THE EFFECT OF SHARIA RELIGIUSITY AND FINANCIAL LITERACY AGAINST THE CUSTOMER'S DECISION TO USE THE SERVICES SHARIA BANKING IN PAYAKUMBUH CITY

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In Indonesia there are still Muslim residents who have not used Islamic banking institutions as a medium for daily transactions and still use the services of conventional banking institutions whose transactions contain usury which is prohibited by Allah SWT. Meanwhile, the financial literacy level of the Islamic community is still quite lagging behind conventional literacy. This study aims to determine the effect of religiosity and Islamic financial literacy on customer decisions to use Islamic banking services. This research was conducted in the City of Payakumbuh to be precise on Islamic Bank customers who have savings and financing with a total sample of 96 people. The sampling technique in this study was using a purposive sampling technique with the type of quantitative research which was analyzed using SPSS Version 25. The results of this study are Religiosity has a positive and significant effect on the Customer Decision variable, Islamic Financial Literacy has a positive and significant effect on the Customer Decision variable, Religiosity and Islamic Financial Literacy simultaneously have a positive and significant effect on customer decision variables.
Keywords: Religiosity, Islamic Financial Literacy, Customer Decisions

Introduction

Sharia banking was born as a demand from the public who want a banking system that truly implements Islamic teachings. The Islamic religion prohibits muamalah practices that contain elements of speculative practices (maisir), obscurity (gharar), and multiplying profits unlawfully (riba). Then Bank Muamalat Indonesia (BMI) was formed as the first Sharia Bank and began operating on May 1, 1992 (Muammar Arafat Yusmad 2018:12-13). The vision of the development of Islamic Banking in Indonesia is the realization of an Islamic banking system that is competitive, efficient and fulfills the principle of prudence and is able to support the real sector in real terms through profit-sharing-based financing activities and real transactions in the framework of justice, mutual assistance and towards goodness. in order to achieve the benefit of society.

The need for a good strategy in bringing Islamic banking services closer to the community. One

strategy that can be used is to use the Religiosity strategy. To curb unacceptable behavior, people also need to understand religion. Religion is a foundation or rule that obliges its adherents to follow all

directions and taboos, ensuring that all actions taken by followers of that religion are regulated to bring happiness and profit both in this life and in the next life. In addition, the Islamic financial literacy factor is also one of the considerations for customers in choosing Islamic banking services. The 2019 National Financial Literacy and Inclusion Survey (SNLIK) showed a financial literacy index of 38.03%, which means that out of every 100 residents there are around 38 people who understand financial literacy, and a financial inclusion index of 76.19%. which means that out of every 100 residents there are around 76 people who are inclusive or have access to financial services. Because there is a strong correlation between increasing knowledge of Islamic financial management and increasing public interest in using Islamic financial institution products, knowledge of Islamic financial institutions will play a very important role in determining public interest (Panghayo, N.A and Musdholifah 2018: 152-167). Based on the explanation of the phenomena above, the author is interested in researching "The Influence of Religiosity and Islamic Financial Literacy on Customer Decisions to Use Islamic Banking Services in Payakumbuh City" which is located in Payakumbuh City, West Sumatra. The formulation of the problem to be examined in this study are:

1) *Does Religiosity affect customers' decisions to use Islamic banking services in Payakumbuh City?*
2) *Does Islamic Financial Literacy affect customers' decisions to use Islamic banking services in Payakumbuh?*
3) *Do Islamic Religiosity and Financial Literacy simultaneously influence customers' decisions to use Islamic banking services in Payakumbuh City?*

LITERATURE REVIEW

Customer Decision

Customer decisions are market strategic interventions (as shown in the marketing mix), therefore how a company interacts with consumer decision processes will shape its marketing strategy. The customer's decision to choose a bank is based on the characteristics of the bank, giving weight to the interests of relevant characteristics where many prospective customers are more concerned with the level of soundness of a bank, trust in the bank's brand, utility functions and evaluation procedures (Dian Lestari Siregar 2019: 69 -70).

