

Religiosity in The Decision to Use Islamic Banking Products

Religiositas dalam Keputusan Menggunakan Produk Perbankan Syariah

Indra Kurniawan

ABSTRACT

This study aims to examine the effect of religiosity on decisions to use Islamic banking products; whether there is an influence between the facilities on the decision to use Islamic banking products; whether there is an influence between knowledge on the decision to use Islamic banking products; and whether there is an influence between promotion on the decision to use Islamic banking products. Based on the results of research and discussion, it can be concluded. First, religiosity does not have a significant effect on the variables of customer decisions in using banking products. Second, the facility has a significant influence on the customer's decision variable in using Islamic banking products. Third, knowledge has a significant influence on customer decision variables in using Islamic banking products. Fourth, the promotion has a significant influence on customer decision variables in using Islamic banking products. Fifth, religiosity does not affect, while facilities, knowledge, and promotions have a joint effect on customer decisions in using sharia banking products at BNI Syariah.

Keywords: *religiosity, Islamic banking, BNI Syariah*

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh antara religiositas terhadap keputusan menggunakan Produk perbankan Syariah; apakah terdapat pengaruh antara fasilitas terhadap keputusan menggunakan Produk perbankan Syariah; apakah terdapat pengaruh antara pengetahuan terhadap keputusan menggunakan Produk perbankan Syariah; dan apakah terdapat pengaruh antara promosi terhadap keputusan menggunakan Produk perbankan syariah. Berdasarkan hasil penelitian dan pembahasan dapat disimpulkan. Pertama, religiositas tidak mempunyai pengaruh yang signifikan terhadap variabel keputusan nasabah dalam menggunakan produk perbankan. Kedua, fasilitas mempunyai pengaruh signifikan terhadap variabel keputusan nasabah dalam menggunakan produk perbankan syariah. Ketiga, pengetahuan mempunyai pengaruh signifikan terhadap variabel keputusan nasabah dalam menggunakan produk perbankan syariah. Keempat, promosi mempunyai pengaruh signifikan terhadap variabel keputusan nasabah dalam menggunakan produk perbankan syariah. Kelima, religiositas tidak mempengaruhi sedangkan fasilitas, pengetahuan dan promosi berpengaruh secara bersama-sama terhadap keputusan nasabah dalam menggunakan produk perbankan syariah di BNI Syariah.

Kata Kunci: *religiositas, bank syariah, BNI Syariah*



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1. Introduction

The development of Islamic banks in Indonesia is quite fast. In less than 20 years, many banks that were originally conventional have finally opened Islamic banking branches. These banking companies are not just trying to develop sharia principles in Indonesia, but a more important factor is consumer demand for the establishment of Islamic banks. The rapid growth of Islamic banks because Islamic banks have special features. One of the main features is that it is attached to the concept (build-in concept) with a togetherness-oriented orientation. It is this orientation that makes Islamic banks able to appear as an alternative to the interest system, which so far has been doubted by the Muslim community. As explained in the Qur'an that usury is haram, both those who give extra and those who receive it.

Customers in banking institutions are very important. The customer is like a breath that is very influential on the continuation of a bank. Therefore, the bank must be able to attract as many customers as possible so that the funds collected from these customers can be played by the bank which will later be channeled back to people who need bank assistance. "Basics of Bank Marketing Management" quoted from the "Banking Dictionary" states that "A customer is a person or entity that has a savings account or loan at a bank" (Saladin, 1994). The "Banking Dictionary" states that "a customer is a person or a company that has a checking account or a deposit or other similar savings account at a bank" (Komaruddin, 1994).

Islamic banking is one solution that is expected to protect customers from anxiety, doubt, and uncertainty caused by conventional banking. This is because Islamic banks are banks that operate without relying on the concept of interest. The concept promoted by this Islamic bank is the profit-sharing ratio, which is based on the Al-Quran and Hadith. The thing that most distinguishes and becomes the advantage of the concept of profit sharing is that this concept places more emphasis on the benefit of mankind, while the concept of interest is more concerned with personal fulfillment without paying attention to the social impacts that occur. With this profit-sharing concept, it is not surprising that Islamic bank customers consist of various levels of society.

Based on this description, this study aims to examine the effect of religiosity on decisions to use Islamic banking products; whether there is an influence between the facilities on the decision to use Islamic banking products; whether there is an influence between knowledge on the decision to use Islamic banking products; and whether there is an influence between promotion on the decision to use Islamic banking products.

2. Literature Review and Hypothesis Development

2.1 Islamic Banking and Its Products

2.1.1 Definition of Islamic Banking

In a book entitled Banking Principles in Indonesia and Related Institutions (BMUI & Takaful) in Indonesia, it is stated as follows:

Islamic Bank means a bank whose operating procedures are based on Islamic muamalah procedures, namely by referring to the provisions of the Qur'an and Al-Hadith. In its

operation, Islamic banks must follow and or be guided by business practices carried out at the time of the Prophet, forms of business that existed before but were not prohibited by Rasulullah, or new forms of business as a result of the ijthad of Muslim scholars or scholars who did not deviate from the provisions of the Qur'an and Al-Hadith (Sumitro, 2004).

In another book entitled Financing Management of Sharia Banks, the definition of Islamic banks is:

Islamic banks or hereinafter referred to as Islamic banks are banks that operate without relying on interest. Islamic banks or commonly referred to as interest-free banks are financial/banking institutions whose operations and products are developed based on the Qur'an and the Hadith of the Prophet Muhammad SAW (Muhammad, 2002).

From the several definitions of Islamic bank stated above, it can be concluded that what is meant by an Islamic bank or Islamic bank is a business entity whose function is to collect funds from the public and channel funds to the community, whose system and mechanism of business activities are based on Islamic law as regulated in the Qur'an and Al-Hadith.

