

# Impact of Knowledge of Sharing Ratio and Family Religiosity Environment to Customer Decision: Survey on Bank BRI Syariah KCP Bandung Kopo

Elza Damayanti, Agus Rahayu, and Juliana Juliana  
*Universitas Pendidikan Indonesia, Bandung, Indonesia*  
elza297@gmail.com, {agusrahayu, juliana}@upi.edu

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**Abstract:** The population of Muslims in Indonesia reached 87%. Opening of branch offices has increased every year. This has the potential for Islamic banks to engage Muslim consumers who still use the services of conventional banks to switch to using the services of Islamic banks with emotional, spiritual approach. The reality is not that simple. Most Muslim customers feel comfortable using a conventional bank and did not make any interest or usury. On the other hand other people already choose Islamic banks because of their adherence to their religion (Islam). This study aimed to examine the effect of profit sharing knowledge and religiosity family environment on the decision become customers in Islamic banks. The population in this study all customers of BRI Syariah KCP Kopo Bandung totaling 5,244 by the number totaled 100. Sample selection is done using the method of random sampling. This study used survey method with eksploratory approach. This method is quantitative with the design of causality. The analysis used is multiple linear regression using SPSS. Based on the results of hypothesis testing with multiple linear regression, it was found that at the 95% confidence level, family religiosity environmental factors and knowledge sharing ratio positive and significant impact on customer decisions choose Islamic banks. The partial, environmental factors religiosity of the family is the most dominant factor in influencing customer to take decision to choose Islamic banks.

## 1 INTRODUCTION

Indonesia is the largest Muslim country with a presentase of Muslim population which reached 87%. With the percentage of Muslim population, Indonesia has the potential to develop Islamic banking system is much faster than another Muslim countries. It is characterized by the increasing number of sharia banks in Indonesia each year. Based on the data obtained from the OJK of the year 2008-2017, the number of Islamic banks experienced a significant increase until 5.6%. In the competition of an increasingly competitive banking industry, Islamic banking must strive to increase its revenue through a variety of ways. One of them is to increase the collection of funds from the public in the form of savings. One savings interest by the customer is saving with mudharabah where customers will receive remuneration in the form of revenue sharing.

With these circumstances, this could be an opportunity for the Islamic banks engage Muslim consumers who have a conventional bank account to

switch to Islamic banks using an emotional approach spiritual Muslim consumers themselves. The aim is that Muslim consumers aware of the spiritual bond with his religion (Islam). In fact it is not easy to perform an emotional approach to them, because the majority of people still materialist to the exclusion of the benefit in choosing a bank, for example due to the high bank interest tempted.

In carrying out the functions of banks in raising funds, some people consider that with the conventional system there are things that are not in accordance with the society's belief that predominantly Muslim Indonesia in particular rejecting the determination of remuneration and the determination of the load, known as interest. Some groups of customers decide to choose Islamic banks because of religiosity. For customers who are already bound by the provisions of the teachings of Islam, then the decision in choosing banking services not only based on purely economic profit motive but also by emotional and spiritual considerations.

Decisions made customers closely related to the behavior of Muslim consumers in deciding to buy a product. Muslim consumer behavior is closely related to the principles of clean and unclean paradox of goods and services that they consume. As well as spending in the way of Allah means that they continue to put the interests of social expenditures in the form of zakat, donation and charity.

PT BRI Syariah KCP Kopo Bandung is a business unit engaged exclusively serve the banking services based on Islamic principles. Based on the data acquisition that an increasing number of customer savings Syariah BRI KCP Kopo Bandung increasing every year. This happens because customers will benefit from the knowledge of existing savings products to the Syariah BRI KCP Bandung Kopo is increasing and the price of services of Islamic banks in the form of profit-sharing finance affordable by customers. The profit sharing arrangement contained in Shariah Bank that affect the customer's decision to choose shariah bank. Judging from products that have a more favorable outcome for the customer compared to conventional banks.

Research conducted Khasanah & Gunawan (2014) and Daulay (2010) states that the system of profit-sharing system has a positive and significant impact on the decision to save in Islamic banks. Research conducted Lestari (2015) and Masiur, Arfan, and Shabri (2015) states that the factor of religiosity is very significant effect on the decision to vote in Islamic banks.

Based on the problems arising above, the author interested in conducting research under the title Impact of Knowledge of Sharing Ratio and Family Religiosity Environment to Customer Decision.

