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## DESCRIPTIVE OF QUANTITATIVE DATA | SUPPLEMENTARY

# The Influence of Demographic Factors and Social Class on Customers' Decisions to Choose Islamic Banks

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**Abstract:** This study discusses the influence of demographic and social class factors on customers' decisions to choose Islamic banks in Palopo City. On the customer's decision to choose an Islamic bank in the city of Palopo and prove the influence of these factors simultaneously. To provide answers to the problems stated above, the authors use a quantitative research approach with the variables used in this study are the independent variables, namely education, income, employment, dependents, and age as well as the dependent variable in the form of a customer's decision to choose an Islamic bank. This study took 100 respondents using the Non-Probability Sampling method as the sample. Data collection in this study used a questionnaire with regression analysis techniques through the F-test and t-test using the Software Statistical Product and Service Solutions (SPSS) 19.0. The results of the study show that education, income, employment, and age have a significant effect on the customer's decision to choose an Islamic bank in Palopo City. This is evidenced by obtaining a significance value of 0.000 or less than 5% (0.05). The results of the partial statistical test also show that the variables of education, income and employment have a significant positive effect, while the age variable has a significant negative effect on the customer's decision to choose an Islamic bank in Palopo City. Based on the beta regression coefficient, the highest coefficient value is the income variable of 7,060 with a significance level of 0.000. These findings indicate that income is the variable that has the most influence on the customer's decision to choose Islamic Banking among the other four variables. Based on the results of the simultaneous test it was concluded that the independent variables simultaneously represented by the variables of education, income, employment, dependents, and age have a significant effect on the dependent variable on customer decisions.

**Keywords:** Demographics, Social Class, Customer Decisions.

## 1. INTRODUCTION

Banking is a sector that has an important role in the implementation of development, especially in supporting the business world in all sectors. Banking has a sizeable portion in collecting public funds in the form of savings, time deposits, and current accounts as well as providing funds in the form of channeling various types of credit and being a supporting facility in payment and financial transactions. Distribution of the various circulation flows of money in the bank from the public back to the community, where the bank is the intermediary. Customers who have excess funds keep their money in the bank in the form of demand deposits, savings, and time deposits. For banks, funds kept by the public mean buying funds (Dou et al., 2021). Depositors will receive remuneration from the bank in the form of interest (the term used by conventional banks) or profit sharing (the term used by Islamic banks). Then the bank funds are redistributed or sold to people who lack or need funds in the form of loans. Communities who obtain loans or credit are required to return the loan along with interest following a predetermined agreement or according to a profit-sharing system that has been mutually determined. One of the reasons that encourage someone to save at a bank is because they



are tempted by the interest rates offered by the bank. However, bank interest is now being debated by scholars. In general, scholars classify bank interest as included in the category of usury and haram.

Some Indonesian people believe that bank interest circulating in conventional banks is included in the category of usury and is haram. The system run by conventional banking is not under sharia. Islamic banks appear as an alternative for people who need a banking system that provides banking/financial services that are sound and comply with sharia principles. The development of the Islamic financial system was strengthened by the enactment of Law no. 7 of 1992 concerning Banking which has been amended by Law no. 10 of 1998, Law no. 23 of 1999, and Law no. 9 of 2004 concerning Bank Indonesia. In general, the bank has the main role, namely as a financial intermediary in other words as a fundraiser and channeling it back in the form of financing facilities to other parties who need funds. Before the revival of the Islamic economic system, Muslims only had one choice of a bank to meet their financial needs, namely conventional banks. The Islamic revival in the late 1960s gave Muslims the initiative to transact in a financial system that was in line with their religious beliefs, namely Islamic banks or Islamic banks (Ayob & Saiyed, 2020). From a theoretical perspective, Islamic banking is different from conventional banks because Islamic banks apply Sharia principles (Islamic law). The two main sources of Islamic law are the Koran and Hadith, while the second source of Islamic law is Ijma (consensus of the scholars) and Qiyas (analogy). Islamic banking provides interest-free services to its customers. Interest (usury) is prohibited in Islam, namely, banks are not allowed to make payments or withdraw interest in all forms of transactions. A unique feature offered by Islamic banks is profit-and-loss-sharing (profit-and-loss sharing). Although there are many contracts in Islam, several types of transactions are important: mudharabah (capital contracts); musyawarah (partnership contract or partnership) (Pooya et al., 2020; Suliman & Al Obaidli, 2013)

The history of the establishment of Islamic banking with a profit-sharing system is based on two main reasons: (1) there is a view that interest in conventional banks is unlawful because it is included in the category of usury which is prohibited by religion. The prohibition of usury is not only prohibited by Islam but also prohibited by other religions; (2) the existing banking system tends to concentrate economic power in the hands of the elite, bankers, and capital owners. This unequal allocation of wealth can lead to social jealousy which in the end is feared to result in vulnerabilities in the form of conflicts between social classes which lead to disruption of national stability and international peace. According to Sullivan (Felix, 2015), the need for Islamic banks is due to three considerations. (1) An Islamic investor must avoid dealing with industries that are prohibited for a Muslim, such as; alcohol, gambling, pornography, or meat (pork); (2) Islamic companies must avoid interest (usury), and gambling and pay attention to restrictions in buying and selling shares; (3) Many Muslim investors tend to be interested in investing in companies that pay attention to Islamic ethics and morals. The growth of sharia banks and sharia businesses in Indonesia is quite encouraging. This can be seen from the data for 2020 to 2021 showing indications of a significant increase. This can be seen in the following table 1.

