WADIAH: Jurnal Perbankan Syariah
Vol 10, No 1 (2026): Hal 69 - 94
DOI : https://doi.org/10.30762/wadiah.v10i.2415

Decision Model Of Society In Choosing Islamic Banks (Case Study In Semarang Regency Society)

Ayif Fathurrahman[1] dan Jyan Curnia Lestari[2]
Universitas Muhammadiyah Yogyakarta[1,2]
ayif.fathurrahman@umy.ac.id[1]

Abstract

The research entitled Analysis of Factors Influencing People's Decisions to Become Customers of Islamic Banks (Case Study in Semarang Regency Communities) aims to examine the influence of independent variables in the form of Location (X1), Facilities (X2), Service (X3), and Knowledge (X4) on the community's decision to become a customer of an Islamic bank with a case study in the people of Semarang Regency. The subjects in this study were the people of Semarang Regency aged 17-65 years who had become customers of Islamic banks. This research is a type of quantitative research with a sample of 139 respondents who were selected using a purposive sampling method. The data that has been obtained is then processed with the help of IBM SPSS 26.0. The analytical tool used is multiple linear regression. Based on the analysis that has been carried out, the results show that Location has a calculated T value of 4.069, Facilities has a calculated T value of 4.202, Services has a calculated T value of 3.289, and Knowledge has a calculated T value of 2.233. So it can be concluded that Location (X1), Facilities (X2), Service (X3), and Knowledge (X4) have a positive and significant influence on people's decisions to become customers of Islamic banks.
Keywords: *Location; Facility; Service; Knowledge, Islamic Bank*

Abstrak

Penelitian berjudul Analisis Faktor-Faktor yang Mempengaruhi Keputusan Masyarakat Menjadi Nasabah Bank Syariah (Studi Kasus pada Masyarakat Kabupaten Semarang) ini bertujuan untuk menguji adanya pengaruh variabel independen yang berupa Lokasi (X1), Fasilitas (X2), Pelayanan (X3), serta Pengetahuan (X4) terhadap keputusan masyarakat untuk

menjadi nasabah bank syariah dengan studi kasus pada masyarakat Kabupaten Semarang. Subjek pada penelitian ini adalah masyarakat Kabupaten Semarang berusia 17-65 tahun yang telah menjadi nasabah bank syariah. Penelitian ini merupakan jenis penelitian kuantitatif dengan sampel berjumlah 139 responden yang dipilih menggunakan metode *purposive sampling*. Data yang telah didapatkan kemudian diolah dengan bantuan IBM SPSS 26.0. Alat analisis yang digunakan adalah regresi linear berganda. Berdasarkan analisis yang telah dilakukan didapatkan hasil bahwa Lokasi mempunyai nilai T hitung sebesar 4,069, Fasilitas mempunyai nilai T hitung sebesar 4,202, Pelayanan mempunyai nilai T hitung sebesar 3,289, dan Pengetahuan mempunyai nilai T hitung sebesar 2,233. Sehingga dapat disimpulkan bahwa Lokasi (X1), Fasilitas (X2), Pelayanan (X3), dan Pengetahuan (X4) mempunyai pengaruh positif dan signifikan terhadap keputusan masyarakat untuk menjadi nasabah bank syariah.
Kata kunci: Lokasi; Fasilitas; Pelayanan; Pengetahuan, Bank Syariah

A. INTRODUCTION

The existence of Islamic banking is not only to complement the conventional banking system that has existed so far, but also as a replacement system based on profit and loss sharing and the realization of a dual banking system with all the dynamics of regulations to adjust to the Islamic scheme.[1] The regulation in Indonesia that underlies the Islamic banking system is Law of the Republic of Indonesia Number 21 of 2008. This is strong evidence of legal-formal support for the development of the Islamic banking system in particular, and the Islamic financial system in general.[2] Legal certainty has a very significant influence on the relatively rapid

[1] Mahdi, F. M. (2019). Pengaruh Instabilitas Makroekonomi Terhadap Non-Performing Financing Perbankan Syariah di Indonesia. Falah: Jurnal Ekonomi Syariah, 4(2), 214-226. Dan Abid, I., Goaied, M. & Ammar, M. B., (2019). Conventional and Islamic Banks' Performance in the Gulf Cooperation Council Countries; Efficiency and Determinants. Journal of Quantitative Economics, Volume 17, pp. 623-665. Dan Azmat, S., Ali, H., Brown, K. & Skully, M., (2020). Persuasion in Islamic finance. Australian Journal of Management, Volume 00, pp. 1-15

[2] Alam, N., Zainuddin, S. S. B., & Rizvi, S. A. R. (2019). Ramifications of varying banking regulations on performance of Islamic Banks. Borsa Istanbul Review, 19(1), 49-64, Aprilianto, F. (2020). An Analysis of Financing Scheme Effect on Non-Performing Financing Asset at Islamic Banks In Indonesia. Falah: Jurnal Ekonomi Syariah, 5(1), 25-32.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

development of Islamic banking, and will have implications for the reactions of elements of society both institutionally and socially.[3]

The role of society in the development of Islamic financial institutions is relatively large, with several factors such as religion, values of justice, culture and service.[4] In addition, Islamic banks are not only oriented towards the Muslim market, but also for all religions, cultures and communities. This is realized because of the inclusiveness of Islamic teachings which bring grace and goodness to all.[5]

However, in its dynamics, even though it grew in 2024, the market share of Islamic banking is still relatively small, especially in Indonesia. Based on data as of September 2024, the market share of Islamic banking is still at 7.44% of the total national banking assets. Meanwhile, this figure has increased from the previous month which was 7.27%. It is recorded that Islamic banking assets as an industry increased by 10.56% annually (year on year/YoY) to IDR919.83 trillion.[6]

The relatively low market share is caused by low Islamic economic and financial literacy. Although Islamic economic and financial literacy in Indonesia is increasing every year. It is recorded that the national Islamic financial literacy index (OJK) increased from 9.14% in 2022 to 39.11% in 2023, while the national Islamic economic literacy index (Bank Indonesia) increased from 23.3% in 2022 to 28.01% in 2023.

