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**THE FACTORS OF SERVICE, RELIGIOSITY AND KNOWLEDGE  
IN THE DECISION OF CUSTOMERS TO SAVE FUNDS  
IN SHARIA BANKS IN YOGYAKARTA CITY**

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**Abstract**

Islamic banks are experiencing rapid development amid the current global crisis in Indonesia and even in the world. This becomes evidence that Sharia Bank can maintain its existence from all the problems of a complex economic crisis that hit in 2007. Indonesia as the largest Islamic country in the world is a potential market that supports the sustainability of Islamic banking. The Islamic sharia principles in its management, causes many people in Indonesia, especially in Yogyakarta decide to save their funds in Islamic banks. The population in this study is all Islamic bank customers in Yogyakarta, with sample selection using incidental sampling. The data analysis method used is multiple linear regression. This study shows the positive influence of service and public trust in Islamic banks. Similarly, knowledge about Islamic banks, and one's religiosity has an important role in the decision making to save funds in Islamic banks in the city. Islamic lability and current trends supported by high community religiosity are also important factors in the decision to deposit funds in Islamic banks. In fact, the biggest influence that influences customer's decision to save funds in a bank is the quality of service and trust. Thus, the attention of banking players is needed in improving performance and banking services, so that public confidence is higher in the decision to save funds in the bank. In other words, the community remains consistent to make economic transactions with banks in order to respond to the challenges of the economic crisis in the future.

**Keywords:** services, religiosity, knowledge, customers, Islamic banks

**INTRODUCTION**

The monetary crisis that hit the world in 2007 caused the banking world to experience tremendous economic shocks (Nezky, 2013; Raz, Indra, & Artikasih, 2012), however these shocks have not significantly affected the existence of Islamic banks to date. This is a proof that Sharia Banks can survive, even the 100 largest Islamic banks in the world, have experienced an increase in assets by 66 percent compared to previous years, (Baraba, 2003; BI, 2012; Pratikto & Iis, 2011; Yaumidin, 2007). At the peak of the 2008 economic crisis, The Asian Banker Magazine, in its annual report stated that the value of the 100 Islamic banks' assets reached

580 billion US dollars, increased of around 350 billion dollars compared to 2007. As a country with a majority Muslim population Indonesia becomes potential market for Islamic financial development (Rama, 2013; Suparyanto, 2018). This condition is increasingly met today as the monetary sector growth accelerates far beyond the real sector. The banking sector has never been absent in being dragged along in a vortex of crisis either as a trigger or a victim.

So far, the study of Islamic banking has received much attention from researchers and banking observers both nationally and internationally. There are three trends of existing studies related to Islamic banking.

First, Islamic principles in the Islamic banking system (OJK, 2019; Zainul Arifin, 2012). Second, operational management and performance of Islamic banking in response to the global economic crisis (Abubakar & Handayani, 2018; al-Gifari, Handoko, & Yani, 2015; Padmantyo, Yani, Pos, & Kartasura-Sukoharjo, 2010; Sofyani & Setiawan, 2015; Zainul Arifin, 2012). Third, the dynamics of the development of Islamic banking which are often compared to conventional banks (Rahmanti, 2019; Syukron, 2013; Wiroso, 2011). The three trends are the foundation for seeing interests of customers to feel more secure and comfortable when doing transactions in Islamic banks.

This study is a response to the studies that have been existing before by completing a study of the factors of customers in choosing to do economic transactions in Islamic banking, especially in Yogyakarta. Accordingly, three questions can be formulated. First, what is the customer's perception of Islamic banking. Second, how the influence of religiosity can increase customer confidence in making decisions to save funds in Islamic banks in Yogyakarta. Third, how the process of Islamic Bank services affects customers in making decisions to save funds in Islamic banks in

Yogyakarta. These three questions are expected to be able to give a picture of the existence of Islamic banks in facing economic challenges that tend to change every time.

This paper is based on three assumptions that base the customer's decision to make transactions in Islamic banking. First, Islamic banks have great potential in Indonesia because Islam is the majority with the highest Muslim population in the world. Secondly, religiosity has an important role in influencing economic decisions of customers in Islamic banking, this is triggered by banking competition in providing interest so that Islamic banks can provide profit sharing at least equal to or greater than the interest rate prevailing in conventional banks. Third, the existence of Syaria'h Bank has a good system and financial management so that it can maintain the trust of the community, especially Muslims in Indonesia, as a potential market. This is the biggest capital for a sharia financial institution.

