

Analysis of Factors Influencing Public as Customers in Sharia Banks

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ABSTRACT

This study analyses the factors that influence public attention to Sharia banking in Indonesia, focusing on product knowledge, financial literacy, and service quality. This study highlights the importance of these factors in shaping public attention to the decision to become a customer of a Sharia bank and choose Sharia banking in conducting various economic transactions. The results of the study indicate that a good understanding of Sharia banking products increases consumer trust and comfort in utilizing Sharia banking services, in accordance with the values of their religion. The data analysis used was by using multiple regression analysis using simultaneous testing (F test) to validate the significance of the variables studied and showed a strong influence between the variables of product knowledge, literacy and service on public attention to become a customer of an Sharia bank both partially and simultaneously. The findings in this study are the need for banks to improve marketing strategies and educational initiatives so that people can choose Sharia banking as a bank for their economic transactions. This study contributes to understanding the dynamics of consumer behaviour in Sharia banking, providing

actionable insights for financial institutions to improve their reach and service delivery.

Keywords: product knowledge, literacy, service, public attention, Sharia banks

INTRODUCTION

The Sharia banking industry in Indonesia is growing rapidly, attracting more clients and Sharia banks. This development is indicated by the increasing number of clients and Sharia banks who choose to switch or join the Sharia financial system. The Sharia banking sector plays a strategic role in the development of the people's economy because it contributes to the transformation of the economy towards inclusive, productive, and value-added economic activities. In addition, policies such as the 2016-2020 Sharia banking master plan, which builds the foundation for the strategic development of Sharia banking in Indonesia, are made by the government and regulatory institutions. (1) (2) Therefore, Sharia banking in Indonesia has grown rapidly, supported by supportive regulations and increasing public interest in the products offered by Sharia banks.

However, there are several factors that influence people's decisions to become customers of Sharia banks. Public attention to Sharia banks is the key to determining the success of this sector. (3) The attention in

question includes public attention, interest, and attitudes towards products and services offered by Sharia banks. This attention focuses on the extent to which they pay attention to the products offered. This attention focuses on the extent to which people pay attention to the information and products offered by Sharia banks. Factors such as advertising, educational campaigns, and service promotions carried out by Sharia banks play a role in attracting public attention. Sharia banks generally need to convey clear and easy-to-understand information about their products to ensure that public attention is maintained. (4)

Meanwhile, interest reflects the level of desire and interest of the community towards Sharia banking products.(5) This interest is often influenced by the community's understanding of the benefits of using Sharia banking services, such as Islamic principles that are free from usury and investments that are more oriented towards social and religious values. (6) When the community feels that Sharia banking products and services provide benefits according to their needs, interest in using these services will increase. The community can assess whether Sharia banks have quality standards, as well as the same service, good or bad compared to conventional banks. Personal experiences such as knowledge of Sharia banking products, perceptions of service quality, and beliefs in Islamic principles can influence this att. (7) People who have a positive attitude towards Sharia banks are more likely to become customers or use the products offered with various considerations.

The low level of public understanding of the principles of Sharia banking, the products offered and services, underlies the background of this study. This is caused by various factors, one of which is the lack of information provided by Sharia banks, the wrong perception of the differences between Sharia banks and conventional banks, and social and economic factors that influence individual decisions in choosing a bank.

According to Suib MS a lack of understanding of Sharia principles and products offered by Sharia banks is one of the main obstacles in accessing Sharia banking services. (8) This study discusses the factors that influence public attention to become customers at the bank. It is also explained that there are several appropriate Sharia bank strategies in increasing public interest in becoming customers, which is important. In addition, a deep understanding of customer attention is also important in strengthening the Sharia banking sector, especially in facing increasingly tight competition with conventional banks that have been operating in Indonesia for a longer time. (9)

The problem faced in this study is how the factors that influence public attention to choose Sharia banks for various economic transactions. The factors studied are knowledge about the products offered by Sharia banking, financial literacy possessed by the community and also Sharia banking services to its customers. This study aims to analyse and identify the factors that influence public attention to choose Sharia banks, as well as provide recommendations to banks to improve more effective marketing and education strategies. In this study, there are many things that cannot be explained, one of which is the lack of studies that comprehensively identify the factors that influence public attention in the context of Sharia banking in Indonesia, especially by paying attention to socio-economic aspects and financial education.(10) Several previous studies such as those conducted by Prastiwi and Hati et al have examined several aspects of Sharia banking, but have not been sufficiently in-depth in terms of the influence of socio-economic factors and financial education on public attention as customers. (11) (12)

