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## ANALYSIS OF FACTORS INFLUENCING CUSTOMERS DECISION TO CHOOSE SAVINGS

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### ABSTRACT

The development of Islamic banking in the reform era was marked by the approval of Undang Law No. 10 of 1998. The Act regulates in detail the legal basis and types of businesses that can be operated and implemented by Islamic banks. Saving is an action recommended by Islam, because saving means a Muslim preparing himself for the implementation of future planning as well as dealing with things that are not desirable as the propositions that have been listed in the AL-Qur'an an-Nisa ': 9 and al-Baqarah: 266. Therefore, the appeal to menabung should be done from an early age. The purpose of this study is to find out what factors influence the customer's decision in choosing BNI Syariah Tunas Hasanah iB savings account in Medan also to see which variable is dominant in the customer's decision to save. This research method uses quantitative methods, with data collection techniques that are distributing questionnaires to customers of BNI Syariah Medan. The data collected was processed using SPSS application version 16. The results showed that the dependent variable with various factors affecting it was 83.5% able to be explained by (variable X) product quality, promotion and service, while the remaining 16.5% customer decisions were explained by other causes outside of research. Each of the X variables has a significant effect on the customer's decision to choose iB Tunas Hasanah savings.

**Keywords:** Product Quality, Service, Promotion, Sharia Bank

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## I. Introduction

### I.1. Background

The development of Islamic banking in the reform era was marked by the approval of Undang Law No. 10 of 1998. The Act regulates in detail the legal basis and types of businesses that can be operated and implemented by Islamic banks. The law also provides direction for conventional banks to open sharia branches or even convert themselves totally into sharia banks. The opportunity was apparently welcomed enthusiastically by the banking community.<sup>1</sup> Then clarified by Law No. 21 of 2008 concerning Islamic banking, where Islamic banking is everything that concerns about Islamic banks and Islamic business units, including institutions, business activities, as well as ways and processes in carrying out their business activities.<sup>2</sup>

According to Sharia Banking Statistics (SPS) published by the Financial Services Authority, as of January 2020 there were 2,946 sharia banking offices (consisting of BUS, UUS and BPRS) that are widespread in Indonesia with total assets 515,324 billion rupiah. The number of head office / branch offices and sub-branch offices of BUS and UUS in North Sumatra are 37 and 69 offices respectively.<sup>3</sup> So it is inevitable that there will be various kinds of product innovations produced by each Islamic bank worker.

Saving is an action recommended by Islam, because saving means a Muslim preparing himself for the implementation of future planning as well as dealing with things that are not desirable as the propositions that have been listed in the AL-Qur'an an-Nisa ': 9 and al-Baqarah: 266.<sup>4</sup> Therefore, the appeal to menbung should be done from an early age.

One of the sharia banks that has provided many attractive features to save specifically for children under the age of 17 years is Bank Negara Indonesia Syariah, namely the SimPel iB Hasanah Tabunagn and iB Tunas Hasanah Savings.<sup>5</sup> Where the difference of these two products is in terms of initial deposit and the contract they have. For SimPel iB Hasanah savings only required by paying Rp. 1000 and managed using a wadiah contract while saving iB Tunas Hasanah is required at a fee of Rp. 100,000 at the beginning, managed using a mudharabah or wadiah agreement.

According to the annual financial report of Bank Negara Indonesia Syariah (BNIS) which has been recorded consistently presents a drastic increase in the value of iB Tunas Hasanah's savings of Rp. 22,704,000 from 2017 to 2018 where the amount of each year is Rp.26,325,000 and Rp 3,621,000 in 2018 and 2017.<sup>6</sup> Therefore, analyzing what factors influence the customer's decision in choosing iB Tunas Hasanah savings is very interesting to study.

### I.2. Research purposes

The purpose of this study is to determine what factors influence the customer's decision in choosing BNI Syariah Tunas Hasanah iB Savings savings account as well as to see which variable is dominant in the customer's decision to save.

<sup>1</sup>Muhammad Syafi'i Antonio, *Sharia Bank: From Theory to Practice*, (Jakarta: Gema Insani Press, 2001), p. 26.

<sup>2</sup>Law No. 21 of 2008 concerning Islamic Banking, (Jakarta: Fokusmedia, 2008), p. 39.

<sup>3</sup>Financial Services Authority, *Islamic Banking Statistics*, January 2020, accessed on April 26, 2020

<sup>4</sup>Muhammad Syafi'i Antonio, *Sharia Bank: From Theory to Practice*, (Jakarta: Gema Insani Press, 2001), p. 153-14.

