



DETERMINANTS OF CUSTOMER DECISIONS: STUDY ON ISLAMIC BANKING SERVICES USERS

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Abstract: Islamic banks are emerging as an alternative for people who need a banking system that provides sound banking/financial services and complies with sharia principles. This study used primary data by providing questionnaires to Sharia Bank customers with a sample of 40 respondents. In this sample determination method, the author uses convenience sampling techniques. To analyze the subsequent research the authors used factor analysis tools with the help of the analysis of the SPSS Version 16 program. This study aims to determine the factors that influence customer decisions in using Islamic banking services. The results of this study are an analysis of factors that influence customer decisions in using Islamic banking services, namely diverse and attractive product factors, innovative product quality, profit sharing in accordance with sharia and religious principles greatly affects customer decisions in using Islamic banking services.

Keywords: Islamic Bank; Product; Religiosity

Abstrak: Bank syariah muncul sebagai alternatif bagi masyarakat yang membutuhkan sistem perbankan yang memberikan layanan perbankan/keuangan yang sehat dan memenuhi prinsip syariah. Penelitian ini data yang digunakan adalah data primer dengan memberikan kuesioner kepada nasabah Bank Syariah dengan sampel sebanyak 40 responden. Dalam metode penentuan sampel ini penulis menggunakan teknik convenience sampling. Untuk menganalisis penelitian selanjutnya penulis menggunakan alat analisis faktor dengan bantuan analisis program SPSS Versi 16. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi keputusan nasabah dalam menggunakan jasa perbankan syariah. Hasil penelitian ini adalah analisis faktor-faktor yang mempengaruhi keputusan nasabah dalam menggunakan jasa perbankan syariah yaitu faktor Produk yang beragam dan menarik, kualitas produk yang inovatif, Bagi basil sesuai dengan prinsip syariah dan Religius sangat berpengaruh terhadap keputusan nasabah dalam menggunakan jasa perbankan syariah.

Kata Kunci: Bank Syariah; Produk; Religiusitas

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Introduction

Islam as a way of life is not only limited to the problem of ritual worship but also regulates all aspects of human life including economic aspects in this case the banking industry. Banking as an agent of development certainly has an important role in today's economic activities. But Islam itself has its provisions and rules regarding the existence and operation of the banking industry so that the pleasure of Allah Almighty as the ultimate goal can be realized. As is known that the conventional banking system is not in accordance with Islamic rules that do not recognize usury. It was the provisions in Islam that became the basis for the emergence of a renewal of the banking system. The banking system in question is Islamic banking which is relatively starting to attract the interest and attention of customers in various countries.¹ Banking is one of the sectors that have an important role in carrying out development, especially in supporting the business world in all sectors. According to The Law of the Republic of Indonesia Number 10 of 1998 dated November 10, 1998, concerning Banking, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the living standards of many people. Customers whose excess funds keep their money in the bank in the form of current account deposits, savings and time deposits.

The bank acts as the transfer of assets or funds from surplus units to deficit units. Depository customers will get repayment from the bank in the form of interest (a term used by conventional banks) or profit sharing (a term used by Islamic banks). The funds are re-distributed or sold to people who lack or need funds in the form of loans. People who obtain loans or credits are required to return the loan along with interest in accordance with the established agreement or according to the profit-sharing system that has been set together. Conventional banks and Islamic banks in some ways have similarities, especially in terms of the technical side of receiving money, transfer mechanisms, computer technology used, and the conditions that are common for obtaining financing such as KTP, NPWP, proposal, financial statements, and so on. However, there are many fundamental differences between the two. The differences concern legal aspects, dispute resolution, organizational structure, costly undertakings, and the work environment.²

Islamic banks are present as a solution to doubts about the system implemented by conventional banking. The interest system, which is considered usury, is one of the challenges of muslims today. In recent times muslim economists have devoted great attention to finding ways to replace the interest system in banking transactions and building a model of economic theory that is free of economic growth, allocation, and distribution of income. Therefore, an interest-free banking mechanism was formed called a Sharia bank. The purpose of Islamic banking was established because the taking of usury in financial and non-financial transactions is prohibited and haram in QS. Al-Baqarah (2) verse 275. In the interest system, banks will not be interested in business partnerships

¹ Lubis Irsyad, *Bank dan Lembaga Keuangan Lain*, (Medan: Usu Press, 2010), h. 15.