**Table 1: Network of Sharia Banking Offices**

| Indicators                        | Year       |            |            |             |
|-----------------------------------|------------|------------|------------|-------------|
|                                   | 2020       | 2021       | 2020       | 2021        |
| Islamic Commercial Banks          |            |            |            |             |
| a. Number of Banks                | 12         | 12         | 13         | 13          |
| b. Number of Offices              | 2,163      | 1,990      | 1,869      | 1,681       |
| Sharia Business Units             |            |            |            |             |
| a. of Conventional Banks with UUS | 22         | 22         | 21         | 21          |
| b. Number of Offices              | 320        | 311        | 332        | 285         |
| BPRS                              |            |            |            |             |
| a. Number of Banks                | 163        | 163        | 166        | 166         |
| b. Number of Offices              | 439        | 446        | 453        | 451         |
| Number of BUS and UUS             | 11,444,013 | 14,761,002 | 18,521,091 | 20,725,507* |

\* As of September 2021



The development of Islamic banks shown in Table 1.1 shows that in terms of quantity, the achievement of Islamic banking has continued to increase in the number of banks. In 2014, there were 12 Islamic Commercial Banks and 163 Islamic Rural Banks. In contrast to the situation in 2017, the number of Islamic banks has reached 179 units consisting of 13 Islamic Commercial Banks and 166 Islamic People's Credit Banks (BPRS), besides that there are also 21 Islamic business units which experienced a slight decrease in the number from 22 units in 2014. However, even though the growth of Islamic banking in various sectors is quite good, it is not necessarily the case for customers. The participation of Muslims in Islamic banking is still very minimal, if calculated as a percentage, it is only around 1.57% compared to Indonesian society, which is mostly Muslim. This becomes a question of how far the understanding and attitudes of the community regarding Islamic banks are. In addition, sharia banks that exist based on principles based on Islamic elements should ideally be an attraction for the Indonesian population, which has a population of approximately 200,000,000 people and 88% of them or around 176,000,000 are Muslim residents. Looking back, the monetary crisis that hit the world including Indonesia in 1998 destroyed conventional banks, and many were liquidated due to the failure of the interest system. Meanwhile, banks that implement the sharia system can still exist and survive. Not only, that in the global financial crisis that hit the world at the end of 2008, sharia financial institutions again proved their resilience from the crisis. Islamic financial institutions remain stable and provide benefits, convenience, and security for their shareholders, securities holders, borrowers, and depositors in Islamic banks. One of the recorded banks has shown its resilience, namely bank Muamalat and in the 2008 financial crisis, bank Muamalat was even able to earn a profit of Rp.300 billion more (E-Syariah, 2010).

The interest system that brought ruin to the economy and was classified as usury was avoided by Islamic banks and then replaced with a system that operates based on the principle of profit sharing. This profit-sharing principle is not contrary to religious teachings compared to the interest principle adopted by conventional banks. In the profit-sharing system of Islamic banking, which is based on the principle of justice. The advantages of the profit-sharing system include the first, it shows more business obligations and fairness because entrepreneurs will only pay profit sharing according to the real profits obtained. Second, there are flexibility and dynamics that will not lead to bankruptcy and loss of community productivity. Third, provide opportunities for business partnerships because each channeling of bank funds is associated with the real sector accompanied by guidance and supervision in the company's management process. Fourth, it provides opportunities for small businesses to develop because the basis for assessing financing is the feasibility of the customer's business, not on the guarantee side. Fifth, by implementing a profit-sharing system, cost-push inflation can be reduced/removed. Sixth, do not recognize negative spreads as experienced by conventional banks due to an increase in interest rates on deposits. Seventh, Islamic banks may not carry out speculative businesses that can harm the bank (Islam et al., 2021). After more than two decades of running Islamic banks, it turns out that Islamic banks are still not the people's first choice for conducting financial transactions. Even though the growth of sharia banking assets has increased significantly every year, the market share of sharia banking in the national banking industry has not yet reached 5%. This phenomenon is contrary to the expectations written in the Blueprint of Islamic Banking Development in Indonesia which was published by Bank Indonesia in 2002. In the short term, the challenges that must be faced by Islamic banks are (1) the provision of human resources (HR); both in quantity and quality; (2) innovative development of sharia banking products and services that are competitive and based on the specific needs of the community; and (3) continuity of outreach and education programs to the community.

