Factors of Non-Muslim Customers Decision to Saving at Bank Syariah Indonesia (BSI)

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ABSTRACT: *Islamic banks are not specific to the Muslim community, but non-Muslims also use them. The customer certainly has a reason for deciding the choice of using Islamic banks. This study aims to analyze decision factors of non-muslim customers saving at Bank Syariah Indonesia (BSI) Ambon. The research is associative quantitative type by using survey methods that distribute questionnaires for data collection. The sample taken with probability sampling technique is 98 non-muslim customers. Then the data is processed by confirmatory factor analysis techniques. In analyzing the data, the authors used the help of SPSS 26 software. The results of the study show that decision factors of non-muslim customers save at Bank Syariah Indonesia (BSI) Ambon is (1) promotion as the first and strongest factor with an Eigenvalue of 4,855; (2) perception as the second factor that has an Eigenvalue of 2,120; (3) service as the third factor that has an Eigenvalue of 1,275; (4) location as the fourth factor with an Eigenvalue of 1,136.*

Keberadaan bank syariah tidak dikhususkan untuk masyarakat muslim saja namun non muslim juga banyak yang menggunakannya. Nasabah tersebut tentu memiliki alasan dalam memutuskan pilihan dalam menggunakan bank syariah. Tujuan penelitian ini untuk menganalisis faktor keputusan nasabah non muslim menabung di Bank Syariah Indonesia (BSI) Kota Ambon. Penelitian tersebut berjenis kuantitatif asosiatif dengan menggunakan metode survei yaitu membagikan kuesioner untuk pengumpulan data. Sampel diambil dengan teknik probability sampling sebanyak 98 nasabah non-muslim. Kemudian data yang didapatkan diolah menggunakan teknik analisis faktor konfirmatori. Dalam menganalisis, penulis menggunakan bantuan software SPSS 26. Hasil penelitian menunjukkan bahwa faktor-faktor keputusan nasabah non muslim menabung di Bank Syariah Indonesia (BSI) Kota Ambon adalah: (1)Promosi sebagai faktor pertama dan terkuat dengan nilai Eigenvalue 4,855 ; (2)Persepsi sebagai faktor kedua yang memiliki nilai Eigenvalue 2,120 ; (3)Pelayanan sebagai faktor ketiga yang memiliki nilai Eigenvalue 1,275 ; (4)Lokasi sebagai faktor keempat dengan nilai Eigenvalue sebesar 1,136.

Keywords: *Decision Factors, Non-Muslim Customers, Islamic Bank.*

I. INTRODUCTION

With the changing times, the development of the business world in various industries is almost never extinct (Fortunisa, 2022). Likewise, the growth of the banking sector is not much different from the growth of other sectors (Jinil Persis et al., 2021). The development of the times, accompanied by society's needs and greater contributions, has influenced banking to progress more rapidly. Indonesia is a country with a majority Muslim population. Based on information from the Ministry of Home Affairs in 2021, Indonesia's population is 272.32 million people, with 86.88% Muslim, 10.58% Christian (7.49% Protestant Christian, 3.09% Catholic Christian), 1.71% Hindu, 0.75% Buddhist, 0.03% Confucian, and 0.05% follow other religions. The majority of the Muslim population makes Indonesia a potential market for developing Islamic finance, precisely Islamic banking (Marlina, 2020);(Ali et al., 2023);(Estriyanto, 2023).

Islamic banking, which has become an alternative to the conventional banking system, is certainly expected to drive the real sector or monetary-based economy. That way, Islamic banking requires special arrangements that can accommodate all the people's interests, not only for Muslims but also non-Muslims. Like a product of goods, Islamic banking is also in great demand by all consumers in Indonesia, including Muslims and non-Muslims. Naturally, consumers have reasons or factors that influence them to make a choice on Islamic banks (Khaer & Anwar, 2022);(Suprayitno, 2016);(Maria, 2022).

