

# **STUDENT INTEREST IN BECOMING CUSTOMERS OF ISLAMIC BANKS IN TERMS OF RELIGIOSITY AND PRODUCT KNOWLEDGE**

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**Abstract** - This study aims to examine the factors that influence the intention to become a customer of Islamic banks based on religiosity and product knowledge. This research is a quantitative research. The location of this research is in one of the private universities in Surabaya. The reason for this location was chosen because it required the involvement of student groups regarding their interest in becoming customers of Islamic banks. As for the requirements to be able to become a research sample, namely students from semester 4 and semester 7 and are students from the faculty of economics. The conditions used indicate that the sample was taken using a purposive technique and finally 100 students were obtained as the sample. The analysis used is multiple linear analysis with the help of SPSS 26. Data analysis is in the form of classical assumption tests (normality test, multicollinearity test, autocorrelation test, t test, F test, and finally the coefficient of determination test). This research provides some important information about the development of Islamic banking. The results will help related parties to further improve the development of Islamic banking, especially the selection of criteria that are preferred by student groups. This is also based on research results which show that the two independent variables involved, namely religiosity and product knowledge significantly affect student interest in becoming customers of Islamic banks.

**Keywords:** religiosity, product knowledge, interest in becoming a customer, Islamic bank

## **INTRODUCTION**

The services industry has experienced rapid growth, driven by changing consumer demands and technological advancements. The dynamic landscape in the business world has opened up vast opportunities in the service domain. As companies strive to meet diverse and ever-changing consumer needs, the services sector has become a key player, driving economic growth and innovation (Khayru & Issalillah, 2022; Munir & Arifin, 2023). This expansion is not only a response to market demand but also a reflection of the increasingly connected global economy (Kiley et al., 2015; Gardi, 2022; Mardikaningsih et al., 2022). Therefore, the potential for further development and expansion within the services industry remains large, offering various pathways for companies to explore and excel (Putra et al., 2021; Sigit & Al Hakim, 2022). This happens in line with technological developments (Jahroni & Putra, 2022; Hariani & Irfan, 2023).

One industry that has experienced significant challenges along with technological developments is the banking industry. The digital revolution has brought fundamental changes in how financial services are delivered and managed (Wahyudi et al., 2021; Darmawan, 2022). Traditionally, the banking sector was about physical premises, cash transactions, and direct interaction between customers and bank officers (Fared et al., 2021). However, with the emergence of digital technologies, such as online banking, mobile banking apps, and the latest security technologies, this paradigm has changed drastically (Kemarauwana, 2020; Irfan & Hariani, 2022). However, amidst these challenges, there are also great opportunities (Putra & Darmawan, 2022). The banking industry can utilize technology to improve operational efficiency, expand service coverage to areas that were previously difficult to reach, and develop new products that better suit the needs of modern customers. In order to face these challenges and capitalize on these opportunities, banks need to develop a comprehensive strategy to intelligently integrate technology in all aspects of their operations and services (Issalillah & Khayru, 2022; Munir & Darmawan, 2023). With the right approach, the banking industry can continue to grow and provide added value to its customers in this digital era. Likewise with a part of the banking industry, namely Islamic banking.

The existence of Islamic banks in Indonesia stems from the Muslim community in Indonesia, which has the desire and view to be free from something haram. Many people want Islamic banks because all activities are carried out based on Islamic ethics and principles so that they are free from elements of usury (interest), free from non-productive speculative activities such as gambling (maysir), free from doubtful activities (gharar), free from illegitimate matters (bathil), and only finance halal businesses. This condition should also be ideal in Indonesia, considering that Indonesia has a large Muslim population. By understanding how people view banks, Islamic banks have a strong judgment to design strategies and policies that are more market-driven. Islamic banks are financial institutions that function as collectors of funds from the public and then channel them back to the community with a system and mechanism of business activities based on the Al-Quran and hadith (Darmawan, 2022).