In the global arena, both conventional and Islamic banks are required to be able to compete fairly in an increasingly competitive market. The success of several banks in bringing their product brands into top brands is due to their marketing success in winning mind share, market share, and heart/commitment share. Mind share is the strength of the brand in the minds of consumers of the product category concerned. The market share shows the strength of a brand in a particular market in terms of the actual buying behavior of consumers. Then commitment share explains the strength of the brand in encouraging consumers to buy related brands in the future (Aksoy & Abdulfatai,



2019). The city of Palopo, with the majority of its population being Muslim, has its uniqueness regarding the behavior of consuming a product. The structure and perceptions of the people of Palopo City have been built with the majority of people being Muslims. From the condition of the population, there may be various kinds of perceptions that influence people's decisions in choosing a bank. Based on data from Bank Indonesia, the development of Islamic banking in the working area of Palopo City is considered to be relatively rapid. This development was due, among other things, too (1) the potential for regional macroeconomic and banking support; (2) there are several Islamic-based tertiary institutions, namely the Palopo State Islamic Institute (IAIN) and the Palopo Muhammadiyah College of Economics; (3) organizing socialization and TOT which are often carried out for both pesantren and tertiary institutions; (4) there is high concern from sharia academics and practitioners in developing Islamic economics; (5) ease of licensing, among others in the aspect of BPRS capital which is lower than that of conventional BPRs; (6) demographic and sociological aspects, where Palopo City is an area with strong traditional Islamic traditions; (7) sharia banking products that are more varied from buying and selling to providing services so that they develop more quickly.

According to (Luu, 2020) that consumer behavior is an act that is directly involved in obtaining, consuming, and spending on products and services, including the decision process that precedes and follows this action. (Nilashi et al., 2021) state that several factors can influence consumer behavior, namely: a) cultural factors consisting of culture, sub-culture, and social class; b) social factors that influence include reference groups, roles, and status; c) personal factors such as age, life cycle stage, occupation, economic situation, lifestyle, personality, and self-concept; and d) psychological factors such as motivation, perception, learning, beliefs, and attitudes, understanding all of the factors mentioned above will be able to provide clues on how to make people become consumers and serve these consumers more effectively. To be able to understand consumer behavior well, companies need to identify which market segments need to be served according to the characteristics of the consumers they face. According to (Kowalczyk et al., 2021) two main variable groups are widely used to segment consumer markets, namely a) geographic segmentation requires dividing the market into geographic units; b) demographic segmentation, the market will be divided into groups such as age, family size, family life cycle, gender, income, occupation, education, generation, and social class; c) psychographic segmentation, in this segmentation the buyers will be divided into different groups based on lifestyle or personality and values. According by (Behera et al., 2020) Based on the description above, this study analyzes the factors that influence consumer decisions, in this case, the public choosing to become customers of Islamic banks in Palopo City by looking at demographic factors and consumer social class. Based on the description in the sub-chapter background of the problem, the writer can formulate the problem as follows:

1. What is the influence of demographic and social class factors on the customer's decision to choose an Islamic bank in Palopo City?
2. How does demographic and social class influence the customer's decision to choose an Islamic bank simultaneously in Palopo City?

## 2. RESEARCH DESIGN AND METHOD

### A. Types and Research Design

This type of research is quantitative descriptive. The descriptive method is a method of examining the status of human groups, an object, a set of conditions, a system of thought, or a class of events in the past now. Meanwhile, states that quantitative research has clear detailed elements from the start, the research steps are applied to the population, has hypotheses if necessary, has a clear design with research steps and expected results, requires representative data collection, and there is data analysis carried out after all the data has been collected.

(El-Jardali et al., 2011) Based on the purpose of this study, namely to determine the influence of demographic factors and social class on people's decisions to choose to become customers of Islamic



banks and the most dominant factors that influence society in the decision to choose to become customers of Islamic banks.

### B. Time and Location of Research

In carrying out this research activity, the authors focused on a particular object, namely Islamic Banks located in Palopo City which consisted of Bank Muamalat, Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah. The time of research in the preparation of this thesis was from December 2017 to February 2018

### C. Type of Research Data

Data Primary data is data obtained directly from the source under study. Which is done either by way of researchers distributing questionnaires to customers who save at Islamic banks located in the City of Palopo. Data Secondary data is data obtained from certain parties related to research. This data is obtained by: Recording, namely by taking notes from reports that support research; Literature Study, namely the method of collecting data by reading literature related to the object of research.

### D. Population and Sample

The population is a generalization area consisting of objects or subjects which are the quantity and characteristics set by the researcher to be studied and then conclusions drawn. In this case, the intended population is Islamic bank customers whose number cannot be known with certainty because Islamic banks cannot provide data on the number of customers. The sample is part of the number and characteristics possessed by the population. In this study, the sampling technique that the authors use is Non-Probability Sampling. Non Probability Sampling is a sampling technique that does not provide equal opportunities for each member of the population to be selected as a member of the sample with the formula:

$$S = \frac{Z^2 \cdot p \cdot (1 - p)}{d^2}$$

Note:

$Z = 1.96$

$p$  = Estimated Proportion

$d$  = Standard error

Based on the formula above, it can be calculated the minimum sample in this study:

$$S = \frac{1.96^2 \cdot 0.07(1 - 0.07)}{0.05^2}$$

$$S = \frac{3.8416 \cdot 0.07(0.93)}{0.0025}$$

$$S = \frac{0.250}{0.0025}$$

$$S = 100.04$$

From the results of the calculation above, the minimum number of samples obtained is 100 customers.

### E. Operational Definition of Research

(Independent variable) is a type of variable that explains or influences other variables. In this study, the independent variables are detailed as follows:



a. Demographic factors

1) Age

Age in this study is measured through the age of the customer until the time the customer fills out the questionnaire.