2.1.2 Islamic Banking Products

Islamic banks are required to carry out their activities based on sharia principles (Islamic law). The following are some of the principles that exist in Islamic banks:

1. The Principle of Deposit or Deposit (*Al-Wadiah*)
Al-Wadiah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be guarded and returned whenever the depositor wishes.
2. Profit Sharing Principle
This system is a system that includes procedures for sharing business results between the fund provider and the fund manager. The application is a product of *al-mudharabah* and *al-Musyarakah*.
3. The Principle of Buying and Selling (*Al-Tijarah*)
This principle is a system that implements buying and selling procedures, where the bank will first buy the goods needed or appoint the customer as a bank agent to purchase goods on behalf of the bank, then the bank sells the goods to the customer at a price of the purchase price plus profit (margin).
4. Principle of Lease (*Al-Ijarah*)
Al-ijarah is a contract for the transfer of usufructuary rights to goods or services, through payment of rental wages, without being followed by the transfer of ownership rights to the goods themselves. *Al-ijarah* is divided into two types: (1) *Ijarah*, pure lease. (2) *Ijarah al muntahiya bit tamlik* is a combination of lease and purchase, where the lessee has the right to own the goods at the end of the lease term.

5. Principle of Service (Fee-Based Service)

This principle covers all non-financing services provided by banks. Product forms based on this principle include: *al-Wakalah*; *al-Kafalah*; *al-Hawalah*; *ar-Rahn*; *al-Qardh*.

2.1.3 Consumer Knowledge Source

Epistemology includes the sources of means and procedures for using the means to achieve (scientific) knowledge, while the sources of knowledge are the senses, reason, and heart.

1. Senses

the sense of smell that can absorb other aspects of physical objects that cannot be seen, heard, or felt, namely "smell" which can distinguish between fragrant and cold, soft, smooth, and rough. Regarding the function of the senses as a source of knowledge, among others, as a means of adaptation to the environment and as a means of survival (survival) examples of the eye are very useful for observing dangers that may threaten life such as being hit by a motor vehicle, burned by fire or falling into a ditch and with that we can take necessary actions to save ourselves, the ear is also very useful to avoid similar dangers, for example hearing a car horn when the eyes for some reason cannot see it, the sense of taste to avoid eating things that are rotten or poisonous, so that the senses do not only as a source of knowledge but also needed to avoid danger or in other words, the five senses are instruments for survival (Kartanegara, 2002).

Al-Gazali in his book "Miskah al-Anwar" as quoted by Abu Seyyed Hossein Nasr views reason as more worthy of being called light than the senses, in other words, the reason is more worthy of being called a source of knowledge than the senses, for example, with our senses we can see half of the moon seen in this case is the one who can perfect the shape of the moon as a ball and for this reason, we can also know that a pencil in a glass filled with water is straight even though it looks.

2. Intellect

Intellect in language has the meaning of being bound or binding, namely binding humans with At first, by Muslim philosophers reason is divided into 2 senses of practice and theoretical reason, in this case, the theoretical reason is related to knowledge while practical reason is related to ethics, here will be discussed privileges or advantages and disadvantages of reason as a supplier of knowledge tools.

Rumi once said, "reason may master a thousand and one branches of knowledge, but about his own life he knows nothing". Intellect is indeed very useful as a source of knowledge but only as an intellectual skill or intelligence. Intellect is often powerless when faced with the emotional side of humans, when faced with love issues, for example, the mind can't say anything, our minds will be stuck and the tongue will be mute, in other words, the mind does not understand the essential experience, namely the experience we feel is not conceptualized (Nasr, 1986).

3. Heart

To cover the shortcomings of human reason, God is equipped with intuition or heart (*qalb*) so that all the traps of knowledge for humans will be complete. When the mind is unable to understand the area of human emotional life, the heart can then understand it. A trained heart

will be able to understand someone's feelings just for example by hearing a voice or looking into his eyes.

Knowledge of the heart is existential knowledge or knowledge based on experience, it is also called presence knowledge because the object is seen as present in a person's self or soul and this cannot be understood by reason, the mind may only understand love through the mouth or theories but the heart understands it directly not through theory but the heart explores it so that he knows because he has felt it does not know through speech.

2.2 Religiosity

Religiosity is the level of individual attachment to his religion. This shows that the individual has lived and internalized the teachings of his religion so that it influences all actions and views of life. In its development, the religiosity experienced by humans has characteristics according to their level of development (Ghufron and Risnawati, 2010). Gazalba argues that religiosity comes from the word *religio* which comes from the word *religio* which comes from Latin. This word is also rooted in the word *religure* which means binding. From the above understanding, we can conclude that the main meaning of the word religiosity is the rules that bind a religion as an obligation that must be carried out by its adherents where all the religious rules are intended to bind a group of people concerning God, fellow humans, and the natural surroundings. (Ghufron and Risnawati, 2010).

Glock and Stark argue that there are 5 dimensions of religiosity that can be used to see a person's religious behavior, including (Ghufron and Risnawati, 2010):

1. Dimensions of belief (the ideological dimension)
2. Is a dimension where beliefs are related to the degree to which a person accepts and acknowledges dogmatic things in his religion.
3. Dimensions of worship or religious practice (the ritualistic dimensions)
4. This dimension is the degree to which a person full-fills ritual obligation in his religion.
5. Dimensions of feeling or appreciation (the experiential dimensions)
6. The dimension of appreciation is a religious feeling that has been experienced and felt.
7. Dimensions of religious knowledge (the intellectual dimensions)
8. This dimension is how far a person knows and understands the teachings of his religion.
9. Dimensions of effect or experience (the consequential dimensions).
10. Is the extent to which the implications of religious teachings affect a person's behavior in social life.

2.3 Facilities

Several elements need to be considered in determining service facilities, namely:

1. Partial consideration or planning is Aspects such as proportions, textures, colors, and others need to be considered, combined, and developed to provoke intellectual and emotional responses from the user or the viewer.
2. Space designer, this element includes interior and architectural planning such as the placement of furniture and equipment in the room, circulation flow design, and others. Such as the placement of the meeting room needs to be considered in addition to its

- capacity, it is also necessary to pay attention to the placement of furniture or equipment.
3. Equipment or furniture, Equipment serves as a means of protecting valuables, as a sign of welcome for consumers.
 4. Lighting, which needs to be considered in lighting is the color, type, and nature of the activities carried out in the room and the desired atmosphere.
 5. Color, color can be used to increase efficiency, create a relaxed impression, and reduce accident rates. The color used for the interior of the service facility needs to be associated with the emotional effect of the chosen color.
 6. Messages are conveyed graphically, important aspects related to this element are visual appearance, placement, selection of physical form, selection of colors, lighting, and selection of the shape of the appearance of symbols or signs used for certain purposes.