Sharia banks are banks that carry out business activities based on Sharia principles, or Islamic law principles (13) these banks are regulated by the guidelines of the Indonesian Ulama Council such as

the principles of justice, balance, welfare, universalism and do not have gharar, maysir, usury, injustice and forbidden objects. The Sharia banking system has similarities with the conventional banking system in terms of seeking profit and serving citizens in the financial business. (14) But both have differences in terms of service procedures that are delegated to a number of customers. By adhering to the principles of their respective services, these two banking systems compete freely in the money market where millions of customers are fought over with various strategies. The Sharia banking business is not only tried by banks that are purely based on Sharia, but almost all conventional banks also open this Sharia banking business. With the many banking businesses at this time, citizens have more options in managing their funds, which also cannot be separated from banking matters, both in borrowing funds or saving. (15) (16)

The people of Nganjuk Regency, most of whom are Muslim, have an understanding of the importance of conducting transactions through banking, but some of these people do not understand the products issued by Sharia banks. Not a few of the people who become customers and choose to save in conventional banks rather than Sharia banks because of their ignorance of Sharia banking products, in addition to minimal banking literacy. On the other hand, overall, public attention to Sharia banks plays an important role in increasing the number of customers and public trust in the Sharia banking sector. Therefore, Sharia banks need to understand and manage the factors that influence public attention, interest, and attitudes in order to attract more customers and develop services that are relevant to their needs.

LITERATURE REVIEW

Religiosities

Religiosity is one of the factors that is often associated with public interest in Sharia banking products. According to Tegar Satya Putra, religiosity can influence individual behaviour, including in financial decisions.

(17) A study by Mulyadi shows that the higher a person's level of religiosity, the more likely they are to choose Islamic-based financial products. (18) Religiosity also reflects the extent to which religious values influence individual financial decisions. According to a study by Burhanudin Harahap awareness of Islamic values, such as the prohibition of usury, greatly influences public perception and preference for Sharia banking services compared to conventional banks. (19)

Another study by Khuzaini found that the religious affiliation of a person will influence their choice to become a customer and their loyalty to Sharia banks.(20) According to them, they will be more accepting of Sharia banking as their transaction bank, because of the belief that Sharia banks in running their businesses are in accordance with Sharia principles and also the principles of justice, honesty and contracts as taught in Sharia religious education. However, this depends on their level of belief in religion which requires no usury and gharar in every economic transaction. Apart from that, some people also choose Sharia banks because the products offered are not much different from conventional banking, the basic difference is the existence of a contract that must be followed by both parties to the transaction.

Financial Literacy

Financial literacy is a person's knowledge in managing finances and making financial plans in accordance with Islamic law, so that they can achieve prosperity based on Islamic law. (21) Financial literacy is also an important factor for society in determining banking and financial products. Nursjanti stated that individuals with a better level of financial literacy tend to have a deeper understanding of financial products, including Sharia banks.(22) Financial literacy also allows individuals to make more informed financial decisions, including choosing banks and their products that suit their needs. According to Lusardi,

financial literacy involves the ability to understand basic financial concepts such as interest, inflation, and risk. In the context of Sharia banking, financial literacy includes an understanding of Islamic principles such as the prohibition of usury and fairness in transactions. (23) Without this understanding, the public may have difficulty distinguishing between Sharia banking products and conventional banking products.

Research by Dinilah Ardina shows that low levels of financial literacy are one of the main obstacles to increasing community participation in Sharia banking. (24) This highlights the importance of financial education that targets segments of society with low levels of literacy. By increasing financial literacy, it is hoped that the public can better understand the benefits of Sharia banking, so that interest in becoming customers can increase significantly.

Quality of Service

Service quality in Sharia banking includes various aspects such as speed, friendliness, and reliability in providing services to customers. According to Anjelisa, good quality of Sharia banking services can increase customer satisfaction and loyalty. (25) In the context of Sharia banking, consistent service quality and in accordance with Islamic principles are important aspects in building customer trust. Research by Fielnanda found that positive perceptions of Islamic-based services encourage loyalty and increase the likelihood of customers recommending Sharia banks to others. (26) In addition, service quality also includes the ability of bank staff to provide education about sharia products. A study by Maya Novitasari confirmed that informative and friendly service to new customers plays a significant role in building a positive perception of Sharia banks. (16)

Promotion

Effective promotion by Sharia banking can build public awareness of the Sharia

banking products offered. A study by Kotler and Keller (27) shows that well-planned promotions can attract consumers' attention and encourage them to try the products offered. In Sharia banking, a promotional approach that emphasizes Islamic values can be an effective strategy. Research by Qoshid found that promotions using Sharia media and targeting the Muslim community succeeded in increasing awareness and interest in Sharia banks. (28)

Digital-based promotional strategies have also begun to be adopted by Sharia banks to reach the younger generation. A study by Haris Rizsa shows that campaigns through social media can increase interaction with potential customers and provide effective education about the advantages of Sharia banks. (29)

