

The Effect of Differences of Opinion on Bank Interest, Education Level and Spiritual Intelligence on the Decision to Choose a Sharia Bank in Banyumas

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Article history:

Received March 18, 2023
Revised September 20, 2023
Accepted September 26, 2023
Available online on October 1, 2023

Keywords:

islamic banking, decision making, probability

Paper type: Research paper

Please cite this article [Turabian of style 8th edition]: Nurlaeli, Ida, and Hasanudin Hasanudin. "The Effect of Differences of Opinion on Bank Interest, Education Level and Spiritual Intelligence on the Decision to Choose a Sharia Bank in Banyumas". *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 1 (October 1, 2023): 417-430. Accessed October 20, 2023.
<https://doi.org/10.54471/iqtishoduna.v12i1.2274>

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ABSTRACT

This study aims to investigate whether the factors that influence people's decisions in choosing Islamic banks, especially bank interest views, level of education, perceptions of service, acceptance of promotions and spiritual intelligence, considering that Islamic banks have experienced development but seen from the market share are still small. This study uses a quantitative field approach, using a questionnaire distributed to 347 respondents who were selected in clusters around Purwokerto. The collected data were analyzed using logistic regression after first being tested with the overall model fit test and the coefficient of determination test. The results showed that the bank interest perspective, education level and spiritual intelligence had a significant effect, even though the bank interest perspective was negative. Islamic banks are advised to penetrate the market on consumers with a higher education background (S1) and consumers who have high spiritual intelligence. This study is the first study to use logistic regression on the Y variable.

Abstrak: Penelitian ini bertujuan untuk mengetahui apakah faktor-faktor yang mempengaruhi keputusan masyarakat dalam memilih bank syariah khususnya bunga bank dilihat dari tingkat pendidikan, persepsi pelayanan, penerimaan promosi dan kecerdasan spiritual, mengingat bank syariah telah mengalami perkembangan namun dilihat dari pangsa pasarnya masih kecil. Penelitian ini menggunakan pendekatan kuantitatif lapangan, dengan menggunakan kuesioner yang disebarluaskan kepada 347 responden yang terpilih di cluster sekitar Purwokerto. Data yang terkumpul dianalisis menggunakan regresi logistik setelah terlebih dahulu diuji dengan uji kecocokan model secara keseluruhan dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa perspektif bunga bank, tingkat pendidikan dan kecerdasan spiritual berpengaruh signifikan, meskipun perspektif bunga bank bernilai negatif. Bank syariah disarankan melakukan penetrasi pasar pada konsumen yang berlatar belakang pendidikan tinggi

(S1) dan konsumen yang memiliki kecerdasan spiritual tinggi. Penelitian ini merupakan penelitian pertama yang menggunakan regresi logistik pada variabel Y.

Kata kunci: perbankan syariah, pengambilan keputusan, probabilitas

INTRODUCTION

The decision to choose Islamic banks is a factor supporting the high market share of Islamic banks, decision making is defined as the selection of policies based on certain criteria¹. Each process and stage of decision making results in a final choice that is seen as the best. The decision-making that consumers go through in the buying process consists of 5 (five) stages, namely, the introduction of needs problems, information search, alternative evaluation, purchase decisions and post-purchase behavior.²

Post-decision-making behavior is divided into 2 (two) types, namely; customers with an emotional-ideological character consisting of customers who have accounts at Islamic banks and customers with rational-economic or rational-transactive characteristics, namely those who have accounts in Islamic and conventional banks.³

The market share of Islamic commercial banks at the Banyumas regional level is 5.72%, higher than the market share in Purbalingga which only reached 1.6%, in Cilacap at 5%, Banjarnegara at 5.6% and Yogyakarta at 7.9%. However, when viewed from the target marketshare of 22%, it seems that this achievement is still far from what was expected. Judging from the high and low ratio of non-performing loans (NPL), Banyumas district has a lower percentage, which is below 5%, and according to DPR Commission C of Central Java Province in charge of banking and finance, a good NPL is not reaching 5 %, for the Central Java region the highest NPL was in Tegal which reached 15.33%, Purworejo 11.92% and Kudus 10.09%.⁴