## **METHODS**

Data collection technique is a stage when a researcher is ready with a prepared research plan (Zulganef, 2009: 48). Data collection technique used by the author consists of three techniques: the first, questionnaire, that is a method of data

collection by collecting a list of questions distributed and then filled out by respondents. The questionnaire is distributed using a Likert scale, which is a method of measurement by confronting a respondent with questions, then giving them to a respondent to provide answers and then the answers are given a score. In this study, the measurement of variables uses a Likert scale which generally uses a ranking of five research figures, as follows:

- a. Strongly agree, with a score = 5
- b. Agree, with a score = 4
- c. Neutral, with a score = 3
- d. Not agree, with a score = 2
- e. Strongly disagree, with a score = 1

The second is literature Study. It is used by reading the literature, books and journals related to sharia banking, and written policies about sharia banking. Data analysis technique used is multiple linear regression analysis which is used to analyze the effect of the dependent variable and several independent variables. The general formula for multiple linear regression is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \dots(1)$$

Information:

Y = customer's decision to save funds in Islamic banks

a = Constant Coefficient

b<sub>1</sub>, b<sub>2</sub>, b<sub>3</sub> = coefficient of the independent variable

X<sub>1</sub> = service and trust in the bank

X<sub>2</sub> = knowledge of the bank

X<sub>3</sub> = religiosity

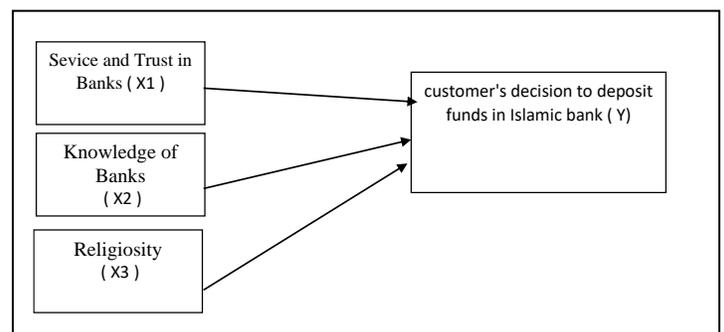
e = disturbance's error

## THEORITICAL FRAMEWORK

Based on the theoretical study described, then it is necessary to explain a theoretical framework to simplify research and to avoid deviating from the core problem, as follows:

Picture 1

Theoretical Framework



## POPULATION AND SAMPLES

Population is a group of people, events or everything that has certain characteristics to be studied (Zulganef, 2009; 133). The population in this study are all Islamic bank customers in Yogyakarta. Likewise, the sample selection in this study uses incidental, which is a technique of collecting samples based on coincidences, i.e. anyone who is accidentally met by the researcher and can be sampled, if the person met is suitable according to criteria (V.

Wiratna and Poly, 2012; 16). The technique for determining the sample size uses the sample formula if the exact number of respondents is unknown (Rao Purba: 1996) in (V.Wiratna, 2014; 77):

$$n = \frac{Z^2}{4(\text{moe})^2}$$
$$n = \frac{1,96^2}{4(0,1)^2}$$
$$= 96,6$$

Based on calculations, a minimum number of samples that must be met are 97 respondents.

## RESEARCH VARIABLE

In this study, the object of the study is the customer's decision to raise funds at an Islamic bank with the independent variable and the dependent variable as follows:

- a. Independent variable is a variable that affects the dependent variable, namely service and trust to the bank (X1), Knowledge of the bank (X2) and Religiosity (X3)
- b. Dependent variable is a variable that is affected, namely the customer's decision in raising funds at Islamic banks (Y)

## LITERATURE REVIEW

### Buying decision

According to Kotler (2005: 68) "purchase decision is the decision assessment stage causing consumers to form their choice among several brands incorporated in the device of choice". Consumer's expectations are formed based on the consumer's own experience, friends' suggestions and advertisements delivered by service companies. Consumers' choose to buy services based on this expectation. The process before it comes to the buying decisions is that consumers undergo the stages of the decision-making process. At this stage consumers first learn the advantages and disadvantages of a product. In service products such as banking services, service factors, facilities and the benefits to be gained by consumers are highly considered by consumers.

