



FINANCIAL OPTIONS TRENDS: DIGGING THE REASONS BEHIND THE GROWTH OF CUSTOMER INTEREST IN SHARIA BANK INDONESIA

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Abstract: BSI is a Sharia Commercial Bank as a result of the merger of three banks, BRIS, BNIS, and Mandiri Syariah. After the merger, BSI's assets became larger, but it is necessary to examine the things that affect customers to save at BSI, because of the merger, knowledge, services, and IT used by BSI. This study aims to determine the influence of knowledge, mergers, services, and IT on the interest of becoming a BSI customer. This study is a quantitative research using primary data. The population in this study is the entire academic community of UIN Raden Mas Said Surakarta with a sample of 113 respondents. The data collection technique uses questionnaires. The results of this study show that knowledge has no effect on interest in becoming a BSI customer. However, mergers, services, and IT have a significant impact on interest in becoming a BSI customer.

Keywords: Knowledge; Merger; Service; IT

Abstrak: BSI merupakan Bank Umum Syariah hasil merger tiga bank, BRIS, BNIS, dan Mandiri Syariah. Setelah melakukan merger, aset BSI menjadi semakin besar, namun perlu diteliti hal yang mempengaruhi nasabah untuk menabung di BSI, karena merger, pengetahuan, pelayanan, dan IT yang digunakan oleh BSI. Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan, merger, pelayanan, dan IT terhadap minat menjadi nasabah BSI. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan data primer. Populasi dalam penelitian ini adalah seluruh civitas akademik UIN Raden Mas Said Surakarta dengan jumlah sampel sebanyak 113 responden. Teknik pengumpulan data menggunakan kuisioner. Hasil penelitian ini menunjukkan bahwa pengetahuan tidak berpengaruh terhadap minat menjadi nasabah BSI. Namun, merger, pelayanan, dan IT berpengaruh signifikan terhadap minat menjadi nasabah BSI.

Kata Kunci: Pengetahuan; Merger; Pelayanan; IT

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Introduction

The banking sector underpins the financial system by acting as an intermediary between fund providers and individuals and organizations in need of funds.¹ Banking is one institution that performs three main functions, namely, receiving money deposits, lending money, and providing money transfers.² In the history of the economy of the Muslims, the financing carried out in accordance with the Shariah has been part of the tradition of the Islamic people since the time of the Prophet.³ The development of Sharia banking in Indonesia is a fulfillment of the demand of a society that needs an alternative banking system that not only provides sound banking services but also meets Sharia principles.⁴

The Bank of Shariah is a bank whose activities are guided by the Qur'an and Hadiths.⁵ The legal underpinning for Sharia banking in Indonesia, as outlined in Act No. 21 of 2008 on Sharia Banks, has increased the existence of such banks. As a result, the Sharia bank provided an option for some people who believed that bank interest was illegal because it contained interest. Islamic banking was founded on simple profit and loss sharing accounts, Islamic savings accounts, and investment products, but the business is now thriving as Islamic bonds (Sukuk) and hedge funds enter the market. Islamic banks currently primarily offer interest-free loans (Qard-e-Hasna), sales contracts (Salam), leasing contracts (Ijarah), partnerships or joint ventures (Musharakah), and markup-based trading.⁶

Data from the Financial Prosecutor's Authority (OJK) in November 2020 shows that the total assets of Sharia Commercial Banks (BUS) and Shari'ah Enterprise Units (UUS) throughout Indonesia amounted to 576.813 trillion. It is better to refute the results of the study which shows that with the Multiplicative Decomposition method, Bank Syariah Indonesia's assets are estimated to reach 523.72 trillion by the end of 2020, with the trend analysis method, Bank Syariah Indonesia's assets are estimated to reach 516.09 trillion.⁷ Meanwhile, with the Exponential Smoothing approach with a trend at the end of 2020, Bank Syariah Indonesia's assets are estimated to reach Rs 553 trillion. So, from the study, it can be concluded that the assets of Islamic banks in Indonesia at the end of 2020 will only be in the range of Rs 516-553 billion.

¹ Hasan Kazak, Burhan Uluyol, Ahmet Tayfur Akcan, And Mustafa Iyibildiren, "The Impacts Of Conventional And Islamic Banking Sectors On Real Sector Growth: Evidence From Time-Varying Causality Analysis For Turkiye," *Borsa Istanbul Review* 23, no. 1 (2023): 15.