## 2 LITERATUR REVIEW

### 2.1 Consumer Muslim Behavior

Schiffman and Kanuk (1994) defines consumer behavior is as shown consumer behavior in locating, purchasing, using, evaluating and spent products and services that they expect will satisfy their needs. Unisex which states that consumer behavior is an action that is directly involved to acquire, consume and spend your products and services, including the processes that precede and follow this action. (Sumarwan, 2002).

Muslim consumer behavior can be identified: (Wibowo & Supriadi, 2013).

1. The paradox of Halal-Haram

As we know that Islam has noticed the quality and purity of goods to be consumed as manifested in the Quran and Hadith.

2. Principles of Mercy / Spending in the Way of Allah

The principle of a Muslim consumption is generosity and social and altruistic widely, in contrast to conventional principles that maximize individual satisfaction with ignoring others. Therefore, Muslim consumers still get the maximum satisfaction level even though their income for consumption and expenditure divided in the way of Allah (zakat, donation, charity).

### 2.2 Consumer Decision

Decision-making process often involves some decisions. A decision involving between two or more alternative actions (or behaviors). Arise purchasing decisions for their purchases of goods or products objective to be fulfilled. Kotler & Armstrong (2008: 149) states that "Purchase decision is the buyer's decision about wick brand to purchase". While Schiffman and Kanuk (2007: 625) defines a buying decision sebahai following: "A decision on action is a selection from two or more alternative choice". (The decision to buy is a choice of two or more alternative choices).

Kotler (2000: 185) states that the decision-making process is a problem-solving approach that consists of five phases as follows:

1. Intro to problem
2. Search Information
3. evaluation of Alternatives
4. Buying decision
5. Post-Purchase Behavior

In Islam, the decision-making process is described by Al-Qur'an is more general in nature, meaning that can be applied in all activities. In addition the concept of decision-making in Islam more emphasis on fairness, this is based on the example of the attitude of judges must firm and fair in deciding a matter of justice. As stated in the Al-Imran ayat 159 the following:

وإن من أهل الكتب إلا ليؤمنن به قبل موته ويوم القيمة يكون عليهم شهيدا 159

Meaning: "So due to the grace of Allah do you apply gentle towards them. If you were to be harsh again be rude, they would distance themselves from all around you. Therefore pardon them and ask forgiveness for them and consult them in the affairs. Then when you

have been determined, then put thy trust in Allah. Allah loves those who put their trust in Him."

## 2.3 Knowledge of Sharing Ratio

### 2.3.1 Consumer Knowledge

According to Ratchford (2013) Consumer knowledge is something that can explain the behavior of consumption, providing a unique insight of human knowledge capital in the decision. Consumer Knowledge refers to the understanding of consumers, their needs, wants and goals.

### 2.3.2 Sharing Ratio

Ratio contained in the Islamic banking system is the principle business activities that are based sharing agreements distribution of profits or losses with a specified share of the number of funds between the owner of the funds (shahibul maal) with those who use the funds (mudharib) where profits are shared according to the agreement together. There is a fundamental difference between interest and profit sharing ratio in Islamic banking. Khasanah & Gunawan (2014). Profit ratio determined at: (Karim, 2011).

1. Percentage.
2. For profit and for loss.
3. Guarantee.
4. Besanya determine the ratio.
5. How to resolve losses.

### 2.3.3 Religiosity Environment Family

According Sungkar (2010) religiosity is defined as the extent to which an individual has committed to recognize and implement the teachings of religion with the attitude and behavior reflects on her life. So the environment is a family religiosity religiosity aspects contained in the family environment.

There is also the five dimensions of religiosity by Glock and Stark, among other things: (Masiur, Arfan, & Shabri, 2015)

1. Dimensions belief / faith in Islam, the encouragement and the hope of someone who is religious and sticking to theological views and values of their religion came to recognize the truth of religious doctrines.

2. Dimensions concerning the behavior ritual worship, obedience, or adherence to the doctrine by conducting religious activities in accordance with existing rules.
3. Dimensional relationships among people and economic activity (muamalah).
4. Dimensions spiritual experience, containing feelings, perceptions and sensations in a person in touch with supernatural powers (inner experience) after a person perform religious activities, such as peace of mind after the prayer, the coolness of heart after reading the Al-Quran.
5. Dimensions of religious knowledge / science involves minimal and basic knowledge that should be possessed by someone about his religion.
6. Dimension practice or consequence is the result of the previous dimension that appears in everyday life or can be referred to as the actualization of religious values that have been internalized and being integrated into various aspects of life.