According to (Effendy, 2013), the decision occurs when potential consumers are sure of their choice to accept or reject the goods offered. This also applies to non-muslim consumers by reviewing a number of factors before choosing an Islamic bank, one of which is the benefits to be received. Therefore, the factors that influence customer decision-making to use Islamic banking are very important to be considered by banking management for the continuity and existence of the institution. Whether or not people are interested in a financial institution can be influenced by psychological factors involving aspects of behaviour, attitudes and tastes. In addition, several other aspects encourage consumers to use Islamic banking services: consumption, income, type of savings, product, location, service, promotion and community knowledge (Soenjoto, 2018).

Product, location, promotion, and price factors are the variables used in this study and will be studied in more depth to find out whether these variables shape the decision of non-Muslim customers to save in Islamic banks. These factors are included in the marketing mix to achieve marketing goals in the target market, which includes items of marketing tools, namely product, place, promotion, and price (4P). Based on the results of previous studies, the marketing mix strongly influences non-Muslims' decision to save in Islamic banks (Andespa, 2017).

The increasingly rapid development of Islamic banking in Indonesia can be seen from opening Islamic bank branches in small towns, especially the area known as "*Ambon Manise*". Ambon City is one of the areas known for its population of non-Muslims. This is proven by sources simdatik.ambon.go.id the total population of the city of Ambon in

2021 who adheres to Islam is 163,745 while the total non-Muslim is 227,603. Therefore, the difference between Muslim and non-Muslim communities is 63,839 people.

The scope of research used precisely in Bank Syariah Indonesia (BSI) Ambon, because in the course of its business (Purnamawati, 2022), the growth of customers in Bank Syariah Indonesia (BSI) Ambon not only consists of Muslims, but non-Muslims are also classified as many who become customers in Bank Syariah Indonesia (BSI) Ambon. The author found this based on an initial survey by observing at the location and interviewing one of the employees at Bank Syariah Indonesia (BSI) Ambon. From this information, the authors want to analyze the decision factors of non-Muslim customers to save in Islamic banks, where operations are clearly adapted to Islamic principles and law compared to conventional banks whose operations are general in nature.

II. METHOD

This study uses the type of associative quantitative research to determine the effect and relationship between the variables. The location in this study is Bank Syariah Indonesia (BSI) Ambon Branch Office. The type of data used is cross-section, namely information collected from a number of people at a certain time. Therefore the source of data in this study is primary data, namely data obtained directly from the relevant parties through the filling of questionnaires by customers. The population in this study is all non-muslim customers who save in BSI Ambon, as many as 1260 customers, by using probability sampling techniques that provide the same opportunities for each member of the population to be selected as a sample. Determination number of samples or respondents based on calculation results using the Yamane formula following.

$$\boxed{n = \frac{N}{1 + Ne^2}}$$

$$n = \frac{N}{1 + Ne^2} = \frac{1260}{1 + 1260\,(0{,}01)^2} = 92{,}66434\ (93)$$

Description:

n = The number of samples required

N = Number of populations

e = Sampling error rate which can be tolerated 10%

Based on these calculations, the minimum sample size in this study was 93 respondents. Test of research instruments used the test of validity and reliability. The data analysis technique in this study is the method of confirmatory Factor Analysis (CFA). This approach aims to examine indicators that have been categorized according to variables that can be consistently correlated or not (Bachrudin & Tobing, 2017). Here there is a research model called the reflective model, as shown in the figure below:

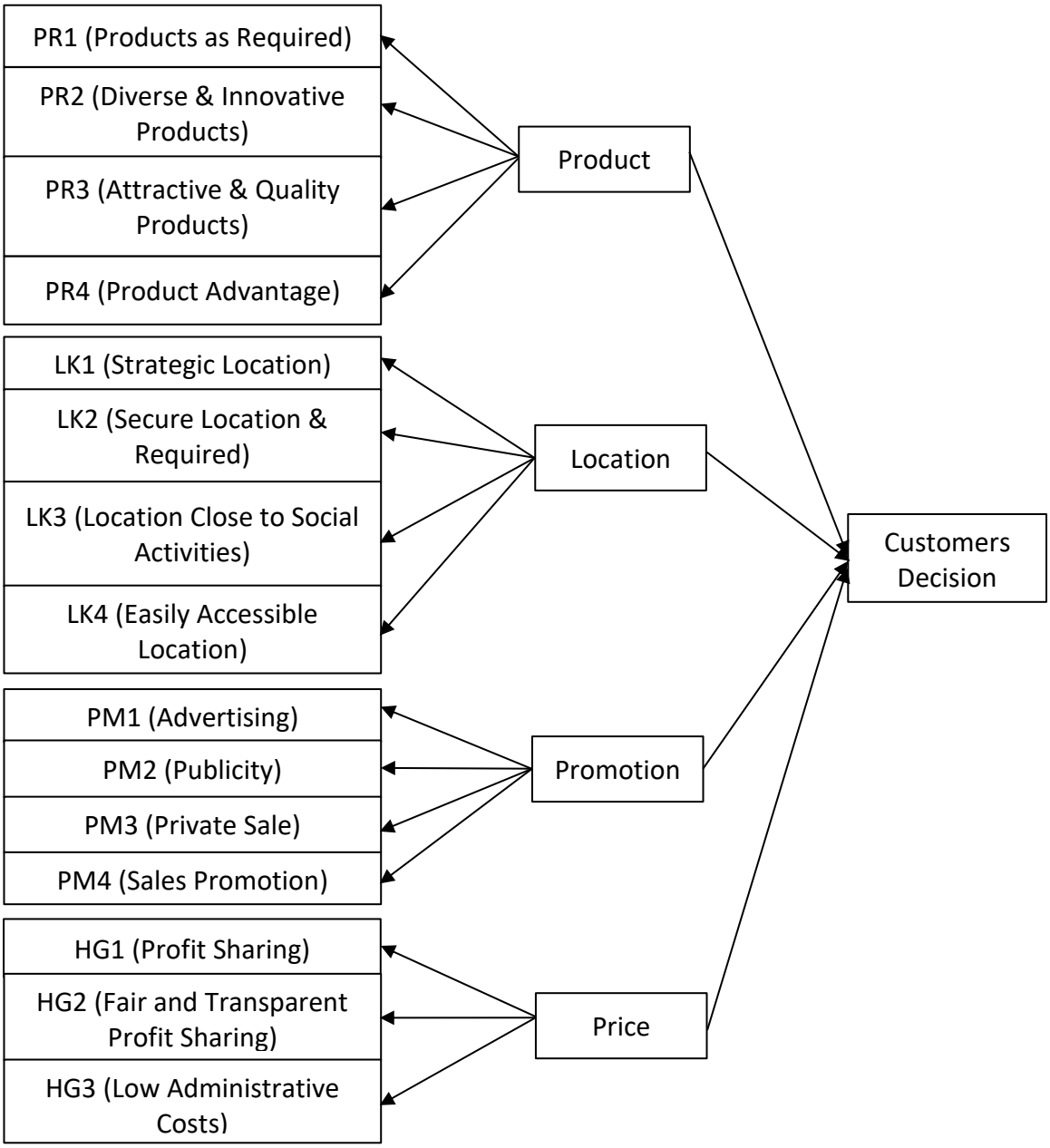

Figure 1. *Research Model*. Source: processed researchers, 2023.

III. RESULT AND DISCUSSION

Respondent data collection was obtained from the results of a questionnaire containing 21 question items, and alternative answers were given 5 categories: Strongly Agree (SA), Agree (A), Doubtful (D), Disagree (DA), and Strongly Disagree (SD) . The distribution of questionnaires in this study can be seen in the following table.

Table 1. Questionnaire Distribution

Description	Amount
Questionnaire distributed	100
Returned questionnaire	98

Damaged / incomplete questionnaire	-
Number of respondents	98

Source: Primary data processed, 2023.

Research Instrument Test

Validity Test

The validity test is used to measure whether the question items in the questionnaire are valid or not by using the Pearson correlation method, namely comparing the results of the r count with the r table. The research instrument can be considered valid if the results of r count > r table (Ghozali, 2013).