² Muhammad Syafi'i Antonio, *Bank Syariah Dari Teori Ke Praktik*, (Jakarta: Gema Insani Press, 2007), h. 9.

unless there is a guarantee of certainty of the return of capital and interest income. Some Indonesians believe that bank interest circulating in conventional banks falls into the category of usury and haram. Islamic banks appear as an alternative for people who need a banking system that provides sound banking/financial services and meets sharia principles. The birth of Law No. 7 of 1998 concerning the existence of Islamic banks, triggered the growth of Islamic banks in Indonesia.

Research conducted by Siti Umi Hanik, and Jati Handayani stated the variables of product, price, and place. significant effect on the decision to choose Islamic banking.³ Likewise, Toni Prasetyo Utomo's research with a case study at the Branch of Bank Syariah Mandiri stated that the service factor of Sharia Bank and the price or cost factor had a significant effect on customer decisions in choosing a Sharia Bank. Meanwhile, the characteristics of Islamic banks, location factors, and promotion factors do not have a significant effect.⁴ In another case, a study with a case study in Bengkulu conducted by Rohmadi, Nurbaiti, and Junaidi suggested that product differentiation between Islamic and conventional banks, it is necessary to socialize and communicate below the line so that people are sure that there is a uniqueness in Islamic bank products. Communication in a conventional way has only been able to create public awareness of the existence of Islamic banks but has not been able to change public confidence in bank interest.⁵ In addition, Ridwan Arif Setiawan and Sahlah Hasbi with a Case Study of PT Bank Negara Indonesia Sukabumi branch explained that the four variables studied, namely the variables of religion, promotion, service, and facilities have a fairly strong factor of loading value and have a positive correlation between the variables.⁶ Similarly, BRI Syariah Medan states that religiosity has a positive and significant effect on customer decisions.⁷ Meanwhile, a case study on CIMB Syariah Medan customers stated that religiosity has a negative value and does not affect the customer's decision to choose Islamic banking.⁸

Research in Ternate City researched by Riski Syakinah J Hoda and Abdul Wahid Mahsuni Junaidi stated that partially the location of promotion, service, and Profit Sharing had a significant effect on customer decisions to use Sharia Bank Services. Meanwhile, the

³ Hanik Umi Siti Dan Jati Handayani, "Keputusan Nasabah Dalam Memilih Perbankan Syariah (Studi Kasus Pada Nasabah Bank Syariah Mandiri)," *Jabpi* 1 22, no. 2 (2014): 32.

⁴ Utomo Prasetyo Toni, *Analisis Faktor-faktor Yang Mempengaruhi Keputusan Nasabah Dalam Memilih Jasa Perbankan Syariah (Studi Pada Bank Syariah Mandiri, Kantor Cabang Malang)*, (Malang: Universitas Brawijaya, 2016), h. 5.

⁵ Rohmadi Rohmadi, Nurbaiti Nurbaiti, Dan Junaidi Junaidi, "Analisis Faktor Penentu Keputusan Nasabah Dalam Memilih Jasa Perbankan Syariah Dan Perbankan Konvensional Di Kota Bengkulu," *Jurnal Analisis* 4, no. 3 (2016): 21.

⁶ Setiawan Sahlah Hasbi, "Analisis Faktor-faktor Yang Mempengaruhi Nasabah Dalam Menggunakan Produk Jasa Perbankan Syariah (Studi PT Bank Negara Indonesia Cabang Sukabumi)," *Jurnal Nisbah* 2, no. 1 (2016): 57.

