# THE EFFECT OF INTELLECTUAL CAPITAL AND LITERACY OF SHARIA BANK ON THE DECISION TO BE A CUSTOMER OF BSI KCP AEK KANOPAN

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## Abstract

The purpose of this study is to determine the effect of Islamic competence and intellectual capital on customer decisions. This study uses quantitative methods to determine the relationship and influence between variables. The population used in this study were 223 customers of Bank BSI KCP Aek Kanopani and the number of samples was selected from the Slovin formula. The data collection technique for this study used a questionnaire or distributed questionnaires to determine the effect of intellectual capital and Islamic banking knowledge on the decision to become a customer of BSI KCP Aek Kanopan. During data analysis, variable calculations were performed using SPSS version 23.0. The results of this study indicate that the intellectual capital variable has no effect on customer decisions, the literacy variable has a significant effect on customer decisions.

**Keywords**: Intellectual Capital, Sharia Bank Literacy, Decision to Be a Customer

## INTRODUCTION

Key models are data that provide information about a company's intangible assets, which can affect sustainability and competitive position while increasing the value of financial performance (Sawarjuwono & Kadir, 2003). Software systems, distributed networks, and supply chains are examples of intangible assets of a company known as intellectual capital (Hairiah et al., 2006). Because knowledge of financial markets, including Islamic financial markets, is a very popular topic worldwide, it is important to have in-depth knowledge of financial markets, including for investors who invest or buy shares in companies (Kishan & Alfan, 2019). Islamic financial literacy is defined as a combination of financial knowledge, vigilance, abilities, attitudes, and behaviors that are necessary to be able to make financial decisions in order to improve financial health based on sharia principles (Nuti et al., 2016). Financial Literacy is a collection of knowledge, knowledge, skills, opinions and attitudes related to economics that are necessary to make financial choices according to the principles of Islamic law to improve people's financial health.

The customer decision is a choice between two or more alternatives. In other words, one or more choices must be available to the decision maker. When a person has two choices, namely buying and not buying then buying, then he can make a decision (Prasetijo, 2005). Law no.10 (1) of the 1998 Banking Act, customers are companies that use banking services, while deposit customers are customers who deposit their assets with the bank in accordance with the banking agreement agreed upon with the customer concerned.

Poor banking quality is reflected in weak internal conditions, weak bank leadership and employee morale (HR), as well as ineffective supervision by Bank Indonesia (BI). The large number of banks led to increasingly fierce competition and decreased bank efficiency due to the lack of competitiveness in the market, so that many banks were really sick and even sick financially. Whether or not a company or bank is healthy can be seen from its financial performance, especially from the development of the profitability of the banking company (Soemitra, 2017). Information is recognized as an effective component of more sustainable performance improvement to achieve and maintain one's competitive advantage. One of the approaches used is intellectual capital to evaluate and measure the knowledge base. The company's awareness of the importance of intellectual capital is the

basis for the company's excellence and competitiveness. The company's excellence is added value for the company. A large number of researchers and practitioners identify three components of intellectual capital, namely human capital, structural capital and physical capital (Rahmatullah, 2015).

An expert has also shown that intellectual capital plays an important role in the financial performance of a company in increasing profits. One of them, Kamath (2006) explains that intellectual capital can improve the financial performance of a company, the development of advanced technology and information, as well as the rapid dissemination of information make each company improve its capabilities for the better. However, Indonesia still lacks the application of intellectual capital, according to experts who believe that intellectual capital can improve economic performance and have a positive impact.

## REVIEW OF LITERATURE

Indonesia does not have much knowledge about intellectual property. Until now, Indonesian businesses have attempted to develop their business using traditional methods, meaning that the products they manufacture remain inadequate in terms of technological content. Companies also ignore their human capital, structural capital, and customer capital. Despite the fact that this is part of the company's intellectual property construction. Planning, organizing, supervising, developing, respecting, being honest, maintaining working relationships and making choices with the help of a team are all examples of HR management (Adam & Nawawi, 2022).

Another aspect of the financial literature is the attempt to differentiate the traditional banking system from the Islamic banking system. This perspective ultimately influences how a person makes financial decisions in accordance with Islamic principles.

