DETERMINANT ANALYSIS OF NON MUSLIM CHOOSE PT BANK SYARIAH INDONESIA TBK,IN PEMATANGSIANTAR

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Abstract

The background of this research is that the number of non-Muslim customers at PT Bank Syariah Indonesia, Tbk in Pematangsiantar continues to increase every year, in 2018 there were 641 people, in 2019 there were 810 people, in 2020 there were 1.012 people, and in 2021 totaling 1.231 people. So that with the increase in the number of non-Muslim customers, PT Bank Syariah Indonesia, Tbk in Pematangsiantar can continue to develop its business activities both in terms of raising funds, distributing funds, and services. Several factors that can be improved are promotion, product, service, and religious stimuli. The purpose of this study is to analyze how much influence promotions, products, services, and religious stimuli have on the decision of non-Muslim customers to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar either partially or simultaneously. This research method contains the type of research, research location and time, population and sample, data collection techniques, data analysis techniques with validity test, reliability test, descriptive analysis, normality test, classical assumption test, coefficient of determination test, and linear regression equation analysis. multiple. The results of this study are partially, there is a significant influence between promotions on non-Muslim decisions to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Partially, there is no significant effect between products on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Partially, there is a significant influence between services on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Partially, there is a significant

influence between religious stimuli on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Simultaneously, there is a significant influence between the variables of promotion, product, service, and religious stimuli on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar.
Keywords: Analysis of Determinants, Non-Muslims, and PT Bank Syariah Indonesia, Tbk

A.   Introduction

Indonesia has a banking system known as the dual banking system. As an intermediary institution, the conventional banking system and the sharia banking system go hand in hand. Sharia Commercial Banks and Sharia Business Units are Sharia Banks located in Indonesia. The development of Islamic Commercial Banks and Business Units in Indonesia is growing every year. Statistical data obtained by researchers from the website of the Financial Services Authority shows that Financing, Third Party Funds, and total assets have continued to grow and develop in the last 4 years. The following is the development of Sharia Commercial Banks for Sharia Business Units:

Table 1. Development of Islamic Commercial Banks and Sharia Business Units (in billion rupiah)

Year	Financing	Depositor Funds	Total Assets
2018	320.000	371.828	477.327
2019	355.182	416.558	524.000
2020	383.944	465.977	593.948
July 2021	394.097	493.565	616.078

(Source: www.ojk.go.id)

In the last 4 years the development of Islamic banking has continued to experience good growth, but Islamic banking in Indonesia still has a relatively small market share. In 2021, the number of customers who transact in banking is around 352 million, consisting of around 322 million conventional bank customers and around 30 million Islamic bank customers. Based on data from the Financial Services Authority, Indonesia has Islamic banking with a market share in February 2022 of 6.65%. When

compared to other countries that have a population that is predominantly Muslim, of course, this market share is still relatively small.

Pematangsiantar is one of the cities in the province of North Sumatra and the city that received the third highest tolerant city index in 2018 in Indonesia according to the Setara Institute. The following is the statistical data from the Statistics Agency that researchers obtained about the religion of the people of Pematangsiantar city in 2020:

Table 2. Number of Religion Population of Pematangsiantar City in 2020

Religion	Total
Islam	120.386 souls
Christian	113.259 souls
Catholic	16.365 souls
Buddha	15.631 souls
Confucius	385 souls

Based on the data above, the non-Muslim population is 54.79%, this number is a very potential market to be used as a market share for Islamic banks, especially PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Conventional banks are the biggest competitors of PT Bank Syariah Indonesia, Tbk. Therefore, PT. Bank Syariah Indonesia, Tbk must offer advantages compared to conventional banks including attractive promotions, competitive products, excellent service, and good religious stimuli. Based on the researcher's observations, the number of customers of PT Bank Syariah Indonesia, Tbk in Pematangsiantar was 641 people in 2018, totaling 810 people in 2019, totaling 1.012 people in 2020, and 1.231 people in 2021.

From the results of the researcher's interview with Mr. Reza Harsono as manager of marketing funding, he stated that at PT Bank Syariah Indonesia, Tbk the Pematangsiantar Branch Office has many non-Muslim customers and the products that are most in demand by non-Muslim customers are savings products, time deposits, current accounts, and financing. In terms of promoting its products, PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office uses a lot of face-to-face media for

socialization, print media, electronic media, and social media. PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office also provides excellent service to customers, for example good service in the digital field (technology), friendly service, transactions at tellers and fast customer service in accordance with the applicable Standard Operating Regulations (SOP), and other excellent services (Reza Harsono, 2022).