² Ahmad Yazid Basthomi, Nur Lailah Afrianti, And Yaumul Fikri Khairiah, "Asumsi Masyarakat Tentang Merger Bank Syariah Yang Dimiliki Negara Menjadi Bank Syariah Indonesia (BSI)," *Prosing Pekan Ilmiah Mahasiswa 2021* 1, no. 1 (2021).

³ Santoso Luqman, *Persepsi Masyarakat Umum Terhadap Perbankan Syariah (Study Kasus Di Kabupaten Semarang)*, (Jawa Tengah: Institut Agama Islam Negeri Salatiga, 2016).

⁴ Ali Syukron, "Dinamika Perkembangan Perbankan Syariah Di Indonesia," *Jurnal Ekonomi Dan Hukum Islam* 3, no. 2 (2013): 28.

⁵ Deasy Wulandari And Ari Subagio, "Consumer Decision Making In Conventional Banks And Islamic Bank Based On Quality Of Service Perception," *Procedia-Social And Behavioral Sciences* 211, September (2015): 471.

⁶ Asma Salman And Huma Nawaz, "Islamic Financial System And Conventional Banking: A Comparison," *Arab Economic And Business Journal* 13, no. 2 (2018): 155.

⁷ Aam Slamet Rusydiana, "Prediksi Pertumbuhan Perbankan Syariah Di Indonesia Tahun 2020 Dengan Quantitative Methods," *Jurnal Ekonomi Syariah* 4, no. 2 (2019).

The issue of Islamic banking mergers in the world has been santered since a few years ago. As for Indonesia itself, it is still not too booming, but several researchers have conducted research, as in their writings.⁸ As a result, mergers between Islamic banks only have five flexible alternatives by considering internal aspects such as the tendency of shareholders and the condition of the Islamic bank to be merged related to its internal interests, as well as external aspects, such as the size of the assets of the merged banks and the probability of success of the merger process.

Bank Indonesia Syariah also abbreviated as inaugurated BSI began operating on February 1, 2021. BSI is the largest Islamic bank in Indonesia from a combination of three state-owned Islamic banks, including BRI Syariah (BRIS), BSM, and BNI Syariah (BNIS). The progress of the government's procedures in advancing the merger of the three Islamic banks aims to provide alternatives in choosing new financial institutions for the people that are expected to revive the national economy.⁹ OJK survey data shows that the amount of public financial knowledge from 2016 to 2019 has increased significantly. In 2016, the amount of knowledge about finance was 29.7%, in 2019, the level of knowledge about finance increased to 38.03%. The level of literacy or knowledge about Sharia finance from 2016 to 2019 has also increased rapidly. In 2016, knowledge of Islamic finance increased by 8.1 percent in 2019, it was 8.93 percent. Thus, the level of knowledge about conventional finance is still much higher than that of Islamic finance.¹⁰

The merger policy carried out by the government is aimed at forming the Shariah General Bank of the state, where this Shariah general bank has the same status as the other BUMN banks so that it has the benefits seen from the policy side as well as bank transformation. Besides, the policy it does this merger is one of the incentives to make the bank more advanced that is to be a big, strong, and effective sharial bank with great assets and financing capabilities.¹¹

Those in the financial industry or other Sharia, banking will not be negatively affected by the merger that is currently underway. Because, first of all, the merger is not to destroy other industry actors, rather the competitiveness and financial penetration of the Shariah will be increased. Second, the existing Sharia bank customers who are religious Muslims are not the swing customers that the research shows. This means that customers are not affected to switch services to other banks just because the promised rates offered

⁸ Sinta Widia Ningsih, Lulu Madaniah, And Gunardi, "Strategi Bauran Pemasaran Produk Kredit Usaha Rakyat Terhadap Minat Nasabah Pada Bank Syariah Indonesia KC Suniaraja," *Ekonomis: Journal Of Economics And Business* 6, no. 1 (2022): 154.

⁹ Achmad Sani Alhusain, "Bank Syariah Indonesia: Tantangan Dan Strategi Dalam Mendorong Perekonomian Nasional," *Jurnal Ekonomi Dan Kebijakan Publik* 8, no. 3 (2021): 1.