2) Number of Families

Member's Family members are the number of people in a family. Small families tend to take greater risks in investing compared to large families.

b. Class Social

1) Education

Education in this study is a formal education that has been attended by customers. According to (Meilianti et al., 2022), education is a process of developing abilities in the desired direction. This indicator is measured through the last formal education of the customer

2) Occupation

The work referred to in this study is the job that the customer is currently engaged in.

3) Income

Income in this study is the amount of income on a 1-month time scale earned by customers.

**1. Dependent variable**

With these influencing factors, a factor arises, namely the customer's decision to choose an Islamic bank in Palopo City.

**F. Research Data Collection Methods and Collection Instruments**

The method used by the author in this study is the field research method, namely, the method is carried out by going directly to the place where the research is being held to obtain concrete data. The methods used in collecting this data are as follows:

**1. Documentation**

Method Documentation method is a method for finding data about things or variables in the form of notes, transcripts, books, agendas, and so on. This method is used as a complement to obtain data as information material in the form of background from the research location where the researcher conducted the research, as well as other supporting data.

**2. Questionnaire method (questionnaire)**

The questionnaire method is a way of collecting data by giving a set of written questions to teachers and lecturers to answer. In compiling this questionnaire the author uses a measurement scale that is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Baizan, 2021). For quantitative analysis, the Measurement Scale for indicators in this study:

1. Age uses an Interval scale.
2. Number of Family Members using the
3. Education Interval scale Using the Ordinal Scale
4. Occupation using the Ordinal
5. Income scale using the interval scale

**G. Data Analysis Method**

Before conducting overall data analysis initial step in this research first tested the validity and reliability of each variable in this study.



### 1. Validity test

Related to testing the validity of the instrument (Riduwan, 2004: 109) states that validity is a measure that shows the level of reliability or validity of a measuring instrument. The validity test in this study uses the product moment correlation formula as follows:

Where:  $r$  = product-moment correlation  
 $N$  = number of respondents or samples  
 $X$  = number of answers variable  $x$   
 $Y$  = Number of answers to variable  $y$

That an instrument has high validity if the value of  $r$  is above or equal to 0.3. Meanwhile, states if  $P \leq 0.1$  then the question can be said to be valid and if  $P \geq 0.1$  then the question can be said to be invalid.

### 2. Reliability Test

A reliable instrument is an instrument that when used several times to measure the same object will produce the same data. The reliability test in this study was carried out using the Alpha Cronbach in namely:

$$r_{11} = \left[ \frac{k}{k-1} \right] \left[ 1 - \frac{\sum \sigma b^2}{\sigma_t^2} \right]$$

Where:  $r_{11}$  = Instrument reliability  
 $K$  = Number of question items  
 $\sigma b^2$  = Total item variation  
 $\sigma_t^2$  = Total Score Variance

Cronbach's Alpha is a measure of reliability that has a value ranging from zero to one. The reliability level value of Cronbach's Alpha is shown in the following table (Table 2).

Table 2: Table of Cronbach Alpha's

| Cronbach Cronbach's Alpha | Reliability Levels |
|---------------------------|--------------------|
| 0.0 - 0.20                | Less Reliable      |
| >0.20 - 0.40              | Somewhat Reliable  |
| >0.40 - 0.60              | Fairly Reliable    |
| >0.60 - 0.80              | Reliable           |
| >0.80 - 1.00              | Very Reliable      |

### 3. Classical assumption

#### a. Test Normality

Test Normality test is a test of the normality of data distribution. The use of the normality test is because, in parametric statistical analysis, the assumption that must be owned by the data is that the data must be normally distributed. The meaning of normally distributed data is that the data will follow the shape of a normal distribution. The normality test used in this study is the Kolmogorov Smirnov.

#### b. Heteroscedasticity test

According to (Bilgin et al., 2021) heteroscedasticity means that the variation (Variance) of the variable is not the same for all observations. In heteroscedasticity, errors that occur are random but

show a systematic relationship according to the size of one or more independent variables. Heteroscedasticity in regression can cause:

1. The estimator obtained is inefficient, this is because the variance is no longer minimal (not efficient).
2. The standard error of the regression coefficient will be affected, thus giving a wrong indication and the coefficient of determination shows too much explanatory power. (Sunnyoto, 2013: 135)

#### c. Multicollinearity

Test this assumption test about multicollinearity is intended to prove or test whether there is a linear relationship between the independent variables (Independent Variable) independent variables. (Sahusilawane, 2015) state that the term multicollinearity means that there is a perfect or definite linear relationship, among some or all of the variables that explain the regression model. A good regression model should not correlate with variables independent. If the independent variables are correlated, then these variables are not orthogonal. Whether there is a relationship or correlation between independent variables or independent variables (multicollinearity) can be known or detected by utilizing the Variance Inflation Factor (VIF) correlation statistics. VIF in this case is a statistical coefficient value that indicates Collinearity. If the VIF value > 10, multicollinearity occurs. Conversely, if VIF < 10, multicollinearity does not occur.

