

Determinant Analysis of Customer's Decision Choosing KJKS Binama Semarang

Isti'anatuz Zumaroh,¹ dan Hidayat,²

¹ Diponegoro University Semarang, Magister of Economics Development studies,
istyzumaroh@student.undip.ac.id

² Diponegoro University Semarang, Magister of Economics Development studies,
dayrevolusi@gmail.com

Abstract : This study aims to analyze the factors that influence customer decisions in choosing the services of Binama Sharia Semarang. The factors influence the customer's decisions in choosing the Sharia binama financial services cooperative (KJKS Binama) Semarang are the profit sharing system variables, promotional activities, services, administrative requirements, and product knowledge, on the decisions of cooperative members in choosing the KJKS Binama. This study uses quantitative methods and the data process uses SPSS. The data collection techniques uses purposive sampling technique. The sample is 40 members of sharia binama cooperatives. The analysis technique uses multiple linier regression analysis. Based on the results of research conducted is the variables of promotional activities, service and administrative requirements have a positive and significant effect on the decisions of cooperative members in taking the financing of KJKS Binama. While, the variables profit sharing system and product knowledge have positive and not significant effects. Based on the results, the customer's decision to take financing can be explained by the five variables: profit sharing system, promotional activities, services, administrative requirements, and product knowledge, with an R2 value is 0.653. Statistically, 65.3% the customer decisions of KJKS Binama customers are influenced by promotional activities, services and administrative requirements, while the remaining is 23.4 %, influenced by other variables outside of the model.

Key word : *Customer's decision, Determinant, Binama Sharia.*

Introduction

Islamic banks are banks that carry out business activities based on sharia principles, namely agreement rules based on Islamic law between banks and other parties to deposit funds or to finance business activities and other activities stated in accordance with sharia. Islamic banks have two main roles, namely as a business entity (tamwil) and a social entity (mall). As a business entity, Islamic banks have several functions, namely as investment managers, investors, and services. (Bank Indonesia: 2018).

The development of Islamic banks in Indonesia is inseparable from government support, this is reflected in banking policies contained in UU No.21 Tahun 2008 concerning Islamic banking. The existence of these regulations makes Islamic banks slowly develop, to answer the needs of small and micro business communities that have limited access to banking formed sharia cooperatives or often called sharia financial service cooperatives (KJKS). KJKS is a cooperative financial institution that operates in the field of savings, loans and sharia financing, which is to serve members of financing and sharia financing products by referring to the process of populist economic development (Binama: 2018)

The development of Islamic economy and finance is also inseparable from the important role of financial intermediary institutions, such as Microfinance Institutions which have great potential to encourage the empowerment of the community economy both in terms of number and volume of business. This was conveyed by the Deputy Governor of Bank Indonesia in the 2017 ISEF event which raised the theme of Inclusive Economic Fostering and Improving Resilience through Closer Collaboration and Coordination. Sharia-based Microfinance Institutions have several potential, including the property of, by and for members and prospective members, the location of close office members, and administrators know the members personally so that access to information about customers is easy. In addition, sharia-based microfinance institutions also implement joint responsibility patterns, and loan and financing requirements are relatively easy which are not tied to the rigidity of loan requirements (Bank Indonesia: 2017).

Market share The Islamic finance industry also experienced an increase. In 2015 it was still 5%, now it has increased to 8%. This is clearly published in the OJK press release on October 28, 2017. The FSA continues to drive the progress of the Sharia Financial Industry which has grown rapidly in the last five years both in terms of the number of actors and assets of Islamic finance in the banking, capital market and IKNB. OJK data stated that the total assets of Indonesian Islamic finance (excluding Sharia Stocks) reached Rp 1,048.8 trillion, consisting of Islamic Banking assets of Rp 389.74 trillion, Syariah IKNB Rp 99.15 trillion, and Sharia Capital Market Rp 559.59 trillion. Compared to the total financial industry assets of Rp. 13,092 trillion, the market share of the Islamic financial industry has reached 8.01%. (ojk: 2018)

Compared to conventional banks Islamic banks have some essential characteristics that are a factor in taking Islamic financing into account, with the following differences:

Table.1. The Differences between Conventional and Sharia Bank

	Conventional Bank	Sharia Bank
Bank Functions and Activities Mechanisms and Business Objects	Intermediation, Financial Services	Intermediation, investment manager, Investor, Social, Financial Services
Basic Principles of Operations	Riba and maysir	Antiriba dan antimaysir
Service Priority	- materialist principle - Money as a Commodity - Interest	- Islamic sharia principles) - Money as currency and not a commodity - Profit sharing, buying and selling, rent
Customer Relations	Certainty of principal and interest returns (creditworthiness and collateral)	Be more careful because participation in risk

Source: Bank Indonesia, Overview of Islamic Banks

Based on the table above, it can be concluded that the Islamic financial system is more relieving business actors because there is participation in risk with customers. Small entrepreneurs and small traders really need other parties who can provide soft loans to increase their business capital. Therefore, one of the strategic efforts to rebuild the people's economy in Indonesia is through Islamic microfinance institutions (Supardy, Benni 2009).

