
THE ANALYSIS OF FACTORS INFLUENCING DECISIONS ON THE USE OF SHARIA BANKING IN GENERATION Z IN JAKARTA



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Abstract

Islamic banking is currently growing and continues to have positive growth in recent times. Although the development is very rapid, it is still quite difficult for Islamic banking to compete with conventional banking. The study aimed to analyze the effect of the variables of religiosity, reputation, and location on the decision of Generation Z to use Islamic banking, especially in Jakarta. The data collection technique used a purposive sampling technique with 91 Islamic bank customers. The data analysis technique with SmartPLS 3.2 software. The results of the study are as follows (1) The religious variables have an insignificant effect on the decision to use Islamic banks, (2) the reputation variable has a significant effect on the decision to use Islamic banks, and (3) the location variable has a significant effect on the decision to use Islamic banks. The limitations of the study where the researcher only uses three independent variables and relatively small because it is only Generation Z in Jakarta. Hopefully, the research will be helpful for Islamic banking to take action to continue to improve its reputation and increase the distribution of bank locations to reach more people.

Keywords: Location, Religiosity, Reputation, Sharia Banking, Generation Z

INTRODUCTION

Indonesia is a country that has the largest Muslim population in the world. Based on data from Kemendagri on 31st December 2021, the Muslim population in Indonesia is 86.9% of the country's population which reaches 273 million people. It is very potential for Islamic banking to win and gain market share for Muslim customers and is a very good opportunity to attract customers' interest in competing with banks (Mujib, 2016). Competition between Islamic banks and conventional banks requires banks to find ways to meet customer needs more effectively and efficiently and provide the best service that gives a sense of satisfaction to customers (Riza et al., 2021). The number of assets in Islamic banks shows their performance, table 1 shows the growth in the number of assets of Islamic banks in Indonesia.

Table 1
Total Asset of Islamic Bank in Indonesia

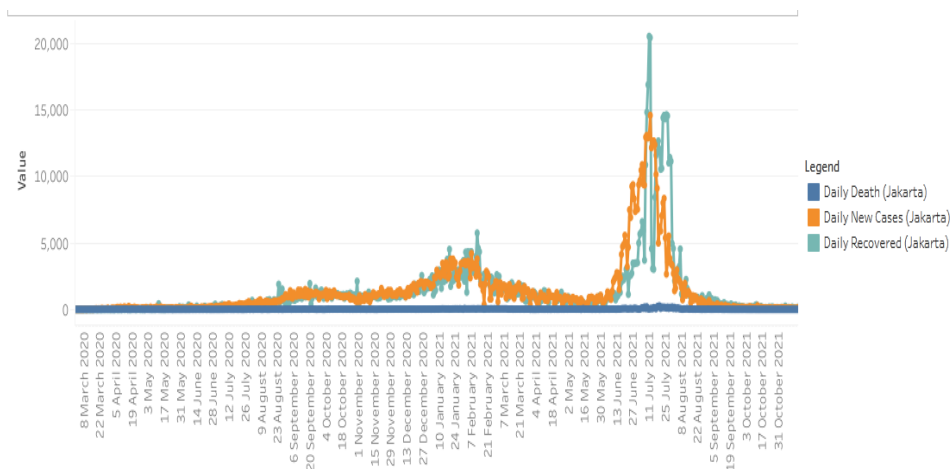
| | 2018 | 2019 | 2020 | January 2021 |
|--------------------------------------|-------------|-------------|-------------|---------------------|
| Total Assets (in billion IDR) | 188,190 | 193,518 | 397 073 | 395 476 |

Source: Otoritas Jasa Keuangan (OJK)

Indonesia has the potency to support the growth of Islamic banks, including the millennial generation. Generation Y and Generation Z are included in the Millennial Generation. According to BPS, Generation Z is born in 1997 – 2012 or around the age of 9 to 24 years. Generation Z has a characteristic that is a unique lifestyle, one of which is in the process of deciding to buy a product or service. In making decisions, Generation Z also chooses something based on their experience, espoused values, and the information they get. Therefore, Islamic banks must continue to strive to build a reputation and provide optimal services.