This relatively low literacy can be caused by the uneven distribution of information about sharia banking, resulting in misunderstandings about sharia financial institutions and sharia

---

[3] Khan, M., Choi, S. B., Han, N. H., & Bae, J. H. (2019). Good faith principle of contract law for the islamic banking system. Utopia y Praxis Latinoamericana, 24(5), 239- 251.

[4] Abdullayeva, M., Rasulev, A., Yakhshieva, M., Yusupov, R., & Otabouev, F. (2019). The role of islamic banking in the transformation of international corporations as a reflection of modern globalization and migration. Архив научных исследований.

[5] Mergaliyev, A., Asutay, M., Avdukic, A., & Karbhari, Y. (2019). Higher ethical objective (Maqasid al-Shari'ah) augmented framework for Islamic banks: Assessing ethical performance and exploring its determinants. Journal of Business Ethics, 1-38,

[6] Otoritas Jasa Keuangan, 2024,Laporan Statisik Perbankan Syariah

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

banking.[7] Not a few people do not understand the sharia banking system comprehensively, which has implications for ignorance of the advantages of the system and products offered by sharia banking when compared to conventional banking.[8]

Semarang Regency is one of the areas that offers quite large potential for the development of Islamic banking in Indonesia, this can be seen from the data reported by the Central Statistics Agency (BPS) that the total population of Semarang Regency in 2021 was 1,059,844 people and as many as 991,535 people are Muslim who tend to need a financial system based on Islamic principles. This condition opens up opportunities for Islamic banking to continue to grow considering the wide open market share. However, the market share of Islamic banking in Central Java is still at 14%. This is certainly a challenge in itself, when the potential is so great, but it cannot be realized optimally due to the low Islamic financial literacy index in Central Java. Research conducted by Abhimantra, Maulina, & Agustianingsih (2013); Mariadas & Murthy (2017) found that the fact of knowledge has a positive effect on people's decisions to choose to save in Islamic banks.[9]

In Semarang Regency, most people still use conventional banking services due to location factors where conventional banks have spread widely in various regions that Islamic banks have not been able to reach. In Semarang Regency there are 2 Islamic bank

[7] Pappas, V., Ongena, S., Izzeldin, M. & Fuertes, A. M., (2017). A Survival Analysis of Islamic and Conventional Banks. Journal of Financial Services Research, Volume 221-256, p. 51. Dan Zainurahman, A., & Mardani, D. A. (2020, June). Analysis of Community Preferences of Sharia Banks. In 1st Annual Conference of Ihtifaz: Islamic Economics, Finance, and Banking (pp. 57-70)

[8] Utami, P., & De Guzman, M. J. J. (2020). Innovation of Technology-Based Strategies Based on Environmental Examination Organizations in Islamic Banking and Finance. Asian Journal of Multidisciplinary Studies, 3(1), 117-126, dan Khan, M. Y., Din, S. U., Khan, M. J. & Javeed, A., (2020). Dynamics of selecting Islamic home financing. International Journal of Finance & Economics, Volume Early View, pp. 1-12.

[9] Abhimantra, A., Maulina, A. R., & Agustianingsih, E. (2013). Analisis Faktor-Faktor yang Mempengaruhi Nasabah (Mahasiswa) Dalam Memilih Menabung Pada Bank Syariah. Stomatologiia, 46(3), 27–39, Mariadas, P.A., & Murthy, U. (2017). Factors Influencing the Adoption of Islamic Banking in Malaysia. International Journal of Business and Management, 12(11), 187-197.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

offices, namely Bank Syariah Indonesia KCP Ungaran Diponegoro 1 which is located on Jl Diponegoro No. 205, East Ungaran District and Bank Syariah Indonesia KCP Ungaran Diponegoro 2 which is located on Jl Diponegoro No. 225A, West Ungaran District. Several studies have been conducted related to this study, such as that conducted by Abdallah & Lubis (2013) who found that customers' decisions to choose to save in Islamic banking are due to location factors. This location factor is one of the important things when building a business or business.[10]

Research conducted by Yupitri & Sari, (2012), Fathurrahman & Azizah (2018) found that the decision of customers to save in Islamic banks is caused by facility factors, where people prioritize the completeness and ease of use of facilities that will make customers willing to use Islamic banking services. This convenience is the convenience felt by customers in saving and withdrawing funds at the bank. However, this study was limited to one area and different research objects, therefore this study aims to discuss the factors that influence the people of Semarang Regency in choosing Islamic banks.[11]

This study is grounded in consumer behavior theory, particularly the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which explains how individual intentions drive actual behavior.[12] TPB posits that behavioral intention is shaped by attitude, subjective norms, and perceived behavioral control. In the context of Islamic banking, attitude reflects customers' perceptions of Sharia compliance, fairness, and ethical values; subjective norms arise from social, religious, and cultural influences; while perceived behavioral

[10] Abdallah, M., & Lubis, I. (2013). Analisis minat menabung pada bank syariah di kalangan siswa SMA di Kota Medan (Studi Kasus Siswa Madrasah Aliyah Negeri). Journal of Chemical Information and Modeling, 53(9). 4

[11] Yupitri, E., & Sari, R. (2012). Analisis Faktor-Faktor Yang Mempengaruhi Non Muslim Menjadi Nasabah Bank Syariah Mandiri Di Medan. Ekonomi Dan Keuangan, 1(1), 46-60. Dan Fathurrahman, A., & Azizah, U. (2018). Analisis Fakor-Faktor Preferensi Mahasiswa terhadap Perbankan Syariah. Journal of Islamic Economis, Finance and Banking, 1(2), 99-122. 3

[12] Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

control relates to practical considerations such as accessibility, branch location, and availability of facilities. This framework is highly relevant for analyzing customers' decisions to choose Islamic banks, especially in regions where conventional banking remains dominant.