⁷ Muhammad Zuhirsyan Dan Nurlinda Nurlinda, "Pengaruh Religiusitas Dan Persepsi Nasabah Terhadap Keputusan Memilih Bank Syariah," *AL-AMWAL: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 10, no. 1 (2018): 48.

⁸ Muhammad Zuhirsyan Dan Nurlinda Nurlinda, "Pengaruh Religiusitas, Persepsi Dan Motivasi Nasabah Terhadap Keputusan Memilih Perbankan Syariah," *Jurnal Perbankan Syariah* 2, no. 2 (2021): 114.

facility has an insignificant effect on the customer's decision to use Sharia Bank.⁹ Similar to Desiana Dewi Susilowati, Negini Kencono Putri concluded that the variables of Profit Sharing Ratio, religious quality, education, and products offered have a significant positive effect on the decisions of customers who use Sharia Banking Services.¹⁰ In contrast, Titania and Tulasmi's research states that factors of reliability, responsiveness, assurance, and empathy influence Islamic bank customers in using account dualism.¹¹ Likewise, research in Surabaya stated that there are muslim customers who still use account dualism.¹² Meanwhile, research in Medan explains that the main factor in the use of Islamic bank services is due to service and security factors.¹³ In line with research in Aceh which resulted in motivation and behavior positively affecting customer decisions in the selection of Islamic banks.¹⁴ In addition, non-muslims choose Islamic banks on the grounds of the benefits and conveniences they get.¹⁵ Previous research discussed the behavior of consumers' purchasing decisions towards banks in determining their choice of banking services; Discusses a literature review related to concepts and theories about consumer behavior towards banking service marketing; discusses a review of previous research that has been carried out both in local, national and international contexts, on banking consumer behavior; while in this study, researchers focused on the determinants of customers decisions: study on islamic banking services users.

The type of data used in this research is quantitative data, which departs from a theoretical framework, the ideas of experts, and the understanding of researchers based on their experiences, then developed into problems to obtain the truth (verification) or rejection in the form of field data documents. The primary data in this research were obtained from respondents' answers, namely customers of Islamic banks in Semarang City on questionnaires distributed to them. The sampling technique used is the convenience sampling technique. Then, the analysis method for this research is multiple linear regression analysis. So, the stages of data analysis with the SPSS program, namely validity test, reliability test, descriptive statistics, regression analysis, and multiple regression analysis.

Banking products are the bank's efforts in collecting funds from the public and payment traffic services. In Islamic banking, There are various kinds of products offered

⁹ Syakinah Riski J. Hoda, Abdul Wahid Mahsuni, Dan Junaidi Junaidi, "Analisis Faktor-faktor Yang Mempengaruhi Nasabah Menggunakan Jasa Bank Syariah (Studi Kasus Pada Bank BNI Syariah Dan Bank Syariah Mandiri Di Kota Ternate)," *E-JRA* 7, no. 10 (2018): 61.

¹⁰ Dewi Desiana Dan Putri Kencono Negini, "Faktor-faktor Yang Mempengaruhi Keputusan Nasabah dalam Menggunakan Jasa perbankan Syariah Di Kota Tasikmalaya," *Akuntabilitas: Jurnal Ilmu Akuntansi* 11, no. 1 (2018): 82.

¹¹ Mukti Titania Dan Tulasmi Tulasmi, "Analisis Faktor-faktor Yang Mempengaruhi Bank Syariah Tetap Menggunakan Bank Konvensional (Dualisme Akun)," *At-Thullab Jurnal* 2, no. 2 (2021): 484.

¹² Andry Herawati Dan Liling Setyowati, "Faktor Penentu Keputusan Nasabah Muslim Dan Non Muslim Memilih Jasa Bank Syariah Di Surabaya," *Jurnal Ilmu Administrasi* 14, no. 2 (2017): 205.

