

The Influence of Consumer Insight, Religiosity, and Trust on Decisions to Become a Customer at Bank Syariah Mandiri Bandar Lampung Branch Office

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Abstrak Penelitian ini bertujuan untuk mengetahui pengaruh wawasan konsumen, religiusitas, dan kepercayaan terhadap keputusan menjadi nasabah pada kantor cabang bank syariah independen di Bandar Lampung. Penelitian ini menggunakan metode non probability sampling dan teknik purposive sampling, dengan mengambil sampel sebanyak 100 responden yang merupakan nasabah Bank Syariah Mandiri Kantor Cabang Bandar Lampung. Penelitian ini bersifat kuantitatif dan pengumpulan data dilakukan melalui kuesioner, namun metode analisis data yang digunakan adalah regresi berganda. Hasil penelitian membuktikan bahwa consumer insight, religiusitas, dan belief secara parsial dan simultan berpengaruh signifikan terhadap keputusan menjadi nasabah Bank Syariah Mandiri cabang Bandar Lampung. Dari sudut pandang ekonomi Islam, pengambilan keputusan dalam ekonomi Islam lebih menitikberatkan pada asas keadilan, yang dapat dijadikan contoh bahwa putusan hakim dalam merumuskan suatu undang-undang harus tepat dan tegas dalam memutus suatu perkara peradilan.

Kata kunci: wawasan konsumen; religiusitas; percaya diri; keputusan untuk menjadi pelanggan

Abstract This study aims to determine the effect of consumer insight, religiosity, and trust on the decision to become a customer at an independent Islamic bank branch office in Bandar Lampung. This study uses a non-probability sampling method and purposive sampling technique, by taking a sample of 100 respondents who are customers of Bank Syariah Mandiri Bandar Lampung Branch Office. This research is quantitative and data collection is done through questionnaires, but the data analysis method used is multiple regression. The results of the study prove that consumer insight, religiosity, and belief partially and simultaneously have a significant effect on the decision to become a customer of the Bank Syariah Mandiri Bandar Lampung branch. From the point of view of Islamic economics, decision-making in Islamic economics is more concerned with the principle of justice, which can be used as an example that the judge's decision in formulating a law must be precise and firm in deciding a judicial case.

Keywords: consumer insight; religiosity; trusts; decision to become a customer

JEL Classification: D02; C44; Q12; D46; G31

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INTRODUCTION

In Indonesia, in terms of the population, which is predominantly Muslim, supported by legislation and community support, it has the potential to become a center for the development of the world's sharia economy, which not only provides sound banking or financial services but also fulfills sharia principles. Where, the development of the Islamic financial system actually started before the government officially laid the legal foundation for its operations ([Rivai, 2017](#)).

Financial deregulation gave rise to a new phenomenon, namely increasing competition between financial institutions, including in Islamic banking. In this regard, the Government has issued various regulations, including Law Number 10 of 1998 concerning Banking and its implementing regulations, and Law Number 21 of 2008 which specifically regulates sharia banking. Bank Indonesia as the monetary authority also further regulates Sharia Rural Banks (BPRS) with Bank Indonesia Regulation (PBI) Number 11/23/PBI/2009 concerning Sharia Rural Banks (BPRS).

Banking as a social institution certainly has its successes and failures. Where banking has played a very important role in the development and growth of modern industrial society; the large scale of production and capital involved would not have been possible without the help of the Bank. Banks have played an important and successful role in meeting people's needs through people's savings channels when they need them. Banks can provide capital through bank loans to entrepreneurs for investment purposes with interest. Banks have played a dominant role in the distribution of monetary resources in the hands of society in various factors, although they do not always represent the interests of society as a whole. but they bring great advantages regardless of social or industrial needs. These policies have resulted in an unfair and unjust distribution of wealth and income, placed economic power in the hands of a few, and caused serious social, economic, and moral problems.

Setiadi ([2019](#)) explains that insight is an insight into learning outcomes which is defined simply as information stored in memory. Consumer insight has indicators of information from media, experiences of friends, relatives, or family, and scientific knowledge ([Lestari, 2015](#)).

Trust is a company's willingness to depend on business partners. Trust depends on several factors between individuals and between organizations, such as company competence, integrity, honesty, and friendliness. Trust is a condition when one party to a transaction has confidence in the reliability and integrity of the other party. . Belief in religion is the most important motivator to encourage the use of Islamic banking services ([Masrurroh, 2015](#)).

Consumer buying behavior refers to the buying behavior of final consumers – individuals and households that purchase goods and services for personal consumption. Purchase decisions shape consumers' intention to buy the brand they like the most. The indicators in the decision are the introduction of needs, information seeking, and the decision to become a customer ([Kotler, 2012](#)).

Savings customers are customers who deposit their funds into a savings account at a bank per the bank's agreement with the customer ([Law of the Republic of Indonesia, 1998](#)). Consumer behavior is the study of transactions, namely in the form of purchases, exchange processes, acquisitions, consumption, and disposal of goods, services, experiences, and ideas. Consumer behavior is a decision-making process of personal physical activities and actions related to the evaluation, acceptance, use, or availability of goods and services. On the other hand, Nessim and Richard's view is that consumer behavior is part of human life and includes everything that reminds him of a good or service that he may eventually aspire to become a consumer.