2.4 Knowledge

According to Mubarak (2007), seven factors influence one's knowledge, namely:

2.4.1 Education

Education means the guidance given by one person to another towards something so that they can understand. It is undeniable that the higher a person's education, the easier it is for them to receive information, and in the end, the more knowledge they have. On the other hand, if a person has a low level of education, it will hinder the development of a person's attitude towards receiving information and introducing new values.

2.4.2 Profession

The work environment can make a person gain experience and knowledge either directly or indirectly.

2.4.3 Age

With increasing age, there will be changes in psychological and psychological aspects (mental). In general, there are four categories of physical growth, namely changes in size, changes in proportions, loss of old characteristics, and the emergence of new characteristics. This occurs due to the maturation of organ function. On the psychological and mental aspects, a person's level of thinking is getting more mature and mature.

2.4.4 Interest

As a tendency or high desire for something. Interest makes a person try and pursue something and in the-end, deeper knowledge is obtained.

2.4.5 Experience

Is an event that has been experienced by a person in interacting with his environment. There is a tendency for a good experience, someone will try to forget, but if the experience of the object is pleasant, psychologically an impression will arise that makes an impression on emotions, causing a positive attitude

2.4.6 Culture

The culture of the surrounding environment, if an area has a culture to maintain environmental cleanliness, it is very possible for the surrounding community to have an attitude to always keep the environment clean.

2.4.7 Information

The ease of obtaining information can help speed up someone to acquire new knowledge.

2.5 Promotion

Sales promotions carried out by sellers can be grouped based on the objectives to be achieved. The groupings are as follows:

1. Customer promotion, namely promotions that aim to encourage or stimulate customers to buy.
2. Trade promotion, namely sales promotion that aims to stimulate or encourage wholesalers, retailers, exporters, and importers to trade goods/services from sponsors.
3. Sales-force promotion, namely sales promotion that aims to motivate the sales force.
4. Business promotion, namely sales promotion that aims to acquire new customers, maintain contractual relationships with customers, introduce new products, sell more to old customers and educate customers.

2.6 Customer Decision

The opinion expressed by Salusu (2003) regarding the definition "Customer decision is the process of choosing an alternative way of acting with an efficient method according to the situation." Then the statement from Amirullah "Customer decisions are a process of assessing and selecting from various alternatives following certain interests by determining an option that is considered the most profitable" (Salusu, 2003).

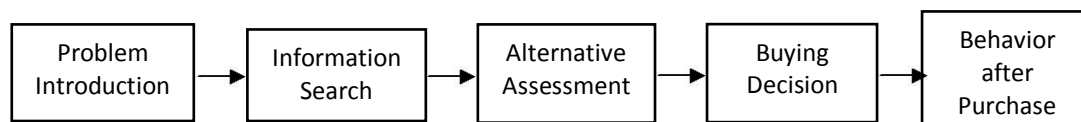


Figure 1 Model of Five Stages of Decision Process Using Islamic Banking Products

Resource: Setiadi (2003)

Based on Figure 1, the purchasing decision-making process can be explained as follows:

1. Product introduction, namely the process of starting when choosing goods or services by realizing that there are many choices in obtaining the desired needs.
2. Information search is to do as much information as needed related to the expected or desired needs. The level of information seeking is divided into two levels. The first level of increased attention and the second is an active search for information that is done by searching from all sources.

3. Alternative assessment, namely consumers process information about brand choices to make a final decision. Consumers will look for certain benefits and then look at the attributes of the product or service.
4. The decision to buy, namely at this stage the consumer arranges brands in a set of choices and forms a purchase intention and will make a choice with what he likes.
5. Behavior after purchase, namely the consumer will experience two things, namely will experience a level of satisfaction or dissatisfaction at all.

2.7 Conceptual Framework

To find out the problems to be discussed, it is necessary to have a conceptual framework which is the basis for researching problems that aim to find, develop and test the truth of a study which can be described as follows:

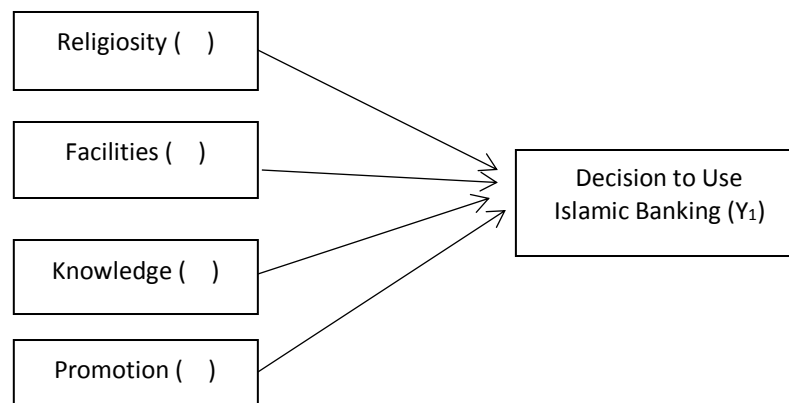


Figure 2 Conceptual Framework

2.8 Hypothesis

The hypotheses in this study are:

1. It is suspected that religiosity in terms of religious symbols, zakat, and halal business affects customers' decisions to use Islamic banking products.
2. It is suspected that facilities, namely buildings and products, affect customer decisions to use Islamic banking products.
3. It is suspected that knowledge of Islamic banks and their systems influences customer decisions to use Islamic banking products.
4. It is suspected that promotion through advertising or direct marketing affects customer decisions to use Islamic banking products.

3. Research Methodology

3.1 Sample and Population

The population is the subject of research. If someone wants to examine all the elements that exist in the research area, then the research is a population study. Based on some of the opinions above, it can be explained that the research population is the entire object being studied by the

researcher. The population in this study are all customers who use Islamic banking products at BNI Syariah Kepanjen, amounting to 50 people.

3.2 Indicators and Items Research Questions

Indicator variables and items in this study are:

3.2.1 Religiosity

1. Religious symbols, including brands from religious companies that provide confidence in the products offered so that they have a sense of security in the system.
2. Zakat, which includes a sense of obligation for every Muslim to spend some of his wealth utilizing Zakat provided in a company to make it easier for customers.
3. Halal business, covering all aspects of the products offered by the company are truly halal, there is clarity on the business flow (contracts and not all businesses are run without clarity on what business).
4. Violation of usury, which includes that the company completely avoids what is called usury violation.

