

**THE EFFECT OF FINANCING MARGIN, RELIGIOSITY, AND FAMILY ON THE  
DECISION TO FINANCING BSI PENSIUNAN BERKAH AT BANK SYARIAH  
INDONESIA KC. PADANGSIDIMPUAN**

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**Abstract**

The purpose of this study was to determine the effect of financing margin on customer decisions to finance BSI Pensiun Berkah. To determine the effect of religiosity on customer decisions to finance BSI Pensiun Berkah. To determine the influence of family on customer decisions to finance BSI Pensiun Berkah. To determine the effect of financing margin, religiosity, and family simultaneously on customer decisions to finance BSI Pensiun Berkah. In this study, the population used was pre-retired civil servant customers in Padangsidempuan whose number was not known for certain. The research sample is part of the number and characteristics of the population. Because the researcher does not know for sure the number of pre-retirement customer populations who finance at BSI KC Padangsidempuan, the researcher used the Lemeshow formula. So in this study, the researcher used a minimum sample size of 96 respondents who had financed at Bank Syariah Indonesia KC. Padangsidempuan. This research method uses an associative approach and the research method used is quantitative which is based on the philosophy of positivism and uses the assistance of the IBM SPSS version 24 application program. This study used a questionnaire with a sample of 96 respondents. The results of the study indicate that financing margin, religiosity, and family simultaneously influence the customer's decision to finance a blessed pension at Bank Syariah Indonesia Kc. Padangsidempuan, as with the results of the F-Test. Based on the results of the T-Test, the financing margin variable obtained 0.632, then the religiosity variable obtained 1.986 and the family variable obtained 4.478. So it can be concluded that only the family variable has a significant positive effect on the customer's decision to finance a blessed pension at Bank Syariah Indonesia Kc. Padangsidempuan, because of the three variables, only the family variable obtained a value greater than the T-table of 1.986.

**Keywords:** Financing Margin, Religiosity, Family, Retirement Customer

## INTRODUCTION

Financing Margin, Religiosity, and Family are some of the factors that influence customer decisions in financing retirement. The financing Margin is in the form of interest, administration fees, and other costs related to the financing process. Religiosity can be in the form of religious beliefs and values that influence customer decisions in financing. Family can be husband, wife, children, and parents who influence customer decisions in financing. In several previous studies, it was found that financing margin, religiosity, and family influence customer decisions in financing. For example, research by Hanif Arifi Nanda (2020) found that financing margin has a positive effect on customer decisions in *murabahah* financing. Another study by Dwi Rahmawati (2022) found that religiosity has a positive effect on customer decisions in *murabahah* financing.

Financing plays an important role in determining a person's quality of life. Financing margin, which can be calculated by subtracting total costs from total income, influences consumer decisions in making financing. Higher financing margins can provide consumers with the flexibility to purchase more expensive products, while lower financing margins can limit consumers' ability to purchase more expensive products. The level of knowledge literacy also influences consumer decisions in making financing. Consumers with higher levels of literacy tend to be smarter in making financing decisions because they can understand superior information and have the ability to make wiser choices.

Family influence is also significant in determining consumer decisions in financing. Consumers who have families who are more supportive and understand their needs tend to be easier to make the right financing decisions. The influence of religiosity can also affect consumer decisions in making financing. Consumers who have higher religiosity tend to prioritize religious values in financing decisions, such as investing money for religious interests. Financing decisions are also influenced by other factors such as age, income, and education level. Older consumers with higher incomes tend to find it easier to make larger financing decisions, while younger consumers with lower incomes tend to find it more difficult to make larger financing decisions.

Pension blessing products, such as insurance, savings, and investments, also affect consumer decisions in financing. Consumers who have better pension blessing products tend

to be easier in making bigger financing decisions because they have better security and the ability to face a better future. In synthesis, financing margin, literacy level, family influence, religiosity influence, financing decision, and pension blessing products all influence consumer decisions in taking financing. Therefore, it is important to know these factors in determining the right financing decision.

Each Islamic bank promotes *murabahah* trading with various profit margins that will affect the emergence of various alternatives for choosing a bank for customers. Margin is the profit from the exchange of sales and purchases made by traders and buyers. This profit is calculated in the form of a percentage set by the bank in the *murabahah* contract.

Pricing is very important because the price determines whether or not goods and services will sell. If the *murabahah* selling price offered is too high, consumer purchasing power will be low or less in demand, and vice versa. This is in accordance with the law of demand theory, which states that there is a negative relationship between price and the amount of goods desired: "If the price goes up, then the amount of goods desired is small, and if the price is low, then the amount of goods desired increases. Another important factor that needs to be discussed in this study is the margin offered by Islamic banks. This variable was chosen by the researcher because it greatly influences the decision of financing customers to use the services offered by Islamic banks. Seeing the current situation, several conventional banks in the city of Padangsidempuan are competitive with Islamic banks, this makes customers prefer to use Islamic banks.

It should be understood that another term for Islamic bank margin is profit sharing. Profit sharing is a system that regulates how the *shahibul maal*, the fund provider, and the *mudharib*, share the results of the business. The *shahibul maal* and *mudharib* have agreed that the calculation of these results will be carried out in accordance with their agreement. In the principle of results, there is an element of justice that is by sharia principles, namely providing financing to borrowers based on risk (both profit and loss). This is different from financing with an interest system in the conventional banking world, where all risks are borne by the borrower (debtor) (Antonio, et al. 2018).