Decision indicators are:

1) *Recognition of needs, where the buying process begins when recognizing a need problem. Buyers feel the difference between the actual situation with the desired. These needs are triggered by internal and external factors.*

2) *Information search, namely consumers who move and try to find more information, consumer information sources consisting of personal, commercial, experience, and mass media sources.*

3) *Evaluation of alternatives, the stage in the buyer's decision-making process where consumers use information to evaluate alternative brands in a choice.*

4) *The decision to choose, the decision to choose is influenced by two factors, where the first factor concerns the attitudes or stances of other people. Then the second factor is due to an unanticipated situation. Consumers form a purchase intention on factors such as the expected family income, the expected price and the expected benefits of a product.*

5) *Post-purchase behavior, After purchasing a product, consumers will experience a certain level of satisfaction or dissatisfaction. Consumer satisfaction or dissatisfaction with a product will influence subsequent behavior (Rizqa Ramadhaning and Ari Setiawan 2012:277–97).*

Religiosity

Religiosity is a form of religious aspect that has been internalized by individuals in the heart. The essence of a religiosity can be interpreted in several aspects that must be obeyed in order to get good in the world and the hereafter. Islam is a comprehensive religion in which all dimensions of life are related to human relations, the universe and Allah SWT.

Religiosity indicators are:

a. *Belief*

   Belief is the level of a person's ability to obtain things that are normative in his religion, such as believing in God, Angels, the existence of heaven and hell.

b. *Religious Practices*

   Religious practice is a person's hierarchy to carry out ritual obligations in religion. The elements contained in religious practices include the cult of obedience and things that show the seriousness of the individual in the religion he believes in.

c. *Experience*

   Experiences are feelings that have been explored and learned. For example, fear of committing a sin, feeling that their prayers have been answered, feeling close to God, getting help from God, and so on.

d. *Religious Knowledge*

Religious knowledge is an aspect that explains to what extent a person can know about his religious traditions, especially those contained in the scriptures that the individual adheres to. And it is required that every individual who has that belief understand the basics of the scriptures, beliefs and traditions.

e. *Consequence*

Consequences are a measure of how far an individual's behavior is motivated by religious teachings that he believes in in social life, for example whether the individual has visited his sick neighbor, is a hand in helping people in distress, donating his wealth, and so on (Hendi Prasetyo and Vera Anita 2020:706)

Islamic Financial Literacy

OJK Regulation, Number 76/POJK.07/2016 states Financial Literacy is knowledge, skills, and beliefs, which influence attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. Meanwhile, Islamic financial literacy is the knowledge or understanding possessed by individuals regarding Islamic finance, such as knowing Islamic financial products and services so that they can make financial decisions in accordance with Islamic principles. Development of financial literacy in the long term aims to increase the literacy of someone who was previously less literate or not literate to become well literate, and increase the number of users of financial products and services. This goal certainly applies to the development of Islamic financial literacy (Anriza Witi Nasution and Marlya Fatira AK 2019:44-45)

Indicators of Islamic financial literacy include:

a. *Knowledge*

Knowledge can be interpreted as everything that is known, a guide in forming a person's actions, and can also be defined as the result of sensing everything that has happened and passed based on experience.

b. *Skills*

Skills are activities that require practice or can be interpreted as the implications of the activity. According to Dunnette, skill is the capacity needed to carry out several tasks which are self-development from the results of training and experience gained.

c. *Confidence in financial services*

Confidence in financial services means acknowledging honesty and the ability of financial services to truly meet expectations. Thus, belief in financial services is a subjective attitude that something or a proposition is true.

d. *Attitude*

Attitude is an individual's tendency to respond in a special way to stimuli in the environment.

e. *Behavior*

Behavior is the result of all human experience and interaction with the environment which is manifested in the form of knowledge, attitudes and actions.

Relations Between Variables

1. *The relationship between the variable Religiosity and the customer's decision variable to use Islamic banking services.*

   Religiosity is matters relating to spiritual values originating from beliefs held by a person or community. The higher the level of religiosity or a person's belief, the higher their desire to use products and services that are in accordance with Islamic law. In Muhammad Ikbal Falevy et al's research, the Religiosity variable has a positive and significant influence on the decision to use Islamic banking services (Muhammad Ikbal Falevy: 2022).

2. *Relationship between Islamic Financial Literacy variable and customer decision variable using Islamic banking services.*

   Islamic financial literacy has a major influence on customer decisions in choosing to use Islamic banking services. Because if you already have knowledge of Islamic financial literacy, it will be easier for people to determine for themselves which bank or service to use. In Muhammad Ikbal Falevy et al's research, the Islamic financial literacy variable has a positive and significant effect on the decision to use Islamic banking services.

Hypothesis

Ha1 : Religiosity (X1) influences the customer's decision to use the service Islamic banking (Y) in

   Payakumbuh City.