Table 1.1. Total gross assets, total financing, DPK, FDR of Islamic Commercial Banks in several regions in Central Java⁵

asset gross	financing	DPK	FDR	Daerah
366	356	71	498,95%	Tegal
138	136	122	111,52%	Pati
847	492	453	108,60%	Semarang
100	64	87	73,80%	Kendal
616	355	566	62,71%	Kudus
231	117	221	52,98%	Cilacap
924	558	842	66,35%	Pekalongan
77	62	77	80,26%	Salatiga
1.208	746	1.116	66,80%	Banyumas

¹ Dagun, Save M. (2006). Great Dictionary of Science. Jakarta: LPKN.

² Setiadi, N. J. (2010). Consumer Behavior: A Contemporary Perspective On Consumer Motives, Goals And Desires. Jakarta: Kencana.

³ Muhlis. (2018). Savings Behavior in Islamic Banks. Undip Press, 65-73.

⁴ OJK. (2016). Financial Services Authority Annual Report . Financial Services Authority Annual Report.

⁵ Unsoed, L. (2018). Sharia Statistics. Purwokerto: Unsoed Press.

3.471	2.917	2.958	98,62%	Semarang
5.609	5.126	3.352	152,95%	Surakarta

Regarding the factors that influence the decision making to choose Islamic banks, Amat Yunus argues that education factors significantly affect the increase in interest in using Islamic Bank services⁶, Guntur SM further views that Islamic banks are preferred by people with higher education (graduates) and middle income.⁷

In relation to the view of bank interest, Hendra Prawira said that the collection of public funds through PT Bank Jabar experienced an increase after the MUI fatwa on December 16, 2003 regarding the prohibition of bank interest (Hendra, 2007), while M Sholahuddin concluded that the MUI fatwa regarding the prohibition of bank interest had not been able to prove its effect, although there is a significant difference in the average quantity of DPK collection (Muhammad S., 2005).⁸

Meanwhile, the selection of spiritual intelligence factors is based more on the absence of research that discusses the detailed correlation between spiritual intelligence and decision making in choosing Islamic banks. Some studies only discuss the influence of spiritual intelligence on decision making in general.

Based on the above background, the authors intend to examine the factors that influence the decision to choose a Sharia Bank in Banyumas.

METHODS

The scope of research

This type of research is a survey research that will use a questionnaire as a research instrument⁹. The survey will be conducted in several community housing complexes in Banyumas.

This research approach is a quantitative approach, where the phenomenon under study is treated in isolation and has a different form from one another and has a similar relationship. And measured.¹⁰

The relationship between variables in this study was designed using a logistic model. This is because the output variable, criteria or dependent, namely the decision to choose an Islamic bank is a binary variable, with two categories namely "Yes, choose an Islamic bank" and "No choose an Islamic bank". The logistic regression model predicts the probability of a decision to choose an Islamic bank based on variations in the independent variables, in this

⁶ Amat, Y. (2004). Factors Affecting Public Interest in Using Sharia Banking Services (Case Study in Bekasi City Community. Exis, April vol 1 no 2.

⁷ Guntur, M. (2005). Analysis of Community Needs and Opportunities to Become a Customer of a Sharia Bank. Exist vol 1 no 3

⁸ Muhammad Rusnah. (2015). Explicating Consumer Segmentation and Brand Positioning in the Islamic Financial Services Industry A Malaysian Perspective,. Asia-Pacific Journal of Business Administration, 253.

⁹ Prasetyo Bambang. (2006). Quantitative Research Methodology. Jakarta: Raja Grafindo Persada.

¹⁰ NU Ibnu Syamsi, (2013). Decision Making and Information Systems. Jakarta: Bumi Aksara.

study the opinions of bank interest, educational background, perceptions of service, acceptance of promotions and spiritual intelligence.

