

Analysing of Determining Factors of Customers Decision to Choose Mudharabah Saving in Four BUMN Syariah Bank at Palembang

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Abstract—Customers decision is a stage which customers have option to choose certain products or services. The purpose of this study was to analyze the trust, profit-sharing and conformity to shariah law to customers decision to choose mudharabah savings in four Islamic banks in Palembang. This research are expected to increase knowledge related to decisions making that can be seen from trust, profit sharing and conformity of sharia law. The Islamic banks which are used in this research are four shariah public company banks in Indonesia (Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah). The sample used in this research were 100 respondents by distributing questionnaires to all customers in four (4) Islamic banks in Palembang. The analysis used in this research were using multiple linier regression. The result of this research showed that trust, profit-sharing and conformity to shariah law have significant positive affect to customers decision to choose mudharabah savings in Islamic bank in Palembang. The practical implications for related parties and further researchers, it is hoped that this research can be used as a reference for choosing which variables are better used.

This research is expected that further researchers can add more other variables, such as return on asset, current ratio etc.

Keywords: trust, profit-sharing, conformity of shariah law, customers decision

I. INTRODUCTION

Banking institutions are the core of each country's financial system. Banks are financial institutions that function as a place for individuals, private businesses, state-owned companies, even government institutions to save their funds [1].

Islamic banks in Indonesia are growing because Islamic banks have been able to target the loyalists in the Islamic market, namely consumers who believe that bank interest is haram (Forbidden or proscribed by Islamic law). On the other hand, Islamic banks face strict competition because all parties involved in banking are equally engaged in rational markets that are sensitive to interest [2]. According to [3], the emergence of Islamic banks is based on the awareness of the dangers of usury for Muslims from the system run by conventional banks. Therefore, Islamic banks offer banking services to raise funds using a profit sharing system in both the distribution of profits and losses in order to avoid the danger of usury.

The population used in this research consisted of four (4) state-owned banks, there are customers from Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah. The sample used in this research were 100 respondents by distributing questionnaires to all customers in four (4) Islamic banks in Palembang.

TABLE I. DISTRIBUTION OF ISLAMIC BANKING FINANCING FOR 2014-2018 FINANCING COMPOSITION PROVIDED BY ISLAMIC COMMERCIAL BANKS AND ISLAMIC BUSINESS UNITS (IN BILLION RUPIAHS)

Akad	2014	2015	2016	2017	2018
	4	5	6	7	8
Mudharabah	122.467	168.518	156.256	124.497	180.956
Musyarakah	567.658	652.316	774.949	776.696	837.915
Murabahah	3.96	4.49	5.05	5.90	6.94
Ahli	5.543	1.697	3.764	4.751	0.379
Salam	16	15	14	0	0
Istisna	12.8	11.3	9.42	21.4	35.3
Ijarah	81	15	3	26	87
Qardh	5.17	6.17	6.76	22.3	46.5
Multijasa	9	5	3	16	79
	97.7	123.09	145.865	189.866	185.360
	233.456	311.729	515.523	724.398	857.890
TOTAL	5.00	5.76	6.66	7.76	9.08
	4.909	5.171	2.556	3.951	4.467

Source: Islamic Banking Statistic [4]

According to the table I, it can be seen that the highest mudharabah agreement occurred in 2018 in the amount of 180,956 and the lowest in 2014 was 122,467. The highest musharakah agreement in 2018 was 837,915 overall, while the lowest in 2014 was 567,658. The highest murabahah agreement occurred in 2018 reaching 6,940,379 while the lowest in 2014, reached until 3,965,543. The highest salam agreement was found in 2014 at 16 and in 2017 and 2018 did not occur. The highest istisna agreement was found in 2018 at 35,387 while the lowest in 2016 was 9,423. The highest ijarah agreement occurred in 2018 reached until 46,579 while the lowest in 2014 was 5,179. The highest qardh agreement occurred in 2017 amounted to 189,866 while the lowest in 2014 was 97,709. The highest multi-service agreement occurred in 2018 amounted to 857,890 while the lowest occurred in 2014 and amounted to 233,456 in total.