The factors mentioned above are closely related to the decision to use Islamic banking services, especially financing. When consumers decide to buy goods or services, they are

called "decisions". This means that a decision is a choice of two or more possibilities. The process of tracing the problem that starts from the background of the problem, identifying the problem, and finally producing a conclusion or recommendation is also called a decision. The recommendation is then used and used as a basis for decision-making. The customer's decision to get financing also occurs after they go through several processes, such as searching for information and assessing which bank will be their partner to use Islamic banking services, namely the customer's decision to get financing at an Islamic bank.

In Bank Syariah Indonesia KC. Padangsidempuan, in reality, in the field, in the provision of pre-retirement or pensioner financing, there are still many problems. These problems include the influence of financing margins with other banks, religiosity which causes retirees or pre-retirees to still be reluctant to use Islamic banking services, and family factors. This statement is also supported by the sales force (SF) working at BSI KC. Padangsidempuan (interview April 2, 2024).

The gap phenomena in this study can be identified as follows: Limitations of previous research:

Previous studies have discussed the influence of margin, religiosity, and other factors on customer decisions in financing, but have not specifically discussed the influence of family in this context. For example, research conducted by (Dina Fitriani and Syifa Tonik Santosa, 2021) discusses the influence of margin, promotion, and religiosity on *murabahah* financing decisions, but does not specifically mention the role of family. Lack of Integrated Analysis: Although there are studies that discuss the influence of margin and religiosity, there is still a lack of integrated analysis that directly involves family factors in financing decision-making. The study conducted by (Elizha, 2020) discussed the influence of AO competence, margin, and location on *murabahah* financing decisions, but did not mention the role of the family.

The Role of Family in Financing Decisions: Family factors are often overlooked in financing decision research, even though the role of the family can be very significant in the decision-making process, especially in the context of Islamic finance. The study conducted by (Nuryah and Anisa, 2024) discussed the influence of religiosity, margin level, and service quality on customer decisions to take over pension financing, but did not specifically mention

the role of the family. Opportunity for the integrity of theory and practice: This study provides an opportunity to integrate decision-making theory with practice in the field, especially in the context of Islamic banks, which requires a more comprehensive analysis of the factors that influence customers. Expansion of Knowledge about the Role of the Family: Thus, the gap in this phenomenon can be done by conducting more comprehensive and integrated research, involving the influence of financing margins, religiosity, and family in taking pension financing at Bank Syariah Indonesia KC. Padangsidempuan. This study can make a significant contribution to understanding the role of the family in Islamic financial decision-making. The purpose of the study was to determine the effect of financing margins on customer decisions to finance BSI Pensiun Berkah. To determine the effect of religiosity on customer decisions to finance BSI Pensiun Berkah. To find out the influence of family on customer decisions to finance BSI Pensiun Berkah. To find out the influence of financing margin, religiosity, and family simultaneously on customer decisions to finance BSI Pensiun Berkah.

## **REVIEW OF LITERATURE**

### **Consumer Behavior**

John C. Mowen and Michael Minor are two figures who discuss the theory of consumer behavior. According to both of them, consumer behavior is the decision-making process involved in the acceptance, use, purchase, and determination of goods, services, and ideas. In the theory of consumer behavior, several factors influence consumer decisions, such as social factors, prices, consumer attitudes, and psychology. These factors can influence consumer decisions in purchasing products or services. Therefore, companies need to pay attention to these factors in developing products or services that follow consumer needs and desires.

### **Murabahah Financing Margin**

Murabahah financing is one of the products offered by Islamic banking institutions in general with a margin system to buyers or consumers. Adiwarmanto Karim (2006) that *murabahah* financing is a sale and purchase transaction where the Islamic bank acts as the seller and the customer as the buyer with a selling price from the bank and a buying price

from the supplier plus a profit in a certain percentage for the Islamic bank according to the agreement, and Karnaen Perwataatmadja and Muhammad Syafei Antoni (2004), *murabahah* financing is financing provided to customers to meet production needs. So, based on the explanation of several theories, it is concluded that *murabahah* financing is financing with a buying and selling system where the selling price is added to the profit and payments are made with resilience (Muhdar HM 2020).

Margin is used to ensure fairness in obtaining profits for both partners and institutions. Karim (2010) explains that profit margin is a certain percentage set per year, the calculation of profit margin is daily, so the number of days in a year is set at 360 days, and the calculation of profit margin is monthly, so a year is set at 12 months (Karim, Fiqh & Financial Analysis p. 280.). The profit margin is the level of profit obtained from the selling price of the *murabahah* object offered by Islamic banking to its customers. (Olivia, Tanjung, and Sugianto 2020).

### **Religiosity**

Religiosity according to the Big Indonesian Dictionary means being obedient to religion. Religiosity can be said as an individual's obedience to the religious commands that he believes in. Another definition of religiosity is "how far the knowledge, how strong the belief, how much the implementation of the rules and worship, and how deep the appreciation of the religion that is believed" (Nashori and Muccharam, 2002:71). According to Driyarkara Kaya in his book entitled "Percikan Filsafat" religion comes from the Latin *religio* whose root word is *Religare* which means to increase. It means an obligation or rules that must be implemented, all of which function to bind and strengthen a person or group in their relationship with God or fellow human beings, and the surrounding environment.