However, 2020-2021 will be challenging for all companies to develop, especially the banking sector. This happened because of the ongoing pandemic, where the government continued to issue policies that disrupted the company's performance process, especially in the financial sector. The following data shows the development of Covid-19 cases in Jakarta:

Figure 1
Growth of Covid-19 in Jakarta



Source: (corona.jakarta.go.id)

Thus, Islamic banks must maintain their existence during this pandemic by properly mitigating risks and making creative strategies in dealing with uncertain conditions (Habiba, 2020). Furthermore (Baihaqi, 2015) analyze the factor that determine product selection for each person or society, related to psychological, socioeconomic, geographical, and belief systems. People's attitudes towards interest and profit sharing are very diverse, religiosity or can be called the religious side of one's faith plays a role. Religiosity is a demand for its adherents to strengthen their beliefs, deepen them, and follow orders and stay away from prohibitions according to the rules that apply in their teachings.

It is also quite essential to note is the establishment of a reputation owned by Islamic banking, where Islamic banking has a good reputation in the public and its customers. Research conducted by (Ekawaty et al., 2020) shows that reputation has a significant effect on consumer decisions in saving based on Islamic banking. The placement of many branch offices and easy to reach provides convenience for banks and the public to reach them can briefly explain that people will choose banks with banking locations or service offices to save time, energy, and money.

REVIEW OF LITERATURE

Purchase Decision

Everyone must always make decisions to make choices in their daily lives, for example in this study determining decisions in Islamic banking. Pride and Ferrel (1995) quoted from (Triuspitorini, 2019) explain that there are 3 (three) categories that have an influence on a person in determining purchasing decisions, these factors are personal, psychological factors and social factors. For example, the process of implementing a decision to use savings products in banking is explained by (Fahrudin & Yulianti, 2015) for Bank Mandiri savings products, customers will usually know Bank Mandiri's savings products and indirectly know the advantages and characteristics of these products. Thus, the influence of customers to save their funds at the bank and the promotions carried out will give a brand image to Bank Mandiri savings products. According to (Kotler & Amstrong, 2021; Dewobroto, 2022), the decision process passes through five stages, namely; a) Recognition of needs, namely conditions when consumers have a problem in overcoming their needs. Where the consumer is the difference between expectations and the real situation, then arises a sense of need that is triggered by internal and external stimuli; b) Information search, which is a movement to seek or seek information. This information can come from personal sources, experiential sources, mass media sources and commercial sources; c) Evaluation of alternatives, namely the stage where consumers evaluate alternative brands to determine purchasing decisions; d) Purchase decision is influenced by two factors, namely the attitude or stance of others and unspecified situational factors. Purchases are based on a factor of expected family income, expected price, and expected product benefits; e) Post-purchase behavior is a sense of satisfaction after buying the product and using it or consumers take advantage of it. The result of a sense of satisfaction with the product will influence subsequent behavior.

Islamic Saving Products

Islamic commercial banks collect funds from the public by presenting several types of products in conducting savings or investment activities such as wadiah demand deposits, wadiah savings, mudharabah savings, mudharabah deposits, and other funding products. In its operation, the contract used in raising funds uses a wadiah contract and a mudharabah contract. The following is an explanation of the two contracts:

Mudharabah

As *mudharib*, Islamic banking has the power to carry out any investment business that does not conflict with sharia principles. Then the results of fund management carried out by Islamic banking as *mudharib* will provide profit sharing to the *shahibul maal* (fund owners) by the agreed ratio in account opening (Karim, 2010).

Wadiah

Wadiah or *Al Wadiah* is a deposit between parties who make a contract, either individually or as a legal entity where the deposit must be maintained and returned according to the will of the depositor (Karim, 2004) In the sense of Fiqh explained by (Ibrahim & Noor, 2011) that *wadiah* is another name for entrusted goods, *wadiah* according to language means something that is allocated not to the owner and must be guarded by the authorized, in terms of language the second meaning of *wadiah* is receiving. Thus, the word *wadiah* in language is to give the treasure so that the recipient guards it.