TABLE II. SHARIAH BANK FINANCIAL RATIO YEAR 2014-2018

Ratio	2014	2015	2016	2017	2018
CAR	22,27	21,47	21,73	20,81	19,33
ROA	2,26	2,20	2,27	2,55	1,87
ROE	16,13	14,66	16,18	19,40	12,86
NPF	7,89	8,20	8,63	9,68	9,30
FDR	124,24	120,06	114,40	111,12	111,67
BOPO	87,79	88,09	87,09	85,34	87,66

Source: Islamic Banking Statistic [4]

Islamic banks have more advantages because they are not only based on shariah principles so transactions and activities become halal, but also they are open and do not support Muslims only, it is available and support non-Muslims. *Mudharabah* saving is one of the products in raising funds carried out by Islamic banks using profit sharing systems. This will lead to a lot of competitive competition carried out by each banking institution, which consists of Islamic banking and also conventional in getting income for each bank. Identifying the factors that cause someone to decide whether or not to choose a product from a bank is necessary. This is useful to attract and retain customers or even prospective customers to become official customers.

The operational activities of Islamic banks use the principle of profit sharing. Islamic banks do not use interest as a mechanism to earn income or provide interest, because the use of funds and loans with interest are forbidden usury in Islam. Collecting funds using *mudharabah* contracts such as savings and *mudharabah* are the largest sources of funding for Islamic banks in Indonesia.

The customers decision is a process when a consumer has made a choice and ready to make a purchase or exchange rate and commitment to pay for ownership rights or use of goods or services [5]. By definition, if the services provided are not in line with consumer expectations and expectations are set too low, it will cause consumers disappointed and dissatisfied. If the performance is in line with expectations, the customer will feel satisfied, then if the services provided are beyond expectations, the customer will feel happy and very satisfied.

II. LITERATURE REVIEW

According to [5], the customer's decision is a process when a consumer has made a choice and is ready to make a purchase or exchange rate and commitment to pay for ownership rights or use of goods or services. According to [6], trust is the willingness of companies to depend on business partners. Trust depends on several interpersonal and organizational factors, such as competence, integrity, honesty and kindness. According to [7], *mudharabah* is a form of agreement between the capital provider (bank) and another party (entrepreneur) for the completion of a business project being undertaken. This is based on profit sharing before the agreement is agreed to by all parties. If there is a loss, the loss will be borne by the fund provider. The bank will not abuse the business, but it will provide a third partner to run it. In the Islamic concept, interest is included in the category of usury because it generates additional benefits without risks and costs. The profit gained is based on the duration of time, known as the time value of money. According to [8], there are several reasons Islam forbids usury, these are because usury can take the rights of others, moral damage, leads to hatred and hostility, the rich get richer and the poor get poorer.

THE RELATION BETWEEN VARIABLES AND HYPOTHESIS DEVELOPMENT

1) The Influence of Trust (X_1) on the Customer's Decision to Select *Mudharabah* Saving (Y)

In this research, it can be seen that trust is the customer's willingness to maintain a long-term relationship with Islamic banks. The elements of this relation are trust and reliance These elements require banks to not abuse public trust with their financial strength. Banks must not only prioritize personal profit and safety, but also consider the concerns of their customers. Trust will arise from both parties if each party has confidence that their exchange partners have high credibility and integrity.

H₁: Trust has a positive and significant effect on customer's decision

2) The Influence of Profit Sharing (X_2) on Customer's Decision to Select *Mudharabah* Saving (Y)

In Islamic bank, the amount of profit sharing obtained by the depositor depends on bank income, the profit sharing ratio between the bank and the customer, the average balance of the customer's savings and the average balance of savings from all customers. The amount of the determination of the portion of profit sharing between the two parties is determined based on mutual agreement and occurs because of the willingness of each party without any element of coercion. The purpose of most people when saving their funds in Islamic banks is the hope of getting a return or a large profit share as they wish, so the greater the rate of return on *mudharabah* saving obtained by Islamic bank customers, the longer these customers will deposit their money in Islamic banks with the form of *mudharabah* saving.