In this study the author chooses KJKS Binama as the object of research. This is due to several reasons, namely: Binama KJKS is one of the largest KJKS in Semarang, has been established since 1993 and still survives and even develops until now it has several branches in the Kendal, Batang, Ungaran, and Magelang areas, having assets of around 79 (seventy nine) billion, has interesting and diverse products (Putri: 2015).

KJKS Binama is a cooperative financial institution incorporated in the field of savings and loans and sharia financing, which is serving members for the needs of financing and sharia financing products by referring to the populist economic development process established on August 18, 1993. The objectives of establishing Binama KJKS are: (1) The creation of solidarity and cooperation between members of the KSPPS (Sharia Savings and Cooperative Cooperative) so that a more productive member economic communication is formed. (2) The realization of financial institutions that can finance businesses in the small and medium sectors. (3) Growing businesses that can give more value, thereby increasing the economic capacity of Muslims. (4) Increasing ownership of economic assets for Islamic communities. It is hoped that these goals can answer the needs of the community (Binama: 2018).

Given the increasing market share of the Islamic Financial Industry, the author examines the factors that cause consumers, in the context of Islamic cooperatives are often called "members" in choosing Islamic financial services. In this research the author examines "Determinant Analysis of Customer Decisions in Choosing Semarang Binama Syariah Cooperative Services"

Based on the background of the problems presented above, the author determines the following formulation of the problem: "What is the Influence of Services, administrative requirements, Product Knowledge, Promotional Activities, and Religiosity on the customer's decision in choosing the Semarang branch of Binama Syariah cooperative services?"

Literature Review

Sharia Financial Services Cooperative

Ministerial Regulation NO: 35.2 / PER / M. KUKM / X / 2007 concerning Cooperatives and Small and Medium Enterprises of the Republic of Indonesia explains that KJKS Cooperatives are engaged in financing, investment and savings in accordance with profit sharing (sharia). The Islamic Financial Services Cooperative is an activity carried out to raise funds and channel them through Islamic financial services from and for members of the cooperative concerned, other cooperatives and or their members. The requirements that need to be owned by the Islamic Financial Services Cooperative are to maintain the credibility or trust of members and the wider community. Based on the Ministerial Regulation, it is expected that KJKS can be used as a people's economic movement. Because the people's economy must be empowered, all people need to gather themselves in cooperatives so that they can compete in quality and live side by side with private-owned economic enterprises.

According to the Ministry of Cooperative Regulation (2007) KJKS's work base is as follows: (1) KJKS organizes its business activities based on cooperative values, norms and principles so that it can clearly show cooperative behavior, (2) KJKS organizes its business activities based on sharia principles and fatwa of the National Sharia Council, (3) KJKS is a tool from member households to be independent in overcoming the problem of lack of capital (for employers) or lack of liquidity (for household members) so that the principle of self help is applied, (4) Forward the KJKS Cooperative becomes a the responsibility of all members so that the principle of self-responsibility applies, (5) Members of the KJKS are in a unified working system of cooperation, and are regulated according to the norms contained in the KJKS AD and ART, (6) KJKS Koperasi must be able to provide greater benefits to its members are compared to the benefits provided by other financial institutions, (7) KJKS favors ngisi as an intermediary institution in this case the Cooperative KJKS has the duty to carry out fund raising from members, prospective members, other cooperatives and / or their members as well as financing to these parties.

Decision to Take Financing

In sharia actually the use of the word lending and borrowing is inappropriate to use due to two things: first, loans are one method of financial relations in Islam. Second, lending and borrowing is a

commercial contract which means that if someone borrows something he should not be implied to give an additional loan principal, because every loan that produces benefits is usury, while the scholars agree that usury is haram. Therefore, in the sharia financial institutions, loans are not called credit but are called financing (Antonio: 2006). Based on the above definition, it can be concluded that financing is an activity of channeling funds to those in need, to be used in productive activities so that members can pay off the financing.