Population and Sample

The population of this study focused on people who live in housing around the Purwokerto area which is the capital of Banyumas district, consisting of 9 sub-districts, namely South Purwokerto, West Purwokerto, North Purwokerto, East Purwokerto, Ajibarang, Banyumas, Sokaraja, Kembaran and Wangon, and in 19 housing estates, consisting of Purnawira housing, Zotus Park, Ledug, Firdaus, Puri Nirwana, Permata Kahuripan, Saphire Madani, Green Saphire, De Oasis, Griya Pasir Luhur, Sumampir Indah, Puri Hijau, Soka Indah, Karen Indah, Kali Kidang, Muncang Sand, Tegal Mulya, Puri Indah and Brobahan. The population size is 257,692 people in 2019.¹¹

The sample, the determination of the sample size in this study was carried out using the Isaac and Michael table with an error rate of 10% at a 90% confidence level for the population¹². So that the number of samples taken is 347 people. Sampling using proportional random sampling technique.

Variables and Instruments.

RESULT AND DISCUSSION

Data Description

The following is the tendency of concentration and distribution related to the decision variables to choose Islamic banks (Y), views on bank interest (X₁), education level (X₂), perceptions of service (X₃), promotion acceptance (X₄) and spiritual intelligence variables (X₅).

Table of descriptive statistics (mean [M] and standard deviation [s] or percentage for each variable

Variabel	N	Average	Standard Deviation	Percentange
Dependent variabel				
The decision to become a sharia bank customer				
No (=0)	164	-	-	47,3
Yes (=1)	183	-	-	52,7
Independent variabel				
The opinion on bank interest				
Halal (=0)	52	-	-	15
Haram (=1)	295	-	-	85
Level of education	347	15,19	2,019	-

¹¹ Pemda. (2019). Annual Report of the Central Bureau of Statistics of Banyumas Regency. Banyumas: Local Government of Banyumas.

¹² Sugiyono. (2008). Administrative Research Methods, Equipped With R & D Methods,. Bandung: Alphabeta.

Spiritual intelligence	347	52,73	9,050	-
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Based on the table, it can be explained as follows:

1. The decision to choose an Islamic bank

The table above shows the frequency of decisions to choose Islamic banks from 347 people, the subjects who did not choose Islamic banks were 164 respondents or 47.3%. While the subjects who chose to become customers of Islamic banks were 183 respondents or 52.7%.

2. The opinion on bank interest

The table above shows the frequency of views on bank interest. Subjects who think that bank interest is halal are 52 respondents or 15%. Meanwhile, haram bank interest was 295 respondents or 85%.

3. Education level

Respondents had an average of 15.19 years of education ($M=15.19$), which means above Diploma 3 and below Bachelor's Degree. In detail, 47.8% of those who passed Bachelors, 20.4% of SMA, 14.5% of Diploma 3, 12.5% of Masters, 1.7% Doctorate, Diploma 1 and Diploma 2 or SD/SMP were less than 1 %, No Profession.

3. Spiritual Intelligence

From the table, it is known that spiritual intelligence has an average of $M=52.73$ and the standard deviation is $s=9.05$ with item scores ranging from 15-75. spiritual intelligence tends to be moderate because the average is slightly (less than 1s) above the theoretical average (45).

Hypothesis testing

To test whether the probability of subjects choosing an Islamic bank is simultaneously influenced by the variables of view of bank interest, educational background and spiritual intelligence, the data were analyzed using logistic regression. This is because the dependent variable, the decision to choose an Islamic bank, is a binary variable, only having two alternative scores, 0 or 1. The outputs include; *odds ratio/log odds, odds, wald coefficient, and significance level*, which can be used to create a logits model. This analysis also produces an output of -2 log likelihood (-2LL), which is used to test the suitability of the model or *model fit*. The results of the analysis for the logits model are briefly presented in the following table.

Table Value/coefficient of odds ratio/log odds and logistic regression odds to predict the decision to choose an Islamic bank simultaneously.

