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FACTORS AFFECTING STUDENT'S DECISION USING SHARIA BANK PRODUCTS: A CASE STUDY IN IAIN KENDARI

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ABSTRACT

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This study investigates the factors that determine student decisions to use the product of the Indonesian Islamic Bank (BSI) case study on IAIN Kendari students. This research is based on several trends from previous research results in various Muslim countries. The research design is through a survey questionnaire and the analytical method to measure this goal is Exploratory Factor Analysis (EFA) with a sample of 100 samples with the criteria of students using savings products at Bank Syariah Indonesia (BSI). The results show that there are 3 main factors that determine the behavior of students' decisions to use Islamic bank products, namely perceived Islamic value (halal product guarantees, interest-free products, Islamic services and ease of transactions), Islamic literacy (good understanding of Islamic banks, knowing the legal basis used by Islamic banks, and desires that arise from themselves) and institutional support (collaboration of campuses and Islamic banks as well as determining student payment transactions through Islamic banks.

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I. INTRODUCTION

The emergence of Islamic banking is basically inseparable from the response of

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groups of economists, Muslim banking practitioners and Muslim communities who want financial activities that do not conflict with the principles of Islamic law, especially with regard to the absence of usury practices, speculative activities, and the distribution of financing that contrary to sharia principles.

Islamic banking is considered to have quite good potential, but in fact the development and growth of Islamic banking cannot be said to be able to compete with the development and growth of conventional banking. According to Amalia (2020) who stated that the growth rate of Islamic finance has not been followed by an increase in market share, literacy index and Islamic financial inclusion. In fact, it is also explained that public interest in Islamic banking is still low when compared to conventional. This is also a reflection of public awareness and trust in the Islamic finance industry.

Kotler & Armstrong (2016) suggest that a company can more easily measure what, where and when consumer buying behavior is, but it is very difficult to see and find out in more detail why consumers make purchases. Therefore, the question why is often referred to as part of the black box which is quite difficult to know. Stankevich (2017) that consumer behavior has always been an important issue, because the review focuses more on how and why consumers take their actions. This is also a challenge for marketers to be able to understand more deeply about consumer buying behavior for their products and services.

Supporting some of these studies, the findings from previous studies found differences in the factors that determine consumer decisions in choosing Islamic banks. Utami et al (2015); Usman et al (2017), dan Yafri (2015) suggest that religiosity affects consumer behavior in using Islamic banks. In a different finding, religious behavior factors are not fully adequate in explaining the use of Islamic banks (Heiman dalam Usman et al (2017)). Several research trends in various Muslim and non-Muslim countries show that religious factors influence the behavior of decisions to use Islamic bank products (Mostafa, 2020). In addition to religious factors, brand trust factors (Luk & Yip, 2008) has significant impact to purchasing behaviour, and brand image also have an impact on switching to Islamic bank products (Mostafa, 2020). Furthermore, service quality and location convenience (Maria-Stella Etomchi Njoku et al., 2015) also have an impact on decisions to use Islamic banks.

Furthermore, social factors as one of the variables that determine the decision to use Islamic banks Hanudin et al (2011), and Usman et al (2017). These social factors include reference groups consisting of family, friends, partners and the organization where they work. In addition to the above findings, Utami et al (2015), and Nisak et al (2013) also found that reference groups influence consumer decisions in using Islamic banks. In addition to religious and social factors, Nasir et al (2016), and Islam & Rahman (2017) found that Islamic bank knowledge is a determining factor in customer decisions to use Islamic banks. This is in line with the findings of Roni Andespa (2017) which also explains that there are three factors that influence customers in considering, choosing and using Islamic banking services, namely: social, personal and psychological factors. Munajim & Anwar (2016) stated that the factors that influence a person to become a customer of a sharia bank are location factors, which include proximity to the center of the crowd and ease of access, cultural factors and social class, as well as factors such as lotteries and convenience.

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Based on the results of the descriptions of several previous studies, it was found that there were differences in findings regarding the factors that made customers' decisions in using Islamic banks. Thus, in this study it is important to review in more depth the factors that determine decisions in choosing Islamic banks. This study uses the perspective of students at IAIN Kendari which is based on the consideration that IAIN students have competent knowledge of Islamic banking as well as a fairly broad knowledge of religion. Thus the purpose of this study is to analyze what factors determine the decisions of IAIN Kendari students in using Indonesian Islamic Bank (BSI) products.