According to the Decree of the Minister of Cooperatives and Small and Medium Enterprises No: 91 / Kep / M.KUKMI / IX / 2004 concerning Business Activity Guidelines for Islamic Financial Services Cooperatives, financing is the activity of providing funds for investment or capital cooperation between cooperatives with members, prospective members, which requires the recipient of the financing to pay off the principal of the financing received to the cooperative in accordance with the contract accompanied by the payment of a number of profit sharing from the income or profit from the activity financed or the use of the financing fund.

According to Mowen and Minor (2002: 11), financing decision making is the customer's decision when making financing through a series of steps including: needs recognition, information retrieval, alternative evaluation, purchasing decisions, and post-purchase behavior. Meanwhile, according to Priyana (2013), consumer satisfaction and behavior are influenced by the following rights:

- The utility value of goods and services consumed. The ability of goods and services to satisfy the needs and desires of consumers.
- The ability of consumers to obtain goods and services. Purchasing power of consumer income and availability of goods on the market.
- The tendency of consumers to determine consumption choices regarding past experience, culture, tastes, and values that are embraced such as religion, customs.

Profit-sharing system

Profit sharing contained in the Islamic banking system is the principle of business activities based on profit sharing in the profit or loss sharing agreement with a large share of a certain amount of funds between the funds owner (shahibul maal) and the party using the funds (mudharib) where the profit is divided according to mutual agreement. There is a fundamental difference between interest and profit sharing ratio in Islamic banking.

Table 2. The Differences between Interest Rate and Profit Sharing

Interest Rate	Profit Sharing
<ul style="list-style-type: none"> • Determination of interest made at the time of the contract with the assumption that it must always be profitable. • The percentage is based on the amount of money (capital) lent. • Fixed interest payments as promised without consideration of whether the project is carried out by the customer or profit or loss. • The amount of interest payments does not remind even though the number of multiple profits or the economy is being "booming". 	<ul style="list-style-type: none"> • Determination of the ratio / profit sharing ratio made at the time of the contract based on the possibility of profit and loss. • The amount of the profit sharing ratio is based on the amount of profit gained. • Profit sharing depends on the benefits of the project being carried out. If the business loses, the loss will be borne jointly by both parties.

<ul style="list-style-type: none"> • The existence of interest is doubtful (if not criticized) by all religions, including Islam. 	<ul style="list-style-type: none"> • The amount of profit sharing increases according to the increase in the amount of income. • No one doubts the validity of the profit sharing.
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(Sumber : Antonio,2006)

Promotional Activities

According to Bell in Private and Irawan (2000: 349) promotion is all types of marketing activities aimed at encouraging demand. With promotion, people who were previously not interested in buying a product will become interested and try the product so that consumers make a purchase. The implementation of promotional activities will involve several stages, including: setting goals, identifying the target market, drafting a budget, choosing news, determining a promotional mix, choosing a media mix, measuring effectiveness, controlling and modifying promotional campaigns.

Service

Service is any action or activity that can be tangible and does not result in any ownership, whether the production of services or may not be related to physical production (Kotler, 2000). Consumer service is not just serving, but is an effort to build a long-term cooperation with the principle of mutual benefit. This process has begun since before the transaction occurred until the evaluation phase after the transaction. Good service is how to understand consumer desires and always provide added value in the eyes of consumers. Marketing for service products is more demanded to provide optimal service to its customers. According to Tjiptono (2002: 58) service consists of four main elements, which consist of: Speed, Accuracy, Friendliness, Comfort, while according to Sumarni (2002: 264), service is something that must be considered by each bank which consists of: Bank employees must be friendly in serving customers, bank employees provide fast and satisfying service to customers, provide clear and detailed information on products, have representative buildings and office equipment so that the transaction services are maximized

Administrative requirements

According to the large Indonesian dictionary the requirement is a request that must be fulfilled, while Administration is one of the management functions in the management system itself. So administrative requirements are something that must be fulfilled so that the management system runs normally.

Product knowledge

Understanding the product according to Kotler and Armstrong (2004) is everything that can be offered to the market to get attention, be bought, used, or consumed that can satisfy the desire or need. Product knowledge has been developed better and more complex simply by formulated decision criteria (Kotler, 2009). Marketing with a higher level of product knowledge and better information than those who have a low level of product knowledge. Therefore, the higher the level of product knowledge, the higher the level of product sales. Brucks (1985) in (Wang and Hwang, 2001) states that during the buying process, the level of knowledge possessed by consumers about a product will not only affect their behavior in seeking information about the product, but also affect their treatment of the information itself, their decision making, and furthermore, the desire to buy them.

Wang and Hwang (2001), concluded that consumers with a high level of product knowledge will evaluate a product based on its quality because they believe in the level of knowledge they have. Therefore, it is very likely that they will be more aware of the value of a product and then rise at the stage of the desire to buy. Conversely, consumers with product levels. low knowledge, more likely to be influenced by instructions from the surrounding environment, for example seduction from the seller, which might change how they receive information from a product.