3.2.2 Facilities

1. Building/place, covering the convenience of the customer to the place to transact.
2. E-banking, which includes the convenience of transactions that can be used anytime and anywhere by customers to create a sense of satisfaction.
3. Products, including all services offered, both fundraising, storage, and financing

3.2.3 Knowledge

1. Know, which includes knowing about the company engaged in what field and knowing the products on offer.
2. Understanding, including customer understanding of a company in terms of products and others about the company.
3. Analysis, including one's ability to describe and separate, and look for relationships between the components contained in a known problem or object.
4. Synthesis, includes a person's ability to summarize or put in a logical relationship the components of knowledge possessed.
5. Evaluation, includes a person's ability to justify or evaluate a particular object.

3.2.4 Promotion

1. Advertising, includes all forms of non-personal presentation, promotion of ideas, promotion of goods or services carried out by paid sponsors.
2. Public relations and publicity (public relations and publicity), including an effort (variation) of program design to improve, maintain or protect the company or product image.
3. Direct marketing, includes direct communication that is used from the mail, telephone, fax, e-mail, or the internet to get a direct response from consumers.

3.2.5 Using the Customer Decision in Islamic Banking Products

According to Tjiptono (2014), customer decisions can be measured through indicators:

1. Provide recommendations to others, including responsiveness to consumer complaints.
2. Conformity in needs, individual attention to consumers

4. Results and Discussion

4.1 Description of Research Variables

In the questionnaire respondents were given questions about their attitude towards these question items which had provided alternative answers with categories: strongly agree (SA), agree (A), doubtful (D), disagree (DA), strongly disagree (SDA). This question item is the respondent's response or attitude to the things in the question item based on what they experience or feel and which can encourage them to choose Islamic banking products at BNI Syariah.

4.1.1 Religiosity Variable (X_1)

The frequency distribution of respondents' responses to religiosity (X_1) can be seen in the SPSS output below:

Table 1 Respondents' Answers to The Question of the Islamic Banking System Following the Sharia

$X_{1.1}$

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	6	12.0	12.0	12.0
5	44	88.0	88.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions on the Islamic banking system following the Sharia is that of 50 respondents 6 people answered agree with a percentage of 12% and 44 people answered strongly agree with a percentage of 88%.

Table 2 The Respondent's Answer to The Question as a Muslim Recommends Using a Bank Labeled Sharia

$X_{1.2}$

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	2.0	2.0	2.0
4	11	22.0	22.0	24.0
5	38	76.0	76.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to question items as Muslims must use a bank labeled sharia, namely from 50 respondents 1 person answered doubtful with a percentage of 2%, 11 people answered agreed with a percentage of 22% and 38 people answered strongly agreed with a percentage of 38%.

Table 3 Respondents' Answers to Bank Employees' Questions Say "Assalamu'alaikum" when Customers Come

X_{1.3}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	7	14.0	14.0	14.0
5	43	86.0	86.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions asked by bank employees is "Assalamu'alaikum" when customers come, namely, from 50 respondents 7 people answered agree with a percentage of 14% and 43 people answered strongly agree with a percentage of 86%.

Table 4 Respondents' Answers to The Question of Zakat Applied in Islamic Banks

X_{1.4}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	6	12.0	12.0	12.0
5	44	88.0	88.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to the zakat question items applied in Islamic banks is from 50 respondents, 6 people answered agree with a percentage of 12%, and 44 people answered strongly agree with a percentage of 88%.

Table 5 Respondents' Answers to Zakat Questions Are Getting Easier with The Presence in Islamic Banks

X_{1.5}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	7	14.0	14.0	14.0
5	43	86.0	86.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to zakat questions is easier with the existence of Islamic banks, namely from 50 respondents, 7 people answered agree with a percentage of 14%, and 43 people answered strongly agree with a percentage of 86%.

Table 6 Respondents' Answers to The Question of Zakat in Islamic Banks Are Safe

X_{1.6}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	6	12.0	12.0	12.0
	5	44	88.0	88.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the question items of zakat in safe Islamic banks is from 50 respondents 6 people answered agree with a percentage of 12%, and 44 people answered strongly agree with a percentage of 88%.

Table 7 Respondents' Answers to The Question of Money as a Medium of Exchange Not a Commodity

X_{1.7}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	7	14.0	14.0	14.0
	5	43	86.0	86.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the question of money as a medium of exchange, not a commodity is that from 50 respondents 7 people answered agree with a percentage of 14%, and 43 people answered strongly agree with a percentage of 86%.

Table 8 Respondents' Answers to Transparent/Open Cooperation Questions

X_{1.8}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	7	14.0	14.0	14.0
	5	43	86.0	86.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to open cooperation questions, from 50 respondents, 7 people answered agree with a percentage of 14%, and 43 people answered strongly agree with a percentage of 86%.

Table 9 Respondents' Answers to Questions About Islamic Banks *Halalan Thayyiban*

X_{1.9}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	6	12.0	12.0	12.0
	5	44	88.0	88.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the question items of Islamic banks *halalan thayyiban* is from 50 respondents 6 people answered agree with a percentage of 12% and 44 people answered strongly agree with a percentage of 88%.

Table 10 Respondents' Answers to The Question of The Existence of DPS (Sharia Supervisory Board) Islamic Banks Are Safe

X_{1.10}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	6	12.0	12.0	12.0
	5	44	88.0	88.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the question item on the existence of a Sharia Supervisory Board (DPS) of a safe sharia bank is from 50 respondents 6 people answered agree with a percentage of 12%, and 44 people answered strongly agree with a percentage of 88%.

Table 11 Respondents' Answers to Questions About Islamic Bank Products Are Free from Usury

X_{1.11}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	6	12.0	12.0	12.0
	5	44	88.0	88.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions regarding Islamic bank products is net of usury, namely from 50 respondents, 6 people answered agree with a percentage of 12%, and 44 people answered strongly agree with a percentage of 88%.

4.1.2 Facility Variable (X₂)

The frequency distribution of respondents' responses to facilities (X₂) can be seen in the SPSS output below:

Table 12 Respondents' Answers to The Question That Islamic Banks Have Modern Facilities

X_{2.1}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	2.0	2.0	2.0
	4	14	28.0	28.0	30.0
	5	35	70.0	70.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions asked by Islamic banks has modern facilities, namely from 50 respondents 1 person answered 2% doubtful, 14 people answered agree with a percentage of 28%, and 35 people answered strongly agreed with a percentage of 70%.