Religiosity

Religiosity according to (Zuhirsyan & Nurlinda, 2018) is a form that humans apply in various aspects of their lives, this shows meaning that it is not only manifested in worship activities but is related to activities carried out daily which are driven by final forces intrinsic. Religiosity can also be related to things that are not physically visible, such as something in someone's heart. In research (Mansour, 2019), religion is a strategy that relies on commitment and religious rules to attract new customers or retain existing customers, especially for devout groups. According to (Glock & Stark, 1968) says that there are five dimensions in religiosity as follows: a) The dimension of belief or ideology, is the degree to which a person accepts things that are not visible or supernatural in his religion, for example by believing in God, angels, heaven, and hell; b) The dimension of religious practice or ritual is the level of religious followers carrying out their religious obligations; c) The experiential or experiential dimension is a person's feeling or experience; d) The dimension of religious or intellectual knowledge is a dimension related to insight and knowledge known from religious teachings, which are mainly contained in scriptures and others; e) The consequence dimension is a dimension that provides a measure of the motivation that religion teaches in social life, for example, such as sharing

sustenance by doing charity, helping people in trouble, visiting sick people, and other things.

Reputation

The assessment carried out on brand reputation is assessed based on several indicators, including good name, competitor reputation, existence, and ease of remembering (Ekawaty et al., 2020). According to (Dick et al., 1990), through his research, it suggests evidence in terms of reputation, such as that a good reputation will give customers confidence in a company to influence customers in making choices. The explanation put forward by (Fajar Mujaddid, 2019) that the reputation of the bank is created because the public has trust, if there is a sense of confidence in the bank it will directly increase the reputation of the bank, and vice versa if the customer does not have a sense of trust or gets disappointed with the bank, the reputation will be high. Owned by the bank decreased. Many people state in metaphors, ruining a good reputation in just one minute, but it takes 10 years to build a good reputation. Therefore, it can be concluded that efforts to maintain reputation are not easy (Fauziah, 2019).

According to (Formburn, 1996) revealed several indicators of reputation, namely: good name, describing the extent to which the owner of the company successfully built the bank's name; Reputation of competitors, knowing the comparison related to reputation between other banks where a company also requires the characteristics; Widely known, indicating that the extent to which the general public widely knows the company; and easy to remember, how the company's name is easy to remember because it describes a certain thing.

Location

In setting up a company, determining the right location really needs to be considered. Location selection is one of the supporting factors to attract consumers or customers. According to (Kasmir, 2013) what is meant by location is the place where product transactions and control centers occur, where this involves the location of the head office, branch offices, and markets. Thus, the bank's location is the place where product transactions occur from bank branches and other banking control centers. In practice, several things are meant by location, namely the location of the head office, main branch, sub-branch, cash office, and the location of the available ATM distribution. Based on the

statement (Rizqulloh, 2014), in determining the location, one must have the right strategy to achieve its business goals.

Like an entrepreneur trying to get a strategic location in order to benefit from determining the chosen location. The advice is given (Tyas & Setiawan, 2012) explains that the accuracy of determining the location for a service business is in a place with large market potential. According to (Tjiptono, 2007) location indicators can be seen from several factors, namely: accessibility, visibility, spacious and comfortable parking lot, and a supportive environment.

RESEARCH METHOD

The population used in this study are customers who have Islamic banks account and are domiciled in Jakarta. The study uses purposive sampling to determine the research sample. Selection using purposive sampling method because the researcher has several criteria that must be met. Purposive sampling is a technique of deciding samples with specific considerations (Sugiyono, 2013). The selection using this purposive sampling method has several criteria fulfilled, as follows: a) People who live in Jakarta; b) People who have Islamic banks accounts; c) Generation Z or those aged 17-23 years.

The number of research samples has an unknown population, so it will be calculated using the formula (Hair et al., 2010) as follows:

Number of samples = Indicators owned x (5 to 10)

Number of samples = 16 indicators x 5 = 90 respondents

The number of samples will be taken by the researchers as many as 90 respondents in accordance with predetermined criteria.

The technique used in data collection is through a questionnaire, where respondents will fill out a questionnaire through a google form provided by the researcher. The measurement scale used is the Likert scale, in using the Likert scale exposes respondents to statements where each selected answer has a different value (Janti, 2014). Researchers use tools in the form of statistical data calculator software, software tools used are SmartPLS3.2 (Partial Least Square). This Partial Least Square explains and confirms a theory, the data are not required to be tested for normality, and the sample can also be

small. Then this partial Least Square explains whether or not there is a relationship between variables (Ghozali & Latan, 2015).