¹³ Fajar Pasaribu, "Faktor-faktor Yang Mempengaruhi Nasabah Memilih Bank Syariah Di Medan," *Jurnal Salman: Sosial Dan Manajemen* 3, no. 2 (2022): 144.

¹⁴ Muhammad Iqbal, Febi Febi, Abdul Hamid, Dan Mastura Mastura, "Pengaruh Motivasi Perilaku Dan Pemahaman Terhadap Keputusan Masyarakat Dalam Memilih Bank Syariah Di Aceh Tamiang," *Jurnal Investasi Islam* 4, no. 2 (2019): 153.

¹⁵ Nurlinda Nurlinda Dan Muhammad Zuhirsyan, "Mengapa Memilih Bank Syariah? (Sebuah Kajian Dari Persepsi Nasabah Non Muslim)," *Bisma Cendikia: Jurnal Bisnis, Manajemen & Akuntansi* 1, no. 1 (2020): 1.

including fund-raising products (Funding), fund distribution products (Landing and Islamic bank service products in the form of hiwalah, rahn, qardh, wakalah, and kafalah and there are still many product products offered by Islamic banks in Indonesia. The diversity or innovation of Islamic banking products is the allure of customers to choose to transact in Islamic banks. Profit sharing is a system of processing funds in the Islamic economy, namely the distribution of business proceeds between the owners of capital (shahibul maal) and managers (mudharib). Profit sharing is a form of return from an investment contract, over time, uncertain and non-fixed.¹⁶ The principle of profit sharing in general in Islamic banking can be carried out in three main contracts, namely al-musyarakah, al-mudharabah, and wadiah.¹⁷ In sharia, the profit-sharing principle is based on the Mudharabah rules.¹⁸ The higher the profit sharing ratio or the more optimal the profit sharing and the clearer the provisions in determining the distribution of profits, increases the possibility of customers being affected in deciding to use islamic banking services mudharabah savings. Profit sharing positively influences customers' decisions to use Islamic banking services.

Religiosity comes from the word religion. Religiosity is the internalization of religious values in a person. Internalization here has to do with the belief in religious teachings both in the heart and in speech. This belief is actualized in daily deeds and behaviors. Religiosity can be interpreted as an attitude or awareness that arises based on a person's beliefs toward a religion.¹⁹ Religiosity is the level of belief and piety of a person in carrying out religious law.²⁰ Religiosity is also manifested in various aspects of human life, religious activity does not only occur when a person performs ritual behavior (worship) only, but also when performing other activities driven by the power of birth. One of the applications of the value of religiosity is the activity of economic aspects that must be fulfilled.²¹ Based on the background of the above problems, the objectives of this study are: First, to analyze the product factors that affect customer decisions in using Islamic banking services. Second, to analyze the profit sharing rate factor affects the Customer's decision to use Islamic banking services. Third, to analyze religiosity affects customer decisions in using Islamic banking services.

¹⁶ Sri Wahyuni, "Pengaruh Persepsi Kualitas Pelayanan Dan Bagi Hasil Terhadap Minat Masyarakat Menjadi Nasabah Bank Syariah," *Jurnal At-Tawassuth* 2, no. 2 (2017): 441.

¹⁷ Lina Marlina Dan Gina Rosdiana, "Faktor Yang Mempengaruhi Minat Non Muslim Menjadi Nasabah Bank Syariah Di Tasikmalaya," *E-Qien: Jurnal Ekonomi Dan Bisnis* 7, no. 1 (2020): 36.

¹⁸ Vebitia Vebitia Dan Busaman Busaman, "Analisis Preferensi Masyarakat Terhadap Prinsip Bagi Hasil Pada Bank Syariah Di Wilayah Banda Aceh," *JIMEKA: Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi* 2, no. 1 (2017): 100.