Religious behavior according to psychoanalytic theory is solely driven by the desire to avoid dangerous situations that will befall him and provide a sense of security for himself. According to the Islamic perspective, religiosity is an act of carrying out economic, social, political, or any activity to worship Allah SWT (Ancok and Suroso, 2001: 72-79). Adi Subroto explains in his research that religious humans are humans whose overall mental structure is constantly directed towards the creator of absolute, satisfying, and highest values, namely God.

Religiosity is the level of religious belief or values held by a person (Pemayun & Budiasih, 2018). Sopha & Utomo (2018) said that religiosity can be seen from how deep the knowledge, beliefs, implementation of worship, and religious rules are carried out by a person. Another definition according to Basri (2018) is that religiosity is the religious values held by a person.

Islamic religiosity is the level of God understood according to the Islamic view, behaving in accordance with that awareness or the level of manifestation of that level of awareness, or God in everyday life understood through the teachings of Sunni Islam (*ahlussunnah wal jama'ah*) (Krauss et al., 2018). It can be concluded that Islamic religiosity is the level of a person's belief in Islam.

### **Family**

The most important factor in the decision to purchase goods or services is family or household because family and household have a very high role in influencing individuals or family members. Family influences customer behavior, where a customer is part of his family and always interacts with other family members. Customer behavior, both directly and indirectly, is influenced by interactions with the people closest to him. Where the family plays a role in the learning process, attitudes, perceptions, and behavior of individuals in it. The existence of a family greatly influences the consumption patterns and behavior of a customer. This is based on the family's lifestyle. The higher the degree of the family, the higher the level of consumption behavior they have.

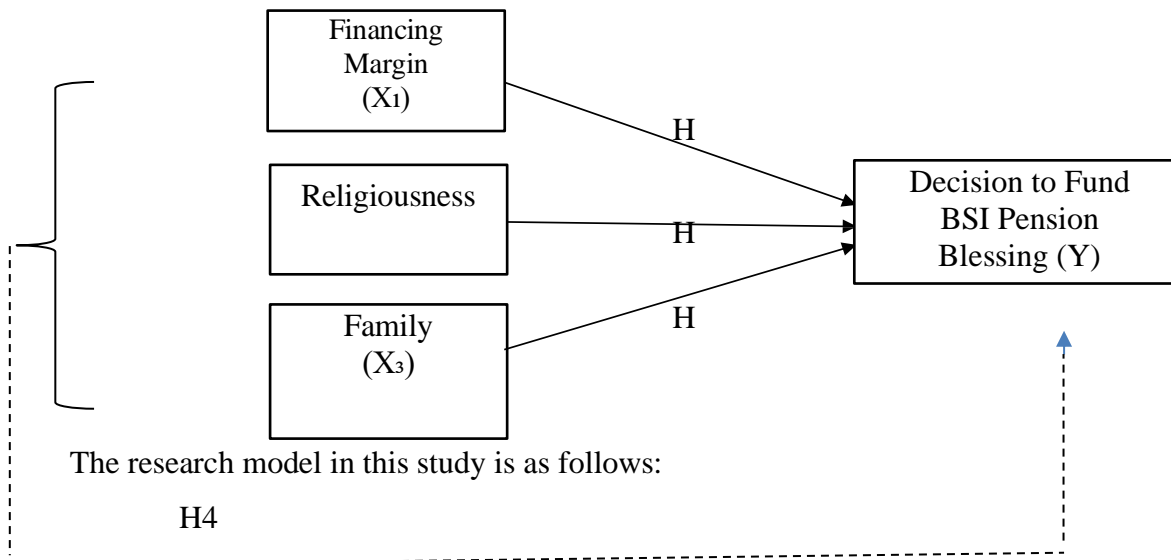
Family members can greatly influence a customer's interest. The family is the most important customer consumption pattern organization in society, and its influence has been studied effectively. The role of consumption changes in line with changes in customer lifestyles. Viewed from the perspective of the decision-making environment, the family is the smallest unit of a customer's decision-making center. So, the family is a group with a decision-making pattern that involves all family members, because decision-making is very complex, the decision-making patterns that occur between families are certainly not the same (Andespa 2017).

## Decision-Making

A decision is the conclusion when comparing something to be done. According to McGrew and Wilson, a decision is a conclusion of the most dynamic process called decision-making. So, a decision is described as "a conclusion that occurs after causing various thoughts to choose one opportunity, while others are set aside (Ahmad & Suprianto, 2021). The procedural elements in a decision, namely the decision maker recognizes the problem, groups certain goals that are needed, observes various opportunities to achieve the desired goals, and ends the process with action. So, a decision is based on values and facts. Both are equally important, but facts increasingly dominate the quality to improve decisions in an organization. A decision has consequences that occur in the form of pleasure or satisfaction because this is an important aspect of the decision (Ahmad & Suprianto, 2021).

## Framework of Thinking

The research framework is a model that describes the relationship between variables.