¹⁰ Sinta Widia Ningsih, Lulu Madaniah, And Gunardi, "Strategi Bauran Pemasaran...", 155.

¹¹ Hikmah Wahyuningsih, *Pengaruh Merger Tiga Bank Syariah (BUMN), Kualitas Layanan, Dan Brand Image Produk Syariah Terhadap Loyalitas Nasabah Bank Syariah Indonesia (BSI) Di Yogyakarta*, (Yogyakarta: Universitas Islam Indonesia Yogyakarta, 2021).

are higher.¹² Customers of Islamic banks are particularly aware of how closely goods, services, and business practices adhere to Shariah.¹³

The merger of this Sharia bank is a major factor that can affect customer loyalty. Shariah Bank Indonesia (BSI) has good values that are inherited from the three entities involved, namely the working system and professionalism of the Independent Shariah Bank (BSM), the innovation expertise of the Shariah BNI, as well as the understanding of the local and regional conditions of the Shariah BRI. This integration makes the BSI a solid foundation for operating.¹⁴

The market share available will automatically increase the increase of new customers according to the estimates KNKS in 2024 can reach 7.58%. The merger carried out in the Sharia bank also creates a rise of new innovations that will attract the attention of the customer to the transaction. This makes the existence of the Sharia bank merger a great opportunity for the BSI itself in increasing the loyalty of its customers.¹⁵

BSI's challenge is not as easy as you think. Some studies explained that the awareness of Indonesian people is still very minimal to the product of Shariah banking. It was explained in a survey conducted by the OJK in 2016. The survey revealed that the Indonesian population with a good understanding of Shariah banking products was only 21.84%.¹⁶ BSI's own products are already very diverse, from savings products to financing products, as well as services to services to make it easier for customers to make a transaction.¹⁷ In order to increase interest in the product of the Sharia bank, it is necessary to pay attention to the factors affecting the customer. Knowledge, mergers, services, and IT are factors that can influence interest in saving at BSI.

The theory of Planned Behavior is a further development of Theory of Reasoned Action (TRA) by integrating additional variables that do not exist in TRA, namely Perceived Behavioural Control (PBC). PBC is considered to be a variable that can complement the weaknesses of TRA. There is an assumption that not all behaviors can be controlled by an individual, so it is necessary to add PBC. TPB is the theory that explains human behavior. A behavior is carried out because each individual has an intention, and is driven by determining factors such as attitudes, subjective norms, and Perceived Behavioral Control.¹⁸ The study of PBC as a moderator of the attitude-intention and subjective norm-intention

¹² Wareza Monica, "Merger Bank Syariah BUMN, Sedahsyat Ini Dampak Ekonominya," *CNB Indonesia*.

¹³ Muhammad Abubakar Siddique, Abdul Rashid, And Usama Tahir, "Factors Affecting The Credibility Of Islamic Banking Shari'ah Approvals: Perception-Based Empirical Study," *Borsa Istanbul Review* 23, no. 2 (2023): 426.

¹⁴ Anisyah Al-Fakir, "Merger Tiga Bank Syariah BUMN Tingkatkan Daya Saing Industri."

¹⁵ Hikmah Wahyuningsih, *Pengaruh Merger Tiga*.

¹⁶ Bagus Romadhon And Sutantri, "Korelasi Merger Tiga Bank Syariah Dan Kesadaran Masyarakat Terhadap Produk Perbankan Syariah" *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 3, no. 1 (2021): 86.

¹⁷ Renita Maharani, Trisiladi Supriyanto, Dan Mira Rahmi, "Faktor-Faktor Yang Mempengaruhi Minat Menabung Di Bank Syariah (Studi Sasus Pada BSI Ex BSM)," *Jurnal Syarikah* 7, no. 2 (2021): 127.

¹⁸ Icek Ajzen, "The Theory Of Planned Behavior," *Organizational Behavior And Human Decision Processes* 50, no. 2 (1991): 179.

interactions is considered useful for theoretical and practical reasons, similar to the method of.¹⁹

First, attitude is the evaluation of negative and positive beliefs or feelings that will be used to conduct a behavior. Second, subjective norms are social influences that are closely related to human perception of social stress when conducting a particular behavior. Thirdly, Perceived Behavioral Control is a variable that gives control over each intention of behavior. Generally, the higher the level of attitude, subjective norms, and behavioral controls perceived, the greater the individual's level of intention to carry out a behavior.