Independent Variable	B (ratio odd)	O (odds)/ Exp(B)	Wald X ²	Sign./p
Constant	-6,727	,001	14,206	,000
Bank Interest opinions (X_1)	-,606	,546	3,235	,072
Education Level (X_2)	,214	1,238	13,592	,000
Spiritual intelligence (X_5)	,059	1,060	14,572	,000

In the table above, the value of the log odds/constant ratio shows the value of the log odds when the independent variable in the model is controlled at a value of 0. From the table it is known that the coefficient of the log odds constant is $B_0 = -6,727$, with a wald value, $X^2= 14,206$, and $p = ,000$. This means

that the constant is significant (smaller than the specified criteria ($p \leq 10$)). With this constant value, if all independent variables are 0, the probability/probability of the subject to choose an Islamic bank is:

$$\begin{aligned} p &= e^{LO} / (1 + e^{LO}) = 2,718281^{LO} / (1 + 2,718281^{LO}) \\ &= 2,718281^{-6,727} / (1 + 2,718281^{-6,727}) \\ &= 0,001 / 1,001 = 0,001 \end{aligned}$$

These results indicate that without the influence of views on bank interest, education level and spiritual intelligence, the opportunity or probability of the subject to decide to choose an Islamic bank is almost non-existent (0.1%), although significant. This means that the people of Banyumas do not have the opportunity to choose a sharia bank for their financial transactions when their views on bank interest, education level and spiritual intelligence are not considered.

1. A opinion on bank interest

The table above shows that the logistic regression coefficient or the odds ratio for bank interest views is $B = -0.606$; Wald $x^2 = 3,235$; and $p=0.072 < 0.10$. The results show that the view of bank interest has a significant contribution in predicting the probability of people in deciding to choose Islamic banks, when other variables are controlled (the conditions are the same).

Furthermore, the *odds* value = 0.546, that the odds of those who have a view of halal bank interest are 1.832 times (83.2%) higher than the odds of those who have a view of haram bank interest. These results indicate that if other variables in the model are controlled, those who view interest as haram banks have a significantly lower chance of choosing Islamic banks than those with halal opinions.

2. A education level

The table above shows the logistic regression coefficient or the odds ratio for education level, namely $B=0.214$; Wald $x^2 = 13,592$; and $p=0,000 < 0,10$. Thus, for every 1 year increase in the length of study, the log odds value of this variable will increase by 0.214. The results show that the level of education makes a significant contribution to predicting the probability of people in deciding to choose Islamic banks. This will happen if other variables in the model are controlled (the conditions are the same).

The value of odds=1.238 indicates that the odds of those who reach a certain level of education (length of study) are 1.238 times (23.8%) higher than the odds of those who reach an education level of 1 point (1 year) below. These results indicate that if the other variables in the model are controlled for, those who achieve higher education have a higher chance of choosing an Islamic bank than those who achieve a lower level of education.

3. A spiritual intelligence

As with education level, spiritual intelligence has a logistic regression coefficient or odds ratio of, $B = 0.059$; Wald $x^2 = 14,572$; and $p=0,000 < 0,10$. These results indicate that, for every 1 point increase in spiritual intelligence, the log odds value of this variable will significantly increase by 0.059. This shows that

spiritual intelligence makes a significant contribution to predicting the probability of people in deciding to choose Islamic banks in their financial transactions. According to the model, this will happen if other variables are controlled (the conditions are the same).

As before, the odds = 1.06 indicates that the odds of those who have a certain intelligence score will be 1.06 times (6%) higher than the odds of those who have a spiritual intelligence 1 point below. This shows that if other variables in the model are controlled, those who have higher spiritual intelligence have a higher chance of choosing Islamic banks than those who achieve lower levels of education.