¹⁹ Tiara Sulaikha Rohimi Harahap, "Pengaruh Persepsi Dan Religiusitas Nasabah Terhadap Keputusan Memilih Produk Gadai Emas Di PT Bank Syariah Mandiri KCP Medan Iskandar Muda," *Al-Infaq: Jurnal Ekonomi Islam* 11, no. 1 (2020): 4.

²⁰ Fajar Mujaddid Dan Pandu Tezar Adi Nugroho, "Pengaruh Pengetahuan, Reputasi, Lingkungan Dan Religiusitas Terhadap Minat Pelajar Sekolah Menengah Kejuruan Prodi Perbankan Syariah Dalam Menabung Di Bank Syariah," *Jurnal Ekonomi Islam* 10, no. 1 (2019): 23.

²¹ Niken Nastiti, Arif Hartono, Dan Ika Farida Ulfa, "Pengaruh Religiusitas, Pengetahuan Perbankan, Pengetahuan Produk Perbankan, Pengetahuan Pelayanan Perbankan Dan Pengetahuan Bagi Hasil Terhadap Preferensi Menggunakan Jasa Perbankan Syariah," *Asset: Jurnal Ilmiah Bidang Manajemen Dan Bisnis* 1, no.1 (2018): 16.

Result And Discussion

A validity test is a test to measure the validity or not of a questionnaire, a questionnaire is said to be valid if the questions on the questionnaire reveal something that the questionnaire will measure. A measurement is said to be valid if it measures its purpose real or correctly. Based on Table 1, the validity test results are valid, namely having a coefficient of more than 0.312, as the limit value of a research questionnaire item is said to be usable (acceptable) so that it is said to be valid. So it can be concluded that each item of the product variable statement, profit sharing, religiosity, and customer decisions is valid so that it is worth using as data for subsequent analysis.

Table 1. Validity Test

Variable	Item	Person Correlation	R Table	Information
Product X1	X1.1	0,318	0,312	Valid
	X1.2	0,323	0,312	Valid
	X1.3	0,447	0,312	Valid
	X1.4	0,447	0,312	Valid
	X1.5	0,320	0,312	Valid
	X1.6	0,323	0,312	Valid
Revenue Sharing X2	X2.1	0,383	0,312	Valid
	X2.2	0,381	0,312	Valid
	X2.3	0,568	0,312	Valid
	X2.4	0,581	0,312	Valid
	X2.5	0,388	0,312	Valid
	X2.6	0,388	0,312	Valid
Religiosity X3	X3.1	0,353	0,312	Valid
	X3.2	0,543	0,312	Valid
	X3.3	0,334	0,312	Valid
	X3.4	0,597	0,312	Valid
	X3.5	0,577	0,312	Valid
	X3.6	0,577	0,312	Valid
Decision Y	Y1	0,314	0,312	Valid
	Y2	0,349	0,312	Valid
	Y3	0,353	0,312	Valid
	Y4	0,341	0,312	Valid
	Y5	0,393	0,312	Valid
	Y6	0,393	0,312	Valid

Source: Primary Data Processed By Researchers, 2021

A reliability test is an index number that shows the consistency of a measuring device in curbing the same symptoms. Each scraper should have the ability to provide consistent measurement results. A construct or variable is categorized as reliable if it gets a Cronchbach Alpha value \geq of 0.6 (standard r) then it is declared reliable, and vice versa if the alpha value \leq the standard r then it is declared unreliable. Based on Table 2 of the reliability test results, the variables X1, X2, X3, and Y have a Cronbach Alpha value >0.60 . A variable is said to be reliable if the Cronbach Alpha value >0.60 . So it can be concluded that the data can be said to be reliable or reliable for measurement and subsequent research.