#### 4. Multiple linear regression test

This analysis was carried out to determine the effect/relationship of biased variables (Independent Variable), namely demographic and social class variables consisting of Education (X1), income (X2), occupation (X3), dependents (X4), and Age (X5) for the dependent variable, namely the customer's decision to choose an Islamic Bank in Palopo City (Y), the method of analysis of the multiple linear regression function will be used. For the research results to be more focused and tested, the researchers used the SPSS version 19.0 program. Multiple linear regression equation with five variables, namely:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Description:

Y = customer's decision to choose an Islamic bank in the City of Palopo  
 a = Constant  
 b = Regression coefficient  
 X1 = Education  
 X2 = income  
 X3 = job  
 X4 = dependants  
 X5 = age  
 e = Standard error

#### 5. Hypothesis

##### a. Test F test (simultaneous test)

Test F test is used to test the independent variables together (simultaneously) on the dependent variable. This test is done by comparing the  $F_{calculated}$  with  $F_{table}$ . If  $F_{count} > F_{table}$  with significance below 0.05 (5%) then simultaneously (simultaneously) the independent variables have a significant effect on the dependent variable, and vice versa.

The formula to find out  $F_{count}$ , namely:  $F = \frac{R^2/k}{(1-R^2)/(nk-1)}$





Where:

$F$  =  $F_{count}$  which is then compared to  $F_{table}$   
 $R^2$  = Coefficient of determination  
 $N$  = Number of samples  
 $k$  = Number of independent variables (*independent variable*)

Criteria for decision making:

If  $F_{count} \leq 0.05$  then  $H_0$  is rejected  
 If  $F_{count} \geq 0.05$  then  $H_0$  is accepted

If  $H_0$  is rejected then  $H_a$  has accepted means the independent variables are tested has a significant influence on the dependent variable.

### b. T-test (partial test)

Used to determine the contribution of each independent variable partially to the dependent variable, using the test of each independent variable regression coefficient whether it has a significant effect or not on the dependent variable.

$$t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

Where:

$r$  = Regression coefficient  
 $n$  = Number of respondents  
 $t$  = Test the hypothesis

If  $T_{count} \leq T_{table}$  then  $H_a$  is rejected and  $H_0$  is accepted, this  $count \geq T_{table}$  then  $H_a$  is accepted and  $H_0$  is rejected, this means that there is a significant influence by the variables X and Y. Means that there is no significant influence by the X and Y variables T

### c. The coefficient of determination ( $R^2$ )

The coefficient of determination is used to find out how much the relationship of several variables is in a clearer sense. The coefficient of determination will explain how much change or variation in a variable can be explained by changes or variations in other variables. In everyday language is the ability of independent variables to contribute to their fixed variables in percentage units. The formula for the coefficient of the determination referred to is as follows:

$$R^2 = 1 - \frac{\sum (Y - \hat{Y})^2}{\sum (Y - \bar{Y})^2}$$

$$R_{adj} = R^2 - \frac{P(1 - R^2)}{NP - 1}$$

Description:

$\hat{Y}$  = Y Pred  
 $\bar{Y}$  = Y Mean  
 $P$  = Predictor  
 $R_{adj}$  = Coefficient of Determination adjusted



### 3. RESULT AND DISCUSSION

#### 1. Informant Identity

##### a. Gender

**Table 3: Distribution of Respondents Based on Gender**

| No.   | Gender | Sharia Bank (f) |     |          |         | Total (%) |
|-------|--------|-----------------|-----|----------|---------|-----------|
|       |        | BRI             | BNI | Muamalat | Mandiri |           |
| 1.    | Male   | 11              | 11  | 10       | 12      | 44%       |
| 2.    | Female | 14              | 14  | 15       | 13      | 56%       |
| Total |        | 25              | 25  | 25       | 25      | 100       |

Source: Processed questionnaire, February 2021.

##### b. Age

**Table 4: Distribution of Respondents Based on Age**

| No.   | Age (Year) | Islamic Bank (f) |     |          |         | Amount (%) |
|-------|------------|------------------|-----|----------|---------|------------|
|       |            | BRI              | BNI | Muamalat | Mandiri |            |
| 1.    | <26        | 5                | 3   | 4        | 5       | 17(%)      |
| 2.    | 26-35      | 7                | 4   | 6        | 6       | 23(%)      |
| 3.    | 36-45      | 13               | 12  | 10       | 11      | 46(%)      |
| 4.    | 45-55      | 0                | 5   | 4        | 3       | 12(%)      |
| 5.    | >55        | 0                | 1   | 1        | 0       | 2(%)       |
| Total |            | 25               | 25  | 25       | 25      | 100 (100%) |

Source: Processed questionnaire, February 2021.

##### c. Education

**Table 5: Distribution of Respondents Based on Last Education**

| No.   | Last Education  | Islamic Bank (f) |     |          |         | Total (%)  |
|-------|-----------------|------------------|-----|----------|---------|------------|
|       |                 | BRI              | BNI | Muamalat | Mandiri |            |
| 1.    | High School     | 4                | 4   | 6        | 5       | 19(%)      |
| 2.    | Diploma         | 5                | 4   | 3        | 3       | 15(%)      |
| 3.    | Bachelor Degree | 16               | 17  | 16       | 17      | 66(%)      |
| Total |                 | 25               | 25  | 25       | 25      | 100 (100%) |

Source: Processed results of the questionnaire, February 2021.