RESEARCH METHODOLOGY

In this study, the authors used quantitative data. The scope of this research is Bank Syariah Mandiri customers. This study focuses on matters relating to the research title, namely the influence of consumer insight, religiosity, and trust on the decision to become a Mandiri Syariah bank customer. The population in this study is the customer of the branch office (KC) of Bank Syariah Mandiri. Data was collected by distributing questionnaires using an interval scale (1-5) to customers of Bank Syariah Mandiri (BSM) Bandar Lampung Branch, so the consideration of taking samples in this study was that the respondents were Bank Syariah Mandiri customers who kept accounts at KC. Bandar Lampung totaled 100 samples.

RESULTS AND DISCUSSION

Validity and Reliability Analysis

1. Validity test

Product moment correlation coefficient from the calculation results. If $r\text{-count} > r\text{-table}$, it can be said to be valid. Based on the results of the SPSS output, it shows that all question items in the research instrument can be declared valid because the value of r count is greater than the value of 0.3.

2. Reliability Test

The reliability test in this study used the Cronbach's Alpha coefficient (α). Where, usually the reliability of an instrument can be accepted if it has a Cronbach's alpha of at least 0.7.

Multiple Linear Regression Analysis

The output of SPSS on the score data that has been made based on the respondents' answers from the questionnaires that have been distributed, then produces a program output that describes the stages of the results of data analysis.

1. The constant 2.350 means that if Consumer Insight (X1), religiosity (X2), belief (X3) are constant or there is no zero value (0), then the Customer Decision (Y) will increase by 2.350 or 2.35%.
2. Consumer Insights regression coefficient (X1) of 0.132 means that each additional point of religiosity (X1) will increase Customer Decision (Y) by 0.132 times.
3. Regression coefficient of religiosity (X2) of 0.649 means that each additional point of religiosity (X2) will increase Customer Decision (Y) by 0.649 times
4. The confidence regression coefficient (X3) of 0.269 means that each additional one point of confidence (X3) will increase the Customer Decision (Y) by 0.269 times.

Hypothesis testing

1. Coefficient of Determination Test (R²)

Analysis of the coefficient of determination (R²) is used to determine how much (%) the overall effect of the independent variable on the dependent variable. The test results show a correlation coefficient (R) of 0.628. This means that there is a relationship between the dependent variable (customer decisions) and the independent variable (consumer insight, religiosity and trust) of 0.628. The coefficient of determination (Adjusted R Square) of 0.375 means that the contribution of the independent variables (consumer insight, religiosity and belief) affects the dependent variable (customer decisions) by 37.5% while the remaining 62.5% is influenced by other variables outside the model.

2. Simultaneous Test (F test)

The F statistical test basically shows whether all the independent variables included in the regression model have a joint effect on the dependent/dependent variable. Based on table 4.10 (Anova test), the calculated F value is 20,804 with a probability level of 0.000 (significance).

3. Partial Test (t Test)

The results of the t-test, the coefficient of consumer insight, are 2.080, while the t-table can be calculated in the t-test table, with $\alpha = 0.05$ and $df = 95$, the t-table is 1.985. The religiosity variable has a p-value of 0.040 < 0.05 , which means it is significant, while $t_{count} > t_{table}$ ($2,080 > 1,985$), it can be concluded that the consumer insight variable has a significant effect on the saving decision variable partially.

The results of the t-test for the religiosity coefficient are 7.076. Meanwhile, the t-table can be calculated in the t-test table, with $\alpha = 0.05$ and $df = 95$, the t-table is 1.985. The religiosity variable has a p-value of 0.000 < 0.05 which means it is significant, while the $t_{count} > t_{table}$ ($7.076 > 1.985$), it can be concluded that the religiosity variable has a significant effect on the saving decision variable partially.

The result of the t-test for the confidence coefficient is 2.195. While the t-table can be calculated in the t-test table, with $\alpha = 0.05$ and $df = 95$, the t-table is 1.985. The

confidence variable has a p-value of 0.031 < 0.05, which means it is significant, while $t \text{ count} > t_{\text{table}}$, (2.195 > 1.985), it can be concluded that the trust variable has a significant effect on the saving decision variable partially.

Discussion of Hypothesis Testing

This study aims to determine the effect of consumer insight, religiosity and trust on customer decisions to use Islamic banking services at Bank Syariah Mandiri Syariah Branch Office Bandar Lampung.

The results of research conducted by Nisak (2013) which examines the effect of public knowledge on interest in saving in Islamic banking. The results of his research show that there is a significant influence of public knowledge on interest in saving in Islamic banks. Consumer Insight/knowledge is a change in the behavior of an individual that comes from experience (Kotler & Armstrong, 2012). Thus, the results of the analysis above show that the consumer insight variable influences the decision to become a customer at an Islamic bank, possibly due to people becoming increasingly aware of the existence of Islamic banks as interest-free banks. The higher the public's knowledge regarding Islamic banking, the higher the public's interest in saving in Islamic banks.