Then the results of the researcher's interview with Mr. Saragih and Mrs. Sinaga as non-Muslim customers at PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office, they stated that the products at PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office were very diverse, innovative, and varied according to needs. Then the distribution of profit sharing provided is fair and transparent to customers compared to the interest system in conventional banks. The services provided are very good and friendly and use the latest technology such as internet banking, mobile banking, short message service (SMS) banking, automatic teller machine (ATM), and other technologies (Saragih and Sinaga, 2022).

Likewise, what was conveyed by Mr. Tampubolon as a non-Muslim customer of PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office, he stated that the products at PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office are very diverse and very suitable for our daily needs and on products. time deposits, profit sharing provided to customers is competitive compared to other banks. Then the services provided to customers are fast, precise, and excellent to their customers. Furthermore, PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office serves all customers regardless of religion, ethnicity, and race, as long as these customers can meet the requirements in transactions such as Identity Card, Taxpayer Identification Number for taxpayers, photo signature, photo of yourself, and other requirements (Tampubolon, 2022).

Several previous studies that are relevant to this research are research conducted by A. Fitria Arlianan Mallawa (2020), with the research title "Factors Influencing Non-Muslim Communities Become Customers of Sharia Banks (Case Study of BRI Syariah and BNI Syariah Mikro Palopo

City) " concluded that product and profit sharing variables were influential and significant variables and service variables were variables that had no significant effect. Then the most influential factor in the decision of non-Muslim customers to become customers of Islamic banks is the profit sharing factor (A. Fitria Arlianan Mallawa, 2020). Then the research conducted by Kunti Saptasari and Hendy Mustiko Aji (2020), with the research title "Factors affecting Muslim non-customers to use Islamic bank: Religiosity, Knowledge, and Perceived Quality" concluded that religiosity, knowledge, and perceived quality have a significant influence positive and significant impact on customer intentions to use Islamic Banking in Indonesia (Kunti Saptasari and Hendy Mustiko Aji, 2020).

Based on the explanation above, this research is very interesting to be carried out by analyzing various factors that influence non-Muslim communities to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This research is also expected to contribute in the form of input and information to PT Bank Syariah Indonesia, Tbk in order to further improve its performance and will have an impact on increasing the market share of Islamic Banks.

B. Theoritical review

1. Customer Decision

Decision making is a process in choosing two, three, or more actions in choosing alternative options in order to achieve the desired outcome. Purchasing decision making through several stages, namely:

1) Recognize needs. Needs recognized by the buyer is a buying process. Furthermore, the buyer needs to feel the difference between the reality of reality and the desired state.

2) Information sought by customers. Customers in seeking information must be carried out selectively and seek various information that is beneficial for customers.

3) The customer evaluates the available alternatives. The customer will evaluate by searching internally, namely information that is in his

memory and external evaluation, namely information that is external to his memory that requires money, time, and effort.

4) The customer decides to purchase. Making a purchase decision must be made by a prospective customer. Not choosing one of the available alternatives is a decision that can be made by the customer.

5) Post-purchase and evaluation of consumption. The user is an assumption in making decisions, so there are various problems related to purchase satisfaction (Nurul Khasanah, 2019).

2. Factors Affecting Customer Behavior

Consumers are people who use goods and services either in the company or not. Consumers are people who use services or goods in the community, either for their own interests or the interests of their families and communities, which are not for sale. Consumers are people who use services or goods that exist in society that aim to meet community needs and other interests without being traded (Afifah Amini, 2020).

There are many factors that influence consumer behavior to determine banking products, especially Islamic banking products. Factors that influence consumer behavior are promotions, products, services, and religious stimuli, and other factors. The following are the factors that affect customers, namely:

1) Promotion. Promotion is an activity to persuade and inform the market about the services or products that exist in a company through various media publications, sales promotions, personal selling, and advertising. Promotion is the best way to retain and attract customers. Promotion is used to be able to provide information on services and products in increasing the number of new customers with various services and products offered (Nurul Khasanah, 2019).