Table 2. Validity Test Results

Variable	Statement	r-count	r-table	Description
Customer Decision (Y)	1	0,607	0,256	Valid
	2	0,441	0,256	Valid
	3	0,397	0,256	Valid
	4	0,511	0,256	Valid
	5	0,595	0,256	Valid
	6	0,638	0,256	Valid
Product (X1)	1	0,476	0,256	Valid
	2	0,579	0,256	Valid
	3	0,803	0,256	Valid
	4	0,616	0,256	Valid
Location (X2)	1	0,499	0,256	Valid
	2	0,639	0,256	Valid
	3	0,324	0,256	Valid
	4	0,421	0,256	Valid
Promotion (X3)	1	0,674	0,256	Valid
	2	0,440	0,256	Valid
	3	0,280	0,256	Valid
	4	0,634	0,256	Valid
Price (X4)	1	0,411	0,256	Valid
	2	0,599	0,256	Valid
	3	0,510	0,256	Valid

Source: Primary data processed, 2023.

The results of the validity test show that all r-count values are > from r-table (0.256), meaning that each question is correlated with its total score and the data collected is stated to be valid and can be analyzed.

Reliability Test

The reliability test was carried out using the Cronbach's Alpha method with the criterion that the calculated alpha level is greater than the Cronbach's Alpha coefficient of 0.60, so the data tested has a good level of reliability.

Table 3. Reliability Test Results

Variable	Cronbach Alpha	Terms	Description
Decision (Y)	0,772	0,60	Reliable
Product (X1)	0,727	0,60	Reliable
Location (X2)	0,571	0,60	Reliable
Promotion (X3)	0,506	0,60	Reliable

Price (X4)	0,767	0,60	Reliable

Source: Primary data processed, 2023.

The reliability test results on 98 questionnaires showed an acceptable Cronbach's Alpha value because 0.872 > 0.06. So the 21 variables are feasible to be tested with factor analysis to measure the factors that influence non-Muslim customers to save at Bank Syariah Indonesia (BSI) Ambon.

Factor Analysis Test

Correlation Test

The KMO MSA test aims to ensure the feasibility of factor analysis. Factor analysis can be performed if the KMO MSA value is above 0.50 and the Bartlett's Test of Sphericity (Sig) value is below 0.50.

Table 4. KMO and Bartlett's Test Results

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.792
Bartlett's Test of Sphericity	Approx. Chi-Square	533.047
	df	105
	Sig.	0.000

Source: Primary data processed, 2023.

Based on the test results, the KMO value was 0.801, and Bartlett's Test (sig) value was 0.000, so the conclusion that can be drawn is that factor analysis can continue, while the MSA test results obtained as a whole result that each indicator has an MSA value > 0.50 so that can be further analyzed without eliminating any of the indicators used.

Table 5. MSA Test Results

Variabel	MSA Result	MSA Criteria	Description
PR1	0,763	>0,50	Can be analyzed
PR2	0,914	>0,50	Can be analyzed
PR3	0,900	>0,50	Can be analyzed
PR4	0,809	>0,50	Can be analyzed
LK1	0,782	>0,50	Can be analyzed
LK2	0,761	>0,50	Can be analyzed
LK3	0,534	>0,50	Can be analyzed
LK4	0,706	>0,50	Can be analyzed
PM1	0,828	>0,50	Can be analyzed
PM2	0,746	>0,50	Can be analyzed
PM3	0,762	>0,50	Can be analyzed
PM4	0,851	>0,50	Can be analyzed
HG1	0,742	>0,50	Can be analyzed
HG2	0,764	>0,50	Can be analyzed
HG3	0,783	>0,50	Can be analyzed

Source: Primary data processed, 2023.

Factor Extraction

Factor extraction aims to determine whether factors can be used to explain the value of the variance of each indicator. Indicators can be explained by factors if the value of extraction > 0.50, whereas if the value of extraction < 0.50, then the indicator can not be explaine.

