Determinant of Customer Decisions in Choosing The Savings Products at Bank Riyal Irsyadi

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Abstract

The purpose of this study is to find out the factors that influence customers in choosing the Riyal Irsyadi Bekasi Islamic bank. The respondents in this study were 100 people with the provision of Sharia bank savings user Riyal Irsyadi as a sample and the place of the research conducted in the city of Bekasi. The research method uses descriptive quantitative with purposive sampling techniques. The results of this study show that the factors of religiosity, social, and marketing promotion. It is evidenced by the results of the percentage of questionnaires distributed to the sample with a value of 58% of the variables studied, 42% of the variables that were not studied where other factors were outside the variables that had been studied. Based on the results of multiple linear regression analysis, it can be stated that of the three variables studied, it turns out that the service factor variable is 143.214 which has a more dominant coefficient value than other factor variables. The second high coefficient value is the social environment with a value of 1.054 then the lowest coefficient value is the religiosity variable 0.357 It can be concluded from the results of the research that the biggest factor that influences customers to choose Riyal Irsyadi Sharia Bank savings is the service factor where Islamic bank products have excellent service, have products needed by customers, as well as the existence of offers with Islamic principles without usury, garar, and maysir, all of which include aspects of the principles of the Riyal Irsyadi's Islamic bank.
Keywords: Islamic Bank, Customer Service, Savings product.

Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi nasabah dalam memilih bank syariah Riyal Irsyadi Bekasi. Responden dalam penelitian ini berjumlah 100 orang dengan sampel pengguna tabungan bank syariah Riyal Irsyadi dan tempat penelitian dilakukan di kota bekasi. Metode penelitian menggunakan deskriptif kuantitatif dengan teknik purposive sampling. Hasil penelitian ini menunjukkan bahwa faktor religiusitas, sosial, dan promosi pemasaran. Hal ini dibuktikan dengan hasil persentase kuisioner yang disebarkan kepada sampel dengan nilai 58% variabel yang diteliti, 42% variabel yang tidak diteliti dimana ada faktor lain di luar variabel yang

diteliti. Berdasarkan hasil analisis regresi linier berganda dapat dinyatakan bahwa dari ketiga variabel yang diteliti ternyata variabel faktor pelayanan sebesar 143,214 yang mempunyai nilai koefisien lebih dominan dibandingkan variabel faktor lainnya. Nilai koefisien tertinggi kedua adalah lingkungan sosial dengan nilai sebesar 1,054 kemudian nilai koefisien terendah adalah variabel religiusitas 0,357 Dapat disimpulkan dari hasil penelitian bahwa faktor terbesar yang mempengaruhi nasabah untuk memilih tabungan Bank Syariah Riyal Irsyadi adalah faktor pelayanan dimana produk bank syariah mempunyai pelayanan prima, memiliki produk yang dibutuhkan nasabah, serta adanya penawaran dengan prinsip syariah tanpa riba, garar, dan maysir, yang kesemuanya mencakup aspek prinsip-prinsip syariah. Bank Islam Riyal Irsyadi.

Kata Kunci : *Bank Syariah, Pelayanan Nasabah, Produk Tabungan.*

INTRODUCTION

The rapid development of technology in Indonesia can affect various elements, one of which is banking in Indonesia, be it the central bank, commercial banks, government banks, people's credit banks, nationally owned private banks, and mixed banks. Among the many banks in Indonesia, the banks that are getting faster and more competitive are commercial banks. According to OJK data, in 2024 there are 120 commercial banks in Indonesia, 23 of which use the sharia system. An Islamic bank is a bank with a banking system with its application using Islamic methods in accordance with the teachings of the Prophet Muhammad SAW, which does not provide interest, but ratios, profit sharing and also the existence of a contract system between two parties. According to Antonio (2020) states that Islamic banks are financial institutions that carry out business activities based on sharia principles, which avoid riba (interest), maysir (gambling), and garar (to uncertainty) (Wartoyo, 2010). The operating system uses several types of sharia contracts, such as mudarabah (profit sharing), musyarakah (cooperation), and murabahah with buying and selling contract (Wartoyo & Haerisma, 2022).