2) Product. Product is a variety of products offered by producers to be consumed, used, purchased, sought, requested, and noticed in related markets. Organizations, places, people, services, and physical objects are broad product definitions. The product is also

defined as the customer's response, which is then described by the manufacturer in its production output (Afifah Amini, 2020).

3) Service. Service is an activity of providing assistance in providing various kinds that are needed by consumers in displaying the best products so that a repetitive activity is produced in purchasing and customer satisfaction (Anggi Fadhilah, 2018).

4) Religious Stimuli. Religious stimuli are experiences and knowledge of a person's diversity that can motivate them to carry out an economic activity. The higher a person's level of religious understanding, the more confident that person will be in the sharia principles that exist in Islamic banking (Arisma Afriana Sari, 2019).

3. Sharia Banking

Islamic financial system is a financial system in which sales use financial services and products based on Islamic principles, namely intermediaries between parties who need financing and parties who have excess funds. The objectives of the Islamic financial system are all financial transactions that do not use the interest system and whose activities are carried out based on Islamic values, comprehensive and fair distribution of wealth and have an advanced economy in development. Sharia Banking is a business activity, institution, method, and process in carrying out its business activities based on Islamic Sharia principles. Risk and profit sharing between investors and entrepreneurs are applied in Islamic banking (Syahrijal Hidayat and Endrianur Rahman Zain, 2021).

Sharia banking also pursues maximum profit in carrying out its business activities but must also pay attention to the existing principles of Islamic Sharia values. The parties who take part in the business activities also bear jointly if there is a loss. Islamic banking also manages zakat, infaq, alms, and does not carry out transactions that are forbidden in Islam such as maysir, gharar, haram, usury, and batil (Supiah Ningsih and Rudy Irwansyah, 2021).

C.   Research Method

1. Type of Research

This research is a type of quantitative and field descriptive research, then these data were obtained by direct observation of PT. Bank Syariah Indonesia, Tbk in Pematangsiantar.

2. Location and Time of Research

This research is located in Pematangsiantar City, North Sumatra Province. This research is planned from January 2022 to September 2022.

3. Population and Research Sample

In this study, the population used is all non-Muslim customers who are customers of PT. Bank Syariah Indonesia, Tbk in Pematangsiantar as many as 1.231 people. The sampling technique used is simple random sampling, which is a technique that provides equal opportunities for each respondent to be used as a sample.

The Slovin formula used, namely:

n = N / (1 + N e2)

n = 1.231 / (1 + (1.231) 0.12)

n = 1.231 / (13,31)

n = 92,48

The Slovin formula with an error of 10% was used as a determination of the number of samples so that the number of samples was 92 samples.

4. Data Collection Techniques

The data collection technique in this research is using a questionnaire/questionnaire. In this study, the researcher used the method of collecting data by using a questionnaire or questionnaire using a list of questions or statements in hard copy form given to the sample respondents to be studied. The number of existing statements or questions, the researchers took from each variable indicator, both independent variables (independent variables) and dependent variables (dependent variables). The independent variables (independent variables) in this study are promotions, products, services, and religious stimuli. While the dependent variable (independent variable) in this study is the decision of non-Muslim

customers to choose PT Bank Syariah Indonesia, Tbk. Questionnaires were given directly to respondents in hard copy form with the aim of making this data collection method more effective and more efficient in reaching PT Bank Syariah Indonesia, Tbk Pematangsiantar Branch Office.

5. Data Analysis Techniques

SPSS Version 23 software application is used as a tool to analyze all data used in this study. The data analysis techniques used in this study are: validity test, reliability test, descriptive analysis, normality test, classical assumption test, coefficient of determination test, and multiple linear regression analysis.

D.   Result and Discussion

1. Data Analysis Result

Software Statistical Program Service Solution (SPSS) version 23 was used to analyze the data in this study. The following are the results of the analysis that can be found:

a) Validity Test Result

The validity test carried out on the Non-Muslim Decision to Choose PT Bank Syariah Indonesia, Tbk (Variable Y), can be seen in table 3 below:

Table 3. Results of the Validity Test for Non-Muslims to Choose PT Bank Syariah Indonesia, Tbk (Variable Y)

Correlations

		Y1	Y2	Y3	Y4	Y5
Y1	Pearson Correlation	1	,690**	,320**	,297**	,364**
	Sig. (2-tailed)		,000	,002	,004	,000