<sup>5</sup>Bank Negara Indonesia (BNI) Syariah, *BNI Tabungan iB Hasanah*, accessed on 26 April 2020 from

<sup>6</sup>Bank Negara Indonesia (BNI) Syariah, *Leading Transformational Change, Annual Report 2018*, accessed on 26 April 2020 from

## II. LITERATURE REVIEW

In fact, relevant studies on the factors that influence customers' decisions in choosing iB Tunas Hasanah savings have been extensively researched. Among them discussed aspects of customer preferences,<sup>7</sup> product marketing strategy,<sup>8</sup> social-cultural-psychological influence of the customer,<sup>9</sup> consumer behavior,<sup>10</sup> financing,<sup>11</sup> an increase in the number of customers,<sup>12</sup> revenue sharing and advertising effects,<sup>13</sup> small and medium scale customer decision making,<sup>14</sup> and the interests of non-Muslim customers.<sup>15</sup>

The distinction of this research with previous research is on efforts to examine the reasons and specific psychological effects related to the customer's decision to choose iB Tunas Hasanah savings at BNI Syariah Bank, particularly those at BNI Syariah Bank Medan. Thus, this research will provide scientific treasures related to sharia economic research, specifically aspects of customer decisions, savings iB Tunas Hasanah and BNI Syariah.

## III. METHODOLOGY

The research approach used is a quantitative method with descriptive type. Descriptive method is a type of research arranged in order to provide a systematic description of scientific information sourced from the subject and object of research. Descriptive research focuses on the systematic explanation of facts obtained when the research is conducted.<sup>16</sup> The type of data used in this study is primary data. Primary data is data that was first recorded and collected by researchers.<sup>17</sup> Primary data are sourced from questionnaires distributed to iB Tunas Hasanah customers at BNI Syariah Medan to find out the factors that influence customers' decisions to choose iB Tunas Hasanah savings and conduct interviews with BNI Syariah Medan as additional material.

The population in this study were all iB Tunas Hasanah customers at BNI Syariah Medan Branch Office, which were 437 people. Sampling is done by technique *accidental convenience sample*,

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<sup>7</sup> Niken Purbasari, "Analysis of Factors Affecting Customer Preferences in Choosing to Use Sharia Banks" Thesis, (Jakarta: FEB Tri Sakti University, 2019).

<sup>8</sup> Ady Jatmiko, "Analysis of Marketing Strategy of Tabungan iB Tapenas Hasanah Products at BNI Syariah Semarang" Thesis, (Salatiga: FEBI IAIN Salatiga, 2016).

<sup>9</sup> Shara Sharvina, "Social, Cultural, and Psychological Effects on Customers' Decisions in Choosing a Sharia Bank (Study at BNI Syariah Branch of Banda Aceh)" Thesis, (Banda Aceh: FEBI UIN Ar-Raniry, 2019).

<sup>10</sup> Maya Kholida, "Analysis of Consumer Behavior Factors (Consumen Behavior) Against BNI Syariah Customer Decisions Using Electronic Banking (E-Banking) Services" Thesis, (Yogyakarta: FEBI UIN Sunan Kalijaga Yogyakarta, 2018).

<sup>11</sup> Nurfitriah Ukhti, "Analysis of Factors Causing Problematic Financing in Bengkulu City Syariah Bank (Study on BNI Syariah Bank)" Thesis Diploma, (Bengkulu: FEBI IAIN Bengkulu, 2019).

<sup>12</sup> Nurul Azizah KN, "Analysis of Influential Factors on Increasing the Number of BNI Syariah Makassar Customers" Thesis, (Makassar: FEBI UIN Alauddin Makassar, 2012).

<sup>13</sup> Susi Susanti Siregar, "The Effect of Revenue Sharing and Advertising on Customer Decisions Using the iB Muamalat Savings Plan at PT. Bank Muamalat Indonesia Tbk. Padangsidempuan Branch" Thesis, (Padangsidempuan: FEBI IAIN Padangsidempuan, 2017).

<sup>14</sup> Nunung Nurita Wulandari, "Decision Making of Small and Medium Scale Customers in Choosing a Syariah Bank (Case Study of Five BNI Syariah Bank Customers)" Thesis, (Semarang: FEBI Diponegoro University, 2019).

<sup>15</sup> Sukron, "Factors Affecting the Interest of Non-Muslim Customers Become Customers at BNI Syariah Bank Semarang Branch" Thesis, (Semarang: UIN Walisongo Semarang, 2012).

