



Determinants of Costumer's to Use Islamic Bank: The Case of Muhammadiyah in Region Yogyakarta

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ARTICLE INFO	Abstrak
ISSN: 2798-2688	This study examines the effect of personal, product, social, and promotion factors on Muhammadiyah residents using Islamic banking at the BSI Yogyakarta Branch. This research uses quantitative research methods with associative research types. The data sources used were primary and secondary data sources. Primary data were obtained through a questionnaire (questionnaire) distributed to Muhammadiyah residents, while secondary data sources were obtained through references. The results showed that Personal Factors, Social Factors, Product Factors, and Promotional Factors partially and simultaneously had a positive and significant effect on the decision of Muhammadiyah residents to use Islamic banks.
Keywords: Islamic Banks, Personal Factors, Social Factors, Product Factors, Promotional Factors	

Pendahuluan

Financial transactions that have been carried out since the time of the Prophet use the Qur'an as a guide for transactions. Prophet Muhammad SAW established a sharia financial institution in Medina named Baitul Mal. The pioneers of Islamic banking began in Egypt in the 1960s, the bank was operated as a social monetary institution along the Egyptian Nile delta. This monetary foundation is very useful, both in raising capital from the general public as investment funds, savings and donations, zakat and infaq, as well as in providing cash flow to help those who are less fortunate with low incomes, as well as helping MSMEs and industry (Antonio, 2001).

Moreover, until now it cannot be denied that Muslim community groups are the largest part of the local area in Indonesia. In accordance with the consequences of banking improvement is the emergence of various kinds and types of monetary institutions, one of which is Islamic banking. The reason for the principle of Islamic banking is an attempt for Muslims to base all parts of their monetary life always sticking to the Qur'an and As-Sunnah which are freed from the components of usury, gharar, betting and trading which are rejected in Islamic law (Antonio,2001).

With the increasing concern for Islam, this is what makes Indonesian people prefer Islamic banks. This awareness makes people switch to using Islamic banking services, people use Islamic banks because they want to apply Islamic law which prohibits usury. So the introduction of Islamic banks that work using a profit-sharing system has the benefits of being an option for premiums in ordinary banks, this is an opportunity for Muslims to use the benefits of banks ideally as expected.

Since then, there has been a phenomenon in society regarding the existence of a banking system according to sharia principles and has received positive reactions from public authorities or the government after the enactment of Law Number 7 of 1992 concerning Banking. This is the background behind the birth of Law No. 21 of 2008 concerning Islamic Banking, considering that the guidelines regarding Islamic banking in Law No. 7 of Banking which was subsequently amended by Law No. 10 of 1998 are considered not yet explicit and require functional convenience of Islamic Banking due to the development and volume of business transactions of Islamic banks. which is growing so fast.

Now sharia banks have developed rapidly into bank services that are widely used in people's lives, with the integration of 3 large state-owned banks, namely BRI Syariah, BNI Syariah, and Bank Mandiri Syariah, which are combined into Bank Syariah Indonesia, hereinafter abbreviated as BSI. This merger has the advantage of a wider and more comprehensive range of services, and supports a larger capital increase. The involvement of the government through the Ministry of SOEs has pushed BSI forward to have more global competitiveness (Bank Syariah Indonesia, 2021).

Personal factors are factors that motivate individual choices, such as their buying cycle, way of life, and age. Social factors are factors that influence individual choices from environmental or peer recommendations. Product factors are factors that come from offering services to meet physical and non-physical needs. Promotional factors are factors that come from companies to deliver their services to buyers attractively (Rangkuti, 2009). Of course, these four factors are related to

customers choosing Islamic banks. Based on previous research, there are differences with current research, which lies in the research variables that influence and the object of research. The current study raises personal, social, product, and promotional factors that influence Muhammadiyah residents in choosing Islamic banking at Bank Syariah Indonesia Yogyakarta branch.

From this background and several previous studies, this research leads to what are the factors that influence Muhammadiyah citizens in using Islamic banking. These factors include personal, social, product, and promotional factors. The researcher chose the object of research in Yogyakarta because Yogyakarta has a Muslim majority population. Most banks in the Yogyakarta area have opened a lot of Islamic banks, especially the Indonesian Islamic Bank in the Yogyakarta area.

Literature Review

According to Djazuli (2001) the word Bank itself was adopted from Italian, especially *banco* which means table. The use of this term is due to the everyday fact that every transaction in the past and possibly in the future is carried out on the table. According to Adiwarmanto (2010: 18) Bank is a commercial institution whose job is to collect money from the public in the form of savings/deposits and then distribute it in the form of credit that is useful for improving people's living standards. Islamic banks operating in Islamic sharia principles must choose the provisions contained in the Qur'an and Hadith. Islamic banks must stay away from activities that are prohibited and contrary to Islamic law.