II. LITERATURE REVIEW

The consumer decision-making process consists of five stages to obtain a product or service. From the early stages of consumers recognizing needs, to making decisions (Kotler & Armstrong, 2016). I Gede et al (2014) suggest that consumer behavior is the study of individuals, groups or organizations in choosing, obtaining and using products to meet their needs. Different perspectives in consumer decision making differ on several important dimensions (Hansen, 2000), namely the value perspective in situations where consumers make exchanges, and The information processing perspective presupposes that consumers, in avoiding cognitive dissonance, seek a balance between attitudes, beliefs and the actual environment. Consumer decision making has long been a concern of researchers, so a number of different approaches have been adopted in the study of decision making (Bray, 2008). Then Bray, (2008) suggests a typological classification with five main approaches, namely: human economic, psychodynamic, behaviorist, cognitive, and humanistic. Thus, research on consumer behavior still requires further evidence and study to prove theories of consumer behavior and predict current consumer behavior, especially among Muslim consumers.

Furthermore, The prior study on Islamic banking behavior have been carried out by many researchers, but there are still many different factors that influence it. Schottmann & East (2014) studied the impact of various factors on the use of Islamic banks, which in the results found that religion was the most important factor among all other factors (awareness, internet service usage and demographics). In line by Usman et al (2017), finding that the role of religiosity in customer decisions to use Islamic banking services depends on the religious norms owned by consumers. Different findings were also stated by Yahaya et al (2014), Utama (2018), and Lajuni et al (2017) that awareness, corporate image, government support, ideology, relative advantage, religious obligations, attitude, product and social prices determine consumer decisions in using Islamic banking. Therefore, the religious factor is an important factor that customers consider in choosing an Islamic bank Yafril (2015), Utami et al (2015), Usman et al (2017), and Alimusa, (2019). While some previous study shows that consumers' decisions to switch from conventional banks to Islamic banks are due to high interest rates and service problems (Al Ghammari & Ahmed, 2017), Islamic bank reputation (Abduh & Omar, 2012).

In addition, social factors also influence consumer decisions to use Islamic banks Nasir et al (2016), Islamic banking literation (Islam & Rahman, 2017); Zulfison (2019);

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Mulyaningtyas et al (2020), religious knowledge (Fauzi, 2020), and financial literacy (Azlan et al, 2015); Sunardi & Maftukhah (2015). This is similar to the findings by Muslichah & Sanusi (2019) that consumer sharia literacy determines their decision making in the selection of Islamic banks. then, for the Islamic banking service sector, Desiana et al, (2018) found that profit sharing, religious quality, education and products have a significant effect on customer decisions to use Islamic banking services. Meanwhile, income was found to have no significant effect on the decision to use Islamic banking services. Thus, based on the results of previous research, there are several different factors regarding the behavior of decisions to use Islamic bank products and services.

III. RESEARCH METHODS

The population in this study were all students of IAIN Kendari. The sampling technique used purposive sampling with criteria students who have a savings account and use the service facilities of the Indonesian Islamic Bank (BSI). The sample size of this research is 10×10 indicator variables = 100 samples. This is sufficient for analyzing an R-type Exploration Factor (EFA) analysis, where the sample with the desired ratio is at least 5 observations per variable, and the absolute minimum sample EFA must be 50 observations, and the expected sample is more. out of 100 (Hair et al., 2019). Data was collected through a survey questionnaire process which was distributed directly or through an online survey questionnaire (google form).

Based on the trend of previous research results, this study uses 10 variables to observe the factors that determine student decision behaviour to use Indonesian Islamic bank (BSI) products, namely; a) Good knowledge of Islamic banks, b) Knowledge of the shari'a legal basis used by Islamic banks, c) Hospitality of employees, d) Desires that arise from oneself, e) Cooperation between campuses and Islamic banks, f) islamic bank products are guaranteed halal, g) Islamic services, h) Interest & usury free products, i) Ease of transactions, and j) Campus determines student payment transactions through Sharia Banks.

Exploratory Research Design was utilised to analyse the data in this study with the aid of SPSS 25. This factor analysis is Exploratory factor analysis (EFA) type R that is used to determine the structure produced from existing elements or to summarize the data included in the original variables into a new set of parameters or factors. As a result, by eliminating 10 observation variables, this research determined the elements of student decision behaviour toward using islamic bank, specific Bank Syariah Indonesia(BSI). Factor verification with the Keizer-Meyer-Olkin (KMO) score and the Bartlett test score. The extraction method uses principal component analysis while factor rotation is varimax rotation (Hair et al., 2019).

