



DETERMINANTS OF THE DECISION OF THE PEOPLE OF SIBOLGA CITY TO USE ISLAMIC BANK PRODUCTS

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Abstract

This study aims to see the effect of knowledge, promotion and motivation on the decision of the people of Sibolga city to use Islamic Bank products. This research is descriptive quantitative research by distributing questionnaires as a data collection method. The sample in this study were 95 respondents who were people of Islamic Banks in Sibolga City. The data analysis technique uses the application (statistical product and service solutions) SPSS version 23. The results of this study indicate that there is no effect of knowledge on the decision of the people of Sibolga city to use Islamic Bank products. There is a promotion on the decision of the people of Sibolga city to use Islamic Bank products. There is knowledge motivation on the decision of the people of Sibolga city to use Islamic Bank products. There is an influence of knowledge, promotion and motivation on the decision of the people of Sibolga city to use Islamic Bank products.

Keywords: Knowledge, Promotion, Motivation, Decision

A. Introduction

Islamic banks are banks that operate on sharia principles, namely the rules of agreement based on Islamic law between banks and other parties in depositing funds and / or financing business activities. In Indonesia itself, Islamic banks have started operating since 1992, which began with the operation of Bank Muamalat Indonesia. Islamic banks have been formally regulated since the amendment of Law No.7 of 1992 with Law No.10 of 1998 and Law No. 23 of 1999 (Ktut Silvanita Mangani, 2009).

The development of Islamic banks in Indonesia itself has begun to grow rapidly. Islamic Banking Statistics published by the Financial Services

Authority noted that the assets of Islamic Commercial Banks (BUS) as of November 2023 had reached Rp 553,296 billion, the collection of third party funds reached Rp 435,933 billion and the FDR (Financing to Deposit Ratio) reached 83.19%. Meanwhile, the assets of the Sharia Business Unit as of November 2023 reached Rp 263,152 billion, the collection of third party funds reached Rp 190,014 billion and the FDR (Financing to Deposit Ratio) reached 103.51%. The number of Sharia Commercial Banks as of November 2023 was 13 units with a total of 1,956 offices, Sharia Business Units were 20 units, with a total of 425 offices and the number of Sharia People's Financing Banks reached 173 units.

Such conditions are actually a challenge for each Islamic bank institution in Indonesia. The increasing number of Islamic banks in Indonesia has an impact on the increasingly fierce competition between banks. With this increasingly fierce competition between banks, it requires a banking services marketing manager to be able to identify and analyze customer behavior. Despite experiencing significant development, the market share in Indonesia is still relatively small, which is 7% (Basu et.al., 2001).

According to Nugroho J Setiadi, it is explained that consumer purchasing decisions are an integration process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them, Problem Recognition, Information Search, Alternative Evaluation, Purchase Decision, and Post-Purchase Behavior Customer decision making using banking services is influenced by the behavior of a consumer (Nugroho J. Setiadi, 2003). Consumer behavior is a process and activity when a person is related to searching, selecting, purchasing, using, and evaluating products and services to meet consumer needs and desires (Reza Haikal Hakim et al, 2017).

Consumer knowledge is one of the individual consumer factors that can influence a customer's decision. Gaffar defines it as The amount of experience with and information about particular products or services a person has. Or knowledge is a number of experiences with various kinds of



information about certain products or services that are owned (Affan Gaffar, 2014). Schiffman and Kanuk at a general level, knowledge can be defined as the information stored within memory. The subset of total information relevant to consumers functioning in the marketplace is called consumer knowledge. (Schiffman et al, 2004). Or In general, knowledge can be defined as information stored in memory. The subset of total information relevant to consumer functioning in the marketplace is called consumer knowledge. In research (Nurul Inayah et al, 2017), (Gampu et al, 2015), (Rengganing Jatun et al, 2015), state that there is a significant positive influence between knowledge and customer decisions, while research conducted (Eko Yuliawan, 2011) results in that there is an insignificant influence between knowledge and customer decisions.