The novelty of this study lies in its integrated and context-specific approach to examining the determinants of Islamic banking selection at the regional level. While previous studies have predominantly analyzed isolated factors—such as knowledge, location, or facilities—this research simultaneously incorporates Islamic financial literacy, location accessibility, and facility convenience within a single analytical framework grounded in the Theory of Planned Behavior

B. RESEARCH METHODS

This study is a quantitative research, which is based on measurements of quantity or numerical data. In this study, two types of data are used, namely primary data and secondary data. The primary data are obtained through questionnaires distributed online via Google Forms to Islamic bank customers in Semarang Regency. The secondary data are derived from related research journals, relevant books, and data published by the Central Statistics Agency (Badan Pusat Statistik/BPS).

DATA COLLECTION TECHNIQUE

In this study, the primary data used were obtained through questionnaires distributed online via Google Form to Islamic bank customers in Semarang Regency. In this study, the sampling technique used was the Purposive Sampling technique. Purposive sampling is a sampling technique based on certain considerationsThe number of samples in the study was 139 respondents. In this study, the samples used were taken with the following considerationst:

a. Semarang Regency residents aged 17-65 years.
b. Becoming a customer of a sharia bank.

DATA ANALYSIS

The data analysis method used in this study is multiple regression. The next step is to conduct a classical assumption test in the form of a normality test, multicollinearity, heteroscedasticity and

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

autocorrelation. Then after fulfilling the classical assumption test, a simultaneous significance test, partial significance test, regression equation and determination coefficient test (R_2) are carried out. The analysis tool used in this study is multiple regression which is stated in the following research model:

$$Y = a+b_1x_1+b_2x_2+b_3x_3+b_4x_4+e \quad (1)$$

Explaination :

Y = Decision to become a Sharia Bank Customer (Y)

X_1 = Location (X_1)

X_2 = Fasililty(X_2)

X_3 = Service (X_3)

X_4 = Knowlege (X_4)

b_1 = Location Coefficient

b_2 = Facility coefficient

b_3 = Service Coefficient

b_4 = Knowledge Coefficient

a = Constants

e = Standard error

Then a t-statistic test is performed to test the regression coefficient that will be used to determine whether the independent variable (X) has an effect on the dependent variable (Y). Then a hypothesis test is performed with the F test (F-test) to determine the effect of the independent variables together on the dependent variable and the determination coefficient test (R_2) is used to measure how far the model explains the variation of the independent variable.

C. RESULTS AND DISCUSSION

DESCRIPTIVE STATISTICS

Based on table 1, it can be seen that in the Location variable (X1) the lowest answer value is 11 and the highest answer value is 20 so that from the 139 available data, the average answer for the Location variable (X1) is 18.13. In the Facilities variable (X2) the lowest answer value is 12 and the highest answer value is 24, so that from the 139 available data, the average value is 22.27. In the Service variable (X3) the lowest answer value is 12 and the highest answer

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

value is 24, so that from the 139 available data, the average value is 21.63. In the Knowledge variable (X4) the lowest answer value is 10 and the highest answer value is 20, so that from the 139 available data, the average value is 17.96. In the Interest variable (Y) the lowest answer score is 16 and the highest answer value is 32, so that from the 139 available data, the average value is 29.33.

Table 1. Descriptive Statistical Test Results

Variable	N	Min	Maks	Mean	Std Deviation
Location	139	11	20	18,13	1,797
Facility	139	12	24	22,27	2,160
Service	139	12	24	21,63	3,401
Knowlegde	139	10	20	17,96	1,884
Decision	139	16	32	29,33	2,842
Valid N	139				

Source: Processed data, 2025

In table 1, the standard deviation value is known which explains the variation of answers from respondents related to the statements asked. The higher the standard deviation value, the more varied the answers given by respondents or the answers given between respondents have quite a lot of differences. From the results of the descriptive statistical test, it can be seen that the Service variable (X4) has the largest variation in answers with a standard deviation value of 3.401.

VALIDITY AND RELIABILITY TEST

1. Validity Test

   Below are the results of the Validity Test and can be stated as valid because the questions asked in the questionnaire have been proven by the Pearson Correlation value or R count which has exceeded R-table, where the significance level used is 0.05 or 5%. Based on the analysis that has been done, it can be seen that all R count values> R table which is 0.1666, so it can be concluded that all variable indicators in this study have valid values.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

Table 2 Validity Test Results

NO	VARIABLE	R COUNT	R TABLE	EXPLAINATION
1.	Location (X1)			
	X1.1	0,403	0,1666	**Valid**
	X1.2	0,723	0,1666	**Valid**
	X1.3	0,763	0,1666	**Valid**
	X1.4	0,715	0,1666	**Valid**
	X1.5	0,705	0,1666	**Valid**
	Total X1	1	0,1666	**Valid**
2.	Facility (X2)			
	X2.1	0,743	0,1666	**Valid**
	X2.2	0,744	0,1666	**Valid**
	X2.3	0,817	0,1666	**Valid**
	X2.4	0,796	0,1666	**Valid**
	X2.5	0,647	0,1666	**Valid**
	X2.6	0,746	0,1666	**Valid**
	Total X2	1	0,1666	**Valid**
3.	Service (X3)			
	X3.1	0,728	0,1666	**Valid**
	X3.2	0,625	0,1666	**Valid**
	X3.3	0,741	0,1666	**Valid**
	X3.4	0,821	0,1666	**Valid**
	X3.5	0,799	0,1666	**Valid**
	X3.6	0,702	0,1666	**Valid**
	Total X3	1	0,1666	**Valid**
4.	Knowledge			
	(X4)	0,549	0,1666	**Valid**
	X4.1	0,696	0,1666	**Valid**
	X4.2	0,795	0,1666	**Valid**
	X4.3	0,741	0,1666	**Valid**
	X4.4	0,737	0,1666	**Valid**
	X4.5	1	0,1666	**Valid**
	Total X4			
5.	Keputusan (Y)			
	Y1	0,696	0,1666	**Valid**
	Y2	0,764	0,1666	**Valid**