Ha2: Islamic financial literacy (X2) influences customer decisions using Islamic banking services

   (Y) in Payakumbuh City.

Ha3: Religiosity (X1) and Islamic Financial Literacy (X2) have an effect simultaneously on customer

decisions to use Islamic banking services (Y) in Payakumbuh City.

RESEARCH METHODOLOGY

Types of research

In this study researchers used quantitative methods. This type of research uses a survey approach. A survey is a systematic investigation in collecting information related to an object of study, using a structured questionnaire or list of questions, therefore survey research has its own characteristics that are different from other research, both in terms of data collection techniques and research subjects. (Muri Yusuf 2017:48).

Time and Place of Research

This research was conducted in Payakumbuh City, West Sumatra. This research was conducted from 13 February 2023 to 23 May 2023.

Research Objects and Subjects

The object of this research is to see the effect of religiosity and Islamic financial literacy on customer decisions to use Islamic banking services in Payakumbuh city, while the subjects in this study are customers of Islamic banks in Payakumbuh who have financing or savings in Payakumbuh city. This study uses a non-probability sampling technique because the number of population members is unknown with certainty and with purposive sampling as a determinant of the sample. purposive sampling is a sample determination technique with certain considerations from the researcher about which sample is the most useful and representative. The population in this study are Islamic bank customers who have financing and savings at Islamic banks in Payakumbuh. Because the population does not know the exact number of members, the authors calculate the sample size using the Cochran formula.

The Cochran formula is as follows:

$$n = \frac{Z^2(p)(q)}{e^2}$$

So that with the above formula it can be seen that the number of samples in this study is as follows:

$n = \frac{Z^2(p)(q)}{e^2}$

$n = \frac{(1,96)^2 \, (0,5)(0,5)}{(0,10)^2}$

$$n = \frac{0,9604}{0,01}$$

$$n = 96,04 = 96$$

From the results that have been calculated above, it can be seen that the number of samples is 96.04 or 96 customer respondents in Payakumbuh City.

Data collection technique

To obtain complete and accurate data and scientific truth can be accounted for, the authors used a data collection technique using a questionnaire (Questionnaire) which was distributed to 96 respondents to Islamic Bank customers in Payakumbuh City, Literature Study by conducting a review study of books, literature , notes, and reports that have to do with problems solved by researchers and documentation.

Data analysis technique

The method of data analysis in this quantitative research uses descriptive statistics and uses a data quality test which consists of a validity test and a reliability test, the classical assumption test consists of a normality test, a multicollinearity test and a heteroscedasticity test, multiple linear regression analysis and a hypothesis test which consists of from the t test (Partial), F Test (Simultaneous) and the Coefficient of Determination Test (R^2) assisted with SPSS software version 25.

RESULTS AND DISCUSSION

The following are the results and discussions that have been analyzed by researchers:

1. Data Quality Test

Data Validity Test

The validity test aims to see the accuracy of the research measurement instrument. The basis for decision making is to compare the correlation coefficient r count with r table with a significance level of α = 0.05 and df = n–2 = 96 – 2 = 94, namely with a value of r table 0.168.

Table 1 Data Validity Test

Instrument Item No		Pearson Correlation R Hitung	R Table	Significance Value	Information
Religiosity (X1)	X1.1	0,535	0,168	0,000	Valid
	X1.2	0,789	0,168	0,000	Valid

	X1.3	0,540	0,168	0,000	*Valid*
	X1.4	0,731	0,168	0,000	*Valid*
	X1.5	0,699	0,168	0,000	*Valid*
Islamic Financial Literacy (X2)	X2.1	0,750	0,168	0,000	*Valid*
	X2.2	0,554	0,168	0,000	*Valid*
	X2.3	0,679	0,168	0,000	*Valid*
	X2.4	0,647	0,168	0,000	*Valid*
	X2.5	0,735	0,168	0,000	*Valid*
*Customer Decision (*Y)	Y1.1	0,751	0,168	0,000	*Valid*
	Y1.2	0,678	0,168	0,000	*Valid*
	Y1.3	0,660	0,168	0,000	*Valid*
	Y1.4	0,684	0,168	0,000	*Valid*
	Y1.5	0,778	0,168	0,000	*Valid*

Source: Processed data (2023)

Based on the test results above, it can be seen that the r count value of the 15 questionnaire items above is stated to be valid because it fulfills the requirements for **r count > r table**, namely the value of r table 0,168.