**Figure 1**  
**Conceptual Framework**

## RESEARCH METHOD

The approach used in this study is associative. An associative approach is a step or research design used to determine the relationship between two or more variables. This study aims to explain the influence of each variable. In this study, we look at the extent to which the influence of Financing Margin (X1), Religiosity (X2), and family (X3) which are

independent variables on the decision to finance BSI Pensiun Berkah (Y) is the dependent variable. The Padangsidimpuan City area is right in the center of the economic and trade cycle in Tapanuli. The research time was carried out for 1 month, namely May 2024. The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then conclusions drawn. In this study, the population used was pre-retired civil servant customers in Padangsidimpuan whose number is not known for certain. The research sample is part of the number and characteristics of the population. Since the researcher does not know for sure the number of pre-retirement customers population who financed at BSI KC Padangsidimpuan, the researcher used the Lemeshow formula. So, in this study, the researcher used a minimum sample size of 96 respondents who had financed at Bank Syariah Indonesia KC. Padangsidimpuan. The types of data used in this study are primary data and secondary data. Primary data is data that comes from respondents through questionnaires distributed offline to customers who financed at BSI KC. Padangsidimpuan and are domiciled in the city of Padangsidimpuan and around. The questionnaire is a method of collecting data by providing written questions and statements to respondents to be answered. Secondary data comes from website books related to the problems to be discussed to be used as guidelines in the study. (Sugiyono, 2016). The method used by researchers in this study is a quantitative descriptive research method, namely a type of research that describes and illustrates a condition or event as clearly as possible by using a questionnaire as a tool to collect information and information that is processed using statistics, namely multiple linear regression analysis to determine the linear relationship between two or more independent variables (X) with the dependent variable (Y) (Ghozali, 2016).

The hypothesis is accepted if the significance value (Sig) / probability value of the ANOVA output is  $0.000 < 0.05$  which is determined by the results of the simultaneous significance (F Statistical Test). From these findings, it can be concluded that financing margins, religiosity, and family all influence Y together (on the customer's decision to finance a blessed pension at Bank Syariah Indonesia, Padangsidimpuan branch).

## RESULTS AND DISCUSSION

### Validity Test

Validity test or commonly called testing validity is to show the extent to which a measuring instrument is able to measure what is to be measured. In this study, the validity test was conducted by comparing the calculated  $r$  with the  $r$ -table. A research instrument is said to be valid if: 1) If  $r$  count  $>$   $r$  table (at level = 10%), then it can be said that the questionnaire item is valid  $\alpha$ ; 2) If  $r$  counts  $\leq$   $r$  table (at level = 10%), then it can be said that the questionnaire item is invalid. (Imam Ghozali, 2018)

**Table1**  
**Validity Test Results for Financing Margin Variable ( $X_1$ )**

Question Items	r count	Significance Level	Information
Question 1	.668 > .195	0.5	Valid
Question 2	.745 > .195	0.5	Valid
Question 3	.691 > .195	0.5	Valid
Question 4	.665 > .195	0.5	Valid
Question 5	.648 > .195	0.5	Valid

Source: Processed Primary Data

Based on the table the results of the validity test of the financing margin variable ( $X_1$ ) show that the  $r$ -table with the degree of freedom (df) ( $\text{Alpha}, n - 2$ ) or  $(96 - 2) = 94$  and a significance level of 0.5 with a 2-sided test is 0.195. So, each question item is declared valid because the  $r$ -count value  $>$   $r$ -table.

**Table 2**  
**Results of Validity Test of Religiosity Variable ( $X_2$ )**

Question Items	r count	Significance Level	Information
Question 1	.484 > .195	0.5	Valid
Question 2	.570 > .195	0.5	Valid
Question 3	.625 > .195	0.5	Valid
Question 4	.522 > .195	0.5	Valid
Question 5	.642 > .195	0.5	Valid

Source: Processed Primary Data

Based on the table from the results of the validity test of the religiosity variable ( $X_2$ ), it can be seen that the  $r$ -table with the degree of freedom (df) ( $\text{Alpha}, n-2$ ) or  $(96 - 2) = 94$ .

And the level of significance is 0.5 with a 2-sided test of 0.195. So, each question item is declared valid because the r-count value > r-table.

**Table 3**  
**Results of Validity Test of Family Variable (X<sub>3</sub>)**

Question Items	r count	Significance Level	Information
Question 1	.653 > .195	0.5	Valid
Question 2	.631 > .195	0.5	Valid
Question 3	.769 > .195	0.5	Valid
Question 4	.713 > .195	0.5	Valid

Source: Processed Primary Data

Based on the table from the results of the validity test of the family variable (X<sub>3</sub>) it can be seen that the t-table with the degree of freedom (df) (Alpha, n – 2) or (96 – 2) = 94 and a significance level of 0.5 with a 2-sided test is 0.195. Then each question item is declared valid because r-count > r-table.

**Table 4**  
**Validity Test Results for Decision Variables to Undertake Financing (Y)**

Question Items	r count	Significance Level	Information
Question 1	.778 > .195	0.5	Valid
Question 2	.782 > .195	0.5	Valid
Question 3	.758 > .195	0.5	Valid
Question 4	.835 > .195	0.5	Valid
Question 5	.827 > .195	0.5	Valid

Source: Processed Primary Data

Based on the table from the results of the validity test of the decision variable to finance the blessed pension (Y), it can be seen that the r-table with the degree of freedom (df) (Alpha, n – 2) or (96 – 2) = 64 and a significance level of 0.5 with a 2-sided test is 0.195. Then each question item is declared valid because r-count > r-table.

**Classical Assumption Test**

**Normality Test**

Normality test is conducted to test whether in a model related variables, independent variables, regression or both have normal distribution or not. The requirement to obtain a perfect regression model is that the data distribution is normal and close to normal. In this study Kolmogorov-Smirnov Test statistics.