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

	Y3	0,800	0,1666	**Valid**
	Y4	0,665	0,1666	**Valid**
	Y5	0,517	0,1666	**Valid**
	Y6	0,673	0,1666	**Valid**
	Y7	0,597	0,1666	**Valid**
	Y8	0,696	0,1666	**Valid**
	Total Y	1	0,1666	**Valid**

2. Reability Test

Based on table 3 below, it can be seen that all variables have a Cronbach's alpha value greater than 0.6, so it can be concluded that all variables in this study are declared reliable. The results of the reliability test output can be seen in the following table:

Table 3. Reability Test

No	Variable	*Cronbach's Alpha*	Value Alpha	Explaination
1.	Location	0,650	0,60	Reliabel
2.	Facility	0,841	0,60	Reliabel
3.	Service	0,832	0,60	Reliabel
4.	Knowledge	0,739	0,60	Reliabel
5.	Decision	0,808	0,60	Reliabel

CLASSICAL ASSUMPTION TEST

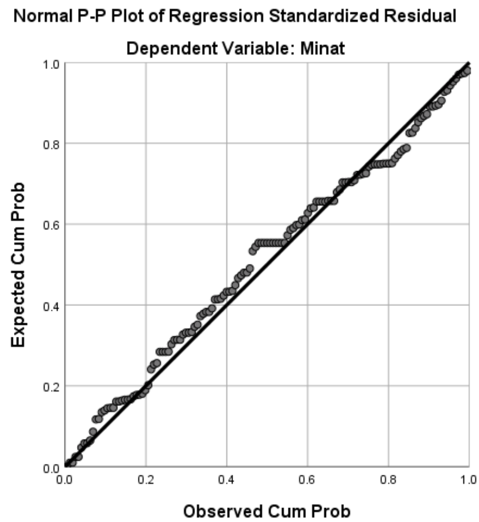
1. Normality Test

From the normal P-P Plot graph below, it can be seen that the distribution points of the respondents' answers are still around the diagonal line, so it can be said that the residuals have been distributed normally. The following are the results of the normality test with the Normal P-P Plot graph and One Sample Kolmogorov Smirnov:

Figure 1

Normality Test Graph with Normal P-P Plot Graph

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah



2. Mutikolinearity Test

In table 4 below, it can be seen that all variables have a tolerance value > 0.1 and all VIF values < 10.00 so it can be concluded that there is no multicollinearity.

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF	Explaination
Location	0,523	1.913	There is no multicollinearity
Facility	0,371	2.693	There is no multicollinearity
Service	0,496	2.015	There is no multicollinearity
Knowledge	0,568	1.760	There is no multicollinearity

3. Heteroscedasticity Test

Table 5 below is the result of the heteroscedasticity test that has been conducted. Based on the results of the data processing above, it can be seen that all significant values are > 0.05 so that it can be said that there is no heteroscedasticity.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

Table 5. Heteroscedasticity Test Results

Variable	Significant	Explaination
Location	0,550	There is no heteroscedasticity
Facility	0,188	There is no heteroscedasticity
Service	0,65	There is no heteroscedasticity
Knowledge	0,120	There is no heteroscedasticity

HYPOTHESIS TEST RESULTS

1. Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the influence of independent variables (X), namely Location, Facilities, Services, and Knowledge on the dependent variable (Y), namely Decision.

Table 6. Multiple Linear Regression Results

Variable	Standardized Coefficients
	B
Location	0,272
Facility	0,334
Service	0,226
Knowledge	0,143

Based on the results of table 6, the multiple linear regression equation is as follows:

$$Y = 0{,}272\ X1+0{,}334X2+0{,}226X3+0{,}143X4$$

Explaination:

1. The constant beta (β) value on the Location variable (X1) of 0.272 illustrates that if the location (X1) increases, the decision will increase by 0.272 assuming the independent variable has a fixed value.
2. The constant beta (β) value on the Facility variable (X2) of 0.334 illustrates that if the Facility (X2) increases, the decision will increase by 0.334 assuming the independent variable has a fixed value.
3. The constant beta (β) value on the Service variable (X3) of 0.226 illustrates that if the Service (X3) increases, the decision

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

will increase by 0.226. assuming the independent variable has a fixed value.

4. The constant beta (β) value on the Knowledge variable (X4) of 0.143 illustrates that if Knowledge (X4) increases, the decision will increase by 0.143. assuming the independent variable has a fixed value.

2. Parsial Test (Uji T)

Table 7 below shows the results of the T-test that has been conducted, and it is known that the significance value of all variables is <0.05 or 5%.

Table 7. Parsial Test Result (Uji T)

Variable	T	Sig	Result
(Constant)	2,303	0,023	Significantly influential
Location	4,069	0,000	Significantly influential
Facility	4,202	0,000	Significantly influential
Service	3,289	0,001	Significantly influential
Knowledge	2,233	0,027	Significantly influential

It can be concluded that the results of the research hypothesis are as follows:

1. H1: Location (X1) has a significant effect on decision (Y). This can be seen from the table that Location (X1) has a significant value of 0.00 and is smaller than 0.05 or 5%. So it can be concluded that Location (X1) has a positive or significant effect on Decision (Y) to become a customer at a sharia bank.
2. H2: Facilities (X2) have a significant effect on decision (Y). This can be seen from the table that Facilities (X2) have a significant value of 0.00 and is smaller than 0.05 or 5%. So it can be concluded that Facilities (X3) have a positive or significant effect on Decision (Y) to become a customer at a sharia bank.
3. H3: Service (X3) has a significant effect on decision (Y). This can be seen from the table that Facilities (X3) have a significant value of 0.01 and is smaller than 0.05 or 5%. So it can be concluded that Facilities (X3) have a positive or

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

significant effect on the Decision (Y) to become a customer at a sharia bank.