Islamic banks open the same opportunities for all customers and do not differentiate customers. However, efforts to develop Islamic banks are not sufficiently based only on legal aspects and laws and regulations but must also be oriented to the market or community as customers of these banking institutions. In addition, to be able to attract new customers, Islamic banks need information on what is behind their interest in becoming Islamic bank customers so that it can be used as a benchmark in determining sustainable development strategies and must take effective steps in dealing with these conditions. This condition will open up opportunities to compete with other banks, namely conventional banks, in attracting customers. Beyond the inhibiting factors for the development of Islamic banks, in this case it shows that the response from various layers of the Indonesian population, most of which are or are the majority of Muslims, is still less interested in saving at Islamic banks. Every individual has a fundamental tendency to relate to something in his environment; if something gives him pleasure, it is likely that he will be interested in it. Interest arises when individuals are attracted to something because it suits their needs or feel that something to be learned is beneficial to them (Okomus, 2005). Thus, new patterns and the right basis are needed so that the Islamic bank marketing system is more targeted and increasingly developing in shaping their interest in becoming Islamic bank customers, such as through religiosity and product knowledge.

Customers will make Islamic banks their main choice if followed by the more religious the customer is, because for them, religious motives and being able to feel peace of mind are the main points that must be fulfilled (Aziz et al., 2018). Gait & Worthington (2008) also explain that religiosity affects interest in becoming an Islamic bank customer. Religiosity is the deepening and learning of religious aspects in the mind of an individual, which gives him confidence. This belief is then interpreted in the form of daily behavior and actions (McDaniel & Burnett, 1990). By saving in Islamic banking, it becomes a halal alternative according to Islamic teachings and obeying Allah's commands. With the religiosity possessed by individuals, they can understand that if they save in an Islamic bank, they will directly help people in need in their economy because the profit-sharing system applied in its management by Islamic banks can help fellow Muslims. This is based on their trust in Islamic banks (Khattak & Rehman, 2010).

Apart from religiosity, product knowledge is also a factor that determines interest in becoming an Islamic bank customer. According to Rao & Sieben (1992), product knowledge is a collection of various kinds of information about products owned by consumers. The more knowledge and information about the product that consumers have, the faster they will decide to buy it (Darmawan & Grenier, 2021; Issalillah et al., 2021; Retnowati & Mardikaningsih, 2021). This condition explains that one of the fundamental factors that influences the interest of prospective Islamic bank customers is knowledge, namely the knowledge of prospective customers regarding the concept of Islamic banking and knowledge of Islamic bank products. In the development of Islamic banks, there are obstacles, namely in the understanding or knowledge of the general public, who do not know what sharia is and its operation. Because in general, the community knows more about banking services in the field of conventional banking, which is basically conventional banking, compared to Islamic banking. The public also does not know exactly what products are sharia principles. This lack of product knowledge about the Islamic banking system can affect interest in becoming an Islamic bank customer (Bley & Kuehn, 2004). This shows that better product knowledge will make customers more aware in terms of peace of mind (Ali et al., 2022; Essardi et al., 2022; Infante, 2022; Lestari & Putra, 2022). This for Islamic banks will provide benefits from its development. Based on these conditions, this study aims to examine the factors that influence interest in becoming an Islamic bank customer based on religiosity factors and product knowledge.

## RESEARCH METHODS

This research is quantitative. The location of this research is at one of the private universities in Surabaya. The reason the location was chosen is because it requires the involvement of student groups regarding their interest in becoming Islamic bank customers. The primary data collection time lasted only one day by utilizing Google Forms. The requirements to be able to become a research sample are students from semesters 4 and 7, who are students from the faculty of economics. The conditions used indicate that the sample was taken using the purposive technique and that we finally obtained 100 students as a sample. In order for this research to be more focused in terms of analyzing student interest in becoming Islamic bank customers, there are two independent variables involved: religiosity and product knowledge. Based on these variables, a set of questions for the questionnaire can be arranged according to their indicators.