Based on Law no. 21 of 2008 concerning sharia banking stipulates that customers are users of sharia banking services both in the banking sector and UUS (Sharia Business Unit). According to Dr. Etta (2013:112) The input received has an effect on the decision-making process. Input and output systems are systems used for consumer decision making. This contribution comes in the form of external factors such as the socio-cultural environment, marketers, and customer psychology. Marketing Mix / The bank's marketing mix includes product strategy, advertising, distribution, pricing, physical evidence, processes, and service processes. The conclusion from this explanation is that consumer behavior is based on the desire that is generated when the consumer consciously chooses and uses the alternatives that have been provided.

Muslim personality according to Toto Tasmara (1995), Muslims are people who consistently live according to the teachings of the Qur'an and As-Sunnah. Therefore, Muslims are people who follow the straight path desired and pleased by Allah. With

indicators as measurement, namely: tastes, material needs, income, consumption and trust.

According to Astrid (1983) social concepts are generally understood in society as everyday concepts that are used to refer to something. A sociological concept, on the other hand, is a concept used in sociology to refer to something in an academic context. According to Usman (2015) Definition of Products in Islam, service products are products that are produced through a good manufacturing process. Good means that the goods have benefits and have benefits to increase moral, material, and spiritual for consumers. However, in Islamic economics, commodities are not only morally useful commodities, but also tradable commodities. It is necessary to always maintain and improve the quality of products and services. Don't let the quality of your product be what it should be.

According to Ascari (2008) Islamic banking products are generally a combination of funding and distribution methods applied by Islamic banks as described above. Products are generally applied to meet the benefit of citizens. Products in Islamic banks have received recommendations from several academics and are supervised by the National Sharia Council of the Indonesian Ulema Council (DSM MUI). Promotion is the communication of attractive products to sell products carried out by individuals or companies. Rangkuti (2009:20) The most important variable in marketing is promotion, especially in marketing its products or services. Activities carried out between business actors and consumers are interesting tools so that consumers can be influenced to buy according to their needs and tastes.

Method

This study uses a quantitative approach with the type of associative research. The population in this study were Muhammadiyah residents in Yogyakarta and purposive sampling was used in this study to identify data relevant to the research criteria, namely Muhammadiyah residents who live in Yogyakarta, members of the Muhammadiyah and have an account or banking product at Bank Syariah Indonesia with the total number of samples in this study. is 100 respondents.

Results and Discussion

1. Descriptive Test Results

Table 1. Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation
Personal (X1)	100	16	4	20	1527	15,27	3,309
Social (X2)	100	16	4	20	1443	14,43	3,267
Product (X3)	100	16	4	20	1474	14,74	3,603
Promotion (X4)	100	9	10	19	1658	16,58	2,070
Costomer's To Use	100	16	4	20	1570	15,70	3,495
Valid N (listwise)	100						

From table 1, the Personal Factor variable (X1) has a range value of 16, a minimum value of 4, a maximum value of 20, a sum value of 1527, a standard deviation of 3.309, and a mean value of 15.27, from the total mean if divided by the number of statements from the questionnaire will produce an average value of 4 ($15.27 : 4 = 3.817$). This shows that the average respondent answered agree (4).

The Social Factor variable (X2) has a range value of 16, a minimum value of 4, a maximum value of 20, a sum value of 1443, a standard deviation of 3.267 and a mean value of 14.43 from the total mean, if divided by the number of statements from the questionnaire, it will produces an average value of 4 ($14.43 : 4 = 3.607$). This shows that the average respondent answered agree (4).

The Product Factor variable (X3) has a range value of 16, a minimum value of 4, a maximum value of 20, a sum value of 1474, a standard deviation of 3.603, and a mean value of 14.74 of the total mean when divided by the number of statements from the questionnaire. will produce an average value of 4 ($14.74 : = 3.685$). This shows that the average respondent answered agree (4).

The Promotional Factor variable (X4) has a range value of 9, a minimum value of 10, a maximum value of 19, a sum value of 1658, a standard deviation of 2,070 and a mean value of 16.58 of the total mean, if divided by the number of

statements from the questionnaire, it will produce an average value of 4 ($16.58 : 4 = 4.145$). This shows that the average respondent answered agree (4).

The Muhammadiyah Citizens Decision Variable (Y) has a range value of 16, a minimum value of 4, a maximum value of 20, a sum value of 1570, a standard deviation of 3,495, and a mean value of 15.70 of the total mean when divided by the number of statements from the questionnaire will produce an average value of 4 ($15.70 : 4 = 3.925$). This shows that the average respondent answered agree (4).