H₂: Profit Sharing has a positive and significant effect on customer's decision

3) The Influence of Shariah Law Conformity (X_3) on Customer's Decision in Choosing *Mudharabah* Saving (Y)

One of the reasons of customers choosing savings in Islamic banks is the existence of a profit sharing system in accordance with Islamic principles and avoid usury in the interest system in conventional banks. One of the goals of customers, especially Muslims when saving funds in Islamic banks is a hope that it will not against the Islamic law. So the Islamic bank is compatible with Islamic shariah. Then, the customers of Islamic banks will stand to choose Islamic banks in saving their money with the form of *mudharabah* saving.

H₃: Conformity of Shariah Law has a positive and significant effect on customer's decision

4) Research Conceptual Framework

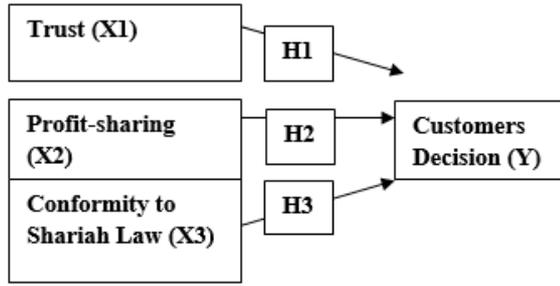


Fig. 1. Research Conceptual Framework

III. METHOD

The design of this research was causal research because it aimed to examine the cause and effect relation between independent variables [9]. Trust (X₁), Profit Sharing (X₂) and Shariah Law Conformity (X₃) are independent variables, while the dependent variable is Customer's Decision (Y).

The population in this research were all *mudharabah* saving customers in Bank SyariahMandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah in Palembang.

Respondents in this research are customers of Bank Syariah Mandiri, Bank Negara Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah in Palembang. The determination of the sample is based on Roscoe's theory, the theory states that in multivariate studies (including multiple regression) the sample size should be several times (preferably 10 times or more) greater than the number of variables in the research. This research uses 4 independent variables and 1 dependent variable, thus there are 5 variables with the following calculation:

$$n = \text{Number of Research Variables} \times 20$$

$$n = 5 \times 20$$

$$n = 100$$

Information:

$$n = \text{Samples Quantity}$$

$$5 = \text{Total Research Variables}$$

So, the total sample used is 100 respondents.

Validity Test

TABLE III. VALIDITY TEST RESULT

Indicator	Product Moment Pearson's	Significance	α	Information
X1.1	0,646	0,000	0,05	Valid
X1.2	0,756	0,000	0,05	Valid
X1.3	0,776	0,000	0,05	Valid
X1.4	0,587	0,000	0,05	Valid
X1.5	0,587	0,000	0,05	Valid
X2.1	0,461	0,010	0,05	Valid
X2.2	0,583	0,001	0,05	Valid
X2.3	0,451	0,012	0,05	Valid
X2.4	0,648	0,000	0,05	Valid
X2.5	0,701	0,000	0,05	Valid
X3.1	0,785	0,000	0,05	Valid
X3.2	0,732	0,000	0,05	Valid
X3.3	0,403	0,027	0,05	Valid
X3.4	0,694	0,000	0,05	Valid
X3.5	0,640	0,000	0,05	Valid
Y.1	0,558	0,001	0,05	Valid
Y.2	0,705	0,000	0,05	Valid
Y.3	0,531	0,003	0,05	Valid
Y.4	0,403	0,000	0,05	Valid
Y.5	0,666	0,000	0,05	Valid

Research: Processed from Questionnaire, 2019

According to the Table III, it is obvious that each indicator on each variable of Trust, Profit Sharing and Conformity of Sharia Law (independent variable) and Customer's Decision (dependent variable) has value with a significance value <0.05 in the result of Pearson's Product Moment [10]. Therefore, the indicators (items) used in this research variable can be stated as relevant and it can be used as items in data collection.