Previous Study

NO	Author, years	Title	Variable and analysis method	Result of Research
1	Eriyati, 2008	Factors Affecting Demand for Credit Financing at PT. Bank BNI Syariah pekanbaru	Variabel independent : service process, requirement administrative, Religiusity, Variabel dependent : customer's decision taking financing Multiple Regression Analysis Methods	service process, requirement administrative, Religiusity influence the decision to take financing
2	Clif H Lasut, 2010	The Influence of Service Marketing Mixes on Consumer Decisions to Use Secure Fast Credit Products at PT. Pawnshop in Manado City Area	Independent variable: Product Price Location Promotional activity Person Physical appearance Process Bound Variable: Decision to Take Financing Method of Analysis: Multiple Regression	Products, prices, locations, promotions, people, physical appearance and processes influence the decision to take financing
3	Aris Sunindyo dan Ganesthi Swastika Rini, 2011	Analysis of Factors Affecting Customer Decision to Take Working Capital Loans at BPR Gunung Kawi Semarang	Free Variables: Product Price Location Promotional Activities People Process Physical Display Bound Variable: Decision to Take Financing Method of Analysis: Multiple Regression	Prices, and locations affect the decision to take financing, but products, promotions, people, processes and physical appearance do not affect the decision to take financing.
4	Natalia Kolyesnikov, Debra A. Laverie, Dale F. Duhan, James B. Wilcox dan Tim H. Dodd, 2008	The Influence of Product Knowledge on Purchase Venue Choice : Does Knowing More Lead from	Free Variables: Product knowledge Bound Variable: Decision	Product knowledge affects customer decisions.

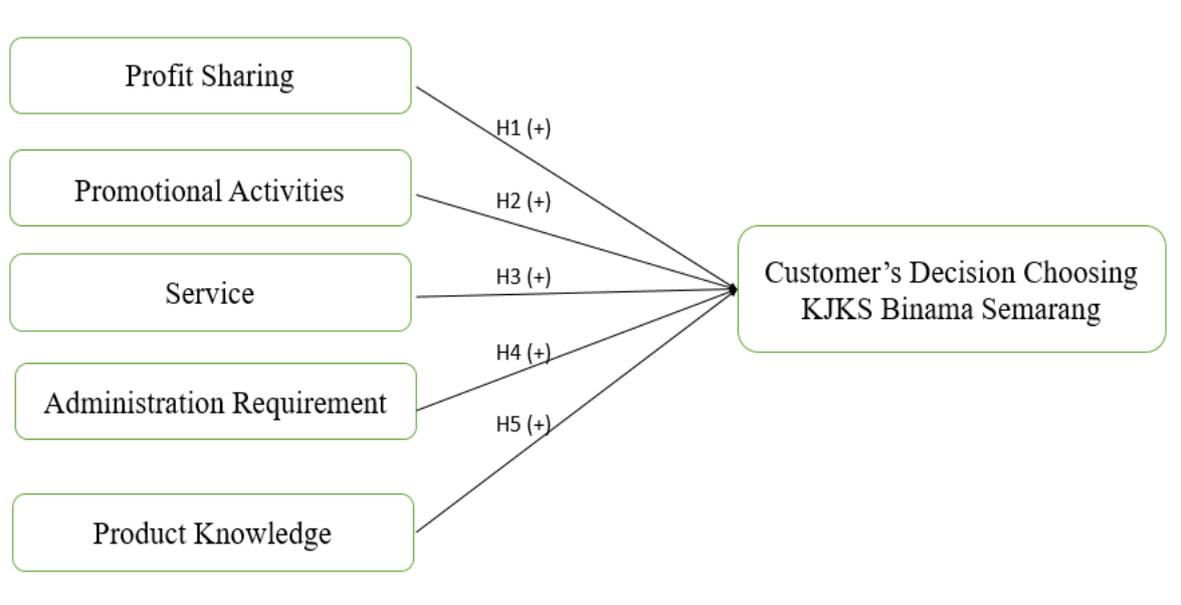
		Bricks to Clicks?	Method of Analysis: Multiple Regression	
5	Zikra Donald, 2014	Analysis of Factors Affecting Customer Decisions in Choosing Services for Sharia Bank Cimb Niaga Branch Mataram	Free Variables: service variables, administrative requirements, and income Dependent variable: Decision Method of Analysis: Multiple Linear Regression	The factors that influence the decision to choose the services of Bank CIMB Niaga Syariah Mataram are service variables, administrative requirements, and income > IDR 5,000,000. The better the service performed by Bank CIMB Niaga Syariah Mataram, the probability to become a customer at Bank CIMB Niaga Syariah Mataram will increase by 21.09%. The easier the administration requirements of Bank CIMB Niaga Syariah Mataram, the probability of being a customer of Bank CIMB Niaga Syariah Mataram will increase by 20.02%. Customers with an income of > Rp5,000,000 have a probability rate of 67.84% higher than the income of 500 Rp500,000 to become a customer of Bank CIMB Niaga Syariah Mataram.
6.	Yulika Khasanah dan Arie Indra Gunawan 2014	THE INFLUENCE OF THE SYSTEM FOR RESULTS TOWARDS DECISION TO BECOME A CUSTOMER OF SHARIA BANKS IN CIREBON CITY (Research	Free Variables: Murobahah profit sharing system Dependent variable: decision to become a customer Method of Analysis: Linear Regression	the profit sharing system has a positive influence and has a strong influence on the decision to become a customer. Based on the calculation of the coefficient of determination obtained a value of 42.3% means that 42.3% of the decision variables to be a customer can be