2. Data Quality Test Results

a. Validity test

Table 2. Validity Test

1. Personal (X_1)

Item	R hitung	R table	Conclusion
X1.1	0,874	0,1966	Valid
X1.2	0,829	0,1966	Valid
X1.3	0,855	0,1966	Valid
X1.4	0,860	0,1966	Valid

Table 3. Validity Test

2. Social (X_2)

Item	R hitung	R table	Conclusion
X2.1	0,725	0,1966	Valid
X2.2	0,751	0,1966	Valid
X2.3	0,706	0,1966	Valid
X2.4	0,719	0,1966	Valid

Table 4. Validity Test

3. Product (X_3)

Item	R hitung	R table	Conclusion
X3.1	0,826	0,1966	Valid
X3.2	0,850	0,1966	Valid
X3.3	0,847	0,1966	Valid
X3.4	0,847	0,1966	Valid

Table 5. Validity Test

4. Promotion (X_4)

Item	R hitung	R table	Conclusion
X4.1	0,658	0,1966	Valid
X4.2	0,899	0,1966	Valid

X4.3	0,819	0,1966	Valid
X4.4	0,799	0,1966	Valid

Table 6. Validity Test

5. Customer's To Use Muhammadiyah (Y)

Item	R hitung	R table	Conclusion
Y.1	0,897	0,1966	Valid
Y.2	0,883	0,1966	Valid
Y.3	0,928	0,1966	Valid
Y.4	0,902	0,1966	Valid

Based on the results of the Validity Test in the table above, all of the items on the questionnaire show that the variables are Personal Factors (X1), Social Factors (X2), Product Factors (X3), Promotion Factors (X4) and Citizens' Decisions of Muhammadiyah (Y) which are valid. the entire index value of Rcount is greater than the value of Rtable of 0.1966. Thus, according to Ghozali (2016) the results of the validity test of all the variables above state that the validity test is in accordance with the statements in the data analysis method.

b. Reliability Test

1) Personal (X₁)

Table 7. Reliability Test Results of Personal Factors (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
,874	4

From the results of the analysis, there is a Cronbach's Alpha value of 0.874 while the critical r is 0.60, because $0.874 > 0.60$ it can be concluded that the research questions are reliable. No of items 4 explains that only valid items are tested in the reliability test.

2) Social (X₂)

Table 8. Reliability Test Results of Social Factors (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
,696	4

From the results of the analysis, there is a Cronbach's Alpha value of 0.696, while the critical r is 0.60, because $0.696 > 0.60$ it can be concluded that the research questions are reliable. No of items 4 explains that only valid items are tested in the reliability test.

3) Product (X_3)

Table 9. Reliability Test Results of Product Factors (X_3)

Reliability Statistics	
Cronbach's Alpha	N of Items
,683	4

From the results of the analysis there is a Cronbach's Alpha value of 0.683, while the critical r is 0.60, because $0.683 > 0.60$ it can be concluded that the research questions are reliable. No of items 4 explains that only valid items are tested in the reliability test.

4) Promotion (X_4)

Table 10. Reliability Test Results of Product Factors (X_3)

Reliability Statistics	
Cronbach's Alpha	N of Items
,791	4

From the results of the analysis there is a Cronbach's Alpha value of 0.791, while the critical r is 0.60, because $0.791 > 0.60$ it can be concluded that the research questions are reliable. No of items 4 explains that only valid items are tested in the reliability test.

5) Customer's To Use Muhammadiyah (Y)

Table 11. Reliability Test Results of Product Factors (X4)

Reliability Statistics	
Cronbach's Alpha	N of Items
,924	4

From the results of the analysis, there is a Cronbach's Alpha value of 0.927, while the critical r is 0.60, because $0.927 > 0.60$ it can be concluded that the research questions are reliable.

c. Hasil Uji Linear Berganda

Table 12. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,748	1,699		-,440	,661
	Personal (X1)	,653	,081	,618	8,073	,000
	Social (X2)	,091	,018	,098	5,186	,000
	Product (X3)	,221	,077	,227	2,882	,005
	Promotion (X4)	,115	,019	,079	6,164	,000

a. Dependent Variable: Costomer's To Use Muhammadiyah (Y)

Based on the table, the regression equation obtained from the calculation results is as follows:

$$Y = -0,748 + 0,653 X1 + 0,091 X2 + 0,221 X3 + 0,115 X4$$

The constant is -0.748, this shows that if the variables are Personal Factors (X1), Social Factors (X2), Product Factors (X3), Promotional Factors (X4) and budget are 0 then the Muhammadiyah Citizens' Decision (Y) is -

0.748. Based on Personal Factors (X1) the results of the regression test show that the Personal Factors variable (X1) has a positive regression coefficient with a value of $b = 0.653$. This means that if there is an increase in the value of the X1 variable, by 1 point, there will be an increase in the value of the Decision of the Muhammadiyah Citizens (Y).) 0.653.