4. H4: Knowledge (X4) has a significant effect on interest (Y). This can be seen based on the table that Knowledge (X4) has a significant value of 0.027 and is smaller than 0.05 or 5%. So it can be concluded that Knowledge (X4) has a positive or significant effect on the Decision (Y) to become a customer at a sharia bank.

3. F Test

Table 8 below shows the results of the simultaneous F test, from the results obtained a significance value of 0.000 < 0.05, so it can be concluded that all independent variables, namely Location (X1), Facilities (X2), Services (X3), and knowledge (X4) have a simultaneous effect on the Decision variable (Y).

Table 8. Simultaneous F Test Results

MODEL	F	SIG.
Regression	73.291	$0,000^b$

Source: Processed data, 2025

4. Coefficient of Determination (R^2)

The following are the results of the coefficient of determination (R^2) test.

Table 9. Determination Coefficient Results R^2

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	0,828	0,686	0,677	1,615

The calculation results using IBM SPSS as in table 4.18 below can be seen that the adjusted R square value is 0.677 or 67.7%. These results provide an illustration that all independent variables have an influence on the dependent variable of 67.7% and the remaining 32.3% is influenced by other variables.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

DISCUSSION

1. The influence of the location variable (X1) on people's decisions to become Islamic bank customers

Based on the results of the analysis that has been carried out, Location (X1) has a positive and significant influence on the decision of the people of Semarang Regency to become customers of Islamic banks, this is proven by a significance value of 0.00 and a calculated T value of 4.069, which means that the more strategic the location of the Islamic bank is, the more it will increase the decision of the people of Semarang Regency to become customers of the Islamic bank.

The location criteria considered by the people of Semarang Regency are locations that are close to their homes, locations that are in a clean, safe, and comfortable environment, locations that are close to community activity centers such as markets, schools, and hospitals, and locations that are easily accessible by vehicles, both private and public vehicles. This is in line with research conducted by Zulpahmi (2010) which states that locations that are easily accessible and strategic can influence people's interest and decisions regarding Islamic banks.[13] The right location is a location that is easily accessible by public transportation and close to the highway. People choose Islamic banks with these location criteria to make it easier when they want to make transactions or do other activities related to Islamic banks. [14]

Location selection is important because a strategic location can be a determinant of the success of a business being conducted. A business that is in the right location will be more successful when compared to a business that is in a location that is not easily accessible to consumers. The results of this study are in line with research conducted by several researchers who stated

---

[13] Viranti, F. A., & Ginanjar, A. (2015). Influence of Facilities, Promotion, Product and Location Islamic Banking on Decision Non Muslim Custumers Patronizing at BRIS Case Study in BRI Syariah. *The Journal of Tauhidinomics Vol. 1 No. 1*, 35-60

[14] Wijayaningratri, C. S., & Budiyanto. (2015). Pengaruh Fasilitas, Lokasi, dan Pelayanan Terhadap Kepuasan Nasabah Bank Mega Syariah Walikukun. *Jurnal Ilmu dan Riet Manajemen Vol. 4 No. 4*, 1-17.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

that locations that are close to the center of community activities increase people's decisions to save at Islamic banks. Location can influence people's decisions to become Islamic bank customers with the criteria of a location close to the customer's residence and easily accessible by vehicle. So based on the analysis that has been carried out, it can be concluded that Islamic banks in Semarang Regency are in a good and strategic location, namely in the middle of the city that is easy to reach.[15]

From a theoretical perspective, the significant influence of location on customers' decisions can be explained through the Theory of Planned Behavior (TPB) and consumer convenience theory. Within the TPB framework, location primarily strengthens perceived behavioral control, as easily accessible and strategically located Islamic banks reduce physical, time, and psychological barriers to conducting financial transactions. When customers perceive that accessing banking services is convenient and requires minimal effort, their intention to choose and use Islamic banking services increases. This is particularly relevant in regions where conventional banks are more widely distributed, making accessibility a critical comparative factor.

Therefore, the findings indicate that Islamic banking adoption in Semarang Regency is influenced by a combination of normative values and pragmatic factors. The strategic location of Islamic banks strengthens customers' perceived control and convenience, which in turn translates into higher adoption decisions. This reinforces the view that expanding branch accessibility and improving physical service infrastructure are crucial strategies for increasing Islamic banking penetration, especially in areas where market potential is high but utilization remains limited.

[15] Purnomo, R. B. (2021). Pengaruh Religiusitas, Lokasi, dan Reputasi Terhadap Minat Menabung dengan Variabel Intervening (Studi Masyarakat Kabupaten Semarang). *Jurnal Ekonomi dan Perbankan Syariah*, Vol. 6 No. 2 346-356

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

2. **The influence of facilities (X2) on people's decisions to become Islamic bank customers**

Facilities are everything that can facilitate a business, either in the form of money or goods. Facilities are the ability of facilities and infrastructure to show their superiority to other parties, in this case customers, which can be in the form of physical facilities such as buildings, equipment, and tools. Facilities refer to the technology and infrastructure provided by Islamic banks to meet customer needs. Facilities that can be provided by Islamic banks include ATM facilities, payment of various bills such as electricity, telephone, PAM, and so on. Facilities are very important to make it easier for customers to do everything.[16]

Based on the analysis that has been done, it can be concluded that the Facilities variable (X2) provided by Islamic banks has an effect on people's decisions to become Islamic bank customers, this is proven by a significance value of 0.00 and a T count of 4.202, which means that Facilities have a positive and significant effect on people's decisions to become Islamic bank customers. Facilities play an important role in customer comfort and convenience in making transactions. In this study, the Facility criteria that are considered by people who become Islamic bank customers are the availability of comfortable, neat, and clean rooms, room divisions that are in accordance with customer needs, the availability of Mobile Banking, Internet Banking features, and the availability of ATM machines, and adequate parking spaces. This criterion is in line with Zulpahmi (2010) in Viranti & Ginanjar (2015) which states that the facility criteria that can influence people's decisions regarding Islamic banks are the availability of ATM facilities and clean and comfortable buildings and rooms.