Table 13 Respondents' Answers to Questions About Building Facilities, etc. Are Comfortable

X_{2.2}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	6.0	6.0	6.0
	4	9	18.0	18.0	24.0
	5	38	76.0	76.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions about building facilities, facilities, etc. is comfortable, that is, out of 50 respondents, 3 people answered doubtful with a percentage of 6%, 9 people answered agree with a percentage of 18%, and 38 people answered strongly agree with a percentage of 76%.

Table 14 Respondents' Answers to Questions About Office Facilities Help in Transactions

X_{2.3}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	13	26.0	26.0	26.0
	5	37	74.0	74.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions about office facilities assisting in transactions is that of 50 respondents 13 people answered agree with a percentage of 26%, and 37 people answered strongly agree with a percentage of 74%.

Table 15 Respondents' Answers to E-banking Questions Make Transactions Easier

X_{2.4}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	2.0	2.0	2.0
	4	12	24.0	24.0	26.0
	5	37	74.0	74.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions regarding E-banking makes transactions easier, namely from 50 respondents 1 person answered doubtful with a percentage of 2%, 12 people answered agree with a percentage of 24%, and 37 people answered strongly agree with a percentage of 74%.

Table 16 Respondents' Answers to E-Banking Questions Often Have Errors and Their Performance Needs to Be Improved

X_{2.5}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	10	20.0	20.0	20.0
	5	40	80.0	80.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to E-banking question items is often errors and needs to be improved, namely, from 50 respondents 10 people answered agree with a percentage of 20%, and 40 people answered strongly agree with a percentage of 80%.

Table 17 Respondents' Answers to Questions About Islamic Bank Products Are in Accordance with Customer Expectations

X_{2.6}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	4.0	4.0	4.0
	4	12	24.0	24.0	28.0
	5	36	72.0	72.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions regarding Islamic bank products is according to customer expectations, namely from 50 respondents 2 people answered doubtful with a percentage of 4%, 12 people answered agree with a percentage of 24%, and 36 people answered strongly agreed with a percentage of 72%.

Table 18 Respondents' Answers to Questions About Islamic Bank Products Are in Accordance with Customer Needs

X_{2.7}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	2.0	2.0	2.0
4	12	24.0	24.0	26.0
5	37	74.0	74.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions regarding Islamic bank products is following customer needs, namely, from 50 respondents, 1 person answered doubtful with a percentage of 2%, 12 people answered agree with a percentage of 24%, and 37 people answered strongly agree with a percentage of 74%.

Table 19 Respondents' Answers to Questions About Profitable Islamic Bank Products

X_{2.8}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	3	6.0	6.0	6.0
4	12	24.0	24.0	30.0
5	35	70.0	70.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions about Islamic bank products is profitable, namely from 50 respondents 3 people answered doubtful with a percentage of 6%, 12 people answered agree with a percentage of 24%, and 35 people answered strongly agreed with a percentage of 70%.

4.1.3 Knowledge Variable (X₃)

The frequency distribution of respondents' responses to knowledge (X₃) can be seen in the SPSS output below:

Table 20 Respondents' Answers to Questions Know That Islamic Banks Are Intermediaries and Financial Services

X_{3.1}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	15	30.0	30.0	30.0
5	35	70.0	70.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to the question item knows that Islamic banks are intermediaries and financial services, namely from 50 respondents 15 people answered agree with a percentage of 30% and 35 people answered strongly agree with a percentage of 70%.

Table 21 Respondents' Answers to Questions About Understanding the System That Is Run in Islamic Banks

X_{3.2}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	10	20.0	20.0	20.0
5	40	80.0	80.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions regarding the understanding of the sharia system in Islamic banks is that from 50 respondents 10 people answered agree with a percentage of 20%, and 40 people answered strongly agree with a percentage of 80%.

Table 22 Respondents' Answers to The Question of Considering Islamic Banks as An Option

X_{3.3}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	15	30.0	30.0	30.0
5	35	70.0	70.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to question items considers Islamic banks as the customer's choice, from 50 respondents 15 people answered agree with a percentage of 30%, and 35 people answered strongly agree with a percentage of 70%.

Table 23 Respondents' Answers to Questions Regarding the Decision to Choose an Islamic Bank

X_{3.4}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	7	14.0	14.0	14.0
4	10	20.0	20.0	34.0
5	33	66.0	66.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to questions regarding the decision to choose an Islamic bank is that from 50 respondents 7 people answered doubtful with a percentage of 14%, 10 people answered agree with a percentage of 20%, and 33 people answered strongly agree with a percentage of 66%.

Table 24 Respondents' Answers to The Question of Islamic Bank Recommendations for Muslim Citizens

X_{3.5}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	2.0	2.0	2.0
	4	14	28.0	28.0	30.0
	5	35	70.0	70.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to questions regarding Islamic bank recommendations for Muslims is that of 50 respondents, one person answered doubtful with a percentage of 2%, 14 people answered agree with a percentage of 28%, and 35 people answered strongly agree with a percentage of 70%.

4.1.4 Promotion Variable (X₄)

The frequency distribution of respondents' responses to promotions (X₄) can be seen in the SPSS output below:

Table 25 Respondents' Answers to Islamic Bank Advertising Questions Are Interesting

X_{4.1}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	6.0	6.0	6.0
	4	11	22.0	22.0	28.0
	5	36	72.0	72.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the question items of Islamic bank advertisements is interesting, namely from 50 respondents three people answered doubtful with a percentage of 6%, 11 people answered agreed with a percentage of 22%, and 36 people answered strongly agreed with a percentage of 72%

Table 26 Respondents' Answers to Customer Identity Privacy Questions

X_{4.2}

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	11	22.0	22.0	22.0
	5	39	78.0	78.0	100.0
	Total	50	100.0	100.0	

The frequency of customer answers to the item privacy questions of customer identity is from 50 respondents 11 people answered agree with a percentage of 22%, and 39 people answered strongly agree with a percentage of 78%

Table 27 Respondents' Answers to Promotional Questions from Islamic Bank Employees Are Interesting

X_{4.3}

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	2.0	2.0	2.0
4	15	30.0	30.0	32.0
5	34	68.0	68.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to promotional questions from Islamic bank employees is interesting, from 50 respondents one person answered doubtful with a percentage of 2%, 15 people answered agree with a percentage of 30%, and 34 people answered strongly agree with a percentage of 68%.