Planned Behavior Theory has emerged as one of the most influential frameworks and popular concepts in research in the humanities. According to this theory, human behavior is determined by three types of considerations.²⁰ Namely, first, belief in the possible results of behaviors and evaluation of these results (behavioral beliefs).

Both the belief in the normative expectations of others and the motivation to approve of those expectations (normative beliefs) and the third belief that there are factors that can facilitate or hinder the behavior and perception of the power of these factors. (control beliefs). According to the Theory of Planned Behavior, there are three main predictors that influence an individual's intensity to perform a behavior: attitude toward the behavior, subjective norm, and perceptive behavioral control (perceived behavioral control).²¹

Methods

Written briefly, concisely, and clearly, but adequately so that it can be replicated. This section contains an explanation of the research approach, research subject, implementation of research procedures, use of materials and instruments, data collection, and analysis techniques. This is not a theory. In the case of statistical use, generally known formulas should not be written. Any specific criteria used by researchers in collecting and analyzing research data should be thoroughly described, including the quality of instruments, research materials, and data collection procedures.

This research is a type of quantitative research using primary data obtained by spreading the questionnaire. The measurement scale in this study uses a Likert scale from points 1-5. The population in this study is the entire academic civitas Islamic State University Mas Said Surakarta. The sample was obtained from 113 respondents. The analysis used in this study is a double regression analysis with the help of the SPSS version 25 application.

As for the hypothesis in this study, the interest of customers saving in Sharia banks is influenced by the understanding of the product for its use and the benefits of the ease of transaction obtained from the Sharia bank products. Usab also learned that the products in the sharia bank applied Islamic principles. The bank's products were known by the

¹⁹ Zhuling Liu, Janet Z. Yang, Sisan S. Clark, And Michael A. Shelly, "Recycling As A Planned Behavior: The Moderating Role Of Perceived Behavioral Control," *Environment Development And Sustainability* 24, (2021): 1.

²⁰ Icek Ajzen, "TPB Questionnaire Construction Constructing: A Theory of Planned Behaviour Questionnaire," *University of Massachusetts Amherst*, (2006): 1.

²¹ Icek Ajzen, "The Theory Of Planned Behavior.

customers with no interest because interest in Islam was considered illegal, as well as Sharia banks used the system for earnings.²² Research conducted by.²³ This is due to the understanding of product knowledge in the Sharia bank, ease in making transactions, as well as obedience to customers in an effort to avoid interest. Based on the results of the study, the first hypothesis in this study is; H: Knowledge influences interest in becoming a BSI Customer.

The merger is the merger of several banks into one unit. The existence of three Sharia bank mergers will have a positive impact and opportunity for Sharia banks because making a merger can provide an increasingly widespread network. Research conducted by.²⁴ This is because the merger of the three Sharia banks will improve the performance of the company which makes the customer will choose the company as a partner and remain in the company. Based on the results of the study, the second hypothesis in this study is; H2: Merger influences interest in becoming a BSI customer.

Quality of service plays a major role in creating customer satisfaction, whereas client satisfaction is the dominant variable in building customer loyalty. Research carried out by,²⁵ stated that the higher quality of services provided by the BSI to customers will make customers feel satisfaction that corresponds to their expectations so that customers choose services and products at Bank of India (BIS) consistently. Based on the results of the study, the third hypothesis in this study is; H3: Service influences interest in becoming a BSI Customer.

The advancement of science and technology has brought many benefits to life, one of them to banking. With IT such as m-banking will make it easier for customers to conduct financial transactions. Research conducted by,²⁶ showed that IT has an influence on interest in becoming a BSI customer. This is due to the growing technology in the world of banking and the ease of its application makes the public interested in becoming a BSI customer. Based on the results of the study, the fourth hypothesis in this study is; H4: It affects interest in becoming a BSI client.

²² Renita Maharani, Trisiladi Supriyanto, Dan Mira Rahmi, "Faktor-Faktor Yang Mempengaruhi Minat...", 173.