The results of this study are in line with research conducted by Viranti & Ginanjar (2015) which states that the better the quality of facilities provided by Islamic banks, the more decisions will be

[16] Viranti, F. A., & Ginanjar, A. (2015). Influence of Facilities, Promotion, Product and Location Islamic Banking on Decision Non Muslim Custumers Patronizing at BRIS Case Study in BRI Syariah. *The Journal of Tauhidinomics Vol. 1 No. 1*, 35-60

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

made to become customers of Islamic banks. Based on the analysis that has been carried out, it can be concluded that the facilities provided by Islamic banks in Semarang Regency are very good and have been in accordance with the needs of the community. Another study that is in line with this study is a study conducted by Wijayaningratri & Budiyanto (2015) which states that facilities have a significant effect on the decision to become customers of Islamic banks.[17]

From a theoretical perspective, the significant influence of facilities on customers' decisions can be explained through the Theory of Planned Behavior (TPB) and service quality theory. Within the TPB framework, adequate and user-friendly facilities enhance perceived behavioral control, as the availability of ATMs, mobile and internet banking, and comfortable physical spaces reduces operational barriers and increases customers' confidence in using Islamic banking services. When customers perceive that banking transactions can be conducted easily and efficiently, their intention to become customers is strengthened.

3. The influence of service (X3) on people's decisions to become Islamic bank customers

Services provided to customers as consumers can be interpreted as activities within the scope of the service sales business to fulfill consumer satisfaction with the aim of obtaining profit or benefit. Service is an action offered by one party to another party that is intangible or not physically tangible. And service is a concrete ethical derivative in presenting Islamic values in Islamic banking.[18]

The services provided by Islamic banks are expected to facilitate customers in making transactions or all activities related to Islamic banks. In this study, Service (X3) has a positive and

[17] Wijayaningratri, C. S., & Budiyanto. (2015). Pengaruh Fasilitas, Lokasi, dan Pelayanan Terhadap Kepuasan Nasabah Bank Mega Syariah Walikukun. *Jurnal Ilmu dan Riet Manajemen Vol. 4 No. 4*, 1-17.

[18] Mergaliyev, A., Asutay, M., Avdukic, A., & Karbhari, Y. (2019). Higher ethical objective (Maqasid al-Shari'ah) augmented framework for Islamic banks: Assessing ethical performance and exploring its determinants. Journal of Business Ethics, 1-38

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

significant influence on people's decisions to become Islamic bank customers. This is proven by the significance value of 0.01 <0.05 and the T table value of 3.289> T count 1.97783. The service from Islamic banks desired by the community is a service that is in accordance with the needs of the community. In this study, several service criteria considered by the community include employees who are responsive in serving customers and have good knowledge regarding the information needed by prospective customers and solving problems faced by customers. This is in accordance with the statement of Christanti, et al. (2017) which states that service concerns the quality of individuals who contribute to banking so that the expected quality of service is employees who have knowledge, are polite, and have the ability to communicate with customers so that they can provide attention and service to customers according to their needs.

Susetyarsi, et al. (2022) in their research stated that service quality has a positive effect on interest in becoming Islamic bank customers, so that if the quality of service provided increases, interest in becoming Islamic bank customers will increase. From the analysis presented, it can be concluded that the services provided by Islamic banks have been good and are able to meet customer needs, but still need to be improved so that people's decisions to become Islamic bank customers increase.[19] Susetyarsi, et al. (2022) in their research stated that service quality has a positive effect on interest in becoming Islamic bank customers, so that if the quality of service provided increases, interest in becoming Islamic bank customers will increase. From the analysis presented, it can be concluded that the services provided by Islamic banks have been good and are able to meet

[19] Christanti, E. H., Wulandari, D., Narmaditya, B. S., & Utomo, H. S. (2017). Factors Influencing Custumers in Using Islamic Banking Service. *The 3rd International Conference on Economics, Bussiness, and Accounting Studies (ICEBAST)*, 260-268.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

customer needs, but still need to be improved so that people's decisions to become Islamic bank customers increase.[20]

In the SERVQUAL framework, responsiveness, assurance, empathy, and reliability are key dimensions that shape customers' perceptions of service excellence. In Islamic banking, knowledgeable, responsive, and courteous employees enhance customers' trust and satisfaction, thereby strengthening positive attitudes toward the bank. These service attributes also reflect the ethical values of Islamic finance, translating Sharia principles into tangible customer experiences.

Within the TPB framework, high-quality service reinforces both attitude and perceived behavioral control. Effective communication and problem-solving by bank employees reduce uncertainty and perceived risk, making customers feel more confident in engaging with Islamic banking services. Consequently, customers' intentions to become Islamic bank clients are strengthened not only by religious considerations but also by rational evaluations of service competence and ethical conduct. This finding underscores that improving human resource quality and service delivery is a critical strategy for enhancing Islamic banking adoption in competitive financial markets.

4. The influence of knowledge (X4) on people's decisions to become Islamic bank customers

Semarang Regency has a fairly large Muslim population, so it is expected that the community has adequate knowledge about Islamic economics. Knowledge of Islamic economics can be defined as everything that is known by a person that is interpreted using history, experience, and interpretation schemes that he has related to various information about Islamic finance. Knowledge possessed by customers related to Islamic banks can be defined as information that has been possessed by customers or

[20] Susetyarsih, T., Heridiansyah, J., & Wibowo, P. A. (2022). Pengaruh Bagi Hasil, Produk, dan Kualitas Pelayanan Terhadap Minat Menabung di Bank Syariah (Studi Kasus pada Nasabah Bank yariah Indonesia KCP Ungaran). *Jurnal Ilmiah Fokus Ekonomi, Manajemen, Bisnis dan Akuntansi*, Vol. 01 No. 02 202-213.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

prospective customers as consumers regarding products and services offered by Islamic banks.