	N	92	92	92	92	92
Y2	Pearson Correlation	,690**	1	,364**	,213*	,316**
	Sig. (2-tailed)	,000		,000	,042	,002
	N	92	92	92	92	92
Y3	Pearson Correlation	,320**	,364**	1	,581**	,433**
	Sig. (2-tailed)	,002	,000		,000	,000
	N	92	92	92	92	92
Y4	Pearson Correlation	,297**	,213*	,581**	1	,548**
	Sig. (2-tailed)	,004	,042	,000		,000
	N	92	92	92	92	92
Y5	Pearson Correlation	,364**	,316**	,433**	,548**	1
	Sig. (2-tailed)	,000	,002	,000	,000	
	N	92	92	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The validity test was carried out on 5 questions posed to 92 research respondents representing the Non-Muslim Decision to Choose PT Bank Syariah Indonesia, Tbk (variable Y). The results of the validity test of the five questions concluded that all questions were declared valid, this is because the significance value of each question item is smaller or the research significance used, which is 10%.

Table 4. Promotion Variable Validity Test Results (X1)

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5
X1.1	Pearson Correlation	1	,649**	,347**	,252*	,138
	Sig. (2-tailed)		,000	,001	,015	,188
	N	92	92	92	92	92
X1.2	Pearson Correlation	,649**	1	,270**	,299**	,241*
	Sig. (2-tailed)	,000		,009	,004	,020
	N	92	92	92	92	92
X1.3	Pearson Correlation	,347**	,270**	1	,291**	,201
	Sig. (2-tailed)	,001	,009		,005	,055
	N	92	92	92	92	92
X1.4	Pearson Correlation	,252*	,299**	,291**	1	,223*
	Sig. (2-tailed)	,015	,004	,005		,032
	N	92	92	92	92	92
X1.5	Pearson Correlation	,138	,241*	,201	,223*	1
	Sig. (2-tailed)	,188	,020	,055	,032	
	N	92	92	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The validity test was carried out on 5 questions asked to 92 research respondents representing the promotion variable (X1). From table 4 the results of the validity test of the promotion variable (X1) above can also be that the promotion variable (X1) is declared valid.

Table 5. Product Variable Validity Test Results (X2)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5
X2.1	Pearson Correlation	1	,217*	,137	-,092	,052
	Sig. (2-tailed)		,038	,191	,384	,623
	N	92	92	92	92	92
X2.2	Pearson Correlation	,217*	1	,459**	,130	,101
	Sig. (2-tailed)	,038		,000	,219	,340
	N	92	92	92	92	92
X2.3	Pearson Correlation	,137	,459**	1	,151	,184
	Sig. (2-tailed)	,191	,000		,150	,080
	N	92	92	92	92	92
X2.4	Pearson Correlation	-,092	,130	,151	1	,319**
	Sig. (2-tailed)	,384	,219	,150		,002
	N	92	92	92	92	92
X2.5	Pearson Correlation	,052	,101	,184	,319**	1
	Sig. (2-tailed)	,623	,340	,080	,002	
	N	92	92	92	92	92

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

The validity test was carried out on 5 questions posed to 92 research respondents representing the product variable (X2). From table 5 the results of the product variable validity test (X2) above can also be that the product variable (X2) is declared valid.

Table 6. Service Variable Validity Test Results (X3)

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5
X3.1	Pearson Correlation	1	,464**	,082	,272**	,013
	Sig. (2-tailed)		,000	,438	,009	,900
	N	92	92	92	92	92
X3.2	Pearson Correlation	,464**	1	,338**	,439**	,221*
	Sig. (2-tailed)	,000		,001	,000	,034
	N	92	92	92	92	92
X3.3	Pearson Correlation	,082	,338**	1	,330**	,118
	Sig. (2-tailed)	,438	,001		,001	,262
	N	92	92	92	92	92
X3.4	Pearson Correlation	,272**	,439**	,330**	1	,115
	Sig. (2-tailed)	,009	,000	,001		,277
	N	92	92	92	92	92
X3.5	Pearson Correlation	,013	,221*	,118	,115	1
	Sig. (2-tailed)	,900	,034	,262	,277	
	N	92	92	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The validity test was carried out on 5 questions asked to 92 research respondents representing the service variable (X3). From table 6 the results

of the service variable validity test (X3) above can also be seen that the service variable (X3) is declared valid.