Based on Social Factors (X2) the results of the regression test show that the variable, Social Factors (X2) has a positive regression coefficient with a value of $b = 0.091$ This means that if there is an increase in the value of the X2 variable, by 1 point, there will be an increase in the value of the Decision of the Muhammadiyah Citizens (Y) 0.091. Based on the Product Factor (X3) the results of the regression test show that the Product Factor variable (X3) has a positive regression coefficient with a value of $b = 0.221$ This means that if there is an increase in the value of the X3 variable, by 1 point, there will be an increase in the value of the Decision of the Muhammadiyah Citizens (Y).) 0.221.

Based on the Promotional Factor (X4), the regression test results show that the Promotional Factor variable (X4) has a positive regression coefficient with a value of $b = 0.115$. This means that if there is an increase in the value of the X4 variable, by 1 point, there will be an increase in the value of the Decision of the Muhammadiyah Citizens (Y).) 0.115

d. Uji Hipotesis Hypothesis testing

1) T-test

Table 12. t-Test Results

Variabel	T_{hitung}	T_{tabel}	Signifikant	Explanation
Personal (X ₁)	8,073	1,985	,000	Signifikan
Social (X ₂)	5,186	1,985	,000	Signifikan
Product (X ₃)	2,882	1,985	,005	Signifikan
Promotion (X ₄)	6,164	1,985	,000	Signifikan

2) F-Test

Table 13. F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	895,944	4	223,986	67,971	,000 ^b
	Residual	313,056	95	3,295		
	Total	1209,000	99			
a. Dependent Variable: Costomer's To Use Muhammadiyah (Y)						
b. Predictors: (Constant), Promotion (X4), Social (X2), Personal (X1), Product (X3)						

3) Coefficient of Determination Test

Table 13. Determination Coefficient Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,861 ^a	,741	,730	1,815	1,683
a. Predictors: (Constant), Promotion (X4), Social (X2), Personal (X1), Product (X3)					
b. Dependent Variable: Costomer's To Use Muhammadiyah (Y)					

Based on table 13 the results of the coefficient of determination (R²). Shows that the value obtained by the adjusted R-Square is 0.730, which means 73% of the variable Decision of the Muhammadiyah Citizens (Y) in Yogyakarta, members of the Muhammadiyah and having an account or banking product of Bank Syariah Indonesia, which is influenced by Personal Factors (X1), Social Factors (X2), Product Factor (X3), Promotion Factor (X4). While the rest (100-73%) is 27% which is influenced by other variables outside the equation.

The results of research conducted by Ananggadipa Abhimantra and Andisa Rahmi Maulina (2013) are in line with this study. The results in this study indicate

that factors such as products, knowledge, beliefs, reputation and services at Islamic banks have a positive influence on consumer decisions in choosing and saving at Islamic banks, although not significantly.

Furthermore, research conducted by Sufitrayati (2018). This study finds out that the four variables studied, namely the psychological factor variable (X4) have the most dominant influence on the decisions of Islamic Bank customers in Banda Aceh City with a coefficient value of 0.828, followed by cultural factor variable (X1) with a coefficient value of 0.662, followed by factor variables. social (X2) with a coefficient value of 0.662.0.549 and followed by individual factor variables (X3) with a coefficient value of 0.110.

Then, research by Vivieta Ary Yatie (2020), this study shows that the customer's decision to save in a sharia bank and which bank to use as a savings location is influenced by the characteristics of the system provided by the bank and related sharia services and there are a number of prospective customers who also consider product quality in Islamic banking without dominating. And the biggest factor that influences customers' saving decisions in Islamic banks is the characteristics of the system adopted by the bank, which considers the profit-sharing system, duality and no other adverse factors.

As well as research by Desiana (2018) this study shows that data analysis uses multiple linear regression with the results of the study that some profit sharing variables have a very significant positive influence on consumer decisions in using Islamic banking services, besides that the quality of one's religion also has a positive effect on decisions. they choose Islamic banks. While the education variable has a positive effect on decisions in choosing Islamic banking, then the income variable does not have a significant effect on customer decisions in using Islamic banks, and the product variable has a significant positive influence on consumers in consumers. decided to use the role of sharia in Tasikmalaya.

Conclusion

Based on the test results, the conclusions that can be drawn are Personal Factors (X1), Social Factors (X2), Product Factors (X3), Promotional Factors (X4) have a positive effect both partially and simultaneously on variable Y.

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