IV. RESULT AND DISCUSSION

The demographics of the 100 respondents who were collected were based on the results of data collection. Then, table 2 shows that students who use Islamic bank products are female (86 percent), whereas male only 14 percent. The overall responder

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age is 19 years (33 percent). While the respondents who use Islamic banks (BSI) are spread across all study programs, and the most are Islamic education study programs at 31 per cent, Arabic education at 16 per cent and sharia economic law at 14 per cent. Table 1 shows the general description of the demographics of the respondents

Table 1. Respondents demografy

No	Content	Frequency	Percentage
1	Gender		
	Male	14	14%
	Female	86	86%
2	Age (in yeras)		
	18 years	13	13%
	19 years	33	33%
	20 years	17	17%
	21 years	18	18%
	22 years	16	16%
	23 years	3	3%
3	Type of Study program		
	Sharia Economic Law	14	14%
	Constitutional law	4	4%
	Knowledge of the Qur'an and Tafsir	7	7%
	Islamic education	16	16%
	Syariah banking	9	9%
	English	11	11%
	Arabic Education	31	31%
	Physics	4	4%
	Natural Sciences	4	4%

Source: author own's

Furthermore, Exploratory Factor Analysis uses Principal component analysis which is designed to find a number of variables to build new dimensions or factors that shape student decisions to use Islamic bank products. The KMO test to calculate the adequacy of the model shows that the investigation can be factored with the KMO value criterion > 0.55 for 100 sample size (Hair et al., 2019). Based on statistical results, the KMO value is around 0.586 - 0.846, so factor analysis (EFA) can be continued. This is also supported by the results of the intercorrelation of variables using the Measure of Sampling Adequacy (MSA) criteria on the anti-image matrix > 0.50 (Hair et al., 2019), where MSA of Good knowledge of Islamic banks (0.746), Knowledge of the shari'a legal basis used by Islamic banks (0.761), Hospitality of employees (0.828), Desires that arise from oneself (0.832), Cooperation between campuses and Islamic banks (0.715), Islamic bank products are guaranteed halal (0.759), Islamic services (0.821), Interest & usury free products (0.757), Ease of transactions (0.712), and Campus determines student payment transactions through Sharia Bank (0.689). As a result, factor analysis can be used to learn more about the factors that determine students' decisions to use Islamic bank products.

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Email : megaaktiva@febi.umkendari.ac.idWebsite : <https://megaaktiva.umkendari.ac.id/index.php/Jurnal>**Tabel 2. Result summary of exploratory factor analysis**

Indicator factor	Component			Communalities
	1	2	3	
Islamic bank products are guaranteed halal	.797			.654
Interest & usury free products	.722			.594
Islamic services	.622			.623
Ease of transactions	.617			.631
Hospitality of employees	.586			.614
Good knowledge of Islamic banks		.846		.718
Knowledge of the shari'a legal basis		.676		.794
Desires that arise from oneself		.659		.627
Cooperation between campuses and Islamic banks			.843	.734
Campus determines student pay. transactions by BSI			.831	.749
Variance	2.614	2.142	1.983	
% of Variance	26.136	21.416	19.827	67.379
KMO- Measure of Sampling Adequacy				.767
Bartlett's Test of Sphericity				361.007
Significance of Bartlett's Test of Sphericity				.000

Note: Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization

Furthermore, the validity and reliability of the formed factors can be tested using Crombach alpha. Table 3 shows the test results of the instrument.

Table 3: Delineated test of instrument validity and reliability

Factor	Number of items	Cronbach alpha	Item-total correlations	Result interpretation
Perceived Islamic value	5	0.718	all above 0.5	good factor
Islamic literacy	3	0.612	all above 0.5	good factor
Institutional support	2	0.693	all above 0.5	good factor

Table 3 illustrates that each of the factors formed has a Cronbach's alpha value in the range of 0.612 to 0.718. These results indicate that the business success factors have good reliability with Cronbach's alpha value > 0.6 (Hair et al., 2019) and the correlation of each item indicator to the total factor is all above 0.5. Thus, the indicators that make up these factors are declared valid and reliable to measure the student decision using Islamic banking (BSI).