<sup>16</sup> Nur Ahmadi Bi Rahmani, *Economic Research Methodology*, (Medan: Febi Press), 2016, p. 82

<sup>17</sup> Anwar Sanusi, *Business Research Methodology*, (Jakarta: Salemba Empat, 2012), p. 104.

i.e. to anyone who accidentally meets a suitable researcher to use as a data source.<sup>18</sup> Determining the sample size according to the provisions of Gay and Diehl, he said that for research that tests the relationship between one or more variables, a minimum of 30 samples is taken.<sup>19</sup> Based on the above opinion, the authors took a sample of 65 customers in savings iB Tunas Hasanah in BNI Syariah Medan branch.

Data collection techniques in this study are by distributing questionnaires, interviews, and documentation. The data obtained were processed using SPSS. Data analysis tools in the form of a classic assumption test, including: normality test, multicollinearity, autocorrelation, and heteroscedasticity, multiple linear regression analysis, and hypothesis testing. Linear regression analysis aims to analyze the effect of independent variables on the dependent variable.

#### IV. RESULTS AND DISCUSSION

##### 4.1. Results

###### 4.1.1 Descriptive Data Analysis

Questionnaire data distributed by 65 respondents. Respondents had already passed a screening test with the intention that the results given could represent the variable that was to be measured. Respondents who are suitable to be used as a sample are composed of all walks of life, because the most important product / service user customers BNI Syariah Medan. The questionnaire consisted of several questions related to product quality, promotion and service. Validity test is done to test the validity of the questionnaire used to measure a variable. From the results of tests conducted using SPSS 16, the results obtained indicate that all indicators used to measure variables are valid. The basis for making a validity test is to compare the p-value with the level of significant used, which is 5%. If the p-value is less than alpha 0.05 then the statement item is valid, and vice versa, if the p-value is greater than alpha 0.05, then the statement item is invalid.<sup>20</sup>

###### 4.1.2 Test Requirements Analysis

Normality test, the aim is to test whether in a regression model, the dependent variable and the independent variable have a normal distribution or not. A good regression model is a normal or near normal data distribution. To test whether the data distribution is normal or not is the graph analysis, which is by looking at the normal probability plot compared to the cumulative distribution of the normal distribution. The normal distribution will form one straight diagonal line, and the plot of the data will be compared with the diagonal line. If the residual data distribution is normal, then the line that represents the actual data will follow the diagonal line.

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<sup>18</sup>Azhari Akmal Tarigan, et. al., *Islamic Economic Research Methodology*, (Medan: La Tansa Press, 2012), p.81.

<sup>19</sup>Anwar Sanusi, *Business Research Methodology*, (Jakarta, Salemba Empat, 2012), p. 100

<sup>20</sup>*Ibid*, h. 77.

## Normal P-P Plot of Regression Standardized Residual

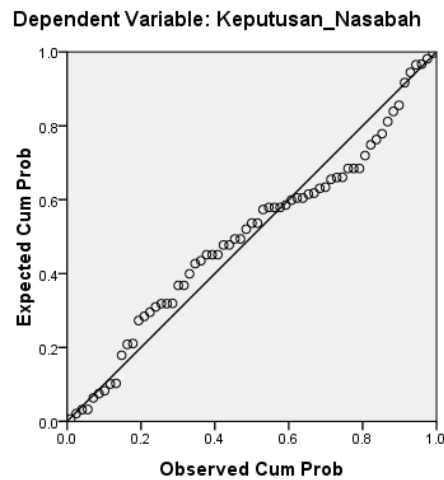


Figure 2.1 Normal PP Plot of Regression Standardized Residual

*P-plot* visible points scattered randomly and the spread is in a straight line diagonally, this can indicate that this residual model is distributed in the regression model. So that the regression model is feasible to predict customer decisions based on product quality, promotion and service.

#### 4.1.3 Classic assumption test

Heteroscedasticity can be interpreted as an inequality of variable variation in all observations, and errors that occur show systematic relationships according to the magnitude of one or more independent variables so that the error is not random (random). Residuals on heteroscedasticity are greater if the observation is greater.

Heteroscedasticity can occur because of the dynamics of the environment from the variable data that is difficult to identify when creating a regression model so that the assumption arises that regression should be free from heteroscedasticity. Here is the assumption of heteroscedasticity can be seen in the picture *scatterplot* below, one regression can be said to detect heteroscedasticity if the residual scatter diagram forms a certain pattern. Shown in the output below the residual scatter diagram does not form a particular pattern. So that the conclusions of the regression are free from cases of heteroscedasticity and meet the requirements of classic assumptions about heteroscedasticity.