MATERIALS & METHODS

This research is a quantitative research conducted in the Nganjuk Regency area of East Java, Indonesia. Data collection techniques using questionnaires and interviews. The population of this study were customers who chose Bank Sharia Indonesia Nganjuk, the sampling technique was accidental sampling because the population was unknown so that the sample measurement used (30) which recommends sampling from an unknown population of 60 people. The data analysis technique used was multiple linear regression analysis which was preceded by testing the validity and reliability of the research instrument. Factor analysis was also used to see the extent to which the influence of the independent variable could explain the dependent variable

RESULT

The results of the validity and reliability tests in this study indicate that all variable indicators like product knowledge, literacy and service are declared valid and reliability shows that the product, knowledge and service variables and attention to choosing Sharia banks show a reliable category. The classical assumption test shows that this

study has passed the deviation of the classical assumption test. The next data analysis is by using multiple regression analysis, namely factors that influence the attention of the community as Sharia bank

customers represented by products, knowledge and services.

1. The results of the data analysis on the regression test can be seen in the table below.

Table 1. Regression Test Results Coefficient

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | .046 | .427 | | .109 | .914 |
| Product Knowledge | .216 | .104 | .236 | 2.073 | .043 |
| Literacy | .531 | .138 | .464 | 3.855 | .000 |
| Service | .280 | .102 | .250 | 2.736 | .008 |

a. Dependent Variable: Y

From table 1, the multiple regression equation is obtained as follows:

$$Y = 0,046 + 0,216X_1 + 0,531X_2 + 0,280X_3 + e$$

- a. The constant value (Y), of 0.046 means that if the product knowledge and literacy variables, while for services, have a value of 0 (zero), therefore the value of interest in saving will be at 0.046. Or if there is no influence from the independent variables of product, knowledge and service, then the interest in saving will change.
- b. Product knowledge coefficient = 0.216
If the product knowledge variable increases by one point, while literacy and service are considered permanent, it

will cause an increase in attention as a sharia bank customer by 0.216.

- c. Literacy coefficient = 0.531
If the literacy variable increases by one point, while product and service knowledge is considered constant, this will cause an increase in attention as a sharia bank customer by 0.531.
- d. Service coefficient = 0.280
If the service variable increases by one point, while product knowledge and literacy are assumed to remain unchanged, this will cause attention as a sharia bank customer to increase by 0.280.

2. Simultaneous Determination Coefficient Analysis (R²)

Table 2. Summary^b Model

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|------------------|----------|-------------------|----------------------------|
| 1 | .78 ^a | .594 | .3090 | .615 |

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

b. Dependent Variable : Y

In Table 2, the Adjusted R Square value is obtained = 0.594 = 59.4%. This means that the independent variables of product knowledge, literacy and service together influence the dependent variable, namely attention as a sharia bank customer by 59.4% and the remaining 40.6% is influenced by other variables included in this study.

3. Simultaneous Test (F Test)

From the results of the F-test data analysis, the value is 29.805. While the F table is 2.77. For simultaneous testing using the significance value (Sig.) from Anova, the Sig. value is 0.000, which means less than 0.000 < 0.05 (alpha 5%), which means the variables of product knowledge, literacy and service are factors that influence attention as a customer of a sharia bank.

Table 3 F Test ANOVA^a

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|------------|----------------|----|-------------|--------|-------------------|
| Regression | 8.539 | 3 | 2.846 | 29.805 | .000 ^a |
| Residual | 5.348 | 56 | .095 | | |
| Total | 13.886 | 59 | | | |

a. Dependent Variable : Y

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

4. T-test

From Table 1 above, it shows that the partial product knowledge variable has a value of 2.073, with a significance value (Sig.) obtained by the Sig. value of 0.043, $0.043 < 0.05$, which is less than 0.05 (alpha 5%). This means that the product knowledge variable has a positive effect on attention as a customer of a sharia bank. From the table above, it can be concluded that the literacy variable shows a value of 3.855, the Significance value (Sig.) obtained by the Sig. value of $0.000 < 0.05$, which means less than 0.05 (alpha 5%). This means that the literacy variable studied has a positive effect on attention as a customer of a sharia bank.

For the service variable, it can be concluded that the t-test (partial) indicated by the t-calculation results shows a value of 2.736, with a significance (Sig.) obtained a Sig. value of 0.008, which is less than 0.05 (alpha 5%). This means that the service quality variable has a positive effect on attention as a customer of a sharia bank. Based on the results of the study above, it can be said that the variables of product knowledge, literacy and service simultaneously affect the variable of attention as a customer. Based on table 2, it is explained that the variables of product knowledge, literacy and service simultaneously affect the variable of attention as a customer of a sharia bank with a positive F value of 29,805 with a significance level of $0.000 < 0.05$. Each increase in the independent variable is followed by an increase in the dependent variable.