		Survey of Sharia Bank Customers in Cirebon City)		explained by the profit sharing system variable, while 57.7% is explained by other variables not included in this study.
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Theoretical Framework

Based on the Hypothesis Formulation above, the Thinking Framework in this study can be described as follows:

Picture 1. Theoretical Framework



Source: Eriyati, 2008, Clif H Lasut, 2010, Natalia Kolyesnikov, Debra A. Laverie, Dale F. Duhan, James B. Wilcox dan Tim H. Dodd, 2008, Zikra Donald, 2014

Research Methodology

This research is quantitative reserch. Data collection methods used in this study are interviews, observations, and questionnaires. The data used in this study are primary data obtained from a survey of 40 respondents, namely members of the KJKS Binama. The population in this study were all members of the branch branch of the Sharia Binama cooperative in Semarang. The sampling technique uses incidental sampling, that is, anyone who is a customer of a sharia binama cooperative who happens to meet with a researcher can be used as a sample, if the person who believes the match is suitable as a data source.

The research variables used in this study are independent variables, namely: Profit Sharing System (X1), Promotion Activity (X2), Service (X3), Administrative Requirements (X4), Product Knowledge

(X5). Then the dependent variable used is the decision of the members to choose the Sharia binama cooperative (Y).

Data Analysis Method

This study uses multiple linear regression data analysis techniques. The data used is first tested for its validity and reliability, then tested by classical assumption tests. The hypothesis in this study was tested using simultaneous test (F-test) and partial test (t-test) to determine the effect between variables.

Results And Discussion

This analysis is used to determine the effect of the Profit Sharing System (X1), Promotional Activities (X2), Services (X3), Administrative Requirements (X4), Product Knowledge (X5) on the decision of members to choose the binama Syariah cooperative (Y). Multiple linear regression tests conducted with SPSS 24 program obtained the results of the regression equation as follows:

$$Y = -1,051 + 0,164 X1 + 0,387 X2 + 0,398 X3 + 0,200X4 + 0,093 X5$$

Before analyzing more deeply the influence of independent variables on the dependent variable, several assumptions must be tested in accordance with this research method.

- Validity test

Validity test was analyzed by comparing the R-Calculate and R-Table values. first we have to identify where R-Calculate. R-Calculate here is the Pearson Correlation value then we see the R-Table. The value of DF in this study: $N-2 = 40-2 = 38$, the value of R Table in DF 38 The probability of 0.05 is 0.3120 and the value of R Table in DF 38 The probability of 0.01 is 0.2638. We compare this value with R-Calculate, if the R-Table is greater than R-Calculate then our conclusion of this statement is invalid, but if the R Table value is smaller than R-Calculate in SPSS then the conclusion is valid. Based on the data processing in SPSS 24 All question items are valid because the Pearson correlation value is greater than R table, the following is a summary of the results:

Table.3. Recapitulation of Research Instrument Validity Test

Variable	Indicator	coefisien corelation	Sig (2-tailed)	Ket
Profit Sharing	X1.1	0,627**	0,000	Valid
	X1.2	0,626**	0,000	Valid
	X1.3	0,750**	0,000	Valid
Promotion activity	X2.1	0,534**	0,000	Valid
	X2.2	0,307	0,000	Valid
	X2.3	0,400*	0,000	Valid
Service	X3.1	0,629**	0,000	Valid
	X3.2	0,575**	0,000	Valid
	X3.3	0,741**	0,000	Valid
Aadministration requirement	X4.1	0,866**	0,000	Valid
	X4.2	0,867**	0,000	Valid
	X4.4	0,705**	0,000	Valid
	X5.1	0,809**	0,000	Valid