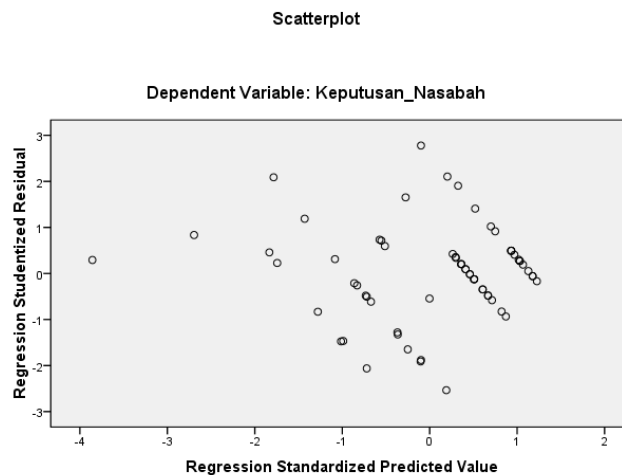


Figure 3.1 Scatterplot

Multicollinearity can be detected in the regression model if there are independent variable pairs that are strongly correlated with each other. In addition, multicollinearity can cause large fluctuations in the predictions of the regression coefficients and can also cause the addition of independent variables that have no effect at all. Variables that do not cause multicollinearity can be seen from a tolerance value of more than 0.10 and a VIF value of less than 10.<sup>21</sup>

Table 3.1  
Multicollinearity Test Results  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,184	1,267		.934	.354		
Product quality	.659	.059	.683	11,264	.000	.738	1,355
Promotion	.070	.31	.124	2,236	.029	.885	1,130
Service	.227	.042	.311	5,375	.000	.808	1,238

a. Dependent Variable: Customer Decision

Source: Questionnaire, Data processed by the author, 2019.

The results of the calculation of the value of the variance inflation factor (VIF) also showed the same thing there is no one independent variable that has a VIF value of more than 10 where the product quality variable has a VIF value of 1.355, the promotion variable has a VIF of 1,130 and the service variable has a VIF of 1,238. Likewise with the tolerance values in the table above on product quality, promotions and services have a tolerance value > 0.10 so that it can be

<sup>21</sup>Isnaini Harahap, et. al. SPSS & BANK MINI Practicum Guidelines (Medan, Faculty of Sharia, 2012), p. 61.

concluded that there is no multicollinearity between independent variables in the regression model.

#### 4.1.4 Multiple Regression Test

Regression analysis is a type of parametric analysis that can provide a basis for predicting and analyzing variants. While the purpose of regression analysis in general is to determine the regression line based on constant values and the resulting regression coefficients, look for correlations together between the dependent variable and test the significance of the effect between the independent and dependent variables.

Table 4.1: Estimated Testing (R2 test)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 <sup>a</sup>	.835	.827	.65193

a. Predictors: (Constant), Service, Promotion, Product\_Quality

b. Dependent Variable: Customer Decision

Source: Questionnaire, Data processed by the author, 2019.

From the results of the above output has a coefficient of determination (R2) shows that the value of R = 0.914 and R2 of 0.835 means that the dependent variable on the customer's decision to choose iB Tunas Hasanah savings can be explained by 83.5% and the rest (16.5%) is explained by other variables outside the variable used.

The standard error of the estimate (SEE) column contained in the summary<sup>b</sup> model is the output that serves to see how big the prediction of the error rate of the multiple regression model is. Where if the value of the SEE gets smaller then the predictions made on the dependent variable will get better. It was concluded that from the multiple regression model it is feasible to be used for research, because some of the dependent variables are explained by the independent variables used by the model.

Table 4.2:  
Coefficients Partial Test (T Statistics)  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,184	1,267		.934	.354		
Product quality	.659	.059	.683	11,264	.000	.738	1,355
Promotion	.070	.31	.124	2,236	.029	.885	1,130
Service	.227	.042	.311	5,375	.000	.808	1,238

Source: Questionnaire, Data processed by the author, 2019

### Testing Partial (Statistic T Test)

T test can be seen in the table *coefficientais* aimed to determine the magnitude of the effect of each independent variable individually on the dependent variable. The T test is needed to test how much the independent variable namely product quality, promotion and service influences the customer's decision to choose iB Tunas Hasanah savings.