The criteria for knowledge of Islamic economics that need to be known include the prohibition of usury, the difference between conventional banks and Islamic banks, the difference in interest and profit sharing systems, and the social function of Islamic banks as distributors of zakat, alms, and infaq. Knowledge of Islamic economics possessed by the community can be a determining factor in decision-making to become a customer of an Islamic bank. Knowledge is one thing that is very dominant and important in influencing a person's actions. When the community has sufficient knowledge regarding Islamic economics, the opportunity to become a customer of an Islamic bank is greater, conversely, if the community does not have good knowledge regarding Islamic economics, the level of awareness to become a customer of an Islamic bank and use its products will be smaller.[21] Knowledge about Islamic banking can be increased by the presence of Islamic banks in the community as facilitators. In addition, knowledge about Islamic economics owned by the community can be obtained through formal education or socialization carried out by Islamic banks. Educational and socialization programs to the community regarding Islamic banking can increase public interest and awareness to decide to become Islamic bank customers and use the products offered.[22]

The results of this study are in line with research conducted by Apriyanti (2021) which also stated that knowledge has a significant effect on the interest of Islamic bank customers. So if the knowledge of Islamic economics owned by the community

[21] Utamy, O. D., & Widhiastuti, R. (2019). The Effect of Sharia Bank Knowledge, Promotion, and Facilities on Savings Decisions at Sharia Banks with Savings Interest as Mediation Variables. *Journal of Islamic Economics, Management, and Business*, Vol. 01 No. 01 1-27.

[22] Nofinawati. (2015). Perkembangan Perbankan Syariah di Indonesia. *JURIS Vol. 14 No. 2*, 167-183

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

increases, the decision to become a customer of an Islamic bank will increase.[23]

Based on the analysis that has been carried out, the knowledge of Islamic banks and Islamic economics held by the customers who are respondents is very good so that respondents decided to become Islamic bank customers, but among the other variables in this study, the Knowledge variable (X4) has the smallest influence so that efforts are needed to increase public knowledge regarding Islamic banks and Islamic economics so that the public's decision to become Islamic bank customers increases.

D. CONCLUSION

This study was conducted to examine the factors influencing the decision of people in Semarang Regency to become customers of Islamic banks, particularly focusing on location, facilities, services, and knowledge. The empirical findings confirm that all four variables have a positive and significant effect on customers' decisions, indicating that both practical and behavioral factors play a crucial role in shaping Islamic banking adoption.

First, location (X1) is found to significantly influence customers' decisions, suggesting that strategic, accessible, and well-positioned Islamic bank branches enhance customers' perceived ease of access and reduce transaction costs. Second, facilities (X2) have a positive and significant effect, indicating that the availability of modern banking infrastructure—such as ATMs, mobile and internet banking, comfortable physical spaces, and adequate parking—strengthens customers' convenience and willingness to engage with Islamic banking services. Third, services (X3) significantly affect customer decisions, emphasizing the importance of responsive, knowledgeable, and professional bank employees in building trust and satisfaction. Fourth, knowledge (X4) also shows a positive and significant influence, highlighting that a higher level of understanding

[23] Apriyanti, L. (2021). Analisis Fktor-Faktor yang Berpengaruh Terhadap Keputusan Nasabah Memilih Bank Syariah. *Jurnal Ilmiah Ekonomi Islam*, Vol. 7 No 3.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

of Islamic banking principles and products increases customers' confidence and intention to choose Sharia-compliant financial institutions.

From a practical and policy perspective, these findings imply that Islamic banks should adopt an integrated development strategy. Expanding branch networks and improving accessibility in strategic locations are essential to enhance market penetration. At the same time, continuous investment in facilities and digital banking infrastructure is required to improve customer convenience and competitiveness. Furthermore, improving service quality through employee training and ethical service delivery is crucial for strengthening customer trust. In addition, regulators and Islamic banking institutions should intensify Islamic financial literacy programs, particularly at the regional level, to improve public understanding of the Sharia economic system and Islamic banking products.

Finally, this study has several limitations that provide avenues for future research. Future studies may incorporate additional variables such as trust, religiosity, service innovation, or digital literacy to obtain a more comprehensive understanding of customer behavior. Expanding the research scope to other regions or employing longitudinal or mixed-method approaches would also enhance the generalizability and depth of analysis. Such future research is expected to contribute further to the development of inclusive and sustainable Islamic banking in Indonesia.

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

REFERENCES

Abdallah, M., & Lubis, I. Analisis minat menabung pada bank syariah di kalangan siswa SMA di Kota Medan (Studi Kasus Siswa Madrasah Aliyah Negeri). Journal of Chemical Information and Modeling, 53(9) (2013). https://doi.org/10.1017/CBO9781107415324.004

Abdullayeva, M., Rasulev, A., Yakhshieva, M., Yusupov, R., & Otabouev, F. The role of islamic banking in the transformation of international corporations as a reflection of modern globalization and migration. Архив научных исследований. (2019). Retrieved from https://journal.tsue.uz/index.php/archive/article/view/369

Abhimantra, A., Maulina, A. R., & Agustianingsih, E. Analisis Faktor-Faktor yang Mempengaruhi Nasabah (Mahasiswa) Dalam Memilih Menabung Pada Bank Syariah. Stomatologiia, 46(3) (2013). 27–39. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/5229465

Abid, I., Goaied, M. & Ammar, M. B. Conventional and Islamic Banks' Performance in the Gulf Cooperation Council Countries; Efficiency and Determinants. Journal of Quantitative Economics, Volume 17, (2019). 623-665.