Table 2. Reliability Test

	Cronbach's Alpha	N Of Items
X1	.780	6
X2	.798	6
X3	.838	6
Y	.645	6

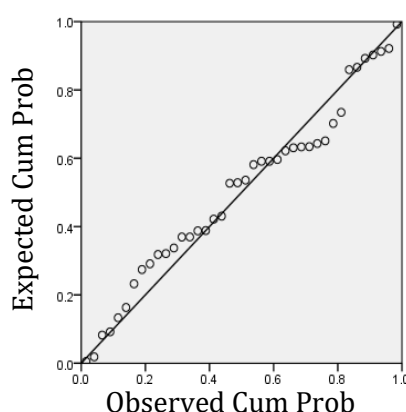
Source: Primary Data Processed By Researchers, 2021

The classical assumption test was carried out to ensure that in the study the resulting data had a normal distribution and there was no multicollinearity. If both pass the test then the classical assumption of regression has been fulfilled.

Normality Test

The normality test aims to test whether in regression models, dependent and independent variables both have a normal distribution or not. Based on the results of Figure 1 states that if the points follow the line then the research is categorized as normal. And it can be further analyzed.

Figure 1. Normality Test
Normal P-P Plot Of Regression Standardized Residual
Dependent Variable: Y



Source: Primary Data Processed By Researchers, 2021

Linearity Test

The linearity test aims to find out whether the two variables have a linear relationship or not significantly. This test is usually used as a prerequisite in correlation analysis or linear regression. Testing on SPSS using a test for linearity with a significant level of 0.05. Two variables are said to have a linear relationship when the significance (Linearity) is less than 0.05. Based on the test value on SPSS using a test for linearity with a significant level of 0.05 variable is said to have a linear relationship because its significance is less than 0.05. And the dependent variable that influences the independent variable is X3 (Religiosity) because the significant value is less than 0.05. and the variables X1 and X2 have no linear relationship. After all, the significance level is more than 0.05.

Table 4. Linearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.799	2.768		3.540	.001
X1	.238	.125	.261	1.908	.064
X2	-.045	.073	-.078	-.621	.539
X3	.382	.096	.571	3.977	.000

Source: Primary Data Processed By Researchers, 2021

Multicollinearity Test

This test is carried out to detect symptoms of correlation between independent variables and other dependent variables. In a good regression model, there should be no correlation between independent variables. The multicollinearity test can be carried out in two ways, namely by looking at the VIF (Variance Inflation Factors) and the Tolerant value. If the $VIF > 10$ and the tolerance value < 0.10 then multicollinearity occur. Based on Table 5, it can be explained that the data does not have a multicollinearity problem because the VIF value is less than 10 or the tolerance value is more than 0.01 the data is normal and can be further analyzed.

Table 5. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 Constant	9.799	2.768		3.540	.001		
X1	.238	.125	.261	1.908	.064	.722	1.384
X2	-.045	.073	-.078	-.621	.539	.850	1.177
X3	.382	.096	.571	3.977	.000	.658	1.521

Source: Primary Data Processed By Researchers, 2021

T-Test

Based on Table 6 of the T-test, it is known that the significant level is 0.10 if the calculated T value is smaller than the table t value at a significant level of 0.10, so it can be explained that the value of t for X2 is a significant level of 0.539 meaning that the value of t for X2 is very influential so it can be concluded that the product, profit sharing and religious influence the customer's decision to use Islamic banking services and a significant level value of more than 0.10.

Table 6. T-Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.799	2.768		3.540	.001
	X1	.238	.125	.261	1.908	.064
	X2	-.045	.073	-.078	-.621	.539
	X3	.382	.096	.571	3.977	.000

Source: Primary Data Processed By Researchers, 2021

The coefficient of determination (R^2) indicates the extent of the degree of relationship between the independent variable and the dependent variable, or the degree to which the contribution of the variable affects the dependent variable. The correlation coefficient (R) is 0.716, meaning that there is a fairly strong relationship between the independent variable and the dependent variable. The coefficient of determination (R^2) of 0.512 means that the contribution of independent variables affects the dependent variable by 4.72 %.