4.1.5 Customer Decision Variables in Using Islamic Banking Products (Y)

The frequency distribution of respondents' responses to promotions (X₄) can be seen in the SPSS output below:

Table 28 Respondents' Answers to The Question of Religiosity Applied in Islamic Bank Products

y.1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	2.0	2.0	2.0
4	14	28.0	28.0	30.0
5	35	70.0	70.0	100.0
Total	50	100.0	100.0	

The frequency of customer answers to the question item religiosity applied in Islamic bank products, namely from 50 respondents one person answered doubtful with a percentage of 2%, 14 people answered agree with a percentage of 28% and 35 people answered strongly agreed with a percentage of 70%.

Table 29 Respondents' Answers to The Question of Comfortable Facilities and Safe Use of Islamic Bank Products

y.2

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	4	10	20.0	20.0	20.0
	5	40	80.0	80.0	100.0
Total		50	100.0	100.0	

The frequency of customer's answers to the question items about comfortable facilities and using safe Islamic bank products is from 50 respondents, ten people answered agree with a percentage of 20%, and 40 people answered strongly agree with a percentage of 80%.

Table 30 Respondents' Answers to Knowledge Questions as A Basis Before Choosing A Financial Institution

y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	2.0	2.0	2.0
	4	14	28.0	28.0	30.0
	5	35	70.0	70.0	100.0
Total		50	100.0	100.0	

The frequency of customer answers to knowledge questions as a basis for choosing a financial institution is that from 50 respondents one person answered doubtful with a percentage of 2%, 14 people answered agree with a percentage of 28%, and 35 people answered strongly agreed with a percentage of 70%.

Table 31 Respondents' Answers to Questions with Promotions Can Understand Islamic Bank Products

y.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	7	14.0	14.0	14.0
	4	10	20.0	20.0	34.0
	5	33	66.0	66.0	100.0
Total		50	100.0	100.0	

The frequency of customer answers to question items with promotions can understand Islamic bank products, namely, from 50 respondents seven people answered doubtful with a percentage of 14%, ten people answered agree with a percentage of 20%, and 33 people answered strongly agreed with a percentage of 66%.

4.2 Validity and Reliability Test

4.2.1 Validity Test

The results of the instrument research on each variable indicator of religiosity, facilities, knowledge, promotions, and customer decisions show that at the 95% confidence level or a significant level of 5% the critical r value in the product-moment table is 0.273. From the validity

test table, it can be seen that all correlation values or r count are greater than the critical value (r table), then it indicates that the existing instrument or question is valid and can be used to measure the desired variable.

Table 32 Result of Validity Test

Variable	Gauge	Corrected Item Total Correlation (r count)	r table	remarks
Religiosities (X ₁)	X _{1.1}	0.785	0.273	Valid
	X _{1.2}	0.475	0.273	Valid
	X _{1.3}	0.939	0.273	Valid
	X _{1.4}	0.844	0.273	Valid
	X _{1.5}	0.722	0.273	Valid
	X _{1.6}	0.606	0.273	Valid
	X _{1.7}	0.508	0.273	Valid
	X _{1.8}	0.287	0.273	Valid
	X _{1.9}	0.939	0.273	Valid
	X _{1.10}	0.723	0.273	Valid
	X _{1.11}	0.866	0.273	Valid
Facilities (X ₂)	X _{2.1}	0.296	0.273	Valid
	X _{2.2}	0.308	0.273	Valid
	X _{2.3}	0.305	0.273	Valid
	X _{2.4}	0.793	0.273	Valid
	X _{2.5}	0.611	0.273	Valid
	X _{2.6}	0.607	0.273	Valid
	X _{2.7}	0.793	0.273	Valid
	X _{2.8}	0.700	0.273	Valid
Knowledge (X ₃)	X _{3.1}	0.957	0.273	Valid
	X _{3.2}	0.706	0.273	Valid
	X _{3.3}	0.957	0.273	Valid
	X _{3.4}	0.957	0.273	Valid
	X _{3.5}	0.593	0.273	Valid
Promotion (X ₄)	X _{4.1}	0.804	0.273	Valid
	X _{4.2}	0.571	0.273	Valid
	X _{4.3}	0.778	0.273	Valid
Customer's Decisions (Y)	Y.1	0.789	0.273	Valid
	Y.2	0.596	0.273	Valid
	Y.3	0.789	0.273	Valid
	Y.4	0.289	0.273	Valid

Source: Processed data, 2019

4.2.2 Reliability Test

From the test results in Table 33, the results show that each indicator variable X (Religiosity, Facilities, Knowledge, and Promotion) and customer decisions in using Islamic banking products at BNI Syariah (Y) has a reliability coefficient value (Cronbach's alpha) which is greater than the comparison value is 0.6, it can be concluded that all the research indicators are reliable and consistent.

Table 33 Result of Reliability Test

Variable	Amount question	Standard Minimum Cronbach Alpha	Value of Cronbach Alpha	Remarks
Religiosity (X ₁)	11 Item	0.921	0.6	Reliable
Facility (X ₂)	8 Item	0.824	0.6	Reliable
Knowledge (X ₃)	5 Item	0.930	0.6	Reliable
Promotion (X ₄)	3 Item	0.832	0.6	Reliable
Decision (Y)	4 Item	0.763	0.6	Reliable

Source: Processed data, 2019

4.3 Classic Assumption Test

4.3.1 Heteroscedasticity Test

On the Figure 2, the scatter plot of the SPSS output shows that the points spread randomly and do not form a certain pattern clearly, and are spread well below the number 0 on the Y-axis. This means that the data has met the assumption of homogeneity or there is no heteroscedasticity. has met the requirements of multiple linear regression.