## RESEARCH METHOD

The type of research used in this research is quantitative research. According to (Sugiyono, 2011), a quantitative approach is an approach based on positivism (concrete data), where data are numbers that must be measured using statistics. This approach studies the problems associated with specific selection and selection with the use of study instruments. The independent variables in this study are Intellectual Capital, Literacy while the dependent variable is the BSI KCP Aek Kanopan Customer Decision. Pojugation is the

whole object of research (Sugiyono, 2011). Pojugation is also known as "generation zone", in which objects or subjects with specific qualities and characteristics are selected by researchers for study and then removed from the system. This study uses a consolidation of 223 clients of BSI KCP Aek Kanopan regarding Intellectual Capital and Literacy of Sharia Banks in relation to their choice to become clients, with a sample selected using the following Slovin formula:

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

n = 223

1+ 223 (0.5)2

n = 44.6 rounded up to 44 people.

Therefore, the sample in this study was 44 people. The data collection technique in this study uses multiple linear analysis tests with variable calculations carried out using the SPSS version 23.0 program.

## RESULTS AND DISCUSSION

### Validity Test

The validity of a questionnaire is measured using a validity test. A questionnaire is said to be valid if the questions in the questionnaire can reveal something that is measured by the questionnaire. Because all pojugations are the sample for this study. In this study SPSS 3.0 for windows software was used to test the validity of the instrument. The criteria for determining the validity of the questionnaire are as follows:

a. If r is a positive result, rcount > rtable, then the question is valid.
b. If r is a positive result, rcount < rtable, then the question is invalid.

**Table 1**
**Validity Test Results**

| Variable | Indicator Question | r Count | r Table | Information |
|---|---|---|---|---|
| **X1** | P1 | 0.787 | 0.297 | **Valid** |
| | P2 | 0.813 | 0.297 | **Valid** |
| | P3 | 0.652 | 0.297 | **Valid** |
| | P4 | 0.729 | 0.297 | **Valid** |
| | P5 | 0.756 | 0.297 | **Valid** |

| | | | | |
|---|---|---|---|---|
| | P6 | 0.798 | 0.297 | **Valid** |
| **X2** | P1 | 0.746 | 0.297 | **Valid** |
| | P2 | 0.660 | 0.297 | **Valid** |
| | P3 | 0.871 | 0.297 | **Valid** |
| | P4 | 0.868 | 0.297 | **Valid** |
| | P5 | 0.841 | 0.297 | **Valid** |
| **Y** | P1 | 0.786 | 0.297 | **Valid** |
| | P2 | 0.796 | 0.297 | **Valid** |
| | P3 | 0.863 | 0.297 | **Valid** |
| | P4 | 0.847 | 0.297 | **Valid** |
| | P5 | 0.900 | 0.297 | **Valid** |

Based on Table 1, The value of the validity test results has a value greater than 0.297. Thus, it can be concluded that all questions-statements are valid and can be used in research.

**Reliability Test**

The reliability test is a tool for measuring a questionnaire with variable indicators and constructs. A survey is considered reliable or trustworthy if the responses to statements are consistent or stable over time.

The reliability test can be performed using the SPSS program, which allows reliability to be measured using the statistical Cronbach Alpha test. A building or variable is considered reliable if it gives Cronbach Alpha ($\alpha$) > 0.7.

A variable studied is said to be reliable if based on the results of data processing it gives a Cronbach alpha value of > 0.7 for the reliability test shown in Table 3.4 below:

**Table 2**
**Research Instrument Reliability Test Results**

| Variable | Cronbach Alpha | Information |
|---|---|---|
| **X1** | 0,850 | **Reliable** |
| **X2** | 0.855 | **Reliable** |
| **Y** | 0.893 | **Reliable** |

Source: Research Results, 2023

Based on Table 2. the results of the reliability test show that it is reliable, this can be seen from the value Cronbach Alpha > 0.70 so that it can be said that the research instrument is worthy of being used in research.

**Normality Test**

The purpose of carrying out this test is to see whether residual values are normally distributed or not. After the authors carried out the normality test using the Kolmogorov Smirnov test, the following results were obtained:

**Table 3**
**Normality Test Results**

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residuals |
|---|---|---|
| N | | 44 |
| Normal Parameters, b | Means | .0000000 |
| | std. Deviation | 1.94688958 |
| Most Extreme Differences | absolute | .107 |
| | Positive | .107 |
| | Negative | -.089 |
| Test Statistics | | .107 |
| asymp. Sig. (2-tailed) | | .200c,d |

