has a tcount value of $4.916 > 2.032$ with a significance level (Sig.) $0.000 < 0.05$. That is, partially the product has a significant influence on customer decisions in choosing services or bank services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda)Kampar. A positive tcount value indicates that the product variable (X1) has a direct relationship with the customer's decision (Y).The results of this study indicate that the more varied the product, the more likely customers are to choose and use the products provided by the banking sector. This is in line with the research of Syaribulan (2018) which shows that products have a positive and significant effect on customer decisions to choose to save at Islamic banks. This is a factor indicating that the products offered by the bank have advantages and uniqueness compared to similar savings products offered by competing banks.

2. Knowledge (X2)

The tcount value of knowledge (X2) in Table 3 is $3.571 > 2.032$ with a significant level of $0.001 < 0.05$. That is, partially knowledge has a significant influence on customer decisions in choosing services or bank services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar. A positive tcount value indicates that the knowledge variable (X2) has a direct relationship with the customer's decision (Y).The results of this study indicate that the wider the customer's knowledge of bank information, the more likely the customer is to consider choosing which bank to go to. This is in line with research conducted by Rachmawati and Widana (2019) which shows that knowledge has a significant effect on customer decisions in choosing a bank, where knowledge understood by customers is a factor that influences customer preferences in choosing Islamic banking services. The more they understand Islamic banking, the more they believe that Sharia is indeed different from conventional banks.

3. Promotion (X3)

Table 3 shows that promotion (X3) has a tcount value of $2.412 > 2.032$ with a significance level (Sig.) $0.021 < 0.05$. That is, partially promotion has a significant influence on customer decisions in choosing services or bank services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar. A positive tcount value indicates that the promotion variable (X3) has a unidirectional relationship with the customer's decision variable (Y). The results of this study indicate that the more attractive a promotion is carried out by the blessing Islamic bank, the more customers are interested and choose to use products or services at the bank.The results of this study are in line with research conducted by Viranti and Ginanjar (2015) that promotion has a significant effect on the decision to become a customer. This shows that the increasing number of promotional media, the attractiveness of promotions and the ease of searching for Islamic bank information will increase the customer's decision to become an Islamic bank customer. Good promotional activities carried out by the company encourage the sales factor of a product.

4. Service (X4)

Table 3 shows that service (X4) has a tcount of $-0.441 < 2.032$ with a significance level (Sig.) $0.662 > 0.05$. That is, partially servicehas an insignificant influence on customer decisions in choosing bank services or services at PT. BPRS Blessing Fadhlillah Air Tiris Fund (Perseroda) Kampar. A negative tcount value indicates that the service variable has the opposite relationship to the customer's decision variable. The results of this study indicate that most of the customers of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar, believes that service is not

the most important indicator to become a benchmark for where customers will use products or services of an Islamic banking. So whether the service provided by Islamic banks is good or not, it does not affect the customer's decision in choosing the destination bank. Because the customer's main goal is to save money and be able to take the money back whenever desired. Indirectly, customers only need facilities and infrastructure from Islamic banks to meet their needs in transactions without too much consideration of the services provided by the banks.

Research with the same variable is in line with that conducted by Kurniawan (2018) where service quality has no positive and significant effect on consumer purchasing decisions for JNE services in Yokyakarta, which states that whatever the quality of service provided by JNE does not affect consumers in purchasing decisions. This is because in buying a service quality product, consumers always want to experience the best service, as a criterion for getting a high value. Customers have expectations for the value of the product to be used so that it will influence purchasing decisions.

5. Location (X5)

The tcount value of the location variable (X5) in Table 3 is $0.450 < 2.032$ with a significant level of $0.656 > 0.05$. This means that partially location has an insignificant effect on customer decisions in choosing bank services or services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar. A positive tcount value indicates that the location variable (X5) has a direct relationship with the customer's decision (Y). It can be said that if the location of PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar is strategic and good, does not always influence customers to choose to use products or services in Islamic banking.