Reliability Test

TABLE IV. RELIABILITY TEST RESULT

Variable	Cronbach's Alpha	Cut off	N of Item	Information
Trust (X1)	0,775	> 0,60	5	Reliable
Profit Sharing (X2)	0,714	> 0,60	5	Reliable
Conformity to Shariah Law (X3)	0,754	> 0,60	5	Reliable
Customers Decision (Y)	0,716	> 0,60	5	Reliable

Resource: Processed from Questionnaire, 2019

Based on the results of the instrument reliability test of the research variables in Table IV, it was found from the results of the reliability test on the independent variables Trust (X₁), Profit Sharing (X₂) and Shariah Law Conformity (X₃) showed that the data obtained were reliable because the Cronbach's Alpha value was 0.775, 0.714, 0.754, while the reliability test results on the dependent variable Customer's Decision (Y) indicate that the data obtained was reliable because the Cronbach's Alpha value reached 0.716.

Test of Normality

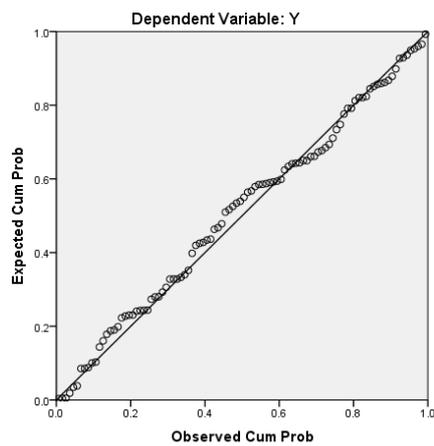
TABLE V. NORMALITY TEST RESULT

Test of Normality	Kolmogrov-Smirnov			Information
	Significance	Cut off	n	
Trust (X1)	0,116	> 0,05	116	Normal
Profit-sharing (X2)	0,124	> 0,05	124	Normal
Conformity to Shariah Law(X3)	0,132	> 0,05	132	Normal
Customers Decision (Y)	0,145	> 0,05	145	Normal

According to Table V it can be seen that the probability or significance value for each variable is larger than 0.05, so it can be stated that the data in this research has a normal distribution. Normality test aims to verify whether in a regression model, independent variables or both have normal or absolute distribution. A good regression is a normal data distribution or close to normal values. Detects normality by looking at the spread of point data on the diagonal axis in the graph [11]. The basis for decision making include:

- If the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption
- If the data spreads far from the diagonal line and or does not follow the direction of the diagonal line, the regression model does not meet the assumption of normality

Normal P-P Plot of Regression Standardized Residual



Resource: Processed from Questionnaire, 2019

Fig. 2. Normality Test Result

Figure 2 shows that the data has a normal distribution, because the data spreads around the diagonal line and follows the direction of the diagonal line, so it can be concluded that the regression model meets the normality assumption.

Multicollinearity Test

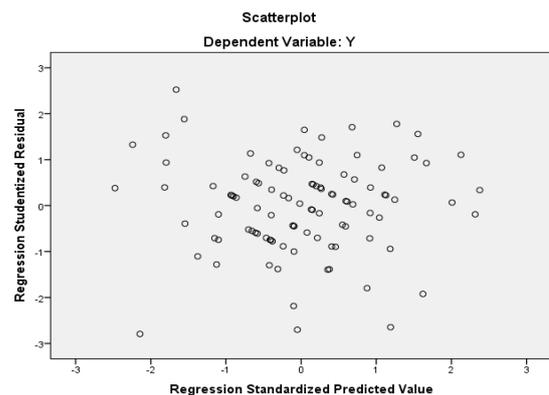
TABLE VI. MULTICOLLINEARITY

Test of Multikolinierity	VIF	Cut Off	Keterangan
Trust (X1)	1,174	1,0	No Multicollinearity
Profit-sharing (X2)	1,365	1,0	No Multicollinearity
Conformity to Shariah Law (X3)	1,229	1,0	No Multicollinearity

Resource: Processed from Questionnaire, 2019

Based on the results from Table 4.11, it shows that there is no multicollinearity between independent variables because the VIF value was less than 10.

Heteroscedasticity Test



Resource: Processed from Questionnaire, 2019

Fig. 3. Heteroscedasticity Test Result

Based on Figure 3 it is clear that there is no heteroscedasticity, because the data distribution formed a certain line or there was no clear pattern, and points spread above and below the zero on the Y axis.