²³ Ali Usmanul Hakim Dan Supriyadi, "Pengaruh Pengetahuan Guru Tentang Perbankan Syariah Terhadap Minat Memilih Produk Tabungan BSI Sumenep," *Jurnal Ilmu Manajemen* 1, no. 2 (2021): 45.

²⁴ Kuta Karmila Utari, Yeni Septiyana, Asnaini, Dan Khairiah Elwardah, "Efisiensi Keputusan Merger Tiga Bank Syariah Di Indonesia Pada Masa Pandemi Covid-19 (Studi Di BSI KC Bengkulu Panorama)," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis* 10, no. 1 (2022): 311; Yeni Aprilia Sari Dan Musdholifah, "Analisis Kinerja Perusahaan Sebelum Dan Sesudah Merger," *Jurnal Ilmu Manajemen* 5, no. 3 (2017): 1.

²⁵ Muniaty Aisyah, "Islamic Bank Service Quality And It's Impact On Indonesian Customers' Satisfaction And Loyalty," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal Of Islamic Economics)* 10, no. 2 (2018): 367; Nur Asnawi, Badri Munir Sukoco, And Muhammad Asnan Fanani, "The Role Of Service Quality Within Indonesian Customers Satisfaction And Loyalty And Its Impact On Islamic Banks," *Journal Of Islamic Marketing* 11, no. 1 (2020): 192; Ranti Dwi Lestari, *Pengaruh Persepsi Kemudahan, Persepsi Kemanfaatan, Dan Kualitas Pelayanan Terhadap Loyalitas Nasabah Pada Mobile Banking BSI (Bank Syariah Indonesia) Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN Walisongo Semarang*, (Jawa Tengah: Universitas Islam Negeri Walisongo Semarang, 2021); Hikmah Wahyuningsih, *Pengaruh Merger Tiga*.

²⁶ Fitriyani, *Pengaruh Teknologi Dan Kepercayaan Terhadap Minat Bertransaksi Menggunakan Mobile Banking Pada Nasabah Bank Syariah Indonesia KCP Muara Bulian*, (Jambi: Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, 2021).

Result And Discussion

The study took a sample of 113 respondents at Mas Said Surakarta State Islamic University. The test performed is: ility against all variables shown in the table below

Reability Test

A reability test is carried out to test the accuracy of an instrument. The reliability of an instrument can be seen from Cronbach's Alpha value. An instrument may be said to be reliable if it has a reliability coefficient of 0.6 or more. If $\alpha < 0.6$ then it is stated to be unreliable and vice versa if $\alpha > 0.6$ is declared reliable. The reliability test results for all variables are shown in the table below:

Cronbach's Alpha	N of Items
,878	14

Source: Data Processed By Researchers 2023

From the table above, it can be seen that Cronbach's Alpha value of 0.878 indicates that the level of reliability is very reliable.

Validity Test

Validity indicates the extent to which a measuring instrument to measure what is measured is valid if an instrument item is not known by comparing the value of its significance. If the significance value is < 0.05 then the item.

Item	R	Sig.	Description
X1.1	,817	,000	Valid
X1.2	,706	,000	Valid
X1.3	,771	,000	Valid
X2.1	,714	,000	Valid
X2.2	,770	,000	Valid
X2.3	,817	,000	Valid
X2.4	,657	,000	Valid
X3.1	,870	,000	Valid
X3.2	,819	,000	Valid
X4.1	,855	,000	Valid
X4.2	,820	,000	Valid
Y.1	,911	,000	Valid
Y.2	,909	,000	Valid
Y.3	,788	,000	Valid

Source: Data Processed By Researchers 2023

Based on the above table, it is known that the R-calculated value of all items is greater than the R-value of the table i.e. 0.018023 and the significance value of every item is 0,000 which is smaller than 0.05 so it can be concluded that all items of the questionnaire question are valid.