Product	X5.3	0,695**	0,000	Valid
knowledge	X5.4	0,712**	0,000	Valid
	Y1.1	0,467**	0,000	Valid
	Y1.2	0,428**	0,000	Valid
Customer's	Y1.3	0,555**	0,000	Valid
decisions	Y1.4	0,831**	0,000	Valid
choosing	Y1.5	0,732**	0,000	Valid
KJKS Binama	Y1.6	0,887**	0,000	Valid

Source: Data processed by SPSS 24

• Reliability Test

Reliability Test is done by comparing the Cronbach Alpha numbers with the provisions of the Cronbach Alpha value of at least 0,6. the answer is if the cronbach value is greater than 0.6 the questionnaire is reliable, so the questionnaire is reliable. In the table below shows that the research instrument used in this study passed the reliability test.

Table.4. Reability Test

Variabel	Cronbach's Alpha	Nilai Kritis	Interpretasi
X1	0.816	0.6	Reliabel
X2	0.93	0.6	Reliabel
X3	0.947	0.6	Reliabel
X4	0.844	0.6	Reliabel
X5	0.898	0.6	Reliabel
Y	0.717	0.6	Reliabel

Source: Data processed by SPSS 24

Based on the table above, it is known that the cronbach alpha value of all variable more than 0,60, it can be concluded that the research questionnaire is reliable.

• Classical Assumption Test

Multicollinearity Test

To test whether the regression model found correlation between independent variables. A good regression model should not have a correlation between independent variables (no multicollinearity). The following table shows the results of multicollinearity tests.

Table.5 Multicollinearity Test

Variabel	Tolerance	VIF	Interpretasi
Profit Sharing	0,714	1,401	Tidak ada multikolinieritas

Promotion activity	0,883	1,132	Tidak ada multikolinieritas
Service	0,500	1,999	Tidak ada multikolinieritas
Aadministration requirement	0,623	1,606	Tidak ada multikolinieritas
Product knowledge	0,957	1,045	Tidak ada multikolinieritas

Source: Data processed by SPSS 24

Multicol can be seen from the tolerance value greater than 0.10, so there is no multicollinearity, if the tolerance value is less than 0.10, a multicol occurs. If the VIF value is less than 10.00, then multicollinism does not occur, if the VIF value is greater than 10 00 then there is a multicol. Based on the table above it can be concluded that the data used passes the multicollinearity test because the VIF value is less than 10.00 and the tolerance value is greater than 0.1.

Autocorrelation Test

To test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in the period t-1 (before). If there is a correlation, then there is an autocorrelation problem. Autocorrelation arises because successive observations over time are related to each other. Autocorrelation test results can be seen in the table below:

Table.6. Autocorrelation Test

Model Summary ^b						
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	,808 ^a	,653	,602		,17528	2,117

a. Predictors: (Constant), X5, X2, X3, X1, X4

b. Dependent Variable: Y

Source: Data processed by SPSS 24

From the table above, it is known that the value of durbin-watson 2,117 is greater than dU which is 1,7859. If $dw > dU$ there is no positive autocorrelation. If $(4 - dw) > dU$ there is no negative autocorrelation, so $(4 - 2.117) > 1.7859 = 1.883 > 1.7859$. therefore there is no positive or negative autocorrelation.

Normality test

The normality test is used to test whether the data is normally distributed or not. normality test can be seen through the non-parametric statistical test of kolmogorov-smirnov (K-S).

Table.7. Normality Test (One-Sample Kolmogorov-Smirnov Test)

Asymp.Sig (2-tailed)	Alpha	Interpretasi
0, 116	0.05	Normal

Source: Data processed by SPSS 24

The application of the Kolmogorov Smirnov test is that if the significance is below 0.05, the data to be tested is not normally distributed. In tabael above, it is known that the 0.116 static test value is greater than 0.05. So, data is normally distributed.

Heteroscedasticity Test

Heteroscedasticity test is used to test whether in the regression model there is a variance inequality from residual one observation to another observation, if the residual variance from one observation to another

remains constant, then it is called homoskedasticity and if different is called heteroscedasticity, a good model is homoskedasticity. One way to find out about this is to do a Glejser test. After the Glejser test, the following results are obtained:

Table.8. Glejser test

Variabel	Tolerance	Alpha	Interpretasi
Profit Sharing	,459	0,05	Tidak ada heteroskedastisitas
Promotion activity	,740	0,06	Tidak ada heteroskedastisitas
Service	,165	0,07	Tidak ada heteroskedastisitas
Aadministration requirement	,377	0,08	Tidak ada heteroskedastisitas
Product knowledge	,077	0,09	Tidak ada heteroskedastisitas

a. Dependent Variable: AbsUt

Source: Data processed by SPSS 24

The results of the SPSS output above state that none of the statistically significant independent variables affect the dependent variable absolute value Ut (AbsUt), as evidenced by the probability of significance above the 5% confidence level (0.05). So it can be concluded that the regression model does not contain heteroscedasticity.