Table 2
Measurement Variables

| | | | |
|-----------------------|-----|---|---------------------------|
| Purchase Decision (Y) | 1. | I need banking services in terms of saving money or saving | (Kotler & Amstrong, 2021) |
| | 2. | I get information related to Islamic banks through the internet and advertisements | |
| | 3. | I get information related to Islamic banking through my parents, siblings, or other family members | |
| | 4. | I feel comfortable using the services of Islamic banks | |
| | 5. | I feel confident to use savings products from Islamic banks | |
| | 6. | I feel Islamic bank suits my needs and will continue to use it | |
| Religiosity (X1) | 7. | I believe that God exists and the apostle is his envoy | (Glock & Stark, 1968) |
| | 8. | I believe God will answer my prayers if I mean it | |
| | 9. | I carry out my obligations to worship according to religious advice | |
| | 10. | I don't mind if I carry out additional worship activities that are not mandatory (sunnah) | |
| | 11. | I know the laws in religion related to banking, such as <i>usury</i> , <i>mayshir</i> , and <i>gharar</i> | |
| Reputation (X2) | 12. | Islamic banks currently have a good image | (Formburn ,1996) |
| | 13. | Islamic banks are currently being discussed by the general public as the bank of the future | |
| | 14. | I use Islamic banking because its activities are in accordance with religious teachings | |
| | 15. | My family members know about Islamic banks | |
| | 16. | My relatives know about Islamic banks | |
| | 17. | The use of name abbreviations in Islamic banks will make it easier to remember (e.g Bank Syariah Indonesia = BSI) | |
| Location (X3) | 18. | Islamic banks have an easy-to-reach location | (Tjiptono, 2007) |
| | 19. | Islamic banks have service offices that are spread out and are easy to find | |
| | 20. | Islamic banks have adequate parking spaces | |
| | 21. | Islamic banks have a good place in terms of strategy, cleanliness, and comfort | |
| | 22. | The environment around Islamic banks has a supportive environment | |

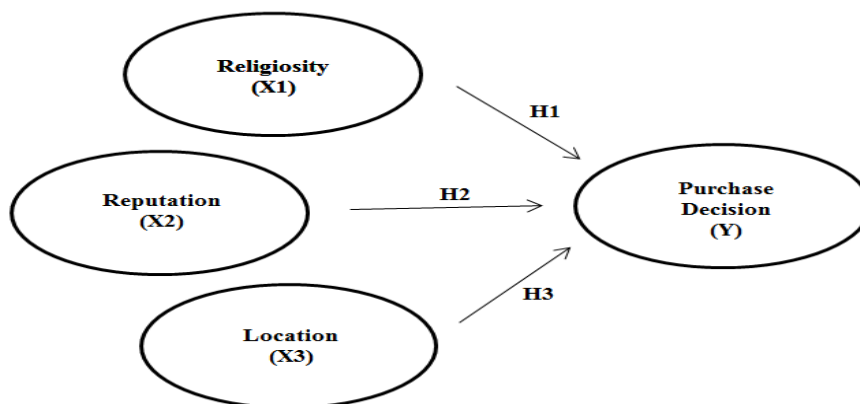
Descriptive analysis has a purpose to explain the index of a respondent's answer from various developing constructs. Descriptive analysis aims to describe the research respondents, especially the variables that will be used. Then the answer choices use a score (Riyanto & Hatmawan, 2020).

Table 3
Interpretation of Respondent Percentage Value

| Value Index | Interpretation |
|--------------------|-----------------------|
| 18,2 – 42,47 | Low |
| 42,47 – 66,74 | Medium |
| 66,74 – 91 | High |

In this study there are independent variables namely religiosity (X1), reputation (X2), and location (X3).

Figure 2
Research Models



Then in the study, the dependent variable is the decision purchasing (Y). With the utilization of SmartPLS 3.2., the researcher used inner model and outer model as the techniques of data analysis. According to (Ulum et al., 2008), this is different from reflexive indicators that use three criteria to assess the outer model: convergent validity, composite reliability, and discriminant validity. To perform R-Square test, using R-Square on the dependent construct, then Stone Geisser Q-square for predictive relevance and on the t-statistical test and the significance of the obtained structural path parameter coefficients or Path Coefficients.