Apart from knowledge, motivation is also one of the individual consumer factors that can influence a customer's decision. Handoko says that motivation is a condition in a person that encourages individual desires to carry out certain desires in order to achieve goals (Handoko, 2004). Setiadi defines consumer motivation as a condition in a person's personality that encourages individual desires to carry out activities in order to achieve a goal (Setiadi, 2003). With the existence of motivation in a person, it will show a goal-directed behavior to achieve satisfaction goals. In research (Hesti Mayasari, 2017), (Gampu et al, 2015), (Marshel Rondonuwu, 2013), and (Putri Mistia Silva, 2017) it is concluded that motivation has a positive and significant influence on customer decisions, while in research (Ida Nurlaeli, 2017) it can be concluded that motivation has no influence on customer decisions.

A good Marketing Strategy can also influence a decision from consumers and can increase socialization to the wider community. The marketing strategy used in this study is promotion. Promotion is a way to inform the public (Rika Yulianti, 2016). Promotion is an activity aimed at influencing consumers so that they can become familiar with the products offered by the company to them and then they become happy and then buy the product. In research (Rika Yulianti, 2016), (Ade Sarwita, 2017),



(Mohammad Amirur Rosyidin et al, 2017) and (Marshal Rondonuwu, 2013) it can be concluded that promotion has a positive and significant influence on customer decisions. (Detha Alfrian Fajri, 2013) it can be concluded that promotion has an insignificant influence on customer decisions. Meanwhile (Evelyn Wijaya et al, 2018) it can be concluded that there is no influence between promotions on customer decisions.

Based on the problems underlying this research because there are differences of opinion (research gap) between the results of previous studies on the variables of knowledge, promotion and motivation towards the decision to use Islamic bank products, the researchers used Islamic Bank customers in Sibolga city. From some of the research findings that have been described, it appears that there are differences in research results between Knowledge, Motivation and Promotion on customer decisions. Therefore, the authors are interested in conducting research with the title "Determinants of Sibolga City Community Decisions Using Islamic Bank Products".

B. Research Method

This study examines the relationship between knowledge, promotion, and motivation to the decision of the people of Sibolga city to use Islamic Bank products. This research is one type of descriptive quantitative research. Researchers conducted field research to obtain information and data. In this study there are 4 variables, namely 3 independent variables (knowledge, promotion and motivation), 1 dependent variable (decision). The data analysis technique uses the application (statistical product and service solutions) SPSS version 23. This study examines the relationship between others:

Tabel 1. Variable and Indicator

No	Variabel	Indicator
1	Knowledge (X1)	1. Product Knowledge 2. Purchasing Knowledge 3. Usage Knowledge



2	Promotion (X2)	<ol style="list-style-type: none"> 1. Advertising 2. Personal Selling 3. Sales Promotion 4. Public Relations 5. Word of Mouth 6. Direct Marketing
3	Motivation (X3)	<ol style="list-style-type: none"> 1. Physiological Needs 2. Security Needs 3. Social Needs 4. The need for esteem 5. Actualization Needs
4	Customer Decision (Y)	<ol style="list-style-type: none"> 1. Needs Recognition 2. Information Search 3. Alternative Evaluation 4. Purchase Decision 5. Post-purchase Behavior

The population in this study were all general customers of Islamic Banks in Sibolga city. According to Sugiyono, ideally to obtain valid data, a census should be carried out, due to limited time and energy, data collection will be pursued as much as possible by means of a sampling model (Sugiyono, 2012). The number of questionnaires that must be prepared to be distributed is 5-10 times the number of parameters estimated or around 5-10 times the number of variable indicators. So that the number of samples (n) in this study is:

$$n = 5 \times \text{number of indicators}$$

$$n = 5 \times 19$$

$$n = 95 \text{ respondents}$$

So that in this study the authors will distribute questionnaires to 95 respondents. The measurement scale used in this study is the Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. This social phenomenon has been specifically determined by the researcher, which is hereinafter referred to as the research variable.