• Multiple Linear Analysis Results

General Description of Research Objects

Characteristics of the study respondents were grouped by sex, and education level. Table 8. describes the distribution of respondents by sex.

Table 9. respondents based on gender

No	Gender	Total Respondent	
		Person	%
1	Male	19	47,5%
2	Female	21	52,5%
Total		40	100%

In the table, there are more female respondents than male respondents. Respondents with female sex were 52.5% and male sex were 47.5%.

Tabel 10. responden berdasarkan tingkat pendidikan

No	Education	Total Respondent	
		Person	%
1	DIPLOMA/ Sarjana	23	57,5%
2	SMA	17	42,5%
Total		40	100%

The table above shows the distribution of respondents based on education and obtained the results that the respondents with the most Diploma / Bachelor education and dominated all respondents. Respondents with Diploma / Bachelor education amounted to 57.5% and 42.5% high school.

Partial Significance Test (Test statistic t)

The results of partial test analysis show that all independent variables individually have a positive effect on the dependent variable. The following table summarizes the partial test of independent variables on the dependent variable:

Tabel 11. Hasil Regresi Linier Berganda

Variabel	Koefision Regresi (b)	t-hitung	Sig	Kesimpulan
Profit Sharing	0,164	1,847	0,074	Tidak Signifikan
Promotion activity	0,387	2,751	0,009	Signifikan
Service	0,398	2,546	0,016	Signifikan
Aadministration requirement	0,200	2,368	0,024	Signifikan
Product knowledge	0,093	1,088	0,284	Tidak Signifikan

Source: Data processed by SPSS 24

Based on the results of the SPSS 24 output above, obtained a significance value of X1 (Variable system results) is 0.074 and X5 (Variable product knowledge) is 0.284 because the significance value is greater than 0.05. While the variables X2, X3, X4 are significant at 0.05, namely the significance value below 0.05, so it can be concluded that the variables of Promotion, Service, Administrative Requirements have a positive and significant effect on the decision of members to choose binama Syariah cooperatives.

Simultaneous Significance Test (Test Statistics F)

From the results of the SPSS 24 output, the ANOVA test calculated the F value of 12,800 with a probability of 0,000, because the probability is much smaller than 0.05. So, it can be concluded that the independent variables simultaneously affect the dependent variable, the following are the outputs:

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,966	5	,393	12,800	,000 ^b
	Residual	1,045	34	,031		
	Total	3,011	39			

a. Dependent Variable: Y
b. Predictors: (Constant), X5, X2, X3, X1, X4

Source: Data processed by SPSS 24

Determination Coefficient (Adjusted R Square)

The coefficient of determination is used to measure the extent of the ability of the model to explain the variation of the dependent variable. in this research obtained the following results:

Model Summary ^b						
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson	
1	,808 ^a	,653	,602	,17528	2,117	

a. Predictors: (Constant), X5, X2, X3, X1, X4
b. Dependent Variable: Y

Source: Data processed by SPSS 24

From the results of SPSS 24 output above the model summary the amount of adjusted R² is 0.602, this means that 60.2% of the decisions of members choosing Sharia Bin Ladys KJKS can be explained by the five dependent variables, while the remaining 39.8% is influenced by other variable variables outside the model.

Discussion of Research Results

The Effect of the Sharing System on the decision of the members to choose KJKS Binama

The results of the analysis show that the profit sharing system variables have no significant effect on the decision of members to choose sharia binama cooperatives individually. The probability of profit sharing variable is 0.074 or greater than 0.05. this means that the variable does not significantly affect the customer's decision to choose the Binama KJKS at a 5% significance level. This research is not appropriate with the research of Khasanah and Gunawan (2014) which states that the profit sharing system has a positive influence and has a strong influence on the decision to become a customer.

Based on in-depth interviews with Binama Syariah key persons, this is due to the previous research object of the research on a banking where customers have sufficient knowledge and customers "aware" of interest benefits and profit sharing systems while the Sharia Bin Laden KJKS with membership system, which means members have high trust and loyalty towards Sharia Binama so that they do not question the profit sharing element in making decisions to use Sharia Bin Laden KJKS.