Table 6. Communalities Test Results

Variable	Initial	Extraction
PR1	1,000	0,414
PR2	1,000	0,390
PR3	1,000	0,703
PR4	1,000	0,667
LK1	1,000	0,506
LK2	1,000	0,765
LK3	1,000	0,710
LK4	1,000	0,667
PM1	1,000	0,607
PM2	1,000	0,706
PM3	1,000	0,619
PM4	1,000	0,637
HG1	1,000	0,608
HG2	1,000	0,700
HG3	1,000	0,687

Source: Primary data processed, 2023.

After factor extraction, it can be seen that all indicators have an extraction value > 0.50. Then all indicators can be explained by factors.

Formation of the Number of Factors

The formation of the number of factors aims to calculate a certain score from the item variance so that it can be constructed into a factor. The eigenvalue or total must be > 1 to see the total factors produced.

Table 7. Total Variance Explained Analysis Results

Component	Total	% of Variance	Cumulative (%)
1	4,855	32,366	32,366
2	2,120	14,136	46,503
3	1,275	8,498	55,001
4	1,136	7,573	62,573

Source: Primary data processed, 2023.

The results of the formation are 4 factors, namely the eigenvalue value of the first factor of 4.855 or can define the variance of all items as 32.366%. The second-factor eigenvalue value of 2.120, or can define the variance of all items, is 14.136%. The third-factor eigenvalue value of 1.275, or can define the variance of all items, is 8.498%, and the fourth-factor eigenvalue value of 1.136 or can define the variance of all items, is 7.573%. So that a total of four factors that can explain the decision of non-Muslim customers to save at BSI Ambon amounted to 62.573%, the rest can be explained by other factors.

Factor Rotation

Factor rotation is needed if the factor extraction method does not produce a clear main factor component. The purpose of this factor rotation is to obtain a simpler and easier to interpret Factor Structure. The method used to rotate is the Varimax Method, namely the orthogonal rotation method, to minimize the number of indicators that have a high loading factor on each factor. According to (Hair, 2010), if the value of the loading factor is more than 0.55 and clustered in a factor, then the indicator is feasible to use.

Table 8. Factor Rotation Results

Rotated Component Matrix				
	Component			
	1	2	3	4
PR1	0,620	-0,009	0,168	-0,034
PR2	0,462	0,157	0,371	0,121
PR3	0,700	0,300	0,325	0,134
PR4	0,808	0,065	0,100	-0,004
LK1	0,310	-0,074	0,588	0,243
LK2	0,861	0,081	0,038	0,129
LK3	0,175	-0,130	0,086	0,809
LK4	0,031	0,259	0,123	0,764
PM1	0,671	0,303	-0,067	0,247
PM2	0,077	0,148	0,823	0,033
PM3	0,012	0,723	-0,303	0,072
PM4	0,249	0,642	0,320	0,246
HG1	0,080	0,771	-0,073	0,046
HG2	0,219	0,734	0,326	-0,087
HG3	0,119	0,783	0,244	-0,009

Source: Primary data processed, 2023.

The method used to rotate is the Varimax Method, namely the orthogonal rotation method, to minimize the number of indicators that have high factor loading on each factor. The results of the factor rotation show that one of the variables has a value of less than 0.55. Then the variable does not meet the criteria and must be deleted, and then retested the factor rotation.

Factor Rotation Retest

Table 9. Factor Rotation Results

Rotated Component Matrix				
	Component			
	1	2	3	4
PR1	-0,001	0,622	0,152	-0,021
PR3	0,306	0,701	0,336	0,136
PR4	0,070	0,812	0,119	-0,004
LK1	-0,067	0,314	0,597	0,248
LK2	0,086	0,862	0,047	0,131
LK3	-0,126	0,173	0,071	0,817
LK4	0,260	0,024	0,123	0,761
PM1	0,306	0,670	-0,061	0,247
PM2	0,154	0,084	0,846	0,034
PM3	0,717	0,014	-0,290	0,066
PM4	0,646	0,248	0,319	0,249
HG1	0,772	0,073	-0,092	0,049
HG2	0,739	0,214	0,318	-0,084
HG3	0,789	0,109	0,218	-0,002

Source: Primary data processed, 2023.