Multiple Linier Regression Analysis

TABLE VII. TEST RESULTS OF MULTIPLE LINEAR REGRESSION ANALYSIS

Coefficients					
Model	Unstandardized Coefficient	Standardized Coefficient	t	Sig.	
1	Constant	6.497	0.789	3.789	.000
	Trust	0.225	0.916	2.916	.004
	Profit Sharing	0.277	0.162	3.162	.002
	Conformity to Shariah Law	0.239	0.368	3.368	.001

a. Dependant Variable: Customers Decision
Resource: Processed from Questionnaire

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

$$Y = 6.497 + 0,225X_1 + 0,277X_2 + 0,239X_3$$

Based on the results of the Linear Regression Equation above, a positive constant value of 6,497 can be seen. This shows that there is a positive influence between the independent variable Trust (X₁) of 0.225, there is a positive influence between the independent variable Profit Sharing (X₂) of 0.277 and there is a positive influence between the independent variable Shariah Law Conformity (X₃) of 0.239 on the dependent variable Customer's Decision (Y). Therefore, it can be concluded that the customer is strongly influenced by the independent variables of Trust, Profit Sharing and Conformity of Shariah Law (X). In addition, there are other factors that also influence the Customer's Decision, but were not included in this study.

Correlation Coefficient Test (R) and Coefficient of Determination(R²)

TABLE VIII. CORRELATION COEFFICIENT TEST RESULT (R) AND COEFFICIENT OF DETERMINATION (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,631	0,398	0,379	1.825

Resource: Processed from Questionnaire, 2019

Based on the Output Model Summary in Table VIII , the results of the Correlation Coefficient Test (R) showed that the influence of the variable Trust, Profit Sharing and Conformity of Shariah Law to Customer Decisions reached 0.631 or 63.1%. The amount of R square (R²) was 0.398 or 39.8%. The number is used to see how the Trust, Profit Sharing and Conformity of Shariah Law in Islamic banks in Palembang. This number showed how the variables of Trust, Profit Sharing and Conformity of Shariah Law provide the information to explain the Customer's Decision in Islamic bank in Palembang and were equal to 39.8%, while the remaining 60.2% was influenced by other factors.

Model Feasibility Test (F - Test)

TABLE IX. FEASIBILITY TEST RESULT (F TEST)

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	211.87	70.3	21.144	.000 ^a
	Residual	319.69	3.32		
	Total	530.56			

a. Independent Variable: Trust, Profit Sharing and Conformity to Shariah Law

b. Dependant Variable: Customers Decision

Resource: Processed from Questionnaire, 2019

Significance Test of Individual Parameters(T - Test)

TABLE X. SIGNIFICANCE TEST OF INDIVIDUAL PARAMATERS RESULT (T - TEST)

Coefficients					
Model	Unstandardized Coefficient	Standardized Coefficient	t	Sig.	
1	Constant	6.497	0.789	3.789	.000
	Trust	0.225	0.916	2.916	.004
	Profit sharing	0.277	0.162	3.162	.002
	Confor mity to Law Shariah	0.239	0.368	3.368	.001

b. Dependant Variable: Customers Decision

Resource: Processed from Questionnaire, 2019

According to the calculation results of the t-test analysis in Table X, it can be described as follows:

1. The trust variable (X₁), has a beta value of 0.225 with a significant value of 0.004 which is smaller than 0.05. It means that the trust variable has a positive and significant influence on customer's decision.
2. The profit sharing variable (X₂), has a beta of 0.277 with a significance value of 0.002 which is smaller than 0.05. It means that the profit sharing variable has a positive and significant influence on customer's decision.
3. Shariah law conformity variable (X₃), has a beta of 0.239 with a significance value of 0.001 which is smaller than 0.05. It means that the conformity of Shariah law has a positive and significant influence on customer's decision.