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

The normality test results in the table above use the Kolmogrov-Smirnov (KS) test which displays the Asymp score. Sig (2-tailed) above > 0.05 indicates that the data in this study are normally distributed. The values obtained when testing with the Kolmogorov-Smirnov approach are known, then testing is carried out using the PP plot approach. Following are the results of the normality test using the PP plot approach:

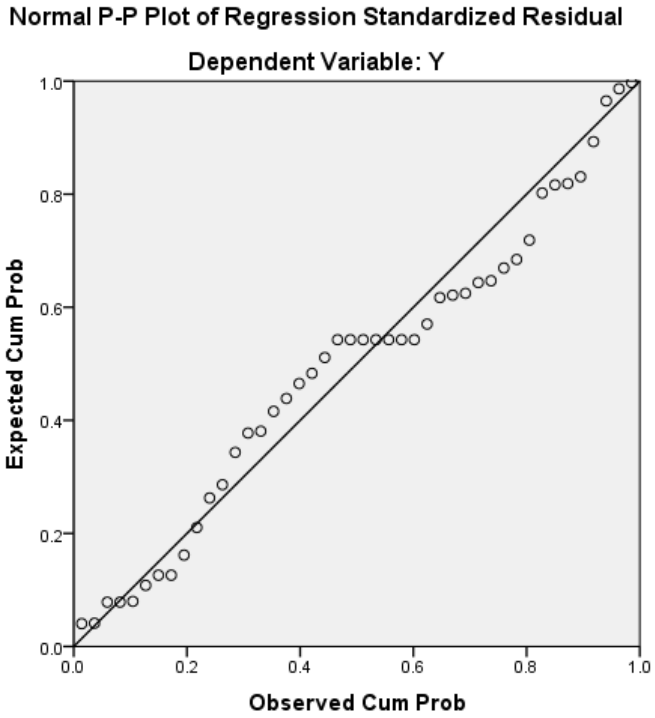


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**Figure 1**
**PP Normal Curve Plot of Customer Decisions**

Based on the PP diagram above, it can be seen that the *Murabahah* financing variable is normally distributed because the scattered points form a symmetrical curve around the line drawn through the mean (0.0).

**Multicollinearity Test**

With the help of a multicollinearity test, the aim is to determine whether there is a correlation between the independent variables in the multiple linear regression model. The results of the multicollinearity analysis are as follows:

**Table 4**
**Multicollinearity Test Results**

**Coefficients[a]**

| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | tolerance | VIF |
| 1 | (Constant) | | |
| | X1 | .197 | 5,082 |
| | X2 | .197 | 5,082 |

a. Dependent Variable: Y

The test results are shown in the table above, with a maximum VIF of 10 and a minimum tolerance level of 0.1. There were no signs of multicollinearity or correlation between the independent variables.

**Heteroscedasticity Test**

The heteroscedasticity test is used to determine whether the residuals of the experiments in the regression model have differences. The Glejser scoring system was used. This method is implemented by reducing the independent variable to an absolute residual value (e), which has no signs of heteroscedasticity on a significance probability scale of 0.05. The results of the researchers' heteroscedasticity test are as follows:

**Table 5**
**Heteroscedasticity Test Results**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| 1 | (Constant) | 1,400 | .677 | | 2067 | 045 |
| | X1 | -.132 | 080 | -.677 | -1,646 | .107 |
| | X2 | .132 | 093 | .581 | 1,413 | .165 |

a. Dependent Variabel: Abs_Res
Source: Processing Results of SPSS 23.0

All variables have a significance level of more than 0.05, based on the results of the heteroscedasticity test presented in Table 5. So we can conclude that heteroscedasticity is not always shown by all variables.

**Multiple Linear Regression Analysis**

By using the Multiple Linear Regression Analysis System (RLIS), the aim is to determine the extent of the impact between the independent and independent variables. The table below displays the linear multiple regression equation used in this study:

**Table 6**
**Results of Multiple Linear Regression Analysis**

**Coefficients[a]**

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|

| | | B | std. Error | Betas | | |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 8,651 | 1989 | | 4,349 | .000 |
| | X1 | -.521 | .196 | -.638 | -2,654 | 011 |
| | X2 | 1,182 | .228 | 1,245 | 5.180 | .000 |

a. Dependent Variable: Y
Source: Processing Results of SPSS 23.0

$$\mathbf{Y = \alpha + b_1X_1 + b_2X_2 + e.}$$

Information
Y = Customer Decision
A = Constant
β (1,2,3) = Regression coefficient
X (1,2,3,4) = Independent Variables (Intellectual Capital, Literacy)