**Table 5**

### Normality Test Table

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		96
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.47382495
Most Extreme Differences	Absolute	.046
	Positive	.045
	Negative	-.046
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

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

The table of the results of the Kolmogorov-Smirnov normality test can be seen to be normally distributed. This can be proven from the asymp. Sig. (2-tailed) value on the variables of financing margin, religiosity, family, and the decision to finance a blessed pension is greater than 0.05, namely  $0.046 > 0.05$ , so it can be concluded that the data is normally distributed.

### Multicollinearity Test

This test is a form of testing for assumptions in multiple regression analysis. The assumption of multicollinearity states that independent variables must be free from symptoms of multicollinearity. Symptoms of multicollinearity are symptoms of correlation between independent variables. This test aims to test whether the model in using regression finds a correlation between independent variables. To test for the presence or absence of multicollinearity in a regression model, one way is to look at the tolerance value and Variance Inflation Factor (VIF). The basis for decision making is if the tolerance value  $> 10$  or equal

to the VIF value < means there is no multicollinearity between the variables in the regression model. (Imam Ghozali, 2018)

**Table 6**  
**Multicollinearity Test Table**

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Margin Pembiayaan	.974	1.027
	Religiusitas	.818	1.222
	Keluarga	.811	1.234

a. Dependent Variable: RES2

Source: Processed primary data

**Heterogeneous Stasis Test**

For heteroscedasticity testing, in this study the researcher used the Glejser test method by regressing the absolute residual value against the independent variable. If the calculated significance value is greater than alpha = 5% then there is no heteroscedasticity problem. However, if the significance value is less than alpha = 5% then it can be concluded that the regression model has heteroscedasticity. (Ghozali, Imam. 2019)

**Table 7**  
**Heteroscedasticity Test Results with Glejser Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.618	1.868		.866	.389
	Margin Pembiayaan	.044	.056	.082	.782	.436
	Religiusitas	.019	.084	.026	.226	.821
	Keluarga	-.061	.069	-.102	-.885	.379

a. Dependent Variable: RES2

Source: Processed Primary Data

Based on the table The results of the heteroscedasticity test show that the significance value of X<sub>1</sub> (financing margin) is 0.436, then X<sub>2</sub> (religiosity) is 0.821 and X<sub>3</sub> (family) is 0.379,

where all Sig results show a value greater than 0.05, so it can be concluded that there is no heteroscedasticity.

### Multiple Linear Regression Test

Multiple linear regression analysis is an analysis used to determine the influence of several variables X on one dependent variable Y, which is expressed by an equation (Ghozali, Imam. 2018).

**Table 8**  
**Multiple Linear Regression Test Results Table**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.531	3.044		2.146	.035
	Margin Pembiayaan	.058	.091	.056	.632	.529
	Religiusitas	.245	.137	.173	1.786	.077
	Keluarga	.504	.113	.435	4.478	.000

a. Dependent Variable: Keputusan

Source: Processed primary data

Multiple regression analysis is used to test the influence of independent variables, namely financing margin, religiosity, family on the decision of retirees to finance pension blessings at BSI Kc. Padangsidempuan. Based on the calculation in table 4.9 above (Hadi Sutrisno. 1990). Produces a multiple linear regression equation as follows:

$$Y = b_0 + b_1 X_1 + b_2$$

The interpretation of the multiple linear regression equation is:

- a) The constant of 6.531 means that the constant value of the decision variable to finance the blessed pension is 6.531%.
- b) The regression coefficient value of the financing margin variable ( $X_1$ ) is 0.058. This means that if the financing margin variable increases, it is due to an increase in the BI rate. The increase in the BI rate can affect the margin level because higher interest costs will be accumulated into the selling price. Thus, the opinion of previous studies regarding this profit margin plays a significant role in determining the decision to finance, because they affect the amount of installments and profits obtained by customers. so that the profit margin generated

by financial institutions will also increase, therefore the decision of retired customers will increase by 0.058%. Assuming other independent variables are *ceteris paribus* (constant).

c) The regression coefficient value of the religiosity variable ( $X_2$ ) is 0.245. This means that if the religiosity variable is increased. In this case, obedience to religion aims to avoid usury and all practices that are close to usury, several theories also say that: Thus, the opinion from previous research regarding profit margins plays a significant role in determining the decision to undertake financing, because they influence the amount of installments and profits obtained by customers. so that the profit margin generated by financial institutions will also increase, therefore the decision of retired customers will increase by 0.058%. Assuming other independent variables are *ceteris paribus* (constant).

d) The regression coefficient value of the family variable ( $X_3$ ) is 0.504. This means that if the family variable is increased, in this case the understanding of family characteristics and cohesiveness is increased, there is an increase in benefits, satisfaction with the family is added. Thus, these family theories show that the family has a significant influence on the decision to finance retirement, both through emotional support, financial management, and self-adjustment. Then the decision of retired customers will increase by 0.504%. Assuming other independent variables are *ceteris paribus*.

## **Hypothesis Testing**

### **F Test**

The F-test is used to determine whether the coefficients of the independent variables simultaneously have a real influence on the dependent variable or not. To determine the meaning of the F-test value will be done by comparing the level of significance (*sig.F*) with the level of significance ( $\alpha = 5\%$ ). If *sig. F* < 0.05 or if *F count* > *F table*, then the null hypothesis is rejected, meaning that the independent variables together have a significant effect on the dependent variable. (Ghozali, Imam. 2009) The hypothesis to be tested using the F test is:

Ho = financing margin, religiosity, and family simultaneously do not influence customers' decisions to finance blessed retirement at Bank Syariah Indonesia, Padangsidimpuan branch.  
 Ha = financing margin and religiosity and family simultaneously influence the customer's decision to finance a blessed pension at Bank Syariah Indonesia, Padangsidimpuan branch.