C. Result and Discussion

1. Descriptive Statistics Test

**Table 2. Descriptive Test Results
Descriptive Statistics**



	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge (X1)	95	20	27	22.95	1.567
Promotion (X2)	95	21	54	41.26	8.519
Motivation (X3)	95	21	47	38.13	6.572
Customer Decision (Y)	95	21	47	33.45	8.656
Valid N (listwise)	95				

The results of the descriptive statistical analysis test in table 2 that the knowledge variable with a total of 95 data (n) has a mean of 22.95 with a minimum value of 20 and a maximum value of 27, and a standard deviation of 1.567. The promotion variable has a mean of 41.26 with a minimum value of 21 and a maximum value of 54, and a standard deviation of 8.519. The motivation variable has a mean of 38.13 with a minimum value of 21 and a maximum value of 47, and a standard deviation of 6.572. The knowledge variable has a mean of 33.45 with a minimum value of 21 and a maximum value of 47, and a standard deviation of 8.656.

2. Validity Test

Table 3. Validity test results

Variable	Indicator	r _{hitung}	r _{table}	Description
Knowledge (X1)	P1	0,235	0,202	Valid
	P2	0,372	0,202	Valid
	P3	0,235	0,202	Valid
Promotion (X2)	P1	0,288	0,202	Valid
	P2	0,478	0,202	Valid
	P3	0,679	0,202	Valid
	P4	0,789	0,202	Valid
	P5	0,444	0,202	Valid
	P6	0,288	0,202	Valid
Motivation (X3)	P1	0,224	0,202	Valid
	P2	0,752	0,202	Valid
	P3	0,656	0,202	Valid
	P4	0,258	0,202	Valid
	P5	0,513	0,202	Valid
Customer Decision (Y)	P1	0,520	0,202	Valid
	P2	0,604	0,202	Valid
	P3	0,594	0,202	Valid
	P4	0,577	0,202	Valid
	P5	0,437	0,202	Valid

It is known that the validity test results above can be explained that



the rcount> rtable value based on a significant test of 0.05 means that the indicator items are declared valid.

3. Reliability Test

Table 4. Reliability Test Results
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.661	.663	95

It is known that the results of the reliability test above can be explained that all Cronbach's Alpha values > 0.60, meaning that the variable is declared Realibel.

4. Classical Assumptions

a) Normality Test

Table 5. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

Based on table 5 above, it can be seen that the significant Asymp. Sig. (2-tailed) of 0.200 > 0.05, thus concluded data is normally

		Unstandardized Residual
N		95
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.26304595
Most Extreme Differences	Absolute	.048
	Positive	.042
	Negative	-.048
Test Statistic		.048
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This a lower bound of the true significance



distributed.

b) Multicollinearity Test

Table 6. Multicollinearity Test Results

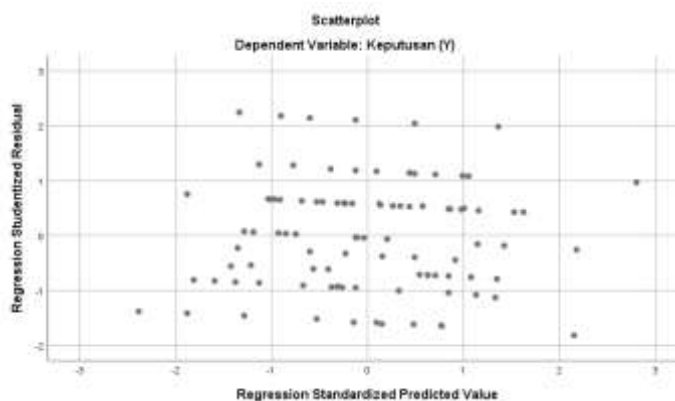
Model	Coefficients ^a			t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta			Tolerance	VIF
1 (Constant)	43.648	8.889		4.910	.000		
Knowledge (X1)	.067	.220	.032	.306	.761	.982	1.018
Promotion (X2)	-.030	.118	-.027	-.252	.801	.968	1.033
Motivation (X3)	-.091	.105	-.092	-.870	.387	.964	1.038

a. Dependent Variable: Customer Decision (Y)