RESULTS AND DISCUSSION

Results

In this study, the description of the respondents who filled in was in accordance with the criteria determined by the researcher, namely people who live in the Jakarta area, have an age of 17 to 23 years (Generation Z), and already have a sharia account. This questionnaire has been distributed to 91 respondents den. Based on the age of the majority are aged 19 - 22 years as many as 64 respondents. Based on the type of job, the majority are students as many as 73 respondents. Based on the domicile area, the majority is the South Jakarta area with 44 respondents. Based on sharia accounts owned by the majority are Bank Syariah Indonesia (BSI) as many as 76 respondents.

Table 4
Analysis Index

| Purchase Decision | Index |
|--------------------------|--------------|
| KP1 | 84.4 |
| KP2 | 76.6 |
| KP3 | 70 |
| KP4 | 80.4 |
| KP5 | 81 |
| KP6 | 79.8 |
| Religiosity | |
| REL1 | 89.2 |
| REL2 | 89 |
| REL3 | 87.4 |
| REL4 | 83.2 |
| REL5 | 82.2 |
| Reputation | |
| REP1 | 81.4 |
| REP2 | 80.2 |
| REP3 | 81.6 |
| REP4 | 78.2 |
| REP5 | 74.2 |
| REP6 | 84.2 |
| Location | |
| LOC1 | 76.8 |

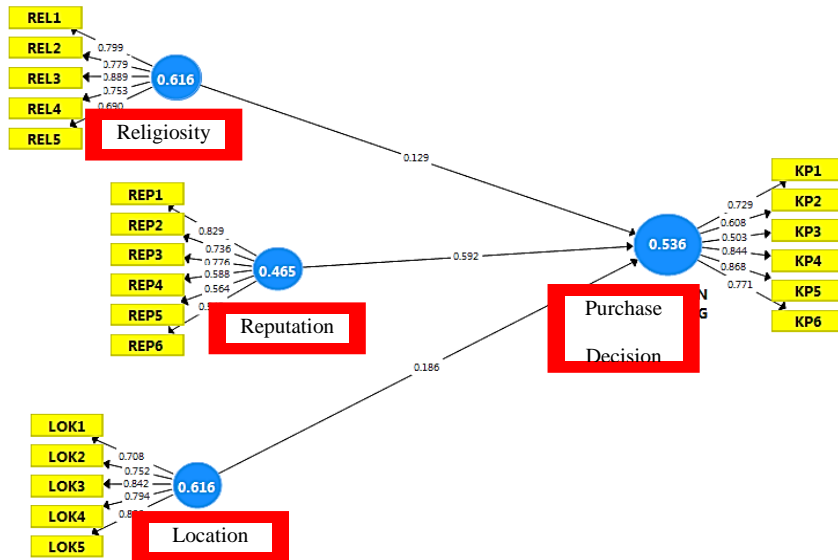
| | |
|------|------|
| LOC2 | 77.2 |
| LOC3 | 73.8 |
| LOC4 | 79.4 |
| LOC5 | 76.8 |

Based on the table, it can be seen that the KP1 has the largest index value of 84.4. It states that people need banking services in terms of saving money. Meanwhile, KP3 has the smallest index value, which is 70. People do not know information from their families, it can happen because their families who use sharia banking are still few or even non-existent. Based on the table, it can be seen that REL1 has the highest index value of 89.2. Most people believe that there is a god and the apostle is his messenger. Meanwhile, REL5 has the smallest index value of 82.2. Some people still do not have an understanding of the laws in banking such as *usury*, *gharar*, and *maisir*. REP6 has the highest index value of 84.2. Abbreviating names such as Bank Syariah Indonesia to BSI will make it easier for the public to remember the bank. Meanwhile, REP5 has the smallest index value of 74.2. Some of the relatives of the respondents do not know about Islamic banking, even though Islamic banks currently have an existence and becoming a trend. Based on the table, it can be seen that LOC4 has the highest index value of 79.4. The service office of the Islamic bank is in a strategic place, kept clean, and has comfort. Meanwhile, LOC3 has the smallest index value of 73.8. Although the sharia bank service office has convenience, the parking space provided is not so wide or still limited.