##### d. Occupation

**Table 6: Distribution of Respondents Based on Occupation**

| No.   | Occupation         | Sharia Bank |     |          |         | Total (%) |
|-------|--------------------|-------------|-----|----------|---------|-----------|
|       |                    | BRI         | BNI | Muamalat | Mandiri |           |
| 1.    | Private employees  | 5           | 6   | 6        | 5       | 22(%)     |
| 2.    | Contract employees | 3           | 3   | 4        | 3       | 13(%)     |
| 3.    | Self               | 8           | 8   | 7        | 7       | 30(%)     |
| 4.    | PNS                | 9           | 8   | 8        | 10      | 35(%)     |
| Total |                    | 25          | 25  | 25       | 100     | (100%)    |

Source: Processed results of the questionnaire, February 2021.

##### e. Income

**Table 7: Distribution of Respondents Based on Monthly Income**

| No.   | monthly income | Sharia Bank |     |          |         | Amount (%) |
|-------|----------------|-------------|-----|----------|---------|------------|
|       |                | BRI         | BNI | Muamalat | Mandiri |            |
| 1.    | <2 million     | 1           | 2   | 2        | 2       | 7(%)       |
| 2.    | 2-2.5 million  | 5           | 6   | 5        | 5       | 21(%)      |
| 3.    | 2.5- 3 million | 5           | 4   | 4        | 4       | 17(%)      |
| 4.    | 3-3.5 million  | 6           | 5   | 5        | 6       | 22(%)      |
| 5.    | >3.5 million   | 8           | 8   | 9        | 8       | 33(%)      |
| Total |                | 25          | 25  | 25       | 25      | 100        |

Source: Processed results of the questionnaire, February 2021.



f. Number of Family Members

**Table 8: Distribution of Respondents Based on The Number of Family Members**

| No.   | Family Members | Sharia Bank |     |          |         | Total (%) |
|-------|----------------|-------------|-----|----------|---------|-----------|
|       |                | BRI         | BNI | Muamalat | Mandiri |           |
| 1.    | <3             | 2           | 3   | 1        | 2       | 8         |
| 2.    | 4              | 8           | 9   | 8        | 7       | 32        |
| 3.    | 5              | 9           | 7   | 9        | 8       | 33        |
| 4.    | 6              | 5           | 4   | 5        | 7       | 21        |
| 5 >   | 6              | 1           | 2   | 2        | 1       | 6         |
| Total |                | 25          | 25  | 25       | 25      | 100       |

Source: Processed results of the questionnaire, February 2021.

**2. Identity of Banking Customers**

a. Long Savings at Islamic banks

**Table 9: Distribution of Respondents Based on Length of Time Saved at Islamic Banks**

| No.   | Time of saving (Year) | Sharia Bank (f) |     |          |         | Amount (%) |
|-------|-----------------------|-----------------|-----|----------|---------|------------|
|       |                       | BRI             | BNI | Muamalat | Mandiri |            |
| 1.    | <1                    | 5               | 5   | 2        | 5       | 17(%)      |
| 2.    | 2                     | 6               | 4   | 6        | 4       | 20(%)      |
| 3.    | 3                     | 4               | 5   | 5        | 4       | 18( %)     |
| 4.    | 4                     | 7               | 7   | 5        | 6       | 25(%)      |
| 5.    | >4                    | 3               | 4   | 7        | 6       | 20(%)      |
| Total |                       | 25              | 25  | 25       | 25      | 100        |

Source: Processed questionnaire, February 2021.

b. Number of accounts

**Table 10: Distribution of Respondents Based on The Number of Accounts**

| No.   | accounts    | Islamic Bank |     |          |         | Total (%) |
|-------|-------------|--------------|-----|----------|---------|-----------|
|       |             | BRI          | BNI | Muamalat | Mandiri |           |
| 1.    | 1 account   | 12           | 10  | 7        | 9       | 38(%)     |
| 2.    | 2 account   | 9            | 11  | 10       | 12      | 42(%)     |
| 3.    | 3 account   | 4            | 3   | 5        | 4       | 16(%)     |
| 4.    | 4 accounts  | 0            | 0   | 1        | 0       | 1(%)      |
| 5.    | >4 accounts | 0            | 1   | 2        | 0       | 3(%)      |
| Total |             | 25           | 25  | 25       | 25      | 100       |

Source: Processed questionnaire, February 2021.

c. Frequency of Deposits

**Table 11: Distribution of Respondents Based on Deposit Frequency**

| No.   | Age (Year)     | Islamic Bank (f) |     |          |         | Amount (%) |
|-------|----------------|------------------|-----|----------|---------|------------|
|       |                | BRI              | BNI | Muamalat | Mandiri |            |
| 1.    | Once a month   | 7                | 8   | 10       | 9       | 34(%)      |
| 2.    | Once 3 weeks   | 2                | 5   | 2        | 5       | 14(%)      |
| 3.    | Once 2 weeks   | 6                | 5   | 5        | 5       | 21(%)      |
| 4.    | Once a week    | 5                | 3   | 3        | 2       | 13(%)      |
| 5.    | >1 time a week | 5                | 4   | 5        | 4       | 18(%)      |
| Total |                | 25               | 25  | 25       | 25      | 100        |

Source: Processed questionnaire, February 2021.