Table 7. Determination Test

Model	R	R Square	Adjusted R Square	
1	.716 ^a	.512	.472	1.77440

Source: Primary Data Processed By Researchers, 2021

F-Test

Table 7 describes the F test (synchronously) which can be interpreted as follows: First, based on Significant value (Sig). from output Anova. Based on the SPSS output table 8, it is known that the sig.value is 0.000. Because of the sig value. $0.000 < 0.05$, then according to the basis of making the F test, it can be concluded that the hypothesis is accepted or in other words, the product (X1) and the profit share (X2) simultaneously affect the decision to use (Y). Second, based on Comparison of Indigo F Calculate With F Table. Based on the SPSS output table 8, it is known that the calculated F value is 12.602. Since the value of F counts $12.602 > F$ of the table is 0.403. So as the basis for taking the whiteness in the F test, it can be concluded that the hypothesis is accepted or in other words, the product (X1) and the profit share (X2) simultaneously affect the decision to use (Y).

Table 8. F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	119.030	3	39.677		
Residual	113.345	36	3.148	12.602	.000 ^a
Total	232.375	39			

First, predictors: (Constant), X3, X2, X1

Second, dependent Variable: Y

Source: Primary data processed by researchers, 2021

The results of the analysis expressed in the hypothesis can be described as follows: First, influence of product factors on customer decisions in using islamic banking services. Based on the results of the signification test of individual parameters (statistic test t) the value of signification of product factor variability (X1) is 0.064 tolerance value is more than 0.01 and has a calculated T of 1.908 and the regression coefficient has a positive value of 0.238 meaning that there is a positive and significant influence between the product variable (x1) and on customer decisions (Y). Then it can be concluded that H1 (product) is accepted or the product has a significant effect on the decision of customers in using Islamic banking services. And the H0 (Product) is rejected or the product does not have a positive effect on the customer's decision to use Islamic banking services. This indicates that the product greatly affects the customer's decision to use Islamic banking services. Because the product is everything that can be offered into the market for attention, owned, used, or consumed so that it can satisfy a desire or need. (Kolter, Philip, 2002:194). So that if Islamic banks have attractive products, it will increase customer attractiveness and products greatly affect customer decisions in using Islamic banking services. This research is supported by Subhan Yahya who states that products have a positive effect on customer decisions in using Islamic banking services.²² The reasons people choose Islamic bank products are that in addition to being safe, profitable, and bringing blessings, the services of Islamic bank products are also universal; meaning that they can be accessed by anyone, both by muslim and non-muslim customers

Second, the influence of profit-sharing factors on customer decisions in using sharia licensing services. Based on the results of the individual parameter significance test (statistic test t) the signification value of the variability of the Profit Sharing factor (X2) is 0.539 tolerance values more than 0.01 and has a calculated T of -0.621 and the regression coefficient has a positive value of -0.45 meaning that there is a positive and significant influence between the profit-sharing variable (X2) and on the customer's decision (Y). Then, it can be concluded that H2 (Profit sharing) received or profit sharing has a significant effect on customer decisions in using Islamic banking services. the H0 (profit sharing) is rejected or profit-sharing has no significant effect on the customer's decision to use Islamic banking services. This will indicate that profit sharing affects the customer's decision to use Islamic banking services. Because profit sharing is a system of processing

²² Yahya Subhan, *Analisis Faktor Yang Mempengaruhi Keputusan Nasabah Dalam Menggunakan Jasa Bank Syariah (Studi Kasus PT Bank Syariah Mandiri Tbk Cabang Pembantu Lebak*, (Jakarta: UIN Syarif Hidayatullah, 2010), h. 132.

funds in the economy, namely the distribution of business proceeds between the owner of capital (shohibul maal) and the manager (mudhorib). With profit sharing, Islamic bank customers will benefit more and the principle of fairness from profit sharing will be guaranteed. This research is in line with research conducted by Randy Febrian (2018) which states that profit sharing has a positive effect on customer decisions in using Islamic banking services. In the profit-sharing system, the determination is in the form of a percentage or commonly called a ratio. The ratio is the amount used for profit sharing. The ratio reflects the reward that is entitled to be received or both parties and the fund owner must not ask for a profit share by stating a certain face value because it can cause usury. The ratio must be known by both parties.