Thus, the results of multiple linear regression from this study produce the regression equation model as follows:

$$\mathbf{Y = 8{,}651 - 0.521X1 + 1.182X2 + e.}$$

The interpretation of the multiple linear regression equation is: 1) If everything in the independent variables (Intellectual Capital, Literacy) is considered zero (0) then the value of the Customer's Decision (Y) decreases by 8,651; 2) The value of the t table is 1.68. t count is -2,654 while t table is 1.68 and significant is 0.05, so t count -2,654 < t table 1.68 and significant 0.011 > 0.05, then Ha is rejected and Ho is accepted, which partially states Intellectual Capital (X1) no significant effect on Customer Decision (Y). The regression coefficient X1 is -0.521 and is negative so that Intellectual Capital (X1) has no significant effect on Customer Decisions (Y); 3) The X2 regression coefficient is 1.182 meaning that if there is an increase in Literacy (X2) of 1%, the Customer Decision variable (Y) will increase by 1.182%. Vice versa, if there is a decrease in the Literacy variable (X2) by 1%, the Customer Decision variable (Y) will decrease by 1.182%.

The (+) sign indicates a unidirectional relationship, while the (-) sign indicates an inversely proportional relationship between the independent variable (X) and the dependent variable (Y).

**Simultaneous Significant Test (F Test)**

The simultaneous test, also known as the F Test, is primarily intended to determine whether there is a simultaneous or simultaneous influence between the independent variables, namely intellectual capital and literacy, and the dependent variable, namely customer choice. The results of the F exam are as follows:

**Table 7**
**F Test Results**

**ANOVA[a]**

| Model | | Sum of Squares | df | MeanSquare | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 186,559 | 2 | 93,280 | 23,465 | .000b |
| | residual | 162,986 | 41 | 3,975 | | |
| | Total | 349,545 | 43 | | | |

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Source: Processing Results of SPSS 23.0

Based on the table above it can be seen that $F_{count}$is 23,465 while Ftable is 4.07 which can be seen at α = 0.05 (F table is obtained by the formula, df1 = number of variables – 1 and df2 = number of samples - number of variables. So, df1=2-1=1 and df2 =44- 2=42). Because the value of F count > F table (23,465 > 4.07) and the magnitude of significance < 0.05 (0.000 < 0.05), it can be concluded that Ho is rejected and Ha is accepted). This shows that in this study the independent variables (Intellectual Capital, Literacy) simultaneously have a significant effect on the dependent variable (Customer Decision).

**Partial Significance Test (t test)**

The effect of the independent variables (intellectual capital, literacy) on the dependent variable (customer choice) can be seen partially from the test results for each variable in Table 8 below.

**Table 8**
**T Test Results**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | std. Error | Betas | | |
| 1 | (Constant) | 8,651 | 1989 | | 4,349 | .000 |
| | X1 | -.521 | .196 | -.638 | -2,654 | 011 |
| | X2 | 1,182 | .228 | 1,245 | 5.180 | .000 |

a. Dependent Variable: Y

Source: Processing Results of SPSS 23.0

Based on the table above it can be seen that:

**The Effect of Intellectual Capital (X1) on Customer Decisions (Y). Significant testing with decision-making criteria:**

Ha is accepted and Ho is rejected, if $t_{count} >$ ttable or Sig. $t < \alpha$

Ha is rejected and Ho is accepted, if $t_{count} <$ ttable or Sig. $t > \alpha$

This study uses significance 90% with ά = 0.05 and the formula nk (number of populations – number of variables, 44-2 = 42) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of the t table is 1.68. t count is -2,654 while t table is 1.68 and significant is 0.05, so t count -2,654 < t table 1.68 and significant 0.011 > 0.05, then Ha is rejected and Ho is accepted, which partially states Intellectual Capital (X1) no significant effect on Customer Decision (Y).

**Effect of Literacy (X2) on Customer Decisions (Y). Significant testing with decision-making criteria:**

Ha is accepted and Ho is rejected, if $t_{count} >$ ttable or Sig. $t < \alpha$

Ha is rejected and Ho is accepted, if $t_{count} <$ ttable or Sig. $t > \alpha$

This study uses significance 90% with ά = 0.05 and the formula nk (number of populations – number of variables, 44-2 = 42) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of the t table is 1.68. t count is 5,180 while t table is 1.68 and significant is 0.05, so t count 5,180 > t table 1.68 and

significant 0.000 <0.05, then Ha is accepted and Ho is rejected, which partially states Literacy (X2) has a significant effect on Customer Decision (Y).