Table 7. Stimuli Religious Variable Validity Test Results (X4)

Correlations

		X4.1	X4.2	X4.3	X4.4	X4.5
X4.1	Pearson Correlation	1	,202	,169	,141	,264*
	Sig. (2-tailed)		,054	,106	,182	,011
	N	92	92	92	92	92
X4.2	Pearson Correlation	,202	1	,411**	,277**	,177
	Sig. (2-tailed)	,054		,000	,007	,091
	N	92	92	92	92	92
X4.3	Pearson Correlation	,169	,411**	1	,625**	,444**
	Sig. (2-tailed)	,106	,000		,000	,000
	N	92	92	92	92	92
X4.4	Pearson Correlation	,141	,277**	,625**	1	,467**
	Sig. (2-tailed)	,182	,007	,000		,000
	N	92	92	92	92	92
X4.5	Pearson Correlation	,264*	,177	,444**	,467**	1
	Sig. (2-tailed)	,011	,091	,000	,000	
	N	92	92	92	92	92

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

The validity test was carried out on 5 questions posed to 92 research respondents representing the religious stimuli variable (X4). From table 4.5 the results of the validity test of the religious stimuli variable (X4) above can also be that the religious stimuli variable (X4) is declared valid.

b) Reliability Test Result

After testing the validity of each statement item in the questionnaire, a reliability test is also carried out on all statements that are declared valid. Based on the results of the reliability test, it was concluded that all the statements submitted were declared reliable. This is because the value of Cronbach's alpha is greater than 0,60. The following table shows the value of Cronbach's alpha:

Table 8. Research Variable Reliability Test Results

Reliability Statistics

Cronbach's Alpha	N of Items
,667	5

Based on table 8 above, it can be seen that the reliability value of each statement item is 0,667. This means that all statements submitted are reliable because the value is 0,667 greater than 0,60.

c) Descriptive Analysis Result

The following are the results of the descriptive analysis of the research:

Table 9. Research Descriptive Analysis Result

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Total Y	92	20,0	25,0	22,457	1,8182
Total X1	92	19,0	25,0	22,663	1,6725
Total X2	92	18,0	25,0	22,120	1,5887
Total X3	92	19,0	25,0	22,424	1,7681
Total X4	92	18,0	25,0	21,087	1,7582
Valid N (listwise)	92				

Based on table 9 the results of the descriptive analysis above, it can be seen that this study describes the values of the minimum, maximum, mean, and others. The respondents of this study were 92 people. The highest minimum value is 20,0, namely the Non-Muslim Decision to Choose PT Bank Syariah Indonesia, Tbk (variable Y), while the lowest is the product variable (X2) and the religious stimuli variable (X4) of 18,0. At the maximum value, all variables have the same value of 25,0. Meanwhile, the highest mean value is the promotion variable (X1) of 22,663 and the lowest mean variable is the religious stimuli variable (X4) of 21,087.

d) Normality Test Result

This normality test was conducted to determine whether in the regression model both the dependent variable (The Decision of Non-Muslims Choosing PT Bank Syariah Indonesia, Tbk) or the dependent variable (Promotions, Products, Services, and Religious Stimuli) had normal data distributions or not. In this study, the normality test used the Kormogorov-Smirnov test. Below, the researcher presents the results of the Kormogorov-Smirnov test:

Table 10. Research Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		92
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,41418463
Most Extreme Differences	Absolute	,084
	Positive	,061
	Negative	-,084
Test Statistic		,084

Asymp. Sig. (2-tailed)	,108c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on table 10 above, it can be seen that the results of the research normality test show that the significance value is 0.108 > 0.05. Thus, it can be concluded that the data are normally distributed.

e) Classical Assumption Test Result

- **Multicollinearity Test Result**

Table 11. Multicollinearity Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,634	3,199		,823	,413		
	Total X1	,180	,103	,166	1,746	,084	,774	1,292
	Total X2	,013	,103	,011	,128	,898	,865	1,156
	Total X3	,279	,087	,271	3,201	,002	,968	1,034
	Total X4	,436	,104	,422	4,214	,000	,694	1,441

a. Dependent Variable: Total Y

Based on table 11 above, it can be seen that all variables have a tolerance value above 0,10 and all variables have a VIF value of less than 10. From this value, the researcher can conclude that the data in this study is free from multicollinearity problems or there is no correlation between variables free.