Outer Model

In the figure 3, it is explained that all statements are above 0.5 or it can be said that all variables are declared valid. However, in the Discriminant Validity test one variable is <0.5, namely the reputation variable of 0.465. The models that can be formed from this research are as follows:

Figure 3
SmartPLS 3.2 Output Result



In testing composite reliability, there are 2 ways, namely Composite Reliability and Cronbach Alpha. Composite Reliability or Cronbach Alpha is used to measure a latent variable that has a good reliability value on condition that it has a value above 0.70 it can be stated that the latent variable already has good reliability. In the Cronbach Alpha measurement, there is a classification of values to see whether the indicator is reliable or not.

Table 5
Composite Reability

| VARIABEL | Composite Reliability |
|-------------------|-----------------------|
| Purchase Decision | 0.870 |
| Religiosity | 0.888 |
| Reputation | 0.835 |
| Location | 0.889 |

The Composite Reliability Test Table shows that the value of all variables is more than 0.70, so it can be interpreted that all the variables used in this study have met the requirements for the composite reliability test.

Table 6
Cronbach's Alpha

| Variable | Cronbach's Alpha |
|-------------------|-------------------------|
| Purchase Decision | 0.817 |
| Religiosity | 0.844 |
| Reputation | 0.771 |
| Location | 0.847 |

Furthermore, the Cronbach's Alpha test table shows that the value of all variables is more than 0.70, so it can be interpreted that all variables used in this study are reliable.

Inner Model

R-Square testing aims to see the ability of a model in explaining a dependent variable. The R-Square test in this study is:

Table 7
R-Square Test

| | R Square |
|--------------------------|-----------------|
| Purchase Decision | 0.685 |

Based on the R-Square test table, the purchase decision shows a result of 0.685, so it can be concluded that the independent variables, namely religiosity, reputation, and location can explain the dependent variable, namely financing problems by 68.5% and the remaining 31.5% explained from other factors outside the study.

The Q-Square test has a purpose, namely to find out how well the observation values obtained in the model are. To find out there is a Q-square calculation using the following formula:

$$Q^2 = 1 - (1 - R_1^2)$$

R_1^2 is an R-Square of endogenous variables in the research model. The magnitude of the Q-Square value is in the range $0 < Q^2 < 1$ which if it is closer to 1 the research model is said to be good.

$$Q^2 = 1 - (1 - 0.685) \\ = 0.685$$

The results of the Q-Square calculation show a number of 0.685, which is in accordance with the provisions of $0 < 0.685 < 1$, the closer to the model, the better.

Based on data processing on path analysis coefficients using SmartPLS 3.2 gives the following results:

Table 8
Hypothesis Test

| | Original Sample (O) | T Statistics (O/STDEV) | P Values |
|--|--------------------------------|-------------------------------------|---------------------|
| Religiosity -> Purchase Decision | 0.129 | 1.484 | 0.139 |
| Reputation -> Purchase Decision | 0.592 | 5.401 | 0 |
| Location -> Purchase Decision | 0.186 | 2.167 | 0.031 |

It can be concluded based on the original sample (O) results that all variables religiosity, reputation, and location, have a positive contribution to purchase decisions.

Then, the T-statistical test shows that the religiosity for purchase decisions has a tcount of 1.484 while t-table is 1.98 so it can be concluded that $tcount < ttable$. Then the significance level on the religiosity variable has a value of 0.139 which is greater than the significance value of 0.05 ($0.139 > 0.05$). H_a is accepted and H_o is rejected so that it can be concluded that religiosity does have an insignificant influence on purchase decisions.

Then, the T-statistical test shows that the reputation for purchase decisions has a tcount of 5.401 while t-table is 1.98 so it can be concluded that $tcount < ttable$. Then the significance level on the reputation variable has a value of 0.000 which is greater than the significance value of 0.05 ($0.000 > 0.05$). H_o is accepted and H_a is rejected so it can be concluded that reputation has a significant influence on purchase decisions.