The development of Islamic banks is increasingly rapid in Indonesia, because the majority of the Indonesian population is Muslim, this is evidenced by the statistical data attached to the OJK that the assets of Islamic banks in Indonesia continue to experience a significant increase. In 2022, the total assets of Islamic banks in Indonesia reached around IDR 746.84 trillion, with market nations accounting for more than 10% of the total national banking assets. This growth reflects the increasing public trust in the Islamic banking system in Indonesia (Wartoyo & Ernila, 2019).

This is influenced by several factors that can make Islamic banks develop so quickly among the Indonesian people. According to Antonio (2001), one of the Islamic banking figures in Indonesia, Syafii Antonio emphasized that the suitability of bank products with sharia principles is the main factor. Customers choose Islamic banks because they operate under Islamic law, especially in terms of avoiding riba and transactions that are considered unethical. We can interpret it because the factor of religious religiosity of a person is evidenced by previous research according to Wahyudi and Arif (2013) examining the influence of religiosity on customer decisions in the selection of Islamic banks. They found that customers with a higher level of religiosity will be more likely to choose Islamic banks, this is because of the belief that the bank's products are more in accordance with the principles stated in Islam. This includes savings products that are based on profit sharing and avoid usury, which is considered more in line with religious teachings by stating that the religiosity factor (Wartoyo et al, 2022).

Another opinion that states that the factors that influence customers to choose Islamic banks are due to social factors according to Haron et al. (1994): The influence of family, friends, and community is also important. Many customers are influenced by the social environment that supports the Islamic banking system, especially among the Muslim community who obey the teachings of the Prophet Muhammad SAW. In addition, discussions in social environments, such as communities or religious forums, also affect the perception of every customer's thoughts towards Islamic banks (M and Zaki 2020). According to Khairunisa' & Rigianti (2023) states that the social environment is a place of daily life activities that will continue to take place where the surrounding community will always interact with each other, the social environment is a factor that can be a determining factor in the occurrence of any change in behavior in an individual or group. According to Soekanto (2007) categorizes the social environment based on its function in shaping individual behavior, Primary environment: environment that involves direct interaction such as family and close friends, Secondary environment: Social interaction that is formal and broader such as relationships in the workplace or organization, Reference environment: Group or individual who is a reference in the formation of a person's attitude and behavior, such as social groups or community leaders

LITERATURE REVIEW

According to Usmani (2002) in his book An Introduction to Islamic Finance, Islamic banks are financial institutions regulated by Islamic law and based on the Quran and the Sunnah which base their operations on sharia principles. This bank provides products that are free of usury and prioritizes fairness in all transactions. The goal is to ensure that financial transactions carried out do not violate sharia rules, both in terms of fund management and in the relationship between banks and customers. According to Arifin (2010) in the book Islamic Banking: Theory, Concept and Application in Indonesia, Islamic banks are financial institutions whose operations and products must comply with Islamic law (sharia). This bank avoids all forms of transactions that contain elements of riba, garar, and maysir, and supports halal and productive economic activities through shharia contracts listed in the Quran and Sunnah, such as mudarabah, musyarakah, ijarah, and others so that it can make a transaction safe and controlled from what is not desired and detrimental to one party. There are other opinions regarding the definition of Islamic banks themselves (Wartoyo et al, 2022).

According to Antonio (2020) states that Islamic banks are financial institutions that carry out business activities based on sharia principles, which avoid riba (interest), maysir (gambling), and garar (uncertainty). The operating system uses sharia contracts, such as mudarabah (profit sharing), musyarakah (cooperation), and murabahah (buying and selling). PT. BPRS Riyal Irsyadi Bekasi was first established as PT BPRS Artha Karimah Irsyadi in 1992. Then the name change to PT. BPRS Riyal Irsyadi and accompanied by Mr. H. Andang Hendar. Bank Syariah Riyal Irsyadi is a bank that runs in the form of business activities based on sharia principles and Islamic law. This principle is very different from conventional banks in general, namely the absence of riba in every transaction so as to ensure that every contract and transaction it carries out is always in the direction of Islam.