Based on the results of the analysis above, a logit model can be made for predictions or estimates (Ibnu H. , 2017, p. 299)¹³ regarding the probability of the subject's decision to choose an Islamic bank using the predictors of the view of bank interest (X_1), education level (X_2) and spiritual intelligence (X_3), simultaneously expressed in the equation/logistics model as follows:

$$\begin{aligned} \text{Logit}_{(Y=1)} &= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \\ &= -6,727 - 0,606 X_1 + 0,214 X_2 + 0,059 X_3 \end{aligned}$$

As an application of the logit model, for example, the probability of a subject's decision to choose an Islamic bank ($Y=1$) for those who have a certain value on an independent variable can be calculated with a certain value control on another independent variable. A summary of the calculation results for the predictors is presented in the following table.

Table 4.3. Logit value and probability The decision to choose an Islamic bank for significant independent variables with a certain control value on other independent variables ($\beta_0 = -6.727$)

Significant Independent Variables with a mean value* and others with a certain	Variabel Independen yang tidak signifikan			
	value X_3 dan $X_4 = 0$		value X_3 dan $X_4 = \text{average}$	
	LO1	P2	LO	p
Bank interest opinion ($X_1 = 1$): X_2 dan $X_5 = 0$ X_2 dan $X_5 = \text{Rerata}$	-6,787	0,00	-5,736	0,00
	-0,425	0,40	0,626	0,65
Education level ($X_2 = 15,19$): X_1 dan $X_5 = 0$ $X_1 = 1$; $X_5 = \text{Rerata}$	-3,476	0,03	-2,425	0,08
	-0,425	0,40	0,626	0,65
Spiritual intelligence ($X_5 = 52,73$): X_1 dan $X_2 = 0$ $X_1=1$; $X_2 = \text{Rerata}$	-3,616	0,03	-2,565	0,07
	-0,425	0,40	0,626	0,65

*Especially for Bank Interest View: Haram = 1.

LO calculated by the formula: $\text{Logit}_{(Y=1)} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$. The value β is taken from table. While the value of X being tested uses the average

¹³ Ibnu, Hadjar. (2019). Gender Inequality in Selection of Prospective Students in Higher Education. Semarang: Pustaka Rizki Putra .

value (except for the bank interest view using a value of 1 = haram) while the value of X which is the control uses a value of 0 or the average.

P^2 calculated by the formula: $p = e^{LO} / (1+e^{LO}) = 2,718281^{LO} / (1+2,718281^{LO})$. LO equals the logit (Y=1 value, as the results from previous calculation step are presented in the LO column.

The summary of the calculation results of the logit model above shows that the Bank Interest View does not contribute to predicting or estimating the probability of the subject's decision in choosing an Islamic bank, if other independent variables, both significant and insignificant, are controlled at a value of 0. not significant is assigned to the average value of the view that the bank's interest does not contribute. Different from the previous predictor, education level contributes 3% to the probability of the decision to choose an Islamic bank, if other variables are set at a value of 0. The prediction contribution will increase (to 8%) if the value of an insignificant independent variable is set at the mean value, although the variable the significant value remains at 0. As with the level of education, spiritual intelligence also contributes the same when other variables are controlled at a value of 0, but slightly different when the insignificant variable is set at the mean value. What is interesting from the table is that the three significant independent variables are set at the average value (specifically the bank interest view at a value of 1), simultaneously contributing 40%, far above its contribution when controlled at a value of 0. The contribution will be even greater when the variable which are not significant are assigned to their mean values. Further analysis, the view of bank interest provides an additional contribution to the prediction of the subject's decision to choose an Islamic bank, if the significant independent variable is set at the mean value, both when the non-significant variable is set at 0 and the mean value. In each model, the bank interest view provides an additional 1% ($LO = -0.365$) and 2% ($LO = 0.686$). This shows that those with a halal bank view have a greater chance than those with a haram view to decide to choose an Islamic bank. This result is the opposite of what was expected.