IV. RESULTS AND DISCUSSION

1. The Influence of Trust (X₁) on Customer's Decision (Y)

Trust has a positive and significant influence on customer's decision. From the results of the research, it was obtained a coefficient for the variable confidence of 0.225 with a significant value of 0.004. This value is significant at the 0.05 significance level because it is smaller than 0.05. Thus, trust has a positive and significant effect on customer decisions.

Based on the results of research and interview conducted with several respondents in the field of Bank Syariah

Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah in Palembang, it was found that customer's trust in Islamic bank was good. Customers feel that transactions through Islamic banks provide comfort and trust in its system.

2) *The Influence of Profit Sharing (X_2) on Customer's Decision (Y)*

Profit sharing has positive and significant influence on customer's decision. From the results of the research, it was obtained a coefficient for the variable profit sharing of 0.277 with a significant value of 0.002. This value is significant at the 0.05 significance level because it is smaller than 0.05. Thus, profit sharing has a positive and significant influence on customer's decision.

According to the results of research and interview conducted with several respondents in the field of Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah in Palembang, it was found that customers felt the profit sharing system applied in Islamic banks is appropriate in line with Islamic law. Consumers also feel that the profit sharing system implemented by Islamic banks is provided transparently and will be provided within the stipulated time period between the two parties of the bank and the customer.

3) *The Influence of Shariah Law Conformity (X_3) on Customer's Decision (Y)*

Conformity of Shariah law has a positive and significant influence on customer's decision. From the results of the research, it was found that the coefficient for the variable conformity of shariah law was 0.239 with a significant value of 0.001. This value is significant at the 0.05 significance level because it is smaller than 0.05. Thus, the conformity of Islamic law has a positive and significant influence on customer's decision.

Based on the results of research and interview conducted with several respondents in the field of Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah in Palembang, it was found that customers felt that the Islamic bank had implemented the shariah law system properly. The customer felt that making a transaction or investment in an Islamic bank can avoid usury which is not permissible in Islam because it is haram. In addition, customers believed that all practices carried out by Islamic banks have used the applicable shariah system.

V. RESEARCH IMPLICATIONS

A. *Theoretical Implication*

The theoretical implications of this research are expected to increase knowledge related to decision making that can be seen from trust, profit sharing and conformity of shariah law. It is obvious that trust, profit sharing and conformity of shariah law have a positive and significant influence on customer's decision in Islamic banks in Palembang.

B. *Practical Implication*

Based on the results of research that has been done, the practical implications for related parties and further researchers, it is hoped that this research can be used as a reference for choosing which variables are better used. It

depends on which part they want to see the subject in consideration for assessing customer's decision.

VI. CONCLUSION AND SUGGESTIONS

A. *Conclusions*

1) Trust has a positive and significant influence on the customer's decision to choose *mudharabah* saving in Islamic banks in Palembang. Customer's trust in the profit sharing system influences the customer's decision to choose *mudharabah* saving. Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah believed that they have carried out their operations based on shariah.

2) Profit Sharing has a positive and significant influence on customer's decision in choosing *mudharabah* saving in Islamic banks in Palembang. The costumers of Bank Syariah Mandiri customers, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah believe that the bank can provide certain value of profit sharing every month.

3) Conformity of Shariah Law has a positive and significant influence on the customer's decision in choosing *mudharabah* savings in Islamic bank in Palembang. The costumers of Bank Syariah Mandiri, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah and Bank Tabungan Negara Syariah believe that save their money at a shariah bank are the same as implementing religious rules.

B. *Suggestions*

1) *For Islamic Banks*

a) The trust given by customer to Islamic banks is good, but Islamic banks need to increase in offering profit-sharing that is more profitable for customers.

b) Profit Sharing provided by the Islamic bank is good, but the Islamic bank needs to pay attention that is not too optimal. The customer still feels that the profit sharing system provided needs to be improved in the future to attract the interests of other customers.

c) Conformity of shariah law provided by Islamic banks is good, but the image of Islamic banks needs to be improved compared to conventional banks.

2) *For Further Researchers*

There are limitations in this study. Researcher only use the variable of trust, profit sharing, conformity with Shariah law and customer's decision. It is expected that further researchers can add more other variables, such as promotion, company image, price, customer loyalty and others.

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