Religiosity

According to Allport and Ross (1967) Allport distinguishes religiosity into two forms, namely intrinsic and extrinsic religiosity. Intrinsic religiosity is when individuals live religious teachings as their goal in life, while extrinsic religiosity focuses more on religion as a means to achieve certain goals (e.g. social status). According to Azizah and Razak (2014), religiosity is an integration of knowledge, beliefs, and experiences that bring a person closer to their God and influence their behavior in their daily lives. According to Hood, Hill, and Spilka (2009), religiosity is the involvement in aspects of religious beliefs, practices, and experiences that shape a person's life and behavior. Religiosity according to Glock and Stark (1965) consists of five dimensions are; 1. Ideological dimension. The extent to which a person believes in religious doctrine. 2. Ritualistic dimension: A person's involvement in religious rituals. 3. Experiential dimension: An emotional or spiritual experience in religion. 4. Intellectual dimension: The level of understanding of religious teachings. 5. Consequential dimension: How religious beliefs affect a person's daily behavior. Meanwhile, according to Allport (1950) religiosity has 2 aspects; 1. Intrinsic religiosity: A person who practices religion as a goal in life and 2. Extrinsic religiosity: A person who uses religion for personal gain such as security, social status, or comfort.

Consumer Service

Kotler & Keller (2016) Service is an action or performance that can be offered by one party to another party that is essentially intangible and does not result in any ownership. The production of services may or may not be related to physical products. Meanwhile, according to Tjipto (2014) service is any action or performance that can be offered by one party to another party, which is generally intangible and does not result in ownership of an item or object. The production of services may or may not be related to physical products. Zeithaml and Bitner (2003) Service is the entire economic activity whose result is not a product or physical construction, which is usually consumed at the time of production, and provides added value (such as comfort, entertainment, precision, or health) to consumers. Lovelock and Wirtz (2011) Service is an action and process offered by one party to another, which is essentially intangible and does not result in ownership, and results in a change in the condition of the service recipient. Zeitham and Berry (1988), service quality is defined as the difference between customer expectations and perceived performance. They introduced five main dimensions of service quality known as the SERVQUAL models; 1. Tangibles: the physical appearance of facilities, equipment, personnel, and communication materials. 2. Reliability: the ability to deliver the promised service consistently and accurately. 3. Responsiveness: the willingness to help customers and provide service quickly. 4. Assurance: the knowledge and courtesy of employees and their ability to instill trust. 5. Empathy: the attention given to the customer individually.

Meanwhile, according to Kotler (2000), the service aspect is the level of a person's feelings after comparing the perceived performance (or results) with their expectations. If the performance meets or exceeds expectations, the customer will be satisfied; Conversely, if the performance is below expectations, the customer will feel dissatisfied and will move elsewhere. Kotler (2000) suggests that customer satisfaction is influenced by several important factors; 1. Product or service performance: The level of fulfillment of customer needs and expectations. 2. Customer expectations: The customer's perception of what they expect from the services provided. 3. Price perception: The conformity between the price paid and the quality of service received by consumers. 4. Previous

experience: The experience that the customer has had with the product or service. According to Tjiptono (2014), there are several key factors that affect excellent service, including; 1. Professionalism: The skills and competencies of employees in providing services. 2. Speed: Quick response to customer needs and demands. 3. Flexibility: The ability to customize services according to the specific needs of customers. 4. Communication: Clear and informative interactions between employees and customers.