The results of this study are in line with research conducted by Fahrudin and Yulianti (2015) that partially location has a non-significant positive effect on customers' decisions to save at Bank Mandiri in Surabaya or it can be said that if the location is better, it does not always increase the customer's decision to save at Bank Mandiri. the. This is due to the increasingly sophisticated banking system today, such as banks already using internet banking or mobile banking, therefore, the location of Bank Mandiri which is easy to reach by transportation, can be seen clearly from the side of the road, the availability of a large and safe parking area, and then Smooth traffic will not always increase the customer's decision to save at Bank Mandiri Surabaya. Likewise with PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar, this sharia bank looks verystrategic, with a position that is clearly visible from the side of the road, easily accessible by transportation, a large and safe parking area, and fairly smooth traffic, but this does not cause the location to have a significant effect on customer decisions in choosing bank services.

The most dominant variable

The equation of the multiple linear regression model obtained above shows that the most dominant variable factor influencing customer decisions in choosing Islamic bank services is the product factor (X1), with the largest coefficient value of 0.514 and the most significant level of significance, namely $0.000 < 0.05$. The largest coefficient value and this level of significance indicate that the product factor is feasible to maintain and even vary, so that the customer's decision to choose Islamic bank services will be increasingly considered. The more varied the products in a company, the higher the level of customers in choosing to use the services of that company. The results of

this study are in line with the results of research conducted by Subagiyo (2016) that product factors have the most dominant influence on customer decisions because they have the largest coefficient results.

CONCLUSION

Based on the results of research and discussions that have been carried out at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar, it can be concluded that the independent variables which include product, knowledge, promotion, service, and location simultaneously influence the dependent variable (customer decision) in choosing services or financial services at PT. BPRS Berkah Dana Fadhlillah Air Tiris (Perseroda) Kampar, with this H_0 is rejected and H_1 is accepted. Partially (t test) factors that significantly influence customer decisions in choosing financial services at PT. BPRS Berkah Dana Fadhlillah (Perseroda) Air Tiris, Kampar are product, knowledge and promotion factors, while service and location factors have no significant effect, with this result H_{a1} , H_{b1} , H_{c1} are accepted while H_{d1} and H_{e1} are rejected Then the most dominant factors are factors product with the largest and significant coefficient value.

REFERENCES

- Damlay, A. N. (2016). *Manajemen Perbankan Syariah'ah(Pemasaran Bank Syariah'ah*. UIN SU
- Darmawan, A., *et al.* (2019). Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Menabung di Bank Jateng Syariah. *Jurnal Fokus Bisnis*, 18(1), 43-51.
- Dyah, E. S. (2020). Keputusan Memilih Pembiayaan Murabahah atas Pengaruh Lokasi dan Promosi. *Jurnal Perbankan Syariah, WADIAH*, 4(1), 21-41.
- Fahrudin, M. F., & Yulianti, E. (2015). Pengaruh Promosi, Lokasi, dan Kualitas Layanan Terhadap Keputusan Pembelian Nasabah Bank Mandiri Surabaya. *Journal of Business and Banking*, 5(1), 149-162. doi: 10.14414/jbb.v5i1.385
- Fatah, A. M. a., & Sunaryo. (2020). *Pengaruh Promosi dan Kualitas Pelayanan Terhadap Keputusan Menabung Pada Produk Tabungan Bank Syariah Mandiri (BSM) PT. Bank Syariah Mandiri Kantor Cabang Soekarno Hatta Malang*. Universitas Brawijaya Malang.
- Firmansyah, M. A. (2018). *Perilaku Konsumen Sikap dan Pemasaran* Yokyakarta: CV Budi Utama.
- Hartadi, S., *et al.* (2013). Pengaruh Motivasi Terhadap Peningkatan Kinerja Pegawai Pada PT.PLN (Persero) Bantar Gebang, Bekasi. *UG Jurnal*, 7(2), 5--7.
- Hasan, Z. (2010). *Undang-Undang Perbankan Syariah : Titik Temu Hukum Islam dan Hukum Nasional*. Jakarta: Rajawali Pers.
- Kasali, R. (2010). *Manajemen Periklanan* (Vol. 5). Jakarta: Pustaka Utama Grafiti.
- Kasmir. (2015). *Kewirausahaan*. Jakarta: PT. Raja Grafindo Persada.
- Kotler, P., & Armstrong, G. (2014). *Principles Of Marketing* (Vol. 12). Jakarta: Erlangga.
- Kotler, P., & Keller, K. L. (2012). *Manajemen Pemasaran. Alih Bahasa Benyamin Molan* (12 ed.). Jakarta: PT. Indeks
- Kurniawan, H. D. (2018). Pengaruh Harg, Kualitas Pelayanan dan Lokasi Terhadap Keputusan Pembelian (Studi Kasus Pada Konsumen Jasa JNE Jl. Glagashari No.62 Yokyakarta). *Jurnal Ekobis Dewantara*, 1(4), 72-83.