### Dependent Variable: Customer Decision

If  $t_{count} < t_{table}$  then  $H_1$  is rejected and  $H_0$  is accepted or the independent variable has no significant effect on the dependent variable. If  $t > t_{table}$  then  $H_1$  is accepted while  $H_0$  is rejected or the independent variable has a significant effect on the dependent variable.

The test results using the SPSS 16.0 program obtained product quality results have a statistical value (t-count) of 11.264 and a probability (Sig.) Of 0,000. While t-table prices for the amount of observational data are 65 with a significance level of 5% and  $dk = n-4 = 61$ , obtained t tables of 1,670. If the price of the t-count is compared with the price of the t-table, we get that:

X1: 11,264 > 1,670 :  $H_0$  was rejected by accepting  $H_1$   
 X2: 2,236 > 1,670 :  $H_0$  was rejected by accepting  $H_1$   
 X3: 5,375 > 1,670 :  $H_0$  was rejected by accepting  $H_1$

When compared with the probability (Sig.), Obtained as follows:

X1: 0,000 < 0.05 :  $H_0$  was rejected by accepting  $H_1$   
 X2: 0.029 < 0.05 :  $H_0$  was rejected by accepting  $H_1$   
 X3: 0,000 < 0.05 :  $H_0$  was rejected by accepting  $H_1$

Provisions for accepting or rejecting the hypothesis use the criteria that is if t-count > t-table then  $H_0$  is rejected, whereas if t-count < t-table then  $H_1$  is rejected and accept  $H_0$ . Whereas if using probability, if probability > 0.05 then  $H_0$  is accepted and rejects  $H_1$ , whereas if probability < 0.05 then  $H_0$  is rejected and accepts  $H_1$ . This means that product quality, promotions and services partially have a significant effect on customer decisions with a significance level of 95%, or  $\alpha = 0.05$ . This is consistent with the hypothesis which states that:

$H_0$ : There is no effect of product quality, promotion and service on the customer's decision to choose iB Tunas Hasanah savings at BNIS Medan Branch Office.  
 $H_1$ : There is an effect of product quality, promotion and service on the customer's decision to choose iB Tunas Hasanah savings at BNIS Medan Branch Office.

Based on the partial test of the independent variables of product quality, promotion and service, the most influential variable on the customer's decision to choose iB Tunas Hasanah savings is product quality by having a Tcount of 11,264 > Ttable 1,670. From the results of the T test above, the resulting regression model results are as follows:

$$Y = 1.184 + 0.659Kp + 0.070Pr + 0.227Ply + e$$

The meaning of multiple regression is obtained:

1. A constant value of 1.184, this shows that if the quality of products, promotions and services is ignored, then the customer's decision is 1.184
2. The regression coefficient value of the product quality variable is 0.659, this indicates that the product quality variable has a significant effect. This means that if each increase in product quality is 1 unit, the score of the tendency of the customer's decision to choose the Tabunagn iB Tunas Hasanah will increase by 0.659, assuming the other variables have a fixed value.



3. The regression coefficient value of the promotion variable is 0.070, this indicates that the promotion variable has a significant effect. This means that if each promotion increases by 1 unit, the score of the tendency of the customer's decision to choose the Tabunagn iB Tunas Hasanah will increase by 0.070, assuming the other variables have a fixed value.
4. The regression coefficient value of the service variable is 0.227, this shows that the promotion variable has a significant effect. This means that if each service increase is 1 unit, the score of the tendency of the customer's decision to choose the Tabunagn iB Tunas Hasanah will increase by 0.227, assuming the other variables have a fixed value.

#### Simultaneous testing (statistical F test)

The F test is aimed at finding out the independent variables together with the dependent variable. For the F test can be seen from the Anova table as follows:

Table 4.3:  
Simultaneous Test Results (Test F)  
ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	130,935	3	43,645	102,690	.000a
	Residual	25,926	61	.425		
	Total	156,862	64			

a. Predictors: (Constant), Service, Promotion, Product\_Quality

b. Dependent Variable: Customer Decision

Source: Questionnaire, Data processed by the author, 2019.

Based on the table above, in the ANOVA table the value of  $F_{count} 102.690 > 2.76$  is obtained, meaning that it is significant ( $df_1 = 4-1 = 3$  and  $df_2 = 65-4 = 61$ ) with a p-value of 0,000 which means that overall the magnitude of influence The product quality, promotion and service given to the customer's decision to choose iB Tunas Hasanah savings is significant 0,000  $< 0.05$ , which means that the influence of product quality, promotion and service to the customer's decision to choose iB Tunas Hasanah savings is very significant.