Consumers have the independent right to decide whether to buy or cancel to buy a product, there are four categories of decisions consumers decide to buy a product. First, the reasons of a product brand that attracts the attention of the buyer (Fristiana, 2012; Lubis & Hidayat, 2017; P.Musay, 2013). Second, the effect of price offered on a product, intensive promotion, advertising and massive product socialization also get positive

responses from buyers (Supriyono Strong, Hasiolan Budi Leonardo, 2014; Tan, 2011; Wariki, Mananeke, & Tawas, 2015). Third, purchasing decisions due to service quality and management (Alhasanah, 2014; Heryani & Rahayu, 2017; Manoppo, 2013)

### **Customers' Reasons in Making Decisions to Save Funds in Islamic Banks**

The bank is a company engaged in services. Today, competition between banks is very tight, so companies that are engaged in this service must understand their customers or prospective customers well. Similarly, Islamic banks that operate using Islamic sharia-compliant concepts which do not recognize interest, since they are considered as usury and are prohibited in the Qur'an and Sunnah (Alumni, Sharia, Science, Uin, & Riau, 2013; Budiono, 2017; Najib, 2017), so that Islamic banks have different products from conventional banks, Islamic bank products such as Musharaka, Mudharabah, Murabahah, Ijarah, Istishna (Alumni et al., 2013; Bangsawan, 2017; Destiana, 2016; Widayatsari, 2013 ) do not contain the principle of interest as developed by conventional banks. This principle of profit sharing influences the interest of customers to save in Islamic banks.

Therefore, bank management must know the process of evaluating information on the selection of a bank from its prospective customers. For this reason, the bank selection decision is based as follows:

#### **a. Factors of Service and Trust in Banks**

Service variable is one of the important factors to maintain the loyalty of savers. Excellent service supported by diversity of products and ease of transactions is one of the effective ways to maintain the loyalty of savers. Respondents' preferences towards bank services that lead to trust in banks (Maski, 2010; 49)

#### **b. Factors of Banks Knowledge**

The variables of one of the factors that is quite important in knowing respondents' perceptions of Islamic banks is through respondents' knowledge of the existence of Islamic banks (Maski, 2010; 50)

#### **c. Factors of Reference Group**

Sharia considerations are one of the determinants of consumption decisions. Wibowo and Widodo (2005) revealed that the customers' reason for depositing and opening accounts is certainly not on high interest, but on the profit-sharing method in accordance with sharia and the availability of Hajj Cost savings facilities. In Sharia Banking, certainly all products

are given, and all transactions are certainly in accordance with Islamic sharia. That way, saving in Islamic banking is guaranteed halal and free from usury (Muh Risky: 2015).

**Result**

Based on the results of the pre-survey conducted by researchers of 30 customers of several Islamic banks in Yogyakarta the following results was obtained:

**Pre-Survey Results**

No	Service and Trust	Knowledge about Sharia Banking	Religiosity	Bank Physical Object	Promotion
1	v	v	v		
2		v	v		v
3		v	v		
4		v	v		v
5	v	v	v		
6		v	v		v
7	v	v	v		
8	v	v	v		
9	v		v		v
10	v	v	v		
11	v	v	v		
12	v	v			v
13	v	v			v
14	v	v			v
15		v	v		v
16		v	v		
17			v	v	v
18	v	v	v		
19	v		v	v	v
20		v	v	v	
21	v	v	v		
22		v	v	v	

23		v	v	v	
24		v	v	v	
25		v	v	v	
26	v	v		v	
27	v	v		v	
28	v	v		v	
29	v	v	v		v
30	v	v	v		v
	18	27	24	10	12

Source: Sharia bank customer’s pre-survey

results in Yogyakarta

The results of the pre-survey conducted to 30 customers of several Islamic banks in Yogyakarta showed that the most influencing factors affecting the decision to save were knowledge, religiosity, service and trust. Therefore, this study uses these 3 variables for further research, what factors affect customers in depositing funds in Islamic banks.

Dita Pertiwi and Haroni Doli H. Ritonga (2012) examined the analysis of people's interest in saving at Muamalat Bank in the city of Kisaran. The conclusion of the research is that the community decided to save because of the relatively dominant service and trust factors in Bank Muamalat Indonesia Kisaran. Riyan Mahfudin's research (2015) on the analysis of factors influencing customers’ decision to save funds in Islamic banks in Yogyakarta are characteristics of banks, services and trust in banks, knowledge of banks, and references to customers' decisions to save funds in Islamic banks.