Based on table 2 shows that there are three (3) components that determine student decision behaviour using Islamic bank products (BSI) can be explained that *first*; the first factor consists of Islamic bank products are guaranteed halal, Interest & usury free products, Islamic services, Ease of transactions, and Hospitality of employees. these factors can bring up "perceived Islamic values". Although this naming is subjective, it is based on the highest factor loading and is in line with the findings of previous research. The prior studi that religious values have an impact on the behaviour of Islamic bank selection decisions (Usman et al., 2017), (Zulfison, 2017). Zeyad M & Norailis Ab (2013) stated that perceived value is a stable construction in predicting purchasing behaviour. Zulpahmi (2010) found that Islamic values adopted by Islamic banking affect the decision to use Islamic banking services. A similar description was also found by Usman et al (2017) that the decision to choose Islamic banks is inseparable from the

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religious norms offered by Islamic banks in their operational activities and this is considered by consumers as one of the values expected so far for sharia-based financial operations. Islam. This religious norm refers to the products offered do not contain elements of usury, profit-sharing system and guarantee of product halalness. The application of Islamic values in Islamic banks properly and correctly can ultimately influence people's decisions to become customers of Islamic banks (Hamdi, 2019). Bakri & Masrurah (2018) suggest that the application of Islamic values in Islamic banking can increase public trust to place their funds or to use financing from Islamic banking.

The second factor is referred to as the “Islamic/shariah literacy”, which consists of 3 indicator variables namely, good knowledge of Islamic banks, knowledge of the shari'a legal basis, and desires that arise from oneself. The naming of the sharia literacy factor refers to the description put forward by Fauzi (2020) stated that the religious knowledge possessed by students affects the interest in becoming a customer of a sharia bank. Furthermore, Muslichah & Sanusi (2019) that the Islamic literacy of consumers determines their decision making in the selection of Islamic banks. Likewise, knowledge about Islamic banks affects the intention to save in Islamic banks (Mulyaningtyas et al, 2020). Understanding the concept of Islamic banking is one of the criteria for customers to use Islamic bank products (Nawi et al., 2013). Therefore, religiosity and literacy has influenced customers' decisions to use Islamic banks (Zulfison, 2017). Thus, it can be concluded that the factors of religion and Islamic financial literacy have an influence on the decision of Muslim consumers to choose Islamic banks. Islamic banking literacy for consumers and religious understanding is very decisive in the selection and use of Islamic bank products and services.

The third factor can be called “institutional support” which consists of 2 indicator variables; Cooperation between campus and Islamic banks, and Campus determines student payment transactions through Islamic banks. The naming of the factor as institutional support refers to the description of the findings of Amin et al (2011) that organizational support which refers to organizational actions can influence a person's behaviour and decisions in making purchasing decisions. This finding is modified following the findings from Lajuni et al (2017), and (Bilal et al., 2020) that government support refers to actions, agendas and policies that can influence people's behaviour and decisions, companies in the selection of Islamic banks. In this study, the collaboration between campuses and Islamic banks and the determination of student payment transactions through Islamic banks can be considered as support from the institution, namely IAIN Kendari in encouraging the progress of Islamic banking. Based on the results of research and trends from previous research results, it is important for higher education institutions, Islamic banking practitioners, and the government to provide policies and policies for the use of Islamic banking products and services so that it influences decision behaviour for the community and organizational members to use Islamic banking products.

V. CONCLUSION

Based on the results of the study, it can be concluded that there are three main factors that shape the behaviour of students' decisions to use Indonesian Islamic bank

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products, namely; perception of sharia values, sharia literacy and institutional/organizational support. These three factors are able to influence the decision to use Islamic bank products by 67 per cent. The important contribution of this research is that Islamic literacy and Islamic banking literacy both among students and general consumers are important factors that are considered in decision-making behaviour towards Islamic bank products. because, for a Muslim who believes in consuming a product and service, he should pay attention to halal elements, including banking products, a Muslim does not use usury (bank interest) products which are forbidden in Islam. The limitations of this study are only a small sample and case studies of Islamic Higher Education (IAIN) students, it is recommended for further research to expand the sample size, re-examine the results of this study using confirmatory factor analysis (CFA), as well as other indicator variables that determine the decision factors to become customers. Islamic banks such as the ease of digital banking transactions, risk perception and also behavioural factors for switching from conventional banks to Islamic banks.

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