Social Environment

The social environment is part of the human living environment which includes social relationships between individuals and groups that affect behavior, interaction patterns, and community development (Soekanto, 2006). According to Horton and Hunt (1993) The social environment is a system of relationships between people that includes patterns of interaction, habits, values, norms, and institutions that develop in society. Meanwhile, according to Tamara (2016) states that the relationship between humans which can shape a behavior or behavior in an individual, the social environment itself consists of the family environment, home environment, school environment, work environment, and community environment. The social environment is an arena of interaction determined by social actions that are influenced by values, traditions, and beliefs that prevail in society (Weber 1978).

According to Soekanto (2002) Aspects of Social Interaction. Refers to the mutual relationship between individuals or groups that influence each other, either directly or indirectly. These interactions include verbal and nonverbal communication, cooperation, conflict, and competition (Soekanto 2002) The social environment is governed by norms and values that guide people's behavior. Norms include written or unwritten rules, while values reflect things that society considers important, such as justice, solidarity, and tolerance among others (Merton 1957). Social structure includes the patterns of relationships organized in society, such as roles, social status, and social institutions (family, education, religion, etc.). This structure helps regulate interactions and provides stability in social life (Brenner 1979). Meanwhile yhe aspects of social dynamics. It involves changes that occur in social patterns due to internal (such as innovation) or external (such as globalization) factors. This dynamic includes changes in values, culture, or social relations in a society (Giddens 1984).

METHOD

This study uses a descriptive quantitative method. According to Sugiyono (2019), this quantitative research method is called a traditional method because the quantitative method is a method that has been used for a long time from time to time, so it has become a tradition for some researchers to use this quantitative method to conduct research. This quantitative data is data in the form of numbers. The data collection technique in this study is the distribution of questionnaires and observations The questionnaire model used is a closed questionnaire containing statements and respondents giving one answer in one column. The content of this questionnaire model is a written statement made by the researcher. Observation was carried out at the Riyal Irsyad Bank Bekasi office to find out firsthand the services carried out by the bank to customers. The instrument in this study is the questioners. The scale measured is the variables of religiosity, service, and social environment. Sugiyono (2019) explained about research instruments, namely activities in measuring natural phenomena or social phenomena. In addition, research instruments are also used as a measure of the value of variables to be researched.

This research was conducted at Bank Syariah Riyal Irsyadi Bekasi which is located at Jl. Kali Baru Timur No.28, RT.003/RW.002, Kali Baru, Medan Satria District, Bekasi City, West Java 17133. The sampling technique in this study uses a nonprobability sampling technique with a type of purposive sampling. Data analysis techniques in this study, the researcher used a statistical test According to Sugiyono (2019) data analysis is an activity after data from all respondents or other data sources are collected. Data analysis can be concluded such as grouping data based on variables and types of respondents, tabulation of data based on variables from all respondents, presenting data for each variable that is studied, taking into account an answer or problem formulation and taking into account a hypothesis test that has been proposed in this study, namely the validity and reliability test of measuring instruments, assumption tests, and multiple regression tests.

RESULTS AND DISCUSSION

Islamic banks are different banks when compared to conventional banks in general, where Islamic banks adhere to the Islamic religious sharia and in accordance with the teachings of the Quran and the Hadith of the Prophet Muhammad PBUH. Islamic banks are financial institutions whose guidelines adhere to religious shariah, and stay away from usury transactions, gambling, garar and other haram things, but carry out transactions through contracts that have been agreed upon by both parties and without harming one of the parties.

The previous research method has been discussed that this study uses a quantitative method, the data collected from the questionnaire distribution of 100 respondents, after the data is tabulated, data analysis is carried out with statistical analysis, namely reliability test analysis, linear test, and multiple correlation. The data analysis in this study uses SPSS version 25.

Tabel. 1 Results of the Reliability Test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.85	0.86	100
0.75	0.78	100
0.90	0.92	100

Based on Table 1. Show the results of the reliability test analysis on 3 variables showed that the religiosity variable was known to have a Cronbach's Alpha value of 0.85 out of > 0.60 with a number of items of 10. The Cronbach's Alpha value of the social environment variable was 0.75 > 0.06, with the number of items 7. Meanwhile, the value of Cronbach's Alpha from the service variable is 0.90 > 0.60 with the number of items 100. This shows that all scales in this study are declared reliable and acceptable.