Statistic Descriptive Test

Table 3. Statistic Descriptive Test Result

Deskriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	113	4	15	11,88	2,191
X2	113	12	20	16,65	2,291
X3	113	2	10	6,99	1,693
X4	113	3	10	7,50	1,599
Y	113	6	15	11,63	2,308
Valid N (listwise)	113				

Source: Data Processed By Researchers 2023

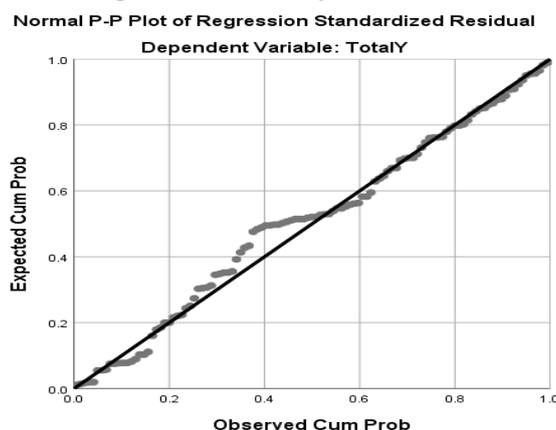
Based on the table above, it can be seen that the number of respondents in this study is as many as 113 respondents. The knowledge variable has a minimum value of 4 and a maximum value of 15 with an average of 11.88 and a standard deviation value of 2.191. The merger variable is a minimum of 12 and a maximum of 20 with an average of 16.65 and a deviation standard of 2.291. The service variable has a minimum number of 2 and the maximal number of 10 with a mean of 6.99 and a default deviation number of 1.693. The IT variables have a minimal number of 3 and a max number of 10, with a mean of 7.50 and a default standard of 1.599. The interest-to-customer variable of BSI has a minimum rating of 6 and a maximum rating of 15 with an average of 11.63 and a standard deviation of 2,308.

Classical Assumption Test

Normality Test

The normality test aims to test whether the regression of a bound variable and a free variable both have a normal distribution or not. A regression model can be said to meet the normality assumption if the residues obtained from the regression model are normally distributed.

Figure 1. Normality Test Result



Source: Data Processed By Researchers 2023

Based on the picture above, it can be seen that the dots follow a straight line so that it can be understood that the residual data is distributed normally.

Autokorelasi Test

An autocorrelation test is a test to find out the correlation or relationship between residual observations. A good model is a model free of autocorrelation problems. If the probability value is > 0.05 , then there is no autocorrelation problem in the model.

Table 4. Autocorrelation Test Results With Test Runs

	Unstandardized Residual
Test Value ^a	,08514
Cases < Test Value	56
Cases \geq Test Value	57
Total Cases	113
Number of Runs	65
Z	1,418
Asymp. Sig. (2-tailed)	,156

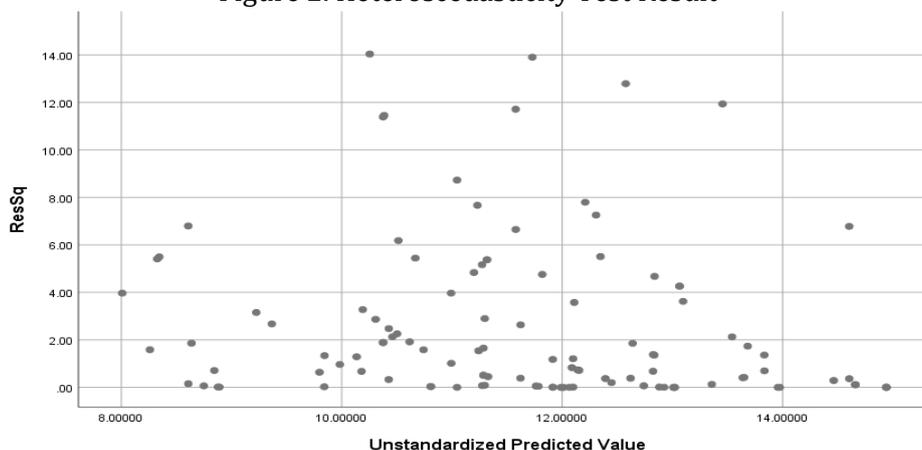
Source: Data Processed By Researchers 2023

Based on the above table, it is known that the significance value greater than 0.05 is 0.156 so it can be said that the data is free of autocorrelation problems.

Heteroscedasticity Test

The heteroscedasticity test is used to find out the relationship between a free variable and a bound variable. A good regression model is a model without heterosexuality. If the probability value is > 0.05 , then there is no problem with heteroscedasticity.