Religiosity uses indicators consisting of: (a) the religion he adheres to is studied in depth; (b) everything ordered and prohibited by God is definitely best for his servants; (c) he behaves according to the teachings of his religion; (d) he practices worship activities every day; and (e) he can feel peace of mind. The five indicators formed are from Huber & Huber (2012). Product knowledge includes: (a) knowledge of sharia principles; (b) understanding of product attributes; (c) benefits obtained; (d) the product provides satisfaction; (e) the understanding possessed will be converted into behavior (Harun et al., 2015). Interest in becoming an Islamic bank customer includes: (a) paying attention and realizing the existence of Islamic banks; (b) feeling happy talking about Islamic banks; (c) having an urge to learn about Islamic banks; and (d) gaining experience. Based on a statement from Haque et al. (2009)

The measurement of questionnaires in this study was done using a Likert scale modified into four alternative answer choices. The analysis used is multiple linear analysis with the help of SPSS 26. The data analysis is in the form of classical assumption tests (normality test, multicollinearity test, autocorrelation test, t test, F test, and finally the coefficient of determination test).

## RESULTS AND DISCUSSIONS

The questionnaires can be collected and filled out as targeted so that the research data can be processed and analyzed further. Based on the respondent profile section, for gender, there were 61 female respondents and 39 male respondents. Students aged 20 years totaled 55 respondents, and those aged 22 years had 45 respondents. Each question item can be called valid if, according to the results of the corrected item total correlation, it is greater than 0.30. From the existing provisions, the validity test of the research instrument is valid because, based on the results, it is above 0.30 for the corrected item total correlation. A construct can be said to be reliable if the Cronbach's alpha value is indeed greater than 0.60. Based on SPSS output, there is a Cronbach's alpha value for religiosity of 0.711; a Cronbach's alpha value for product knowledge of 0.721; and a Cronbach's alpha value for interest in becoming an Islamic bank customer of 0.784. The existing value can be interpreted as meaning that each construct in the research model has internal consistency in the instrument reliability test.

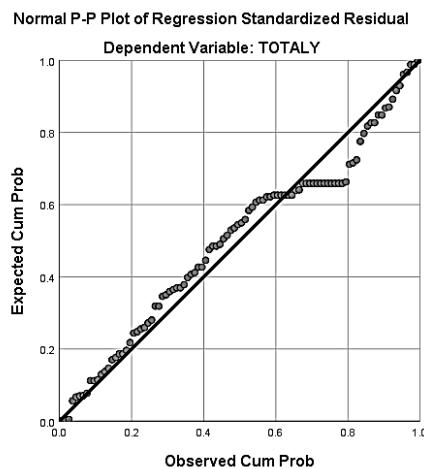


Figure 1. Normality Test

Source: SPSS Output

As Figure 1 has presented, it shows that the distribution of data in this study is indeed normal. This is indicated by the normal P-Plot image, where, when viewed from the diagonal line shape, around it there are indeed points that are in accordance with the diagonal line. According to the results, the data in this study are indeed normally distributed. At the stage of calculating the VIF value, it shows the same thing, namely that there is no VIF value above 10 for the independent variable being studied. This is indicated by the VIF output of 1,411, so there is indeed no multicollinearity problem. The value of 1.839 is the D-W value of this study, which, when compared to the criteria for being free from autocorrelation problems in the range of -2 to 2, is still met.

Table 1  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	1.050	1.802		.583	.562	
	X1	2.274	.278	.576	8.169	.000	.709
	X2	1.407	.292	.340	4.823	.000	.709

Source: SPSS Output

From Table 1, there is indeed a significance that is below 0.05, namely 0.000. For this reason, it can be stated that, based on the variables of religiosity and product knowledge, it provides a partially significant influence on student interest in becoming customers in Islamic banks. The form of the regression model is  $Y = 1.050 + 2.274 X1 + 1.407 X2 + e$ .

Table 2  
ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2516.906	2	1258.453	93.533	.000 <sup>b</sup>
	Residual	1305.094	97	13.455		
	Total	3822.000	99			

Source: SPSS Output

The F-count value is 93,533, with a significance of 0.000, which shows that the simultaneous effect is indeed significant because it is below 0.05. This means that the variables of religiosity and product knowledge can affect student interest in becoming Islamic bank customers.

Table 3  
Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.811 <sup>a</sup>	.659	.651	3.66805	1.839

Source: SPSS Output

According to the results of R, there is a value of 81.1%, which means that among the variables of religiosity, product knowledge, and interest in becoming an Islamic bank customer, they are very close. Likewise, judging from the contribution given by the variables of religiosity and product knowledge, it reaches 65.9% of student interest in becoming Islamic bank customers. The remaining percentage of 34.1% indicates that there are still several other independent variables that can be involved to shape students' interest in becoming Islamic bank customers.