d. Contents of shari'ah bank accounts



**Table 12: Distribution of Respondents Based on Contents of an Account**

| No.   | Fill       | the Sharia Bank account (f) |     |          |         | Total |
|-------|------------|-----------------------------|-----|----------|---------|-------|
|       |            | BRI                         | BNI | Muamalat | Mandiri |       |
| 1.    | <1 million | 5                           | 5   | 6        | 5       | 21    |
| 2.    | 2 million  | 7                           | 3   | 4        | 4       | 18    |
| 3.    | 3 million  | 3                           | 4   | 5        | 4       | 16    |
| 4.    | 4 million  | 4                           | 5   | 3        | 5       | 17    |
| 5 >   | 4 million  | 6                           | 8   | 7        | 7       | 28    |
| Total |            | 25                          | 25  | 25       | 25      | 100   |

Source: Processed results of the questionnaire, February 2021.

### 3. Reasons for saving at Islamic Bank

**Table 13: Distribution of Respondents Based on Reasons for Saving at Islamic Banks.**

| No.   | Reasons for saving | Islamic banks (f) |     |          |         | Amount (%) |
|-------|--------------------|-------------------|-----|----------|---------|------------|
|       |                    | BRI               | BNI | Muamalat | Mandiri |            |
| 1.    | Friends            | 4                 | 5   | 4        | 6       | 19(%)      |
| 2.    | Media              | 4                 | 2   | 1        | 2       | 9(%)       |
| 3.    | Profit sharing     | 7                 | 8   | 9        | 8       | 32(%)      |
| 4.    | Bonus              | 0                 | 0   | 0        | 0       | 0(%)       |
| 5.    | Religion           | 10                | 11  | 9        | 40      | (%)        |
| Total |                    | 25                | 25  | 25       | 25      | 100        |

**Table 14: Distribution of respondents based on the distance between the bank and the house**

| No.   | Distance (km) | Sharia Bank (f) |     |          |         | Amount (%) |
|-------|---------------|-----------------|-----|----------|---------|------------|
|       |               | BRI             | BNI | Muamalat | Mandiri |            |
| 1.    | <1            | 6               | 4   | 5        | 3       | 18         |
| 2.    | 1-2           | 5               | 7   | 2        | 4       | 18         |
| 3.    | 2-3           | 6               | 5   | 7        | 7       | 25         |
| 4.    | 3-4           | 4               | 5   | 5        | 6       | 20         |
| 5.    | >4            | 4               | 4   | 6        | 5       | 19         |
| Total |               | 25              | 25  | 25       | 25      | 100        |

Source: Processed questionnaire, February 2021.

### 4. Analysis Data and Reliability

#### 1. Test Validity

##### a. Variable X1 (Education)

**Table 15: Validity Test of Education Variables (X1)**

| Items | r count | r table | Information |
|-------|---------|---------|-------------|
| X1.1  | 0.2540  | 0.329   | Valid       |
| X1.2  | 0.419   | 0.2540  | Valid       |
| X1.3  | 0.2540  | 0.341   | Valid       |
| X1.4  | 0.352   | 0.2540  | Valid       |
| X1.5  | 0.346   | 0.2540  | Valid       |

##### b. X2 (Income)

**Table 16: Validity Test of Income Variable (X2)**

| Items | r count | r table | Information |
|-------|---------|---------|-------------|
| X2.1  | 0, 524  | 0.2540  | Valid       |
| X2.2  | 0, 627  | 0.2540  | Valid       |
| X2.3  | 0, 627  | 0.2540  | Valid       |
| X2.4  | 0, 727  | 0.2540  | Valid       |
| X2.5  | 0, 827  | 0.2540  | Valid       |



c. X3 (Job)

**Table 17 Validity Test of Job Variables (X3)**

| Items | r count | r table | Information |
|-------|---------|---------|-------------|
| X3.1  | 0.2540  | 0.528   | Valid       |
| X3.2  | 0.2540  | 0.485   | Valid       |
| X3.3  | 0.2540  | 0.364   | Valid       |
| X3.4  | 0.2540  | 0.518   | Valid       |
| X3.5  | 0.2540  | 0.508   | Valid       |

d. Variable X4 (Dependent)

**Table 18: Validity Test of Dependent Variable (X4)**

| Item | r count | r table | Information |
|------|---------|---------|-------------|
| X4.1 | 0.283   | 0.2540  | Valid       |
| X4.2 | 0.469   | 0.2540  | Valid       |
| X4.3 | 0.350   | 0.2540  | Valid       |
| X4.4 | 0.2540  | 0.492   | Valid       |
| X4.5 | 0.502   | 0.2540  | Valid       |

e. Variable X5 (Age)

**Table 19: Validity Test of Age Variable (X5)**

| Items    | r count  | r table | Information |
|----------|----------|---------|-------------|
| X5.1     | 0.2540   | 0.778   | Valid       |
| X5.2     | 0.2540   | 0.872   | Valid       |
| X5.3     | -invalid | 0.2540  | Valid       |
| 5.40.211 | valid    | 0.2540  | Valid       |
| 5.50.727 | valid    | 0.2540  | reliability |