Third, influence of religious factors on customer decisions in using Islamic banking services. Based on the results of the individual parameter significance test (statistic test t) the significance value of the religiosity factor variability (X3) is 0.000 tolerance values more than 0.01 and has a calculated T of 0.3977 and the regression coefficient has a positive value of 0.382 meaning that there is a positive and significant influence between the Religiosity variable (X3) and on the customer's decision (Y). So it can be concluded that religious has a significant effect on customer decisions in using Islamic banking services²³. This indicates that the high and low religiosity of a person will affect to become a customer at Islamic Bank. Religiosity is one of the factors that influence the decision to use Islamic banking services. The customer's understanding of religion and the prohibition of usury is one of the factors that influence the customer's decision. As well as customer confidence in the halal service products offered by Islamic Banking is another factor. In addition, the nature of consumers that prioritizes the affairs of the afterlife over worldly affairs in the rankings makes religiosity affect customer decisions in using Islamic banking services. This is in line with research conducted by Siti Umi Kulsum research conducted on Sharia BSM customers,²⁴ Desiana Dewi Susilowati and Neginia Kencono Putri (2018) research conducted in Tasikmalaya Ridwan Arif Setiawan and Sahlah Hasbi research conducted on Sharia BNI customers in Sukabumi state that religiosity affects customers' decisions in using Islamic banking services.²⁵ In the decision-making process of the muslim community to use Islamic banking products and services as customers, it is influenced by internal factors, namely religiosity or beliefs adopted by the community. Religion is a belief system united by practices relating to sacred things, as well as things that are allowed and not allowed. This shows that religion as a belief has a broad meaning, on the one hand, religion as a belief system by establishing the rules for worship rituals that are carried out, and on the other hand religion is also a comprehensive system and covers aspects of life, including economic development problems and the banking industry as one of the driving forces of economic stains.

²³ Febrian Randy, *Analisis Faktor-faktor Yang Mempengaruhi Keputusan Nasabah Dalam Menggunakan Jasa Perbankan Syariah (Studi Kasus Bank BNI Syariah Cabang Payakumbuh)*, (Padang: Universitas Andalas, 2018), h. 121.

²⁴ Siti Umi Kulsum, *Analisis Faktor Penentu Keputusan Konsumen dalam Memilih Jasa Perbankan Syariah (Studi Kasus Bank Syariah Mandiri Kcp. Boyolali)*, (Salatiga: Institut Agama Islam Negeri Salatiga, 2019), h. 113.

²⁵ Setiawan Sahlah Hasbi, "Analisis Faktor-faktor yang...", 21.

Conclusion

From the data obtained through the dissemination of questionnaires, the authors conducted reliability testing to find out the consistency of answers from time to time and validity testing to state the correctness or invalidity of the questionnaire. The results of the reliability test and validity test on the data obtained from Sharia Bank customers show that all of them are declared reliable and valid. After that, the author conducts a statistical test and a classical assumption test. Thus, the conclusions given in accordance with the formulation of the problem in this study are as follows: First, products have a positive and significant effect on customer decisions in using Islamic banking services. Second, profit sharing has a positive and significant effect on customer decisions in using banking services. Third, religiosity has a positive and significant effect on customer decisions in using Islamic banking services. Based on the various analyses that have been carried out in this study, as well as based on limitations, it can be advised for Islamic banks to improve their products, and understand the public the profit-sharing ratio to increase the trust and selection of Islamic banks compared to conventional banks.

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