## 3 METHODOLOGY

This research is using quantitative causal method. The object in this research are customer od BRI Syariah, one of Islamic bank in Indonesia with total 100 sample respondents out of 5.244 population by using random sampling technique. In addition, data collection technique are questionnaires.

Meanwhile, in order to have high level of accuracy, the questionnaire should to test the validity and reliability through SPSS 23.0.

## 4 RESULTS

The research hypothesis states that the knowledge of revenue sharing and religiosity environment influence the decision of a customer of Bank Syariah BRI KCP Kopo Bandung. Based on the results of the F test that the value of F is 14 701 more than Ftable (3:09) with a probability level of under 0:05 namely 0,000, so it can be said that the total number of independent variables such as knowledge sharing ratio and environment religiosity family simultaneously affect the dependent variable is the decision to choose Islamic Bank.

Table 1: T Test.

MODEL	Unstandarized Coefficients		Standarized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	28,109	6,749		4,165	,000
X1	,051	,041	,111	1,241	,218
X2	,397	,077	,460	5,146	,000

Based on the results of the regression of primary data by using Statistic Package for Social Sciences (SPSS), the results are:

$$Y = 28,109 + 0,051X_1 + 0,397X_2$$

This means that without the influence of any factor, customers of Bank BRI Syariah already indicate decisions to save at the level of 28 109. If knowledge sharing ratio (X1) increased by 1%, then the customer's decision will increase by 0.051%. If the family religiosity environment (X2) increased by 1%, then the customer's decision will increase by 0.397%.

From this table the results of R Square R Square magnitude is equal to 0.233. This showed that the independent variables studied investigators that knowledge of revenue sharing and religiosity family environment explained 23.3% of the dependent variable that decision. While the remaining 76.7% is explained by other variables that are not independent variables studied.

#### 4.1 Test Simultaneously

The effect of variable revenue sharing knowledge and religiosity family environment simultaneously by testing with a confidence level of 95% ( $\alpha$  0:05) values obtained Fhitung 14.701 > Ftable 3:09 and significant value of 0.000. This means that the actual influence of environmental knowledge and religiosity ratio) jointly against the decision of saving is very high, reaching the 95% confidence level (high significant). Thus Ho refused and H1 accepted, so that it can be concluded that there is a very significant influence between knowledge and revenue sharing joint family religiosity environment against the decision to become customers of Islamic banks.

#### 4.2 Partial Test

The result of the effect of variable revenue sharing knowledge and religiosity family environment partially standardized coefficient obtained that level of knowledge variable ratio is 0111 and the value of 1,241  $t < t$  table 1.984 and significant value of 0.218. This means that there is no influence between knowledge sharing ratio of the customer's decision to choose Islamic banks. Thus Ho as they arrive and H1

rejected, so that it can be concluded that there is no significant influence of the ratio of knowledge of the decision to save.

Based on the results of the t test, note the positive knowledge of revenue sharing is not significant at the 5% against the decision. This is presumably because despite knowledge of consumers about the sharing ratio is high but customers save on hajj savings and dreams in Bank BRI Syariah is only based on religious practices and not overly expecting reward revenue sharing. This is in line with research conducted Ulfa (2016) in which the profit sharing ratio has no significant effect on the customer's decision.

Furthermore, impact of environment variable to the purchasing decision family religiosity significantly with a value below 0.05 is 0.000. These results show the positive influence of family religiosity environment on purchasing decisions, it is evidenced by the value of t count equal to 5,146 and t table is 1,984. This is in line with research conducted by Bashir (2013), Masiur, Arfan, & Shabri, (2015) and Shofwa (2016) show that the principles of religion (religiosity) is a major determinant of the logical decision to use Islamic banking.

### 5 CONCLUSION

Knowledge of Revenue sharing and family religiosity environment BRI Syariah bank customers to positively influence the decision to choose Islamic banks. This is because customers are already convinced of the halal and the security of the funds they save in BRI Syariah. The magnitude of the results of R Square of 23.3% while 76.7% are not examined in this study.

#### 5.1 Implications and Recommendations

This study will provide an overview of customer consumption behavior against the decision to choose Islamic banks, which will strengthen the understanding of Islamic banking institutions regarding the products and services that will be marketed. Recommendations from researchers for

Islamic banking institutions is to disseminate to the public about the need to be increased effort to introduce to investors about the characteristics of Islamic banking products.

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