Religiosity does play a role in shaping students' interest in becoming Islamic bank customers. This emphasizes the importance of religiosity for the younger generation in an effort to improve their attitude towards Islamic banks. When students have a high level of religiosity, there is also a tendency towards their high interest in becoming Islamic bank customers. Students feel that their financial transaction needs can also be met, and the fear of something haram related to the transactions made can be eliminated. This shows that students who are obedient and have a commitment to religious rules will shape their behavior in a more positive direction. For this reason, the better the management's understanding of the various aspects of religiosity, the more possible it is for managers to take a new approach when evaluating the behavior of each customer, so that in the future. In the future, the performance of Islamic banks can increase when the marketing strategy is appropriate. In the marketing communication campaign used, convenience and compliance factors should always be considered because this is the first step to getting closer to customers. This should also be followed by messages with religious connotations, such as information and persuasive advertisements that explain the halal character of Islamic bank offerings to potential customers, so that Islamic banks can better position their offerings compared to conventional banks and improve the actual perception of their customers. The ability of employees to communicate, educate customers, and show competence and courtesy are the main abilities that good employees must have. Some research results have used religiosity variables as determinants of student interest in becoming Islamic bank customers. Gait and Worthington (2008); Abou-Youssef et al. (2015); Souiden and Rani (2015); Gazali et al. (2019); and Djazilan and Darmawan (2021) produced similar findings.

Product knowledge plays a role in shaping students' interest in becoming Islamic bank customers. This shows that if knowledge related to Islamic banking products increases, then interest in Islamic banks will also increase. As customers, of course, they first know a product before they like it and then choose to use the product, which means that the customer's attitude towards a product is influenced by how much knowledge he has. For this reason, there must be preventive measures based on the lack of knowledge of students about the Islamic banking system and its products and services. It will be the most important step for Islamic banks to spread awareness and knowledge to the public, especially when they promote Islamic financial services such as investment, savings, funding, zakat, and so on, so that when customers' awareness of this can be well received, it will be profitable for Islamic banks. The presence of qualified experts and a knowledge-based workforce will help promote greater innovation, especially in handling Islamic financial products. In addition, there are three important points that must be implemented in this case, such as the need to pay attention to risk control by ensuring that customer funds and personal data are always safe, convincing customers that the products offered are able to compete in the market and generate profits according to customer expectations, and promoting and socializing their products and services directly to the Muslim community. Islamic banks can involve important figures to promote Islamic banking products so that they are more easily accepted by other group members. Maintain its image as a bank that complies with sharia principles to maintain customer trust. Previous studies with the same research results, namely from Bley & Kuehn (2004), Ergun & Djedovic (2011), and Ahmed (2014).

## CONCLUSIONS

This research provides some important information about the development of Islamic banking. The results will help related parties further improve the development of Islamic banking, especially the selection of criteria favored by student groups at all levels of society. This is also based on the results of the study, which show that the two independent variables involved, namely religiosity and product knowledge, significantly affect the interest of students in becoming Islamic bank customers. Banks should change their marketing activities according to current conditions. This can start with more experts or knowledge-based labor being absorbed into the Islamic banking industry to encourage greater innovation, especially in dealing with Islamic financial products. In this regard, participation from private universities in the banking sector can provide more inputs (e.g., designing Islamic financial instruments) for the growth of Islamic

banking. The management and Shariah advisors of the Islamic banking system should take decisions to make their customers more satisfied with the products and services they provide. The concept of the Islamic banking system should be clear to the employees of Islamic banks. It is observed that people have very little knowledge about Islamic products and services, so the employees should provide awareness to the public. As many industries conduct SWOT analysis to use their strengths to gain opportunities and eliminate weaknesses and threats, Islamic banking should also conduct this analysis to maintain its position in the banking sector. The motive of Islamic banks should be to please customers, not just satisfy them. In the future, it is important to further explore other independent variables so that diverse research results can be found. It is necessary to carry out research in several universities and increase the number of samples so that comparisons can be made regarding the extent to which students understand Islamic banking.

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