Table. 2 Results of Multiple Regression

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	sig
1	Constant	1,054	0,150		7,027	0,000
	X1	0,357	0,072	0,305	4,958	0,000
	X2	143,214	25,874	0,60	5,534	0,000

Coefficients[a]

Table 2. showed that the results of multiple regression analysis obtained a regression line of Y = 1.054 + 0.357 X1 and 143.214 X2 which means that three variables have positive values, where if the Y value increases the variable, X1 and X2 will have an increase in variables, and vice versa.

Tabel 3. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df 1	df 2	Sig. F Change
						Change Statistics			
1	0,812	0,659	0,652	0,435	0,659	113,526	2	93	0,000

a. Predictors: (Constant)

Based on Table 3. the multiple linear regression test, F was obtained, 113.526 with a significance of 0.00. The value is less than 0.05, which means that the hypothesis is suitable for use as a factor of religiosity and service to the customer's social environment. The R Square value of 0.659 or 65.9% (0.65 X 100%) provides a very significant contribution to religiosity and service to the customer's social environment of 65.9%, meaning it has a great influence. From the results of the description test, the level of customer value in the religiosity variable had the largest descriptive value of 38.3%, namely 39 customers with medium category, 46 customers with a service description value of 47.1%, with a high category, and the description value on social environmental factors had a value of 42.3% as many as 41 customers with medium category.

This findings stated that the average customer has religious knowledge who is in choosing an Islamic bank to be their choice. Meanwhile, the value of the service has a high value and proves that the average customer chooses the Riyal Irsyadi Islamic bank because of the services owned by the Islamic bank. This is evidenced by the observation made by the researcher that the services carried out by the bank are very good, in addition to that there are many bank products that are very accommodating customers, namely savings in general, qurbani savings, Eid al-Fitr savings, investment savings, student savings, business services, and many other services. Because of the good service,

customers who choose Riyal Irsyadi Islamic bank are formed because relatives who share their experience with Riyal Irsyadi's Islamic bank, so that the category of social and environmental factors has an average influence that is in customers choosing a bank agency. It can be concluded that the factors that affect customers in choosing a bank, first, are due to service, social environment, and religiosity.

This result was strenghten to Bukhori et al. (2011) argue that in the quality of good service, such as service speed, friendliness of officers, and ease of solving problems, are the most important factors in attracting customers. Customers want fast, practical, and efficient services, especially when making transactions. This is corroborated by the 2023 Purnomo & Aktavianus study which states that customer satisfaction is influenced by a positive perception of service quality. Satisfied customers tend to show higher loyalty when compared to customers who are less satisfied with the service. While Kotler & Keller (2016) stated that's the costumer service is an action or performance that can be offered by one party to another party that is essentially intangible and does not result in any ownership. The production of services may or may not be related to physical products. Meanwhile, according to Tjiptono (2014) service is any action or performance that can be offered by one party to another party, which is generally intangible and does not result in ownership of an item or object. The production of services may or may not be related to physical products. According to Kotler (2000), customer satisfaction is the level of a person's feelings after comparing the perceived performance (or results) with what they expect. If the performance meets or exceeds expectations, the customer will be satisfied; On the other hand, if the performance is below expectations, customers will feel dissatisfied and may switch to a place they feel can be trusted in the future.

CONCLUSION

The factor for customers to choose Islamic banks is due to the services that occur, one of which is the absence of riba in every transaction, the availability of services needed by the community. The social environment has a significant influence on customer selection, because of the experience provided by close relatives on the use of Islamic banks. Islamic bank customer Riyal Irsyadi chose the Islamic bank because of the very satisfactory bank services and product products owned by the institution, as well as the influence of the experience obtained by customers in their social environment, as well as the existence of religious knowledge about the sharia transaction contract.

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