Based on the above explanation, it can be seen that profitability  $< 0.05$ , which means  $H_0$  is rejected, which indicates that product quality, promotion and service has a significant influence on the customer's decision to choose iB Tunas Hasanah savings at BNIS Medan Branch Office. Thus, it can be concluded that based on testing of 65 respondents who are customers of iB Tunas Hasanah BNIS Medan Branch Office there is evidence to receive  $H_1$  namely the existence of a significant influence between product quality, promotion and service with the customer's decision to choose iB Tunas Hasanah savings.

#### 4.2. Discussion

This study uses four variables namely, product quality, promotion and service as the independent variable and the customer's decision to choose iB Tunas Hasanah savings as the dependent variable. This study uses primary data that is data obtained from filling out questionnaires, with a total sample of 65 iB Tunas Hasanah customers.

In this study what we want to see is the effect of product quality, promotion and service as independent variables and the customer's decision to choose iB Tunas Hasanah savings as the dependent variable. In the analysis of R Square obtained a figure of 0.835 meaning that 83.5% of

the dependent variable of the customer's decision to choose savings iB Tunas Hasanah can be explained by the independent variables of product quality, promotion and service.

Simultaneously the product quality, promotion and service variables have a positive influence on the customer's decision variable to choose iB Tunas Hasanah savings as evidenced from table 4.14 that  $F_{count} > F_{table}$ . Partially the product quality has an influence on the customer's decision to choose iB Tunas Hasanah savings based on the T test where  $T_{count} > T_{table}$  (11,264 > 1,670) while a significant level of 0,000 < 0.05. This means that the hypothesis (H1) is proven, meaning that partially the product quality variable influences the customer's decision to choose iB Tunas Hasanah savings. The promotion variable is based on the T test where  $T_{count} > T_{table}$  (2,236 > 1,670) with a significant level of 0.02 < 0.05. This means that the hypothesis (H1) is proven, it means partially the promotion variable influences the customer's decision to choose iB Tunas Hasanah savings. The service variable is based on the T test where  $T_{count} > T_{table}$  (5.375 > 1,670) with a significant level of 0,000 < 0.05. This means that the hypothesis (H1) is proven, meaning that partially the service variable influences the customer's decision to choose iB Tunas Hasanah savings.

The above results show that simultaneously product quality, promotion and service have a significant influence on the customer's decision to choose iB Tunas Hasanah savings and product quality is the variable that most influences the customer's decision to choose iB Tunas Hasanah savings as evidenced by  $T_{hitung}$  of 11,264.

## V. CONCLUSIONS AND RECOMMENDATIONS

### 5.1. Conclusion

Based on the results of research on the factors that influence customer decisions in choosing iB Tunas Hasanah savings at Medan State Syariah Bank (BNIS) the following conclusions are drawn; in the analysis of R Square obtained a figure of 0.835 meaning that 83.5% dependent variable customers' decision to choose savings iB Tunas Hasanah can be explained by the independent variables of product quality, promotion and service. Simultaneously the product quality, promotion and service variables have a positive influence on the customer's decision variable to choose iB Tunas Hasanah savings based on the F test where  $F_{count} > F_{table}$  (102,690 > 2.76) while a significant level of 0,000 < 0.05. This means that the hypothesis (H1) is proven, meaning that the better the quality of the product,

Partially the product quality has an influence on the customer's decision to choose iB Tunas Hasanah savings based on the T test where  $T_{count} > T_{table}$  (11,264 > 1,670) while a significant level of 0,000 < 0.05. The promotion variable is based on the T test where  $T_{count} > T_{table}$  (2,236 > 1,670) with a significant level of 0.029 < 0.05. The service variable is based on the T test where  $T_{count} > T_{table}$  (5.375 > 1,670) with a significant level of 0,000 < 0.05. This means that the hypothesis (H1) is proven, meaning that partially the product quality, promotion and service variables influence the customer's decision to choose iB Tunas Hasanah savings. From the results of the T test on the four independent variables it appears that the product quality variable is the most influential on the customer's decision to choose iB Tunas Hasanah savings.

### 5.2. Recommendation

In conducting this research there are several limitations of writing, so it is expected that with these limitations it is expected to be a reference for further research in order to produce better research. Meanwhile, the quality of service and promotion must be increased to take the customer's interest.

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