DISCUSSION

Individuals who want to become Sharia bank customers are greatly influenced by

their knowledge of Sharia banking products. When someone understands more about the goods and services offered by Sharia banks, they are more likely to be interested in using those goods and services. This is due to the belief that Sharia banking products have competitive benefits and are in accordance with Islamic principles (31) (32) The principles that distinguish conventional banks from Sharia banks include the prohibition of usury (interest), gharar (uncertainty), and maysir (gambling). If people do not understand the principles of Sharia banks, they may be unsure or even hesitant to use them.

Good knowledge of Sharia banking products helps people understand how Shariabanks work and why their products fit with their religious or ethical values (33) In addition, gaining a good understanding of Sharia banking products can help you be more confident when choosing Sharia banking services. When people know that the goods sold are under their religious principles, they will be more comfortable and more confident in using Sharia banking services. This increases customer interest.

Sharia banking not only prioritizes financial gain but also social values, such as investing in halal industries and helping community development. With a better understanding of these social and economic benefits, people will be more interested in joining or becoming customers of Sharia banks because they see this choice as not only in accordance with moral and ethical principles but also financially beneficial. The level of financial education of the community also correlates with a broader understanding of Sharia banking products. When people know what distinguishes Sharia banks from conventional banks, they tend to choose those that are more in line

with their financial values and goals. For example, savings or investment products that are free from usury and safer according to Islamic law. If Sharia banking products are not well understood, they may seem complicated or difficult to understand to others. Effective education can eliminate people's doubts and fears and help them use these items in a profitable way.

Sharia banking literacy, which includes individual understanding of banking concepts, products, and services that are in accordance with sharia principles, plays an important role in increasing individual interest in becoming sharia banking customers. The higher a person's sharia banking literacy, the more likely they are to be interested in using sharia banking services. This is in line with several studies that show that sharia financial knowledge has a positive impact on people's interest in becoming sharia banking customers, and the level of sharia financial knowledge among Indonesian bank customers also has an impact on their preferences in choosing sharia banking services (14) (21)

Service quality is a key factor that influences a person's interest in becoming a sharia banking customer. Good service will increase customer satisfaction and trust, thus encouraging them to choose sharia banking services. The quality of service provided to consumers or customers also has a significant influence on customer satisfaction, especially in the sharia banking industry, which ultimately affects customer loyalty. (34) (34)

Service quality is a very important factor that influences a person's decision to become a customer of Sharia banking. Good and adequate service can increase customer trust in Sharia banks, while poor service can reduce public interest in using the products or services provided. Some aspects that influence service quality include reliability, which refers to the ability of Sharia banks to provide services according to predetermined commitments. Customers want to ensure that the services they receive are in accordance with their promises, such as

transaction speed, information accuracy, and service consistency. Reliable service quality can increase customer trust and make them feel calm when using Sharia banking services (35)

In addition, Sharia banks that focus and care about their customers' needs will build stronger relationships with them. Empathy service includes the ability of bank officials to understand and listen to customer complaints and needs. Services that focus on the personal aspects of customers can build loyalty and increase their interest in becoming long-term customers. Speed of customer service and ease of service, whether in the form of digital applications, efficient queues, or ease of access to information are key factors in attracting customer interest. Sharia banks with fast and easily accessible systems are more likely to attract customers' attention than slow and complex systems

Another factor is the facilities and resources owned by Sharia banks, such as ATM networks, online banking applications, and the quality of service officers, also play an important role in influencing individual decisions to choose to become customers. Complete and modern facilities make it easier for customers to access services, which can increase interest in joining Sharia banks. (27) Optimal service quality will create a positive experience for customers, which leads to their decision to choose Sharia banks as a place to manage their finances. Conversely, poor service can cause disappointment and customers to switch to other banks..

CONCLUSION

There is a simultaneous relationship between product knowledge, literacy, and service quality towards the attention to become a customer in Sharia banking. There is a conclusion that product knowledge, literacy and service which are the factors studied have an influence on the public's attention to become a customer in Sharia banks. Furthermore, the product knowledge variable has an influence on the public's

attention to become a customer of Sharia banks. Literacy also has a positive influence on the public's attention in choosing Sharia banks as banking for all their economic activities. In addition, Sharia banking services such as speed, friendliness, ease of accessing information on Sharia products also have a positive influence on the public's attention to choose to become a customer of Sharia banks. Among the three variables, namely product knowledge, literacy and service, and service quality, the variable that has the most influence on the public's attention to choose Sharia banking as a bank in economic transactions is the literacy variable with a level of influence on the interest in saving of 0.464.

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