The T-statistical Testing shows that location towards purchase decisions has a tcount of 2.167 while t-table is 1.98 so it can be concluded that $tcount > ttable$. Then the significance level on the location variable has a value of 0.031 which is lower than the limit

of significance value of 0.05 ($0.031 < 0.05$). H_0 is accepted and H_a is rejected so that it can be concluded that location has a significant influence on purchase decisions.

The Effect of Religiosity on Purchase Decisions

Then, the T-statistical test shows that the religiosity for purchase decisions has a tcount of 1.484 while t-table is 1.98 so it can be concluded that $tcount < ttable$. Then the significance level on the religiosity variable has a value of 0.139 which is greater than the significance value of 0.05 ($0.139 > 0.05$). H_a is accepted and H_0 is rejected so that it can be concluded that religiosity does have an insignificant influence on purchase decisions. The results are in line with the results of research from (Mahgalena et al., 2021) which explains that the religiosity variable does not have a significant influence on purchase decisions. In other words, many people who understand his religion and always practice their religion should be interested in using Islamic banks to follow his religious teachings; however, in reality it is not like that.

The Effect of Reputation on Purchase Decisions

Then, the T-statistical test shows that the reputation for purchase decisions has a tcount of 5.401 while t-table is 1.98 so it can be concluded that $tcount > ttable$. Then the significance level on the reputation variable has a value of 0.000 which is greater than the significance value of 0.05 ($0.000 > 0.05$). H_0 is accepted and H_a is rejected so that it can be concluded that reputation has a significant influence on purchase decisions. H_0 is accepted and H_a is rejected so that it can be concluded that reputation has a significant influence on purchase decisions. The research is in line with (Widowati & Mustikawati, 2018) which states that reputation has a significant effect. Therefore, reputation that has a positive and significant effect on purchasing decisions means that the company's reputation is very good, and has good popularity among the public so that the higher the influence of the customers on making decisions.

The Effect of Location on Purchase Decisions

The T-statistical testing shows that location towards purchase decisions has a tcount of 2.167 while t-table is 1.98 so it can be concluded that $tcount > ttable$. Then the significance level on the location variable has a value of 0.031 which is lower than the limit of significance value of 0.05 ($0.031 < 0.05$). H_a is accepted and H_0 is rejected so that it can be concluded that location has a significant influence on purchase decisions. H_a is accepted

and H_0 is rejected so that it can be concluded that location has a significant influence on purchase decisions. The study is in line with the research of (Putribasutami & Paramita, 2018) that the location variable significantly influences to using Islamic banks. Of course, the customers will choose to use a bank that is in a strategic place because it will make it easier for customers to reach it.

CONCLUSION

It can be concluded that the religiosity variable (X1) has no significant influence on the decision to use Islamic banking. Because many people understand his religion and always practice their religion should be interested in using Islamic banks to follow his religious teachings, however in reality it is not like that. The reputation variable (X2) has a significant influence on the decisions to use Islamic banking. A good company reputation among the public will increase the influence of the customers to make decisions. Then, the location variable (X3) significantly influences the decision to use in Islamic banking. The location provides convenience and effectiveness for customers to reach Islamic banks, and the condition of the service office that provides convenience will make customers feel satisfied using Islamic banking. Therefore, the reputation variable (X2) and location variable (X3) have a significant positive effect on the decision to use Islamic banks. At the same time, the religiosity variable (X1) has no significant effect on the decision to use in Islamic banks.

Islamic banks, especially in the capital city of DKI Jakarta, must be able to reach all levels of society and create good perceptions. They can develop more rapidly and can follow the development of conventional banks. Customers want to have efficient and effective banking facilities, such as the widespread service offices and ATMs to make transactions easier. Rapid and precise development is a solution that Islamic banks must carry out to continue to improve their performance.

For further research that wants to discuss the decision to use in Islamic banks, it hopes to improve and discuss other factors besides religiosity, reputation, and location. Because there are many other factors that have an influence in providing using decisions in Islamic banks. The hope is for the public to use banking in accordance with the advice of their religion, namely using Islamic banking to avoid *usury*. Furthermore, it is better to

understand the advantages possessed by Islamic banking compared to conventional banking, where ordinary people usually only consider Islamic banks and conventional banks to be the same.

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