**Table 9**  
**F Test Results Table**  
**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	243.951	3	81.317	12.868	.000 <sup>b</sup>
	Residual	581.382	92	6.319		
	Total	825.333	95			

a. Dependent Variable: Keputusan

b. Predictors: (Constant), Keluarga, Margin Pembiayaan, Religiusitas

Table F formula =  $F(k ; nk) = F(3 ; 96 - 3) = F(3 ; 93) = 2.70$

k = Number of Independent Variables

n = Number of Respondents

In the table results the results of the f-test, produced a value of f- count > f- table with a value of  $12.868 > 2.70$  and a probability value or significant level of  $0.000 < 0.05$ . So, the results of the hypothesis test are Ha accepted and Ho rejected. This can be translated that the variables of financing margin (X<sub>1</sub>), religiosity (X<sub>2</sub>), and family (X<sub>3</sub>) simultaneously influence the decision (Y) to finance a blessed pension at Bank Syariah Indonesia Kc. Padangsidimpuan (the results of primary data processing are processed)

T-test

The t-test is used to determine whether each independent variable partially has a significant effect on the dependent variable. With an explanation such as, if t count > t table then Ho is rejected, meaning that the independent variable partially affects the dependent variable.

If t count < t table then Ho is accepted, meaning that the independent variable partially does not affect the dependent variable. The hypothesis to be tested using the t-test is:

Ho = financing margin and religiosity and family have no effect on customer decision to finance pension blessings at Bank Syariah Indonesia Kc. Padangsidimpuan.

Ha = financing margin and religiosity and family influence Customer decision to finance pension blessings at Bank Syariah Indonesia KC. Padangsidimpuan.

**Table 10**  
**T-Test Results Table**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.531	3.044		2.146	.035
	Margin Pembiayaan	.058	.091	.056	.632	.529
	Religiusitas	.245	.137	.173	1.786	.077
	Keluarga	.504	.113	.435	4.478	.000

a. Dependent Variable: Keputusan

Source: Processed Primary Data

Based on the table the financing margin variable obtained a t-count value of 0.632 while the t-table was 1.986, it can be concluded that the t-count value of  $0.632 < 1.986$  and the significance value of  $0.529 > 0.05$ , then Ho is accepted. The negative t-count value indicates that the X<sub>1</sub> variable does not have a unidirectional relationship with Y. So, it can be concluded that the financing margin variable has a significant negative effect on customer decisions to finance pension blessings at Bank Syariah Indonesia KC. Padangsidimpuan.

Based on the table the religiosity variable obtained a t-count value of 1.786 while the t-table was 1.986, it can be concluded that the t-count value of  $1.786 < 1.986$  and the significance value of  $0.077 > 0.05$  then Ho is accepted. The negative t-count value indicates that the X<sub>2</sub> variable does not have a unidirectional relationship with Y. So, it can be concluded that the religiosity variable has a significant negative effect on the customer's decision to finance the blessed pension at Bank Syariah Indonesia KC. Padangsidimpuan.

Based on the table the family variable obtained a t-count value of 4.478 while the t-table was 1.986, it can be concluded that the t-count value of  $4.478 > 1.986$  and the significance value of  $0.000 < 0.05$ , then Ho is rejected. A positive t-count value indicates that the X<sub>3</sub> variable has a unidirectional relationship with Y. So, it can be concluded that the

family variable has a significant positive effect on the customer's decision to finance a blessed pension at Bank Syariah Indonesia KC. Padangsidempuan.

**Coefficient of Determination Test (R<sup>2</sup>)**

The R<sup>2</sup> test or coefficient of determination test is a necessary measure in regression because it can inform whether or not the estimated regression model is good with the actual data. A good regression equation is determined by its R<sup>2</sup> which has a value between zero and one.

**Table 11**  
**Determination Test Results Table**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.544 <sup>a</sup>	.296	.273	2.514

a. Predictors: (Constant), Keluarga, Margin Pembiayaan, Religiusitas

Source: Processed Primary Data

Based on the table of results of the determination coefficient test, it can be seen that R square (R<sup>2</sup>) of 27.3% proves that there is an influence of the variables of financing margin, religiosity, and family. While the rest is influenced by other variables not included in this study.

**The Influence of Financing Margin on Customer Decisions to Financing Berkah Pension at Bank Syariah Indonesia, Padangsidempuan District.**

Based on the results of the validity test, it is known that the question of variable X<sub>1</sub> namely the financing margin consisting of questions 1 - 5 is known to be valid. Because the calculated r is greater than the table r where the results are the first question 0.668 > 0.195, the second question 0.745 > 0.195, the third question 0.691 > 0.195, the fourth question 0.665 > 0.195 and the fifth question 0.648 > 0.195.

Then from the multiple linear regression test, the regression coefficient value of the financing margin variable (X<sub>1</sub>) is 0.058. This means that if the financing margin variable increases, it is due to an increase in the BI rate. The increase in the Bi rate can affect the margin level because higher interest costs will be accumulated into the selling price, so that

the profit margin generated by financial institutions will also increase, therefore the decision of retired customers will increase by 0.058%. Assuming other independent variables are *ceteris paribus* (constant).