- Layaman, L. (2022). *Statistika; Aplikasi Dalam Penelitian Manajemen* (No. r2beq). Center for Open Science.
- Layaman, L., Harahap, P., Djastuti, I., Jaelani, A., & Djuwita, D. (2021). The mediating effect of proactive knowledge sharing among transformational leadership, cohesion, and learning goal orientation on employee performance. *Business: Theory and Practice*, 22(2), 470-481.
- Lopiyoadi, R. (2013). *Manajemen Pemasaran Jasa*. Jakarta: Salemba Empat.
- Mardiah, A., et al. (2017). Peningkatan Minat Masyarakat Menabung di Bank Syariah (Studi Kasus di Kampung Paya Bedi Aceh Tamiang). *Jurnal Ilmiah Mahasiswa*, 1(1), 7.
- Maulana, A. S. (2016). Pengaruh Kualitas Pelayanan dan Harga Terhadap Kepuasan Pelanggan PT. TOI. *Jurnal Ekonomi*, 7(2), 113-125.
- Nasir, M., et al. (2016). Pengetahuan Masyarakat Umum Dan Masyarakat Santri Terhadap Bank Syariah. *Journal Economic Management & Business*, 17, 44-60.
- Ningsih, S., & Dukalang, H. (2019). Penerapan Metode Suksesif Interval Pada Analisis Regresi Linear Berganda. *Jambura Journal of Mathematics*, 1(1), 43.
- Qodratillah, M. T. (2011). *Kamus Bahasa Indonesia Untuk Pelajar*. Jakarta: Badan Pengembangan dan Pembinaan Bahasa, Kementerian Pendidikan dan Kebudayaan
- Rachmawati, A., & Widana, G. O. (2019). Pengaruh Consumer, Knowledge, Brand Image, Religiusitas dan Lokasi Terhadap Keputusan Menjadi Nasabah Pada Bank Syariah. *Jurnal Liquidity*, 8(2), 111-123.
- Rakhmanita, A. (2018). Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Pembiayaan Haji Memilih Pegadaian Syariah. *Jurnal Sekretari dan Manajemen*, 2(2), 223-238.
- Subagiyo, R. S. M. (2016). Pengaruh *Brand Image* Terhadap Keputusan Nasabah Dalam Memilih Pembiayaan di BMT SAHARA Tulungagung. *Jurnal Malia*, 8(1), 20.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: CV Alfabeta.
- Syaribulan. (2018). Bauran Pemasaran dan Pengaruhnya Terhadap Minat Nasabah Untuk Menabung di Tabungan Tampan, Bank Sulselbar *Jurnal Manajemen Ide, Inspirasi (MINDS)*, 5(1), 39-52.
- Takaliuang, S. C., et al. (2020). Pengaruh Segmentasi Pasar Terhadap Peningkatan Nasabah PT. Bank SulutGo Cabang Utama Manado. *Sam Ratulangi Journal of Linguistic Research*, 1(1), 95-100.
- Tjiptono, F. (2015). *Strategi Pemasaran*. Yogyakarta: CV. Andi Offset.
- Viranti, F. A., & Ginanjar, A. (2015). Influence of Facilities, Promotion, Product and Location Islamic Banking on Decision Non Muslim Customers Patronizing at BRIS Case Study in BRI Syariah. *The Journal of Tauhidinomics*, 1(1), 35.
- Wijaya, E., & Ariyanti, P. M. (2018). Pengaruh Service Marketing Mix Terhadap Keputusan Nasabah Untuk Menabung Pada PT.Bank Mayapada Internasional Tbk Cabang A.Yani Pekanbaru. *Journal of Economics , Business and Accounting*, 1(2), 283-296. doi: <https://doi.org/10.31539/costing.v1i2.263>