The profit sharing variable has no significant effect to member's decision choose KJKS Binama. It because margin between principal loan and installment is higher than conventional banks. Payment margins of Binama up to 20% per year, while in other conventional banks only up to 15% per year.

The Influence of Promotional Activities on the decision of members to choose KJKS Binama

The results of this analysis show that the Promotion Activity variable has a positive and significant effect on the decision of members to choose the binama Syariah cooperative, both individually and simultaneously. The variable probability of Promotional Activities is 0.009 or less than 0.05. this means that the variable has a significant effect on the customer's decision to choose the Binama KJKS at a 5% significance level. This research is appropriate with the research of Lasut (2010) which states that products, prices, locations, promotional activities, physical appearance and processes influence the decision to take financing.

Binama used direct promotions. The employees offer directly to KJKS Binama members.. Promotion through brochures, pamphlets and social media is rarely done. Direct promotions tend to be right on target and effective. Therefore promotion activities have a significant effect to member's decision choose KJKS Binama. In addition to offering products, Binama's employees provide solutions to communities need by providing the right banking products.

The Influence of Service on the decision of members to choose KJKS Binama

The results of this analysis show that the service variable has a positive and significant effect on the decision of members to choose the binama Syariah cooperative, both individually and simultaneously. The probability of the service variable is 0.016 or less than 0.05. this means that the variable has a significant effect on the customer's decision to choose the Binama KJKS at a 5% significance level. This research is appropriate with Donald's (2014) research which states that service has a positive and significant effect on the decision of members to choose a binama Syariah cooperative. The better service

performed by Bank CIMB Niaga Syariah Mataram, the probability to become a customer at Mataram CIMB Niaga Syariah Bank will increase by 21.09%.

The services provided by Binama are pickup services. The employee's pickup savings and installment of customers. So, customers do not need to come at Binama office for saving or deposit loan installments. The service makes cooperative members more comfortable and practical because they do not need to queue at the head office or unit. Thus, customers are satisfied with the services. Therefore, the service variable has a positive and significant effect on the decision of members to choose KJKS Binama.

The Influence of Administrative requirements on the decision of members to choose KJKS Binama

The results of this analysis show that the administrative requirements variable has a positive and significant effect on the decision of members to choose the binama Syariah cooperative, both individually and simultaneously. The probability of the administrative requirements variable is 0.024 or less than 0.05, meaning that the variable has a significant effect on the customer's decision to choose the Binama KJKS at a 5% significance level. This research is appropriate with Donald's (2014) research which states that administrative requirements have a positive and significant effect on the decision of members to choose a binama Syariah cooperative. The easier the administration requirements of Bank CIMB Niaga Syariah Mataram, the probability of being a customer of Bank CIMB Niaga Syariah Mataram will increase by 20.02%.

Binama cooperatives provide facilities at administrative stage. The requirements for applying for a loan are very easy. The ease of administration makes people interested choosing binama Therefore the administrative requirements variable has a positive and significant effect on the decision of members to choose KJKS binama.

The Influence of Product knowledge on the decision of members to choose KJKS Binama

The results of the analysis show that product knowledge variables have no significant effect on the decision of members to choose sharia binama cooperatives individually. The probability of the product Knowledge variable is 0.284 or greater than 0.05, meaning that the variable does not significantly affect the customer's decision to choose the Binama KJKS at a 5% significance level. This research is not appropriate with the research of Kolyesnikov et.al, (2008) which states that product knowledge variables have a positive and significant influence on the decision to become a customer.

Based on in-depth interviews with Binama Syariah key persons, this is due to the previous research object of research on a bank where prospective customers before using banking services are directed to customer service to explain the products owned by banks so that customers can choose what products to use, whereas currently the Sharia Bin Laden KJKS uses a membership system where most mouth-to-mouth promotions from one member to another member, so that their product knowledge is all they need, most members are not so aware of the types of products owned by Binama KJKS Sharia. because the requirement has been fulfilled with some Sharia Binama KJKS products, so it is not important for cooperative members to know all the products that are owned by KJKS Binama.

Conclusion

Based on the explanation of the results and discussion above, it can be concluded as follows:

- All variable, that are profit sharing, promotional activities, services, administrative requirements, product knowledge simultaneously influence the decision of members to choose KJKS Binama.

- Partially the variables of promotional activities, services, administrative requirements, have a positive and significant influence on the decisions of members to choose sharia binama cooperatives. And profit sharing and product knowledge variables do not affect the decision of members to choose KJKS Binama.

Recomendations

The success of KJKS Binama should be exemplified by other KJKS, if you want to increase the number of customers, it is better to improve service and promotion and also simplify administrative requirements, because it has been proven that these three factors greatly influence the customer's decision in choosing financing in KJKS Binama.

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