Reliability Test

The reliability test is carried out on variables that are already valid which is used to find out the extent to which the measurement results for each variable remain consistent if the test is carried out two or more times.

Table 2 Reliability Test

Variable	*Cronbach's Alpha*	*Information*
Religiosity (X1)	0,776	*Reliabel*

Islamic Financial Literacy (X2)	0,797	*Reliabel*
Customer Decision (Y)	0,820	*Reliabel*

Source: Processed data (2023)

It is said to be reliable. If the value of Cronbach's alpha > significant level, then the instrument is said to be reliable. the value of Cronbach's alpha on the Religiosity variable is 0.776, the Islamic Financial Literacy variable is 0.797 and the Customer Decision variable is 0.820. Thus it can be concluded that the statements in the questionnaire for each of these variables are reliable because they have a Cronbach's alpha value of 0.6

2. *Classic assumption test*

Normality test

The normality test in the regression model is used to test whether the residual values resulting from the regression are normally distributed or not. This method uses the One Sample Kolmogorov Smirnov test method. The residuals are normally distributed if the significance value is more than 0.05.

Table 3 Kolmogorov-Smirnov One-Sample Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.64800016
Most Extreme Differences	Absolute	.084
	Positive	.073
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.088[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed data (2023)

It appears that the Asymp.sig (2-tailed) Significance value is 0.088 > 0.05, so according to the basis for decision making in the Kolmogorov-Smirnov normality test it can be concluded that the data is normally distributed.

Multicollinearity Test

Aims to test whether the regression model found a correlation between independent variables or not. The basis for testing multicollinearity is seen in two ways, namely: If the Tolerance value is greater than 0.10, it means that Multicollinearity does not occur and if the VIF value is less than 10.00, it means that Multicollinearity does not occur.

Table 4 Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	.064	1.360		.047	.963		
	Religiosity	.592	.094	.511	6.273	.000	.487	2.055
	Islamic Financial Literacy	.392	.082	.391	4.805	.000	.487	2.055

a. Dependent Variable: *Customer Decision*

Source: Processed data (2023)

From the table above it can be seen that the tolerance value in this study is greater than 0.10 and the VIF value is below 10.00 which fulfills the requirements of good multicollinearity. So it can be concluded that in the variables of religiosity and Islamic financial literacy there are no symptoms of multicollinearity.

Heteroscedasticity Test

The aim is to test whether in the regression model there is an inequality of variance from one residual observation to another. The basis for testing heteroscedasticity with the Glejser test is that if the significance is greater than 0.05 then there are no symptoms of heteroscedasticity and vice versa.

Table 5 Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.529	.914		.579	.564
	X1	.064	.063	.148	1.002	.319
	X2	-.031	.055	-.085	-.574	.568

a. Dependent Variable: ABS_RES

Source: Processed data (2023)

In the table above it can be seen that the significance value of the religiosity variable is 0.319 which means it is greater than 0.05 while the significance value of the Islamic financial literacy variable is 0.568 which means it is greater than 0.05. So it can be concluded that there are no symptoms of heteroscedasticity from the two variables.

3. Multiple Linear Regression Analysis

This multiple linear regression analysis aims to examine the effect of two or more independent variables (X) on the dependent variable (Y). A multiple linear regression model can be called a good model if it has accuracy in estimation, is not biased and is consistent if the model fulfills the assumption of normality and is free from classic assumption symptoms.

Table 6 Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.064	1.360		.047	.963
	Religiosity	.592	.094	.511	6.273	.000
	Islamic Financial Literacy	.392	.082	.391	4.805	.000

a. Dependent Variable: *Customer Decision*

Source: Processed data (2023)

Multiple linear regression analysis test formula:

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$

Y = The variable of the customer's decision to use product services

Syariah banking

X1 = Religiosity Variable

X2 = Sharia Financial Literacy Variable

β_0 = Intercept

β1 = Regression Coefficient 1

β2 = Regression Coefficient 2

e = Error level

Y = 0.064 + 0.592 +0.392

The interpretation of the regression above is as follows:

a) *Constant (a)*

   The constant in this equation is 0.064, meaning that if there is no change in the religiosity and Islamic financial literacy variables (values X1, X2 are 0), the customer's decision to use Islamic banking services is 0.064 units.

b) *Religiosity (X1) to Customer Decisions (Y)*

   The regression coefficient value of Religiosity is 0.592, meaning that if the religiosity variable (X1) increases by 1% assuming the Islamic financial literacy variable (X2) and constant (a) is 0, then the customer's decision to use Islamic banking services increases by 0.592. This shows that the religiosity variable contributes positively to customer decisions.

c) *Islamic Financial Literacy (X2) to Customer Decisions (Y)*

   The regression coefficient value of Islamic Financial Literacy is 0.392, meaning that if the Islamic financial literacy variable (X2) increases by 1% assuming the religiosity variable (X1) and constant (a) is 0, then the customer's decision to use Islamic banking services increases by 0.392. This shows that the Islamic financial literacy variable contributes positively to customer decisions.