The results of this study support the results of research conducted by Triana (2016) which states that the level of religiosity of UNISBA sharia faculty students has a significant effect on interest in saving at BRI sharia bank UNISBA cash office either partially or simultaneously. This is in accordance with what was expressed by Syafi'i Antonio, religiosity According to Syafi'i Antonio the emergence of Islamic banks is due to a strong encouragement of religious beliefs both textually and historically, where religion is believed to discuss life and worldly management issues including managing bank and how to transact (Sadam et al., 2017). So religiosity should have a big role in Indonesian people's participation in Islamic banks. This is probably due to the majority of the population being Muslim. Religiosity is very important to something in making decisions. The high and low quality of a person's religiosity will affect a person in understanding and implementing Islamic values in everyday life (Wibowo & Wilardjo, 2014). One of them is religiosity that affects people in saving in Islamic banks, people who know the law of usury and implement it by switching to saving in Islamic banks, banks that do not have usury systems. The higher the religiosity of the community, the higher the public's interest in saving in Islamic banks.

The results of this study support the results of research conducted by Wardani (2013) which states that trust has a positive and significant influence on saving behavior and research conducted by Setyawan & Japariato, (2014) states that trust has a significant effect on interest in saving, meaning that when trust increases, interest in saving also increases. a strong case study at Danamaon bank. The decline in confidence also causes a weakening of interest in saving. This is in accordance with the theory put forward by Kotler & Armstrong (2012) customer commitment to stay in touch with the company because of the belief or trust in the

company so that they will repurchase the products produced by the company. Thus, the results of the above analysis show that the trust variable influence on the decision to become a customer at a sharia bank.

Consumer insight, religiosity and trust together or simultaneously affect the decision to become a customer at a Sharia Bank. Means that the regression model can be used to predict public interest or it can be concluded that consumer insight, religiosity and belief simultaneously or simultaneously affect the decision to become a customer at a Sharia Bank. The results of this study support the research conducted by Lestari (2015) Lestar shows that religiosity, trust, and knowledge affect saving preferences in Islamic banks and research conducted by Muslehuiddin Musab (2015) The menu shows that belief and location affect the interest in saving in Islamic banks.

Decision Making in Islamic Economic Perspective

Decision-making in Islam is a decision-making taken based on Islamic law, namely the selection process in accordance with Islamic guidelines. In this case, decision-making is not only seen from a material perspective, but must be seen from the other side, as has been taught in Islam regarding *hablumminallah* (good relations with Allah) and *hablumminannas* (good relations between human beings). In Islam, this decision-making process can be explained in several general verses of the Qur'an so that it can occur in various activities. Decision making in Islam is more related to the principle of justice, where an example can be taken, namely the decision of a judge in establishing the law must be fair and firm to decide a judicial case. As has been determined in His Word QS. Al-Imran verse 159 and QS. Al-Hujarat verse 6.

From the verse above, it can be understood that we as Muslims must be careful in receiving information. If we do not have knowledge, we should seek accurate information first and research it before there is any regret in the end. So it can be concluded that in making a decision, it must be done carefully and not in a hurry so that there is no regret in the end.

In addition, in terms of making decisions, a Muslim must consider the halal side of an item to be produced. As well as avoiding usury, *maysir* and things that can cause harm rather than benefit. As explained in the Word of Allah swt. in QS. Al-Imran: 130. Based on the paragraph above relating to decision making in using a financial product, namely in terms of product selection, it must avoid usury so that it is in accordance with Sharia principles, as regulated in the Fatwa of the DSN which is the authority in the field of Sharia. Furthermore, there is no loss between the parties to the agreement, but the agreed benefits must be achieved and the losses shared between them in order for them to apply the principle of justice.

CONCLUSION

Based on the results of the research that has been done, partially consumer insight, religiosity and belief have a significant effect on. Simultaneously the

variables of knowledge, religiosity, belief, and simultaneously or jointly have a significant effect on the decision to become a customer at a Sharia Bank. In the perspective of Islamic economics, decision-making in Islamic economics is more related to the principle of justice, which can be taken as an example, namely the judge's decision in determining the law must be fair and firm in deciding a judicial case.

So that companies can improve customer consumer insight regarding Bank Syariah Mandiri (BSM) Bandar Lampung Branch which runs the sharia concept through electronic media, such as television, internet, and radio. With the rapid development of technology and information today, it is hoped that there will be an increase in customer knowledge about sharia principles by utilizing social media, so that vertical communication occurs between the company and its customers. Bank Syariah Mandiri (BSM) Bandar Lampung Branch has not been able to increase the quantity and quality of services, such as expanding the office network, making it easier for customers to pay for policies, and increasing product variety through innovations that suit consumer needs and desires. Future researchers are expected to be able to examine consumers as a whole, namely customers or non-customers of Bank Syariah Mandiri (BSM) Bandar Lampung Branch so that more varied and accurate results are obtained regarding consumer decisions regarding the decision to choose Bank Syariah Mandiri (BSM) Bandar Lampung Branch.

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