Yogyakarta Special Region Province (DIY) is a special region that has a fairly good Islamic economic development, the BI Yogyakarta economic study team, Dwi Suslamanto, explains that the development of Islamic banks exceeds the development of conventional banking and also exceeds the development of Rural Credit Banks (BPR). According to Bank Indonesia (BI) Yogyakarta data, the growth of Islamic banking in DIY up to August 2013 reached 19.04 percent from the previous year's position. "The total assets of Islamic banking in DIY in August 2013 reached Rp 1.532 trillion, increased 19.04 percent from the previous year which was only Rp 1,287 trillion. The emergence of Islamic banking in Yogyakarta is easily accepted because its population is predominantly Muslim.

The growth of the Islamic-based banking business is growing rapidly, even conventional banks are also opening up the Islamic banking business. Thus there is competition in the banking business, which will then encourage each bank to make efforts to add and retain existing customers.

### Description of Research Object

Presentation of data regarding the identity of respondents here, is to provide an overview of the condition of the respondents.

**Table 1**  
**Respondent Characteristic**

No.	Respondent Characteristic	Frequency	Percentage (%)
1.	<b>Gender</b>		
	Male	54	54
	Female	46	46
	<b>Total</b>	<b>100</b>	<b>100</b>
2.	<b>Age</b>		
	20-30 y.o	5	5
	31-40 y.o	38	38
	41-50 y.o	44	44
	>50 y.o	13	13
<b>Total</b>	<b>100</b>	<b>100</b>	
3.	<b>Occupation</b>		
	Civil Servants	9	9
	Private Sector	20	20
	Entrepreneur	62	62
	Retired	9	9
<b>Total</b>	<b>100</b>	<b>100</b>	

The most gender is male 54 respondents (54%), the most age is 41-50 years as many as 44 respondents (44%). Most of the respondents' occupations are 62 entrepreneurs (62%).

The results of the multiple linear regression analysis can be seen from the Adjusted R square of 0.756 which shows that the customer's decision to save funds in the Islamic region of Yogyakarta is influenced by 3 variables namely service and trust, knowledge, religiosity by 75.6%, the rest is 24.4 % of the customer's decision to deposit funds in the Islamic region of Yogyakarta is influenced by other variables not yet examined in this study.

## **Discussion**

### **Services and Trust towards Customer Decisions on Economic Transactions at Sharia Banks**

The quality of service in the world of banking is very vital in increasing the trust of the community to conduct transactions in a bank (Ishak & Azzahroh, 2017; Setyaningsih, 2017; Tumbuan, Kawet, & Pontoh, 2014; Wijaya, Beik, & Sartono, 2017). There is an influence of service and trust on the customer's decision to deposit funds in the Islamic region of Yogyakarta. Its positive effect is 0.637. The service variable in this study is the most dominant variable influencing the customer's decision to deposit funds in a Sharia bank. Excellent service supported by diversity of products and ease of transactions is one of the effective ways to maintain the loyalty of savers. Respondents' preferences towards bank services that lead trust in banks (Maski, 2010).

These services include that the Islamic banks can provide trust and confidence that funds deposited in Islamic banks are safe and its profit sharing is halal. Islamic banks can provide fast response services to customers, with courtesy and friendliness. Sharia bank employees are responsive to the desires or what is needed by customers and are able to provide maximum

service (Adinugraha & Sartika, 2019; Wiwin & Herry, 2014), due to customer service factors and trust that make customers decide to save funds in the bank sharia, the sharia bank must always maintain its services even improve the services to customers.

### **Knowledge of Sharia Banks on the Decision of Customers to Save Funds in Sharia Banks**

There is an influence of knowledge on the customer's decision to save funds in the Islamic bank in the region of Yogyakarta. Its positive effect is 0.265. The results of this study state that the second factor influencing customers' decision to save funds in Islamic banks is knowledge about Islamic banks. This high-level knowledge of Islamic banks is one of the factors that will influence customers' decisions to put their funds into Islamic banks. Knowledge of sharia values that are in accordance with Alquran (Febriana & Hasanuddin, 2018; Gunawan, Mukoffi, & Handayanto, 2017; ojk, 2018), realizes the distribution of non-interest yields containing usury, the knowledge of halal Islamic bank products and the knowledge of the image of Islamic banks which Islamic banking norms are in accordance with Islamic law.