Based on table 6 of the multicollinearity results, it can be seen that the VIF value of the knowledge variable (X1) is $1.018 < 10$, the VIF value of the promotion variable (X2) is $1.033 < 10$, while the VIF value of the motivation variable (X3) is $1.038 < 10$ and the tolerance value of the three independent variables > 0.1 so it can be concluded that there is no multicollinearity.

c) Heteroscedasticity Test

Figure 1. Heteroscedasticity Test Results



It can be seen in the figure that the dots do not form a certain pattern. The dots spread above and below the Y axis and the number 0, so it can be said that there is no heteroscedasticity problem.

5. Uji Statistik

a) Test Coefficient of Determination R2



Table 7. Test Results of the Coefficient of Determination R2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617 ^a	.381	.361	6.920

a. Predictors: (Constant), Motivation (X3), Knowledge (X1), Promotion (X2)

b. Dependent Variable: Customer Decision (Y)

Based on table 7, the Adjusted R Square value is 0.381. This shows that the independent variable contributes knowledge (X1), promotion (X2) and motivation (X3) to the dependent variable of customer decision (Y) by 38,1 percent while the remaining 61,9 percent is explained by other variables not examined in this study.

b) Partial Test (t Test)

Tabel 8. Test t Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	-7.820	11.911		-.657	.513
Knowledge (X1)	-.034	.459	-.006	-.075	.941
Promotion (X2)	.597	.086	.587	6.963	.000
Motivation (X3)	.457	.112	.347	4.099	.000

a. Dependent Variable: Customer Decision (Y)

Based on table 8 above, it can be seen the effect of the independent variables on the dependent variable partially. Based on the significance value of knowledge of $0.941 > 0.05$, it means that H01 is accepted and Ha1 is rejected. Based on the results of the t test, it is concluded that there is no influence of knowledge on the decision of the Sibolga City Community to Use Islamic Bank Products.

The variable value is seen from the Significance value of promotion of $0.000 < 0.05$, meaning that H02 is rejected and Ha1 is accepted. Based on the results of the t test, it is concluded that there is a promotional influence on the decision of the Sibolga City Community to Use Islamic Bank Products. The variable value is seen from the significance value of motivation of $0.000 < 0.05$, meaning that H02 is rejected and Ha1 is accepted. Based on the results of the t test, it is concluded that there is an



influence of motivation on the decision of the Sibolga City Community to Use Islamic Bank Products.

c) Simultaneous Significance Test (F Test)

Table 9. F Test Results

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2685.422	3	895.141	18.691	.000 ^b
Residual	4358.115	91	47.891		
Total	7043.537	94			

a. Dependent Variable: Customer Decision (Y)

b. Predictors: (Constant), Motivation (X3), Knowledge (X1), Promotion (X2)

Based on table 9 obtained (F test) above, it can be explained and significant $0.000 < 0.05$, meaning that H_{a4} is accepted and H_{o4} is rejected, so it can be concluded that there is an influence of knowledge, promotion and motivation on the decision of the Sibolga City Community to Use Islamic Bank Products.

D. Conclusion

- 1) There is no influence of knowledge on the decision of the Sibolga City Community to Use Islamic Bank Products.
- 2) There is an influence of knowledge promotion on the decision of the Sibolga City Community to Use Islamic Bank Products.
- 3) There is an influence of knowledge motivation on the decision of the Sibolga City Community to Use Islamic Bank Products.
- 4) There is an influence of knowledge, promotion and motivation on the decision of the Sibolga City Community to Use Islamic Bank Products.

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