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Alam, N., Zainuddin, S. S. B., & Rizvi, S. A. R. Ramifications of varying banking regulations on performance of Islamic Banks. Borsa Istanbul Review, 19(1) (2019). 49-64. https://doi.org/10.1016/j.bir.2018.05.005

Aprilianto, F. An Analysis of Financing Scheme Effect on Non-Performing Financing Asset at Islamic Banks In Indonesia. Falah: Jurnal Ekonomi Syariah, 5(1) (2020). 25-32. https://doi.org/10.22219/jes.v5i1.11400

Apriyanti, L. Analisis Fktor-Faktor yang Berpengaruh Terhadap Keputusan Nasabah Memilih Bank Syariah. *Jurnal Ilmiah Ekonomi Islam*, Vol. 7 No 3 (2021).

Azmat, S., Ali, H., Brown, K. & Skully, M., Persuasion in Islamic finance. Australian Journal of Management, Volume 00 (2020). 1-15

P-ISSN: 2599-1515, E-ISSN: 2776-9569
https://jurnal.uinkediri.ac.id/index.php/wadiah

Christanti, E. H., Wulandari, D., Narmaditya, B. S., & Utomo, H. S. Factors Influencing Custumers in Using Islamic Banking Service. *The 3rd International Conference on Economics, Bussiness, and Accounting Studies (ICEBAST)* (2017). 260-268.

Fathurrahman, A., & Azizah, U. Analisis Fakor-Faktor Preferensi Mahasiswa terhadap Perbankan Syariah. Journal of Islamic Economis, Finance and Banking, 1(2) (2018). 99-122. https://doi.org/10.12928/ijiefb.v1i1.273

Khan, M. Y., Din, S. U., Khan, M. J. & Javeed, A. Dynamics of selecting Islamic home financing. International Journal of Finance & Economics, Volume Early View (2020). 1-12.

Khan, M., Choi, S. B., Han, N. H., & Bae, J. H. Good faith principle of contract law for the islamic banking system. Utopia y Praxis Latinoamericana, 24(5) (2019). 239-251.

Mahdi, F. M. Pengaruh Instabilitas Makroekonomi Terhadap Non-Performing Financing Perbankan Syariah di Indonesia. Falah: Jurnal Ekonomi Syariah, 4(2) (2019). 214-226. https://doi.org/10.22219/jes.v4i2.11190

Mariadas, P.A., & Murthy, U. Factors Influencing the Adoption of Islamic Banking in Malaysia. International Journal of Business and Management, 12(11) (2017). 187-197. https://doi.org/10.5539/ijbm.v12n11p187

Mergaliyev, A., Asutay, M., Avdukic, A., & Karbhari, Y. Higher ethical objective (Maqasid al-Shari'ah) augmented framework for Islamic banks: Assessing ethical performance and exploring its determinants. Journal of Business Ethics, 1-38, (2019). https://doi.org/10.1007/s10551-019-04331-4

Nofinawati. Perkembangan Perbankan Syariah di Indonesia. *JURIS Vol. 14 No. 2* (2015). 167-183

Otoritas Jasa Keuangan, *laporan Statistik Perbankan Syariah*. (2024)

Pappas, V., Ongena, S., Izzeldin, M. & Fuertes, A. M. A Survival Analysis of Islamic and Conventional Banks. Journal of Financial Services Research, Volume 221-256 (2017). 51.

Purnomo, R. B. Pengaruh Religiusitas, Lokasi, dan Reputasi Terhadap Minat Menabung dengan Variabel Intervening (Studi Masyarakat Kabupaten Semarang). *Jurnal Ekonomi dan Perbankan Syariah*, Vol. 6 No. 2 (2021). 346-356

Saptutyningsih, E., & Setyaningrum, E. *Penelitian Kuantitatif Metode dan Alat Analisis.* Yogyakarta: Gosyen Publishing(2019).

Susetyarsih, T., Heridiansyah, J., & Wibowo, P. A. Pengaruh Bagi Hasil, Produk, dan Kualitas Pelayanan Terhadap Minat Menabung di Bank Syariah (Studi Kasus pada Nasabah Bank yariah Indonesia KCP Ungaran). *Jurnal Ilmiah Fokus Ekonomi, Manajemen, Bisnis dan Akuntansi*, Vol. 01 No. 02 (2022). 202-213.

Utami, P., & De Guzman, M. J. J. Innovation of Technology-Based Strategies Based on Environmental Examination Organizations in Islamic Banking and Finance. Asian Journal of Multidisciplinary Studies, 3(1) (2020). 117-126. Retrieved fromhttps://asianjournal.org/online/index.php/ajms/article/view/264

Utamy, O. D., & Widhiastuti, R. The Effect of Sharia Bank Knowledge, Promotion, and Facilities on Savings Decisions at Sharia Banks with Savings Interest as Mediation Variables. *Journal of Islamic Economics, Management, and Business*, Vol. 01 No. 01 (2019). 1-27.

Viranti, F. A., & Ginanjar, A. Influence of Facilities, Promotion, Product and Location Islamic Banking on Decision Non Muslim Custumers Patronizing at BRIS Case Study in BRI Syariah. *The Journal of Tauhidinomics Vol. 1 No. 1* (2015). 35-60

Wijayaningratri, C. S., & Budiyanto. Pengaruh Fasilitas, Lokasi, dan Pelayanan Terhadap Kepuasan Nasabah Bank Mega Syariah Walikukun. *Jurnal Ilmu dan Riet Manajemen Vol. 4 No. 4* (2015). 1-17.

Yupitri, E., & Sari, R. Analisis Faktor-Faktor Yang Mempengaruhi Non Muslim Menjadi Nasabah Bank Syariah Mandiri Di Medan. Ekonomi Dan Keuangan, 1(1) (2012). 46-60.

Zainurahman, A., & Mardani, D. A. Analysis of Community Preferences of Sharia Banks. In 1st Annual Conference of Ihtifaz: Islamic Economics, Finance, and Banking (2020, June). 57-70 Retrieved from http://seminar.uad.ac.id/index.php/ihtifaz/article/view/3620