Figure 2. Heteroscedasticity Test Result



Source: Data Processed By Researchers 2023

Based on the above picture, it can be seen that the resulting pattern does not form a clear pattern, so it may be concluded that there is no problem with heteroscedasticity.

Multicollinearity Test

The multicollinearity test is used to determine the linear relationship between independent variables. This test is done by looking at the tolerance values and the Variance Inflation Factor (VIF) from the results of the analysis using SPSS.

Table 5. Multicollinearity Tes Result

	Colinearity Statistics	
	Tolerance	VIF
X1	,536	1,865
X2	,609	1,641
X3	,452	2,212
X4	,598	1,671

Source: Data Processed By Researchers 2023

From the above table, it can be seen that the tolerance value is greater than 0.1 and the VIF value is smaller than 10 so it may be concluded that the data is free of the problem of multicollinearity.

Model Accuracy Test

The F-Test

The F test is performed to determine the influence of the independent variable on the dependent variable collectively. If the probability value is < 0.05 , then the independent variable has a collective influence on the dependent variable.

Table 6. The F Test Result

	F	Sig.
<i>Regression</i>	28,912	,000

Source: Data Processed By Researchers 2023

Based on the above table, it can be found that the F-count value of 28,912 is greater than the Table F value of 2,455767. The significance value of 0,000 is smaller than 0.05, so it may be concluded that the free variable is worthy to be on the model or model already fit.

Determination Coefficient Test (R^2)

The determination coefficient is used to measure the extent to which a model can explain the influence on a dependent variable. The value of the determination factor is 0-1. A value of Adj R2 approaching 1 means that independent variables provide almost all the information necessary to predict variable variation, as well as the regression model made, can be said to be reasonable.

Table 7. Determination Coefficient Test Result (R^2)

R Square	Adjusted R Squared
,517	,499

Source: Data Processed By Researchers 2023

Based on the above table, the value of the Adjusted R Square of 0.499 means that the variables X1, X2, X3, and X4 can explain the variable Y by 49.9%, while 50.1% is described by other variables outside the model.

Double Regression Analysis

To prove the hypothesis that has been determined in this study, double regression analysis is used. The results of this test will show whether there is an influence of knowledge, mergers, services, and IT on interest in being a customer of BSI. The result of the double regression test using the SPSS application version 25, can be seen in the following table:

Table 8. Double Regression Analysis

	Unstandardized Coefficients	
	B	Std. Error
Constant	-,190	1,221
X1	,141	,096
X2	,336	,086
X3	,337	,136
X4	,292	,125

Source: Data Processed By Researchers 2023

Based on Table 9, the regression equation model can be structured as follows:

$$Y = -0,190 + 0,141 + 0,336 + 0,337 + 0,292 + e$$

According to the regression equation model above, the constant value is -0,190, which means that if an independent variable is assumed to have a coefficient of zero, the interest variable has a customer BSI value of -0,190. The knowledge variable coefficient is 0.141, indicating a positive link between knowledge and interest among BSI clients. So it is known that if the variable knowledge improves by one point, the interest variable for BSI clients increases by 0.141.

The value of the merger variable coefficient of 0.336 indicates a positive direction between merger against interest to become a BSI customer. Thus it is understood that when there is an increase of 1 point for the merging variable, then will be followed by an increase in the interest variable to become BSI customers by 0.336. The value of the IT variable coefficient of 0.292 indicates a positive direction between knowledge and interest to BSI customers. So it is understood that when there is an increase of 1 point for IT variables, then it will be followed by an increase in the interest variable to become a BSI customer of 0,292.

Hypothesis (T) Test

If the probability value is < 0.05 then the hypothesis is accepted which means that the independent variable has a significant influence on the dependent variable.

Table 9. Hypothesis Test(T)

	T	Sig.
<i>Constant</i>	-,155	,877
X1	1,461	,147
X2	3,898	,000
X3	2,487	,014
X4	2,344	,021

Source: Data Processed By Researchers 2023

Based on Table 9, it is known that the T-computing value of the variable knowledge of 1,461 is smaller than the value of T-table is 1,982173, and the significance value of 0,147 > 0,05 so it can be concluded that knowledge has no influence on interest in becoming a customer of BSI. This is in accordance with the research carried out by,²⁷ which shows that the understanding of the use of products, benefits, and ways of transactions of the product of the Shariah bank is not much known by the public BSI.