After retesting the factor rotation, all variables have a value of more than 0.55. So it can be concluded that the analysis can be continued to the next test.

Factor Interpretation Analysis

After obtaining four valid factors, the factor interpretation or naming of a new factor is carried out, which can represent the member variables of the factor. It can be concluded that there are 4 factors in the decision of non-Muslim customers to save at BSI Ambon. These factors consist of promotion factors, perceptions, service, and location factors.

Table 10. Factor Interpretation Results

Factors	Indicator	Mark Loading	Mark Eigenvalue
1st Factor (Promotion)	PM3	0,717	4,855
	PM4	0,646	
	HG1	0,772	
	HG2	0,739	
	HG3	0,789	
2nd Factor (Persepsi)	PR1	0,622	2,120
	PR3	0,701	
	PR4	0,812	
	LK2	0,862	
	PM1	0,670	
3rd Factor (Service)	LK1	0,597	1,275
	PM2	0,846	
4th Factor (Location)	LK3	0,817	1,136
	LK4	0,761	

Source: Primary data processed, 2023.

That way, the results of the table above can be explained promotion factor is the first and strongest factor, with an Eigenvalue of 4.855. Promotional factors consist of PM3, PM4, HG1, HG2 and HG3. The five indicators have in common that is controlled by promotional factors because it can prove that the better the level of product promotion, the higher the non-Muslim customers will save at Bank Syariah Indonesia (BSI) Ambon. The second factor is perception which has an Eigenvalue of 2.120. The indicators forming this factor are PR1, PR3, PR4, LK2 and PM1. The four indicators are controlled by perception, where the public perception of Islamic banks is something that must be considered in terms of measuring, planning, and implementing the development strategy of Islamic banks in various fields (Wany et al., 2019). Then the third factor is the service, which has an Eigenvalue of 1.275. Indicators forming this factor are LK1 (bank locations are easily accessible) and PM2 (employees/sales who provide direct information in a clear, polite, and friendly manner). Both indicators are controlled by service factors. The fourth factor is the location, which has an Eigenvalue of 1.136. Indicators forming this factor are LK3 (the location of the bank and ATM is close to the House/office / campus and Boarding House of the customer) and LK4 (strategic ATM locations); these indicators make the location a decision factor for non-muslim customers save at BSI Ambon.

IV. CONCLUSION

Product is a factor in the decision of non-muslim customers to save at Bank Syariah Indonesia (BSI) Ambon. Based on the results of factor rotation, product variables form new factors, namely perception factors. Where indicators forming perception factors include BSI products according to customer needs (PR1), attractive and quality BSI products (PR3), profitable BSI products (PR4), bank locations in safe and needed areas for customers (LK2), and attractive advertisements (PM1). In addition to the product, there is a location; location is a factor in the decision of non-muslim customers to save at Bank Syariah Indonesia (BSI) Ambon. Based on the results of factor rotation, the forming indicators include the location of banks and ATMs close to home/office/campus and customer boarding houses (LK3) and strategic and easy-to-find ATM locations (LK4).

Promotion is also a factor in the decision of non-muslim customers to save at Bank Syariah Indonesia (BSI) Ambon. Based on the results of the rotation of factors forming indicators include publicity (PM3), sales promotion (PM4), profit sharing (HG1 and HG2), and then low cost (HG3). After that, there is a price; price is a factor of non-muslim customers' decisions in saving at Bank Syariah Indonesia (BSI) Ambon. Based on the results of factor rotation, all indicators of price variables enter into promotional factors where the forming indicators are publicity (PM3), sales promotion (PM4), profit sharing (HG1 and HG2), then low cost (HG3). The dominant factor in the decision of non-muslim customers to save at Bank Syariah Indonesia (BSI) Ambon is a promotional factor that includes publicity (PM3), sales promotion (PM4), profit sharing (HG1 and HG2), then low costs (HG3), because these factors have the highest variance value of 33.059%.

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