4. Hypothesis Test

Partial T test

The t test is used to analyze the effect of the independent variable (x) on the dependent variable (y)

partially.

Table 7 Partial T Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.064	1.360		.047	.963
	Religiosity	.592	.094	.511	6.273	.000
	Islamic Financial Literacy	.392	.082	.391	4.805	.000

a. Dependent Variable: *Customer Decision*

Source: Processed data (2023)

Based on the table above, it can be seen that the significance value of the Religiosity variable (X1) on customer decisions is 0.000 <0.05 and the calculated t value is 6.273 > 1.986, so it can be concluded that Ha1 is accepted. This means that there is a partial influence of religiosity on customer decisions. While the significance value of the Islamic Financial Literacy variable (X2) on customer decisions is 0.00 <0.05 and the calculated t value is 4.805 > 1.986, it can be concluded that Ha2 is accepted. This means that there is a partial influence of Islamic Financial Literacy on customer decisions.

Simultaneous F Test

The f test was conducted to examine the effect of Religiosity and Islamic Financial Literacy (Independent variable) on customer decisions (dependent variable) simultaneously. If the calculated f value is greater than the f table value or the significance level is less than 5% (α = 0.05), this indicates that Ha3 is accepted.

Table 8 Simultaneous F Test

F Count	*F table*	*Significance*
108,537	2,70	0,000

Source: Processed data (2023)

Based on the table above, it can be seen that the significance value for the Religiosity variable (X1) and the Islamic Financial Literacy variable (X2) on customer decisions is 0.000 <0.05 and the calculated F value is 108.537 > 2.70. This proves that Ha3 is accepted. This means that there is influence between the variables Religiosity (X1) and Islamic Financial Literacy (X2) on customer decisions (Y) Simultaneously.

Test the Coefficient of Determination R^2

The coefficient of determination R^2 aims to measure how far the model's ability to explain the variation of the dependent variable.

Table 9 Test of the Coefficient of Determination R^2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837[a]	.700	.694	1.666

a. Predictors: (Constant), *Islamic Financial Literacy*, *Religiosity*

Source: Processed data (2023)

Based on the table above, it is known that the R square value is 0.700, this means that there is an influence of the variables X1 and X2 simultaneously on the variable Y which is 70.0%

CONCLUSION

Based on the results of the research analyzed by researchers in data processing regarding "The Influence of Religiosity, and Sharia Financial Literacy on Customer Decisions to Use Sharia Banking Services in Payakumbuh City" using SPSS Version 25, getting 96 respondents obtained from primary data in the form of questionnaires, it can be concluded that :

1. The results of the study show that the religiosity of the people in Payakumbuh City partially has a positive and significant influence. Someone who has a high level of religiosity will have a tendency to pay attention to religious aspects in making decisions.

2. The results of the study show that the level of Islamic financial literacy of the community in Payakumbuh City partially has a positive and significant influence. The existence of knowledge, attitudes and implementation of a person in managing finances will help achieve prosperity in financial terms.

3. The results of the study show that the Religiosity variable and the Islamic financial literacy variable in Payakumbuh City have an effect simultaneously. This shows that someone who has a high level of religiosity and knowledge of managing finances will add confidence in choosing Islamic banking services because they are in accordance with Islamic law.

SUGGESTION

Based on the results of the research conducted, there are several suggestions, namely:

1. *For Islamic Banking*

   For sharia banking, it is necessary to increase socialization to the public regarding good financial management related to the benefits and risks of financial institutions and also be able to increase knowledge and encourage public financial literacy so that it is hoped that more people will be interested in becoming customers of Bank Syariah Indonesia.

2. *For Further Researchers*

   For future researchers, it is advisable to add new variables or indicators in future research in order to produce a broader picture of the research problem being studied. And by adding more samples, the results of the analysis from the research will be more accurate.

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