Then from the T-test, the T-test is used to find out whether each independent variable partially has a significant influence on the dependent variable. From the results of data processing, it is known that the financing margin variable obtained a t-count value of 0.632 while the t-table was 1.986, it can be concluded that the t-count value of  $0.632 < 1.986$  and the significance value of  $0.529 > 0.05$ , then  $H_0$  is accepted. The negative t-count value indicates that the  $X_1$  variable does not have a unidirectional relationship with Y. So, it can be concluded that the financing margin variable has a significant negative effect on customer decisions to finance pension blessings at Bank Syariah Indonesia KC. Padangsidimpuan.

Profit margin in financing has some significant previous research on the decision to finance. Here are some of these theories:

1. Sliding Profit Margin: Sliding profit margin is a calculation of the profit margin that decreases according to the decrease in the principal price as a result of installments or installments of the principal price. The amount of installments (principal price and profit margin) paid by the customer each month decreases.
2. Average Profit Margin: The average profit margin is a decreasing profit margin which is calculated consistently and the amount of installments (principal price and profit margin) paid by the customer remains the same every month.
3. Flat Profit Margin: Flat profit margin is the calculation of profit margin on the value of the principal payment which is constant from one period to another, even though the remaining debit decreases as a result of installments or installments of the principal.
4. Annuity Profit Margin: Annuity profit margin is the profit margin obtained from an annuity calculation. Annuity calculation is a way of taking financing with fixed installment payments

of the principal and profit margin. This calculation will result in a pattern of increasing principal installments and decreasing profit margins.

5. Influence of Factors: Factors such as the type of goods, price comparisons, and economic conditions also affect the level of profit margins. For example, competitive types of goods can reduce profit margins, while good economic conditions can increase profit margins.

Thus, these profit margin theories play a significant role in determining financing decisions, as they influence the amount of installments and profits earned by customers.

### **The Influence of Religiosity on Customers' Decisions to Financing Berkah Pension at Bank Syariah Indonesia, Padangsidempuan District.**

Based on the results of the validity test, it is known that the question of variable  $X_2$  namely religiosity consisting of questions 1-5 is known to be valid. Because the calculated  $r$  is greater than the table  $r$  where the results are the first question  $0.484 > 0.195$ , the second question  $0.570 > 0.195$ , the third question  $0.625 > 0.195$ , the fourth question  $0.522 > 0.195$  and the fifth question  $0.642 > 0.195$ .

Then from the multiple linear regression test, the regression coefficient value of the religiosity variable ( $X_2$ ) is 0.245. This means that if the religiosity variable is increased. In this case, adherence to religion aims to avoid usury and all practices that are close to usury, then the decision of retired customers will increase by 0.245%. Assuming other independent variables are *ceteris paribus*.

Then from the T-test, the T-test is used to find out whether each independent variable partially has a significant influence on the dependent variable. From the results of data processing, it is known that the religiosity variable obtained a t-count value of 1.786 while the t-table was 1.986, it can be concluded that the t-count value of  $1.786 < t\text{-table } 1.986$  and the significance value of  $0.077 > 0.05$  then  $H_0$  is accepted. The negative t-count value indicates that the  $X_2$  variable does not have a unidirectional relationship with Y. So, it can be

concluded that the religiosity variable has a significant negative effect on the customer's decision to finance the blessed pension at Bank Syariah Indonesia KC. Padangsidempuan.

The following are some previous studies on religiosity that have a significant influence on the decision to finance retirement:

1. **Religiosity and Peace of Mind Post-Retirement:** Research shows that religiosity is strongly linked to the level of peace of mind post-retirement. Individuals who are active in religious practices tend to have higher levels of peace of mind, which can influence their decisions in financing retirement.
2. **Religiosity and Behavior:** Religiosity influences a person's behavior, including in financial decisions. Individuals with high religiosity are better able to adjust and maintain emotional stability, which can help them make more rational decisions in financing retirement.
3. **Religiosity and Ethics:** Religiosity shapes ethics and other aspects of behavior in a person. Decisions taken are influenced by a commitment to the religion embraced, such as attitudes, beliefs, and knowledge. This can affect financial decisions, including in financing retirement.
4. **Religiosity and Retirement Readiness:** Religiosity influences an individual's readiness to retire. Highly religious individuals are better able to prepare for retirement, which can help them make better decisions about retirement financing.

Thus, these theories of religiosity show that religiosity has a significant influence on the decision to finance retirement, both through aspects of peace of mind, behavior, ethics, and readiness to face retirement.

### **The Influence of Family on Customers' Decisions to Financing Berkah Retirement at Bank Syariah Indonesia, Padangsidempuan District.**

Based on the results of the validity test, it is known that the question of variable  $X_3$  namely the family consisting of questions 1 - 4 is known to be valid. The calculated  $r$  is greater than the table  $r$  where the results are the first question  $0.653 > 0.195$ , the second question  $0.631 > 0.195$ , the third question  $0.769 > 0.195$ , and the fourth question  $0.713 > 0.195$ .

Then from the multiple linear regression test, the regression coefficient value of the family variable ( $X_3$ ) is 0.504. This means that if the family variable is improved, in this case, the understanding of family characteristics and cohesiveness is improved, there is an increase

in benefits, and satisfaction with the family is added, then the decision of retired customers will increase by 0.504%. Assuming other independent variables are *ceteris paribus*.