- **Heteroscedasticity Test Result with Glejser Test**

Table 12. Heteroscedasticity Test Results with Glacier Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,766	1,746		,439	,662
	Total X1	,027	,056	,058	2,481	,631
	Total X2	,035	,056	,072	2,626	,533
	Total X3	,013	,048	,029	1,267	,790

Model		B	Std. Error		t	Sig.
	Total X4	-,060	,056	-,136	-1,061	,292

a. Dependent Variable: ABS_Res1

Based on table 12 above, it can be seen that the heteroscedasticity test with the Glejser test obtained a significance value of X1 of 0,631, X2 of 0,533, X3 of 0,790, and X4 of 0,292. All significance values are greater than 0,05, so it can be concluded that there is no heteroscedasticity problem.

f) Hypothesis Test Result

- **Partial Test Result**

The results of the partial test (t test) of the study can be seen from the following table, in column t with the t table value calculated based on a significance level of 10%, with N as much as 92, so that the t table is 1,66159.

Table 13. Partial Test Results (t Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,634	3,199		,823	,413
	Total X1	,180	,103	,166	1,746	,084
	Total X2	,013	,103	,011	,128	,898
	Total X3	,279	,087	,271	3,201	,008
	Total X4	,436	,104	,422	4,214	,006

a. Dependent Variable: Total Y

Based on table 13 the result of the partial test (t test) above, it can be concluded that:

a) The promotion variable (X1) shows a tcount of 1,746 with a significance of 0,84. Because the significance is greater than 0,05 and the tcount (1,746) > ttable value (1,66159), Ho is rejected and Ha is accepted, meaning that there is a significant influence between promotions and non-Muslim decisions to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar.

b) The product variable (X2) shows tcount of 0,128 with a significance of 0,898. Because the significance is greater than 0,05 and the tcount (0,128) < ttable value (1,66159), then Ho is accepted and Ha is rejected, meaning that there is no significant effect

between the product on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar.

c) Service variable (X3) shows tcount of 3,201 with a significance of 0,08. Because the significance is greater than 0,05 and the tcount (3,201) > ttable value (1,66159), Ho is rejected and Ha is accepted, meaning that there is a significant influence between services on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar.

d) Religious stimuli variable (X4) shows tcount of 4,214 with a significance of 0,06. Because the significance is greater than 0.05 and the tcount (4,214) > ttable value (1,66159), Ho is rejected and Ha is accepted, meaning that there is a significant influence between religious stimuli on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar.

- **Simultaneous Test Result**

For the results of simultaneous hypothesis testing (F test), it is done by testing the criteria $F_{count} > F_{table}$, then Ho is rejected and Ha is accepted, and vice versa. Below are the results of the simultaneous test (F test):

Table 14. Simultaneous Test Result (F Test)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118,834	4	29,708	14,202	,000^b
	Residual	181,993	87	2,092		
	Total	300,826	91			

a. Dependent Variable: Total Y
b. Predictors: (Constant), Total X4, Total X3, Total X2, Total X1

In determining the value of F_{table}, it is obtained N-K-1 (92-4-1) or 87. With df1 (number of independent variables) as much as 4, and df2 (number of samples minus the number of independent variables minus 1) with a 5% confidence level, then the value of F_{table} of 2,48. Based on table 14 above, it can be seen that F_{count} (14,202) > F_{table} (2,48), then Ho is rejected and Ha is accepted. That is, there is a significant influence between the variables of promotion, product, service, and religious stimuli on the decision of non-

Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar simultaneously.

g) Coefficient of Determination Test Result

The results of the coefficient of determination test can be seen in the table below:

Table 15. Coefficient of Determination Test Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,829a	,695	,667	1,8463

a. Predictors: (Constant), Total X4, Total X3, Total X2, Total X1

The magnitude of the correlation or relationship that occurs between the independent variable and the dependent variable in this study is 0,829. This means that the variables of promotion, product, service, and religious stimuli as independent variables have a very strong correlation with the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk as the dependent variable. Meanwhile, the adjusted R Square of the study was 0,667. That is, the contribution given by the independent variable to the dependent variable reaches 66,7%, while the remaining 33,3% is explained by other variables outside the study.