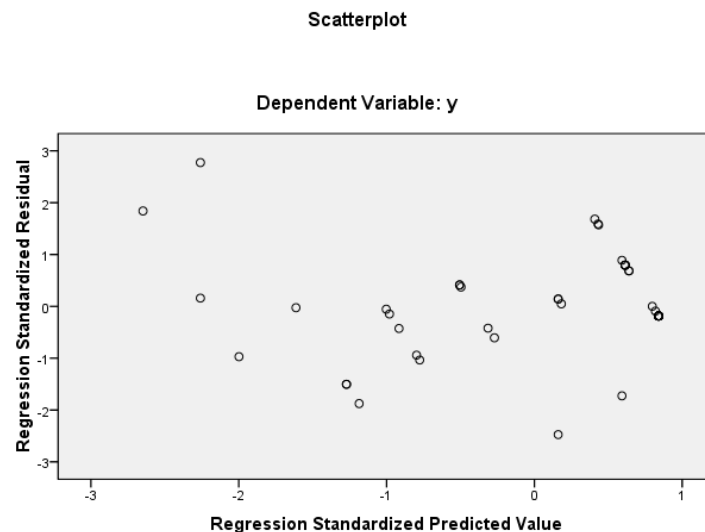


Figure 2 Scatter plot of Heteroscedasticity Test

4.3.2 Normality Test

Based on the normal P-P normality test for SPSS output in Figure 3, it is known that the distribution of the existing data spreads around the diagonal line and follows the direction of the diagonal line. Thus, it can be concluded that the data has a normal distribution.

Normal P-P Plot of Regression Standardized Residual

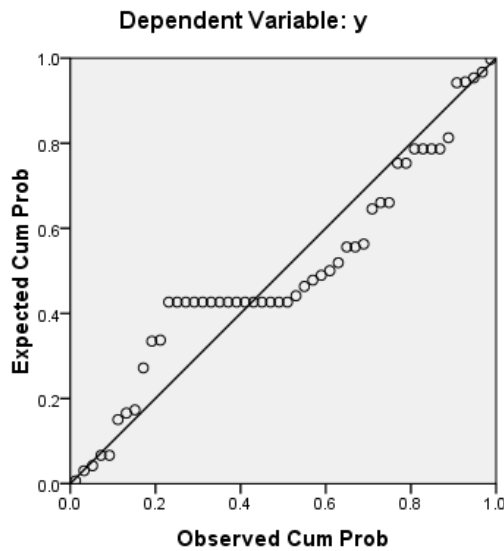


Figure 3 Normal P-P Plot of Regression Standardized Residual

4.3.3 Multicollinearity Test

The results of the multicollinearity test showed that four variables, namely religiosity, facilities, knowledge, and free promotion did not experience multicollinearity.

Table 34 Result of Multicollinearity Test

No.	Variable	Tolerance	VIF	Decision
1	Religiosity	0.519	1.928	Multicollinearity does not occur
2	Facility	0.165	6.050	Multicollinearity does not occur
3	Knowledge	0.128	7.830	Multicollinearity does not occur
4	Promotion	0.284	3.521	Multicollinearity does not occur

4.3.4 Autocorrelation Test

The output in table 4.38 obtained a D-W value of 2,043. According to the theory above which states that "if the D-W number is between -2, up to +2, it means that there is no autocorrelation". Based on the results, the assumption of no autocorrelation is full-filled because the D-W value shows that it is between -2 to +2, which is 2.043.

Table 35 Result of Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.980 ^a	.960	.957	.35344	2.043

a. Predictors: (Constant), x4, x1, x2, x3

b. Dependent Variable: y

4.4 Multiple Regression Analysis

Statistical testing using multiple linear regression analysis tools to determine the effect of religiosity (X_1), facilities (X_2), knowledge (X_3), promotion (X_4), on customer decisions in using Islamic banking products (Y). The summary of the research output can be seen in Table 36.

Table 36 Multiple regression linear output overview

Independent Variable	Unstandardized Coefficients		Beta	t-count	sig
	B	Std Error			
(Constant)	-4.486	1.075		-4.172	0.000
Religiosity (X_1)	0.090	0.024	0.015	0.361	0.270
Facility (X_2)	0.188	0.05	0.274	3.743	0.001
Knowledge (X_3)	0.466	0.074	0.524	6.29	0.000
Promotion (X_4)	0.335	0.081	0.23	4.121	0.000
Dependent Variable = Customer Decisions in Using Islamic Banking Products					

Source: Processed data, 2019

From the results of Table 36 the regression coefficient table shows the coefficient value in the multiple linear regression equation. The equation values used are those in column B (coefficients). The standard multiple linear regression equation is that the following results can be obtained:

$$Y = -4.486 + 0.090 X_1 + 0.188 X_2 + 0.466 X_3 + 0.355 X_4$$

From the results of multiple linear regression analysis have the following meanings:

1. $a = -4.486$

A constant of -4.486 means that if the 4 variables of religiosity (X_1), facilities (X_2), knowledge (X_3), promotion (X_4), are set to 0 then the customer's decision to use Islamic banking products at BNI Syariah (Y), will be influenced by other variables. The customer's decision in using BNI sharia banking products is mathematically the effect is measured numerically by -4.486.

2. $b_1 = 0.090$

A constant of -4.486 means that if the 4 variables of religiosity (X_1), facilities (X_2), knowledge (X_3), promotion (X_4), are set to 0 then the customer's decision to use Islamic banking products at BNI Syariah (Y), will be influenced by other variables. The customer's decision in using BNI sharia banking products is mathematically the effect is measured numerically by -4.486

3. $b_2 = 0.188$

The regression coefficient of the variable by the facility indicator (X_2) is 0.188, meaning that it will affect the Customer's Decision in Using Sharia Banking Products at BNI Syariah (Y), assuming the variable religiosity (X_1), knowledge (X_3), promotion (X_4), the value is fixed. Then the facility will change or will increase with a numeric number of 0.188, and vice versa if the facility decreases, the Customer's Decision to Use Sharia Banking

Products at BNI Syariah (Y) is also predicted to decrease by 0.188 assuming X_1 , X_3 and X_4 remain.

4. $b_3 = 0.466$

The variable regression coefficient by the knowledge indicator (X_3) is 0.466, meaning that it will affect Customer Decisions in Using Sharia Banking Products at BNI Syariah (Y), assuming the variables of religiosity (X_1), facilities (X_2), promotions (X_4), the value is fixed. Then the facility will change or will increase with a numeric number of 0.466, and vice versa if the facility decreases, the customer's decision to use sharia banking products at BNI Syariah (Y) is also predicted to decrease by 0.466 assuming X_1 , X_2 and X_4 remain.