**Coefficient of Determination (R2)**

The perceived advantage of the independent variable on the dependent variable is indicated by the coefficient of determination. When the value of the coefficient of determination is close to 1. Below are the results of testing the coefficient of determination:

**Table 9**
**Determination Coefficient Test Results**

**Summary Models**

| Model | R | R Square | Adjusted R Square | std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .731a | .534 | .511 | 1.99381 |

a. Predictors: (Constant), X2, X1

Source: Processing Results of SPSS 23.0

In accordance with the test results, the adjusted r square gives an indication of the coefficient of determination or the role of variance, or the independent variable in relation to the dependent variable. Specifically, the R Square amplitude of 0.534 indicates that 53.4% of the Customer Decision variable (Y) is responsible for the remaining 46.6% related to additional factors. Based on analysis and multiple linear regression testing that has been carried out using SPSS 23.0 software, in this discussion later it will be explained about the independent variables (Intellectual Capital, Literacy)) on the dependent variable (Customer Decisions). The following is the explanation.

Non-Performing Financing (NPF) is a ratio used to measure the level of non-performing financing in Islamic banks. NPF reflects financing risk, the higher the NPF level, the greater the financing risk borne by the bank. The NPF ratio is categorized as healthy if the ratio does not exceed the 5% mark. From the results of the t test, it shows that partially NPF (X1) has a significant effect on the amount of *Murabahah* financing (Y). This can be seen from the significance which is <0.05. The results of this study are in line with research conducted by Ma'arifa (2020) that NPF has a significant influence on *Murabahah* financing at Islamic Commercial Banks, with the theory stating that the higher the NPF level, the lower the *Murabahah* financing, because banks will need more reserve funds to

cover bad financing. When the NPF value is high, the bank will be more careful in disbursing financing so that the amount of financing disbursement will decrease.

The low quality of banking is reflected in, among other things, weak internal conditions in the banking sector, weak bank management, the morale of Human Resources (HR), and the ineffectiveness of supervision conducted by Bank Indonesia (BI). The large number of banks creates increasingly fierce competition and lower bank performance due to the inability to compete in the market, so that many banks are actually unhealthy or even financially unhealthy. Healthy or not a company or banking, can be seen from the financial performance, especially the performance of profitability in the banking company. Knowledge that is recognized as an influential component in improving the performance of more sustainable strategic resources to gain and maintain the competitive advantage of the company itself. One of the approaches used in assessing and measuring knowledge assets is intellectual capital.

Inflation is a condition where the prices of goods/services increase in general and continuously within a certain period of time related to market mechanisms which can be caused by various factors such as: increased public consumption, excess liquidity in the market which triggers consumption or even speculation, including also due to the non-smooth distribution of goods in other words, inflation is also a process of decreasing currency values continuously (A. Mahendra, 2016). This is in line with the results of research conducted by Rima (Dwijayanti, 2017) and Salma Fathia Ma'arifa (Ma'arifa, 2015) which states that partially inflation has a positive effect on the amount of *Murabaha* financing. High inflation will be followed by an increase in the amount of *Murabaha* financing at banks. This is because higher inflation will force people to obtain additional funds from banks to help fulfill their daily needs, assuming there is no increase in income.

The customer's decision is a choice of action from two or more alternative choices. In other words, the decision maker must have one or more choices. Facing the choice to buy or not to buy and then buy then a decision can be taken (Prasetijo, 2005). According to law no. 10 of 1998 concerning banking article 1 customers are companies that use banking services and deposit customers are customers who invest their savings in a bank in accordance with a banking agreement with the customer concerned.

## CONCLUSION

The intellectual capital variable has no effect on customer decisions, the literacy variable has a significant effect on customer decisions and the intellectual capital and literacy variables have a significant effect on customer decisions. The results of the discussion regarding the influence of intellectual capital and literacy in Sharia banks on the decision to become a customer of BSI KCP Aek Kanopan, namely the company's intangible value can influence the company's sustainability and competitive advantage to add value in managing financial information in accordance with financial implementation and choice behavior. If someone has two choices, namely buying or not buying, then he buys, so he can make a decision.

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