Based on Table 9, it is known that the value of the T-computing of the merger variable worth 3,898 is greater than the T-table value is 1,982173, and the significance value of 0,000 < 0,05 so it can be concluded that the merger has a significant influence on interest in becoming a customer of BSI. This is in accordance with research that states that the merger of three Islamic banks will provide beneficial influence and opportunities for Islamic banks because the merger can provide an increasingly wide network. According to research, companies behave differently after mergers.²⁸ The better the company's performance, the more likely the client will choose it as a partner and continue with it. The merging of the three Sharia banks will increase the company's quality and performance, influencing the public's decision to become a customer of BSI.

From Table 9, it is known that the T-count of service variables worth 2,487 is greater than T-point is 1,982173, and the significance value of 0,014 < 0,05 so it can be concluded that the service has a significant influence on the interest of BSI customers. The results of this study are consistent with the research that states that the quality of services provided by BSI is by Sharia principles so that customers feel comfortable when transacting.²⁹ Research explaining the high quality of services offered by BSI to customers will cause them to feel satisfied according to their expectations, causing them to continue to choose services and products from BSI.³⁰ High-quality service leads to customer satisfaction and loyalty, as well as a stronger willingness to promote and/or refer to others, minimizing customer complaints and boosting customer retention rates.³¹

Research reveals that service quality is a crucial factor in producing customer satisfaction, while client satisfaction is the most important variable in building customer loyalty.³² Customer satisfaction will be attained through improved service quality. The cooperation of all stakeholders will result in high-quality service, improving the Sharia bank's image in the eyes of clients and attracting public interest in becoming BSI customers.

²⁷ Renita Maharani, Trisiladi Supriyanto, Dan Mira Rahmi, "Faktor-Faktor Yang Mempengaruhi Minat...", 173.

²⁸ Kuta Karmila Utari, Yeni Septiyana, Asnaini, Dan Khairiah Elwardah, "Efisiensi Keputusan Merger.

²⁹ Muniaty Aisyah, "Islamic Bank Service...", 367.

³⁰ Hikmah Wahyuningsih. "Pengaruh Merger Tiga; Nur Asnawi, Badri Munir Sukoco, And Muhammad Asnan Fanani, "The Role Of Service Quality...", 192; Ranti Dwi Lestari, *Pengaruh Persepsi Kemudahan.*

³¹ Abu Amar Fauzi And Tatik Suryani, "Measuring The Effects Of Service Quality By Using CARTER Model Towards Customer Satisfaction, Trust And Loyalty In Indonesian Islamic Banking," *Journal Of Islamic Marketing* 10, no. 1 (2019): 269.

³² Rachmad Hidayat, Sabarudin Akhmad, And Machmud Machmud, "Effects Of Service Quality, Customer Trust And Customer Religious Commitment On Customers Satisfaction And Loyalty Of Islamic Banks In East Java," *Al-Iqtishad: Journal Of Islamic Economics* 7, no. 2 (2015): 151.

Based on Table 9, it is known that the value of T-computing variable IT is 2,344 which is greater than the value T-table is 1,982173 and the significance value is $0,021 > 0,05$ so it can be concluded that IT has a significant influence on interest in becoming a customer BSI. The results of this study are relevant to the research conducted by ³³ According to this study, the customer's view of information technology has a substantial impact on their interest. Today's improvements in information and technology improve people's lives, especially those in the financial sector. IT, such as m-banking, would make transactions easier for users, attracting the public to become customers of BSI.

Conclusion

The existence of this research is expected to be additional information related to factors that affect interest in becoming a BSI customer. This will support BSI's own success, and the company can outperform competitors and newcomers to the market. The results of this study show that knowledge does not affect interest in becoming a BSI customer. However, mergers, services and IT have a significant influence on interest in becoming a BSI customer.

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The assignments in completing this research include. AW, is the first author to have an idea and conduct research. AFL, as a data processor and script coordinator. M contributed to doing Turnitin checks and writing edits, as well as. R, contribute as a partner to share ideas, discuss, and help find references. MR contributes to the addition of references and language translation.

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³³ Fitriyani, *Pengaruh Teknologi Dan Kepercayaan*.

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