## **Religiosity as a result of Customer Decisions to Save Funds in Islamic Banks**

A person's religious understanding has an important influence on his social life. Someone who has a good understanding of religion certainly will not practice it well anyway. Likewise, it is only the practice of economic transactions. Religion has long been a concept in the economic field, as Weber asserted that there is a relationship between religious teachings and one's economic behavior (Weber, 2005; Pabbajah, 2017). Thus, there is an influence between religiosity on the customer's decision to deposit funds in the Islamic bank of the Yogyakarta region. The effect is positive at 0.121. The religious value of the customer plays a role in the decision to deposit funds in an Islamic bank. Someone who has a good level of religiosity will carry out his life according to the Qur'an's guidance, away from usury. For a Muslim, usury is one of the big sins when practiced, so that Muslims try as early as possible to avoid usury.

Based on these Islamic guidelines, a Muslim certainly seeks to practice economic activities through Islamic rules and norms as an inseparable element. These elements are usually in the form of moral principles, rules and systems that govern how humans should act and behave and prevent economic

exploitation and injustice (Arie Syantoso, Parman Komarudin, & Iman Setya Budi, 2018; Coal, 2016). Moral command is an imperative category because it relates to one of the tasks of humans as servants of God. However, it is not parallel with the difference in capacity and ability of a human to others. The moral implications contained in this verse tell humans to help one another and work together to solve the problems of daily life. Prohibition of usury, speculative actions, and gambling can be seen in context to prevent humans from exploiting the abilities and ownership of other human beings, gaining profits without hard work (Budiono, 2017; Mochlasin, 2010).

In addition, the increase in religious attitudes, accompanied by trends in the current Muslim community who are interested in the Islamic label, provides its own motivation for people in economic transactions. The massive labeling of Islam in the society results in a shift in economic behavior. In the conception of Islam, human behavior in meeting needs should be based on sharia principles (Shulhan, 2012). In addition, it also considers the tendencies of human nature. Then in Islamic economics, the two interact harmoniously to form a unique economic mechanism with the foundation of Divine values. On the other hand,

conventional economics defines itself as all human behavior in meeting its unlimited needs by using limited factors of production (Tanjung, 2014; Abedifar, Ebrahim, Molyneux, & Tarazi, 2015; Hasan & Dridi, 2011).

## CONCLUSION

The study shows that there is still a high level of customer confidence in conducting economic transactions in Islamic banking, especially in Yogyakarta. Based on the results of the discussion of data analysis found in this study, there are three descriptive reasons why customers decide to deposit funds in Islamic banks. First, good sharia bank services have influenced the people in Yogyakarta in making decisions to save funds in Yogyakarta Islamic banks. This influence shows positive results with a value of 0.637. Second, the high public knowledge of the banking world which shows a positive number that is equal to 0.265 is one factor in depositing funds in Islamic banks. Third, a person's religiosity has a significant influence on fund transaction decisions in Islamic banks which show positive results of 0.121. Likewise, supported by the Muslim community as the majority in Yogyakarta, supported by the ongoing trend of islamization which led to the selection of

religious products (Islam) to be perceived as safer and more blessing.

The three factors are the main supporters of the community to give confidence to Islamic banks as partners in economic transactions, so the study provides two important notes for the banking world. First, the importance of improving the quality of service as a key factor in realizing public trust in financial and banking institutions. Likewise, the socialization of financial and banking institutions needs to be intensified in order to provide information to the wider community. The big potential for Islamic banks is the attitude of one's religiosity can influence the decision to save funds in the bank, so it needs to be used as a record and reflection in the continuity of management. Thus, it needs to be maintained and the performance needs to be improved. While improving, there will be any weaknesses and deficiencies.

This study certainly still has limitations on studies with the small amount of data scales, so that further research is needed on sharia banking with a more comprehensive study. In other words, this research is only a complement to existing studies and an entrance for the further researches. Therefore, the development of the variables studied, because it does not rule out

the possibility that with research that includes more variables will be able to produce better conclusions. Thus, the existence of Islamic banking needs to get the attention of banking stakeholders as a great potential to sustain economic growth in Indonesia and even the world globally.

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