5. $b_4 = 0.335$

The regression coefficient of the variable by the promotion indicator (X_4) is 0.335, meaning that it will affect the Customer's Decision in Using Islamic Banking Products at BNI Syariah (Y), assuming the variable religiosity (X_1), facilities (X_2), knowledge (X_3), the value is fixed. Then the facility will change or will increase with a numeric number of 0.335, and vice versa if the facility decreases then the Customer's Decision in Using Sharia Banking Products at BNI Syariah (Y) is also predicted to decrease by 0.335 assuming X_1 , X_2 and X_3 remain.

4.5 Simultaneous Test Results and Partial Test

4.5.1 Partial Effect Significance Test (T test)

The results of partial hypothesis testing can be seen in Table 37 below:

Table 37 SPSS Statistical Test Output
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4.486	1.075		-4.172	.000
x1	.009	.024	.015	.361	.720
x2	.188	.050	.274	3.743	.001
x3	.466	.074	.524	6.290	.000
x4	.335	.081	.230	4.121	.000

a. Dependent Variable: y

1. Significant t-test between religiosity (X_1) on Customer Decisions in Using Islamic Banking Products (Y).

The results of the analysis show that the t-count of religiosity (X_1) is 0.361 at a probability level of 0.720, the criteria for this test is if the probability t-count is <Level of significance (a) then H_0 is accepted or there is a significant effect of religiosity (X_1) on customer decisions in using Islamic banking products (Y). The test results show that $0.720 > 0.05$ or probability t-count > Level of significance (a) so that H_0 is accepted and H_a is rejected.

This means that there is an insignificant influence between religiosity (X_1) on customer decisions in using Islamic banking products (Y).

2. Significant test of t-test between facilities (X_2) on customer decisions in using Islamic banking products (Y).

The results of the analysis obtained that the facility t count (X_2) is 3.743 at a probability level of 0.001. The test criteria state that if the probability count is <Level of significance (a) then H_0 is rejected and H_a is accepted or there is a significant influence on the quality of the facility (X_2) on customer decisions in using Islamic banking products at BNI Syariah. (Y). The test results show that $0.001 < 0.05$ or the calculated probability <Level of significance (a) so that H_0 is rejected and H_a is accepted. This means that there is a significant influence of facilities (X_2) on customer decisions in using Islamic banking products (Y).

3. Significant t-test test between knowledge (X_3) on customer decisions in using Islamic banking products (Y)

The results of the analysis obtained t-count of knowledge (X_3) of 6.29 at a probability level of 0.000. The test criteria state that if the probability of Count < Level of significance (a) then H_a is accepted or there is a significant influence on the quality of knowledge (X_3) on customer decisions in using Islamic banking products (Y). The test results show that $0.000 < 0.05$ or probability count <Level of significance (a) so that H_0 is rejected and H_a is accepted. This means that there is a significant influence of knowledge (X_3) on customer decisions in using Islamic banking products (Y).

4. Inter-promotional t-test significant test (X_4) on customer decisions in using Islamic banking products (Y)

The results of the analysis obtained that the t-count of promotion (X_4) was 4.121 at a probability level of 0.000. The test criteria stated that if the probability of Count <Level of significance (a) then H_a was accepted or there was a significant influence on the quality of promotion (X_4) on customer decisions in using Islamic banking products at BNI. sharia (Y). The test results show that $0.000 < 0.05$ or probability count <Level of significance (a) so that H_0 is rejected and H_a is accepted. This means that there is a significant effect of promotion (X_4) on customer decisions in using Islamic banking products (Y).

4.5.2 Simultaneous Significance Test (F test)

Based on the results of the SPSS output, the value of F-count = 270,693 with a probability of 0.000. The test criteria state that if the calculated probability is <Level of significance (a) then H_0 is accepted or the simultaneous significant effect of religiosity (X_1), facilities (X_2), knowledge (X_3), promotion (X_4) on customer decisions in using Islamic banking products (Y).

The test results show $0.000 < 0.05$ or the calculated probability <Level of significance (a) or H_0 is accepted. This means that religiosity (X_1), facilities (X_2), knowledge (X_3), and promotion (X_4) simultaneously have a positive and significant effect on customer decisions in using Islamic banking products (Y).

Table 38 Results of ANOVA Test

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	135.259	4	33.815	270.693	.000 ^a
Residual	5.621	45	.125		
Total	140.880	49			

a. Predictors: (Constant), x4, x1, x2, x3

b. Dependent Variable: y

4.5.3 Coefficient of Determination Testing (R^2)

From the results of the regression calculations in table 39 above, it can be seen that the correlation coefficient (R) is 0.980. the value of R square or coefficient ranges from 0 to 1, if the value of R square approaches the number 1, it means that the relationship between the X variable and the Y variable is very close. In this study, the relationship between the variables X to Y is quite strong.

The coefficient of determination (R^2) is 0.957, which means that the contribution of the variables of religiosity (X_1), facilities (X_2), knowledge (X_3), and promotion (X_4), to customer decisions in using Islamic banking products (Y) is 33%, while the remaining 66% is influenced by other independent variables that are not included in this study

Table 39 Results of the coefficient of determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.980 ^a	.960	.957	.35344

a. Predictors: (Constant), x4, x1, x2, x3

b. Dependent Variable: y

5. Conclusions and Recommendations

Based on the results of research and discussion, it can be concluded. First, religiosity does not have a significant effect on the variables of customer decisions in using banking products. Second, the facility has a significant influence on the customer's decision variable in using Islamic banking products. Third, knowledge has a significant influence on customer decision variables in using Islamic banking products at BNI Syariah. Fourth, promotion has a significant influence on customer decision variables in using Islamic banking products at BNI Syariah. Fifth, religiosity does not affect, while facilities, knowledge and promotions influence customer decisions in using sharia banking products at BNI Syariah.

Recommendation results of this study. First, the factors that most influence customers' decisions to use Islamic banking products at BNI Syariah Kepanjen are facilities such as buildings or waiting rooms as a means of customer convenience, the products offered also attract customers' interest, and also customer knowledge of Islamic banks and promotions by Islamic banks.

towards society. So, when you want to open a sub-branch office, the institution must consider, select and choose a location that is responsive to the possibility of the company's demographic, economic, cultural, competitive and regulatory economy in the future. Second, for further researchers to research customer decision factors in using Islamic banking products, with other variables that have not been studied in this study, for example with service quality variables, corporate image, digital services and so on, by increasing the number of respondents. or change the location to be studied.

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