## 2. Reliability test

**Table 20: Reliability test results**

| No. | Variable          | Value Cronbach Alpha | Information           |
|-----|-------------------|----------------------|-----------------------|
| 1.  | Education         | 0.444                | Fairly Reliable       |
| 2.  | Income            | 0.262                | Fairly Reliable       |
| 3.  | Occupation        | 0.799                | Reliable              |
| 4.  | Dependents        | 0.799                | Reliable              |
| 5.  | Age               | 0.722                | Reliable              |
| 6.  | Customer Decision | 0.592                | Sufficiently Reliable |

## 5. Classical assumption

### a. Test Normality

**Table 21: Normality Test Results**

|                                |           | Education | Income      | Occupation | Dependents | Age    | Decision |
|--------------------------------|-----------|-----------|-------------|------------|------------|--------|----------|
| N                              |           | 100       | 100         | 100        | 100        | 100    | 100      |
| Normal Parameters <sup>b</sup> | Mean      | 20.92     | 21.51       | 21.09      | 21.55      | 20.82  | Std      |
|                                | Deviation | Most      | Differences | Extreme    | Absolute   | 0.211  | 1.846    |
|                                |           |           |             |            |            |        | 1.586    |
|                                |           |           |             |            |            |        | 2.45     |
|                                |           |           |             |            |            |        | 2.162    |
| 0.166                          | 0.212     | 0.143     | 0.162       | 0.171      | Positive   | 0.139  | 0.126    |
|                                | 0.212     | 0.143     | 0.162       | 0.171      | Negative   | -0.211 | -0.166   |

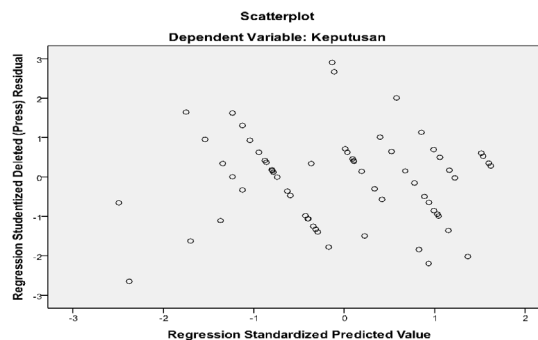
|                                 |        |        |        |        |            |       |         |
|---------------------------------|--------|--------|--------|--------|------------|-------|---------|
|                                 | -0.113 | -0.109 | -0.159 | -0.149 | Kolmogorov | -     | Smirnov |
| Z                               |        | 2.107  | 1.663  | 2.118  | 1.433      | 1.709 | Asymp   |
| . Sig. (2-tailed)               |        | 0.072  | 0.079  | 0.066  | 0.083      | 0.071 | 0.056   |
| a. Test distribution is Normal. |        |        |        |        |            |       |         |
| b. Calculated from data.        |        |        |        |        |            |       |         |

#### b. Multicollinearity Test

**Table 22: Multicollinearity Tolerance Test Results and VIF**

| Model |            | Collinearity Statistics |       |
|-------|------------|-------------------------|-------|
|       |            | Tolerance               | VIF   |
| 1     | (Constant) |                         |       |
|       | Education  | .380                    | 2,633 |
|       | Income     | .238                    | 4,199 |
|       | Occupation | .285                    | 3,509 |
|       | Dependents | .312                    | .450  |
|       | Age        | .221                    | 1.194 |

#### c. Heteroscedasticity Test



**Figure 1: Scatter Plot Graph**

### 6. Regression test multiple linear

**Table 23: Results of Multiple Linear Regression Test**

| Model |            | Unstandardized Coefficients |            |
|-------|------------|-----------------------------|------------|
|       |            | B                           | Std. Error |
| 1     | (Constant) | -4.312                      | 1.054      |
|       | Education  | .325                        | .059       |
|       | Income     | .616                        | .087       |
|       | Occupation | .241                        | .052       |
|       | Dependents | .222                        | .055       |
|       | Age        | -.196                       | .063       |

### 7. Hypothesis Testing

#### a. T-Statistic Test (partial)

**Table 24: T-test Result**

| Model |            | t      | Sig. |
|-------|------------|--------|------|
| 1     | (Constant) | -4,092 | 000  |
|       | Education  | 5,474  | 000  |
|       | Income     | 7,060  | 000  |
|       | Occupation | 4,666, | 000  |
|       | Dependents | 4,013  | 000  |



| Model      | t      | Sig. |
|------------|--------|------|
| Age        | -3,128 | 002  |
| (Constant) | -4,092 | 000  |
| Education  | 5,474  | 000  |

b. F-Test

Table 25: F Test Results

| Model | Sum of Squares | df      | Mean Square | F      | Sig. |
|-------|----------------|---------|-------------|--------|------|
| 1     | Regression     | 412,467 | 5           | 82,493 | 000  |
|       | Residual       | 42,493  | 94          | ,452   |      |
|       | Total          | 454,960 | 99          |        |      |

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X4, X3, X2, X1

c. Coefficient of determination ( $R^2$ )

Table 26: R Square

| Model | R                 | R Square | Adjusted R Square | Std. An error of the Estimate |
|-------|-------------------|----------|-------------------|-------------------------------|
| 1     | .952 <sup>a</sup> | .907     | .902              | .672                          |

a. Predictors: (Constant), Age, Dependents, Education, Occupation, Income

b. Dependent Variable: Decisions

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