h) Multiple Regression Equation Test Results

Table 16. Multiple Regression Equation Test Results

Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2,634	3,199		,823	,413
	Total X1	,180	,103	,166	1,746	,084
	Total X2	,013	,103	,011	,128	,898
	Total X3	,279	,087	,271	3,201	,002
	Total X4	,436	,104	,422	4,214	,000

a. Dependent Variable: Total Y

Based on table 16 the results of the multiple regression equation test above, it can be concluded that:

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

$$KNMMPBSI = a + b_1PS + b_2PR + b_3PL + b_4RS + e$$

$$KNMMPBSI = 2,634 + 0,180PS + 0,13PR + 0,279PL + 0,436RS + 3,199$$

The interpretation of the above equation is:

a) Constant of 2,634. That is, if the variables of promotion, product, service, and religious stimuli are omitted, then the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar is only 2,634.

b) 0,180PS. That is, if the promotion of PT Bank Syariah Indonesia, Tbk in Pematangsiantar is further increased, then the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar will increase by 0,180 units.

c) 0,13PR. This means that the more aggressively PT Bank Syariah Indonesia, Tbk in Pematangsiantar conducts promotions, the non-Muslim decision to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar will increase by 0,13 units.

d) 0,279PL. This means that the better the services provided by PT Bank Syariah Indonesia, Tbk in Pematangsiantar to customers, the non-Muslim decision to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar will increase by 0,279 units.

e) 0,436RS. That is, the more religious a person is, the non-Muslim decision to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar will increase by 0,436 units.

2. Discussion

Based on the findings above, several things can be discussed in this study, namely:

a) Promotion

Based on the results of research conducted by researchers, it was found that partially the promotion variable had a significant effect on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. According to the researcher's analysis, PT Bank Syariah Indonesia, Tbk in Pematangsiantar needs to be more aggressive in promoting, either through social media, television, print, outreach, and others. Through this promotional activity, the various advantages of PT Bank Syariah Indonesia, Tbk in Pematangsiantar will be known by the public

and a rational society can see the advantages of PT Bank Syariah Indonesia, Tbk so that the number of customers will increase.

b) Product

Based on the results of research conducted by researchers, it was found that partially the product variable had no significant effect on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Based on the researcher's analysis, the products at PT Bank Syariah Indonesia, Tbk in Pematangsiantar need to be further improved in quality so that the public can get better profits compared to conventional banks both in terms of raising funds, distributing funds, and services provided to customers.

c) Service

Based on the results of research conducted by researchers, it was found that partially the service variable had a significant effect on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Based on the researcher's analysis, non-Muslim customers at PT Bank Syariah Indonesia, Tbk in Pematangsiantar are rational customers and have modern thoughts. Therefore, these non-Muslim customers hope to get good service. Thus, if the better and excellent services provided, then PT Bank Syariah Indonesia, Tbk in Pematangsiantar will be the priority of choice for conducting transactions.

d) Religious Stimuli

Based on the results of research conducted by researchers, it was found that partially religious stimuli had a significant effect on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. Based on the researcher's analysis, the better the religious stimuli of non-Muslim customers, the more non-Muslim customers who will become customers at PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This happens because non-Muslim religious teachings also oppose usury transactions and justify profit-sharing transactions, so

that non-Muslim customers prefer banks that use a profit-sharing system such as PT Bank Syariah Indonesia, Tbk in Pematangsiantar.

E.   Conclusion

1) Partially, there is a significant effect of promotion on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This is because the value of tcount (1,746) > ttable value (1,66159). So Ho is rejected and Ha is accepted.

2) Partially, there is no significant effect between products on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This happens because the value of tcount (0,128) < value of ttable (1,66159). So, Ho is accepted and Ha is rejected.

3) Partially, there is a significant influence between services on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This happens because the value of tcount (3,201) > ttable value (1,66159). So Ho is rejected and Ha is accepted.

4) Partially, there is a significant influence between religious stimuli on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This happens because the value of tcount (4,214) > ttable value (1,66159). So Ho is rejected and Ha is accepted.

5) Simultaneously, there is a significant influence between the variables of promotion, product, service, and religious stimuli on the decision of non-Muslims to choose PT Bank Syariah Indonesia, Tbk in Pematangsiantar. This happens because, F_{count} (14,202) > F_{table} (2,48). So Ho is rejected and Ha is accepted.

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