Then from the T-test, the T-test is used to find out whether each independent variable partially has a significant influence on the dependent variable. From the results of data processing the family variable obtained a t-count value of 4.478 while the t-table was 1.986, it can be concluded that the t-count value of  $4.478 > 1.986$  and the significance value of  $0.000 < 0.05$ , then  $H_0$  is rejected. A positive t-count value indicates that the  $X_3$  variable has a unidirectional relationship with Y. So, it can be concluded that the family variable has a significant positive effect on the customer's decision to finance a blessed pension at Bank Syariah Indonesia KC. Padangsidempuan.

Here are some previous studies on families that have a significant influence on the decision to finance retirement:

1. Families Ready for Retirement: Families who are ready to face their retirement tend to face it with ease. Husband and wife support each other, mutual understanding, and family support are important for the mentality of those who are retiring. Family support will be a life motivation for retirees.
2. Family Financial Management: Family financial management is a very important thing to do. Financial planning, saving money, and funding for yourself and your family must be done well. Families who want a prosperous retirement must have mature thinking in financial management.
3. Family Influence in Changing Adjustment Patterns: Retirees who have supportive families will find it easier to adjust to changes in lifestyle after retirement. A warm and loving family will help retirees deal with significant changes in their lives.

Thus, these family theories show that the family has a significant influence on the decision to finance retirement, both through emotional support, financial management, and self-adjustment.

### **The Influence of Financing Margin, Religiosity, and Family Simultaneously on Customer Decisions to Undertake BSI Pensiunan Berkah Financing**

The F test is used to determine whether the independent variable coefficients simultaneously have a real influence or not on the dependent variable. To determine the

meaning of the F-test value will be done by comparing the level of significance (sig.F) with the level of significance (). If sig.  $F < 0.05$  or if the calculated  $F > F$  table, then the null hypothesis is rejected, meaning that the independent variables simultaneously have a significant effect on the dependent variable. (Ghozali, Imam. 2009) The hypothesis that will be tested using the F test is:  $\alpha = 5\%$

$H_0$  = financing margin, religiosity, and family simultaneously do not influence customers' decisions to finance blessed retirement at Bank Syariah Indonesia, Padangsidempuan branch.

$H_a$  = financing margin and religiosity and family simultaneously influence the customer's decision to finance a blessed pension at Bank Syariah Indonesia, Padangsidempuan branch.

The results of the f-test, produce a value of f- count  $>$  f- table with a value of 12.868  $>$  2.70 and a probability value or significant level of  $0.000 < 0.05$ . So, the results of the hypothesis test are  $H_a$  accepted and  $H_0$  rejected. This can be translated as the variables of financing margin ( $X_1$ ), religiosity ( $X_2$ ), and family ( $X_3$ ) simultaneously influencing the decision to finance a blessed pension at Bank Syariah Indonesia Kc. Padangsidempuan ( $Y$ ) (the results of primary data processing are processed).

The following is an opinion from previous research on whether the variables of financing margin, religiosity, and family simultaneously influence the decision of retired customers to finance their retirement at Bank Syariah Indonesia (BSI) KC. Padangsidempuan:

1. Influence of Financing Margin: Profit margin is one of the significant factors in customer decisions to finance retirement. Customers tend to choose financing with higher profit margins because they want to get greater profits from their investments. Research shows that profit margin has a positive and significant influence on customer decisions in financing retirement.
2. Influence of Religiosity: Religiosity also plays an important role in the decision of retiree customers. Customers who have a high level of religiosity tend to prefer financing that is in accordance with their religious principles. Research shows that religiosity has a positive and significant influence on customer decisions in financing retirees, especially in the context of *murabahah* financing.
3. Family Influence: Family support is also a significant factor in the decision of retirement customers. Customers who have families who support and understand their needs tend to be

easier to make financial decisions, including in financing retirement. Research shows that family has a positive and significant influence on customer decisions in financing retirement.

Thus, previous research on whether the variables of financing margin, religiosity, and family simultaneously influence the decision of retired customers to finance their pensions at BSI KC. Padangsidempuan shows that these three variables have a significant and positive influence on customer decisions in carry pension financing

## **CONCLUSION**

Based on the results of the data analysis test processed with the help of the IBM SPSS version 24 program and the discussion that has been described by the researcher, it was concluded that the financing margin does not have a significant effect on the decision of retired customers to finance their pension blessings at Bank Syariah Indonesia Kc. Padangsidempuan. This is because customer perceptions of margins are often influenced by other factors, such as trust in financial institutions and the suitability of products with sharia principles. Although the margin set may be high, if customers feel that the product is in accordance with Sharia values and provides comfort, they will still take the financing. Religiosity does not have a significant effect on the decision of retired customers to finance their pension blessings at Bank Syariah Indonesia Kc. Padangsidempuan. This is because the level of religious knowledge varies. Although religiosity includes knowledge and commitment to religious teachings, different levels of understanding among retired customers can affect their decisions. Some customers may not have a deep understanding of Sharia principles related to financing, so religiosity is not a significant determining factor in their decisions. The family has a significant influence on the decision of retired customers to finance their pension blessings at Bank Syariah Indonesia Kc. Padangsidempuan. Due to several factors, such as family support, the family is often the main source of emotional and financial support for retired customers. When family members support the decision to take financing, customers feel more confident and comfortable in making the decision. This support can be in the form of advice, approval, or even financial assistance that makes customers feel safer. Financing Margin, Religiosity, and Family simultaneously influence

the customer's decision to finance the blessed pension at Bank Syariah Indonesia Kc. Padangsidimpuan, as shown by the results of the F-Test.

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