Furthermore, to test whether the logits model that has been presented and discussed previously is suitable for use in estimating the probability of the subject choosing an Islamic bank, the data is further analyzed to test the fit of the model with the data, using the overall model fit test. known as the -2 Log Likelihood (-2LL) test because it uses this value. The test is carried out by comparing the initial/initial value of -2LL, namely the model without predictors, with the -2LL model value, ie after entering all predictors simultaneously. The difference between both are kai squared values, 2, so that their significance can be tested by comparing with predetermined criteria. Significant results indicate a mode fit / model fit because the use of predictor variables simultaneously in the logit model has different predictive abilities from the logit model without predictor. Therefore, the

logit model is suitable for use will measure the probability of the dependent variable/criteria. On the other hand, if the results are not significant. See Hadjar, 2019, p. 290-5)¹⁴

The results of the analysis are briefly presented in the following table to produce as in the following table:

table 4.5 Statistical test of model fit with *goodness of fit model* (-2Log Likelihood)

Independent variabel	Initial Likelihood	-2Log Model Likelihood	-2Log ²	d.k.	Sign./p
Opinions on Bank Interest, Education Level and Spiritual Intelligence	478,100	434,100	44,401	5	,000

¹⁴ Ibnu, Hadjar. (2019). Gender Inequality in Selection of Prospective Students in Higher Education. Semarang: Pustaka Rizki Putra .

The table above shows the value of χ^2 44,401, significant at the level of $p<0.001$ so that it has met the predetermined criteria, namely $p\leq 0.10$. This indicates that there is a significant difference between the initial values of -2LL and the -2LL model. In other words, the logit model used in this study, as presented and discussed earlier, is suitable for testing the estimated/predicted probability of a decision to choose an Islamic bank using independent variables/predictors of views on bank interest, education level, perceptions of Islamic bank services, and receiving promotions simultaneously.

Furthermore, to estimate the magnitude of the influence of predictors simultaneously on the decision to choose an Islamic bank, the data were analyzed using *Cox & Snell R Square* and *Nagelkerke R Square* techniques (Actually *Cox & Snell R Square* and *Nagelkerke R Square* are not techniques to test the fit of the model/model fit or calculate the magnitude of the influence carefully and accurately. Both are only for estimating the magnitude of the predictor contribution in estimating the probability of occurrence of events on the criterion/dependent variable. See Hadjar, 2019, pp. 297-8. The results of data analysis show that the value of *Cox & Snell R²* = 0.120 and *Square* and *Nagelkerke R²* = 0.161. This value indicates that the logit model with bank interest views, education level, perceptions of service, promotion acceptance, and spiritual intelligence is estimated to have an influence in the range between 12% to 16.1% in predicting the probability of a decision to choose a bank. sharia as a means for public financial transactions cat.

Thus, based on the results of the calculation of the log odds coefficient, the significance test with Wald χ^2 , as well as the example of the application of the logits model above, it can be concluded that the research hypothesis, which states: *Simultaneously, opinions on bank interest, education level and spiritual intelligence affect the probability the decision to choose to become a customer of a sharia bank, is fully accepted.*

CONCLUSION

Based on the results of the analysis and discussion presented in the previous chapter, it can be concluded that the research hypothesis is fully tested or empirically supported. Thus, simultaneously the opinions of bank interest, education level, and spiritual intelligence have a significant effect on the probability of choosing an Islamic bank. As expected, variations in opinions on bank interest, education level, and spiritual intelligence will be reflected in variations in the probability of subjects to decide to choose Islamic banks. It's just that the direction of the influence of opinions on bank interest is not as hypothesized because the results show the opposite direction, although significant. Those who hold the opinion of haram bank interest actually have a lower probability than those who have a halal bank interest view to decide to choose an Islamic bank. Meanwhile, the influence of the level of education and spiritual intelligence as hypothesized so that the higher the value, the higher the probability of deciding to choose an Islamic bank as a means for financial transactions.

Author's Contribution

Ida Nurlaeli: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Hasanudin: Contributing to writing systematics, research methods, analyzing interpretation results, the language proofread

Acknowledgements

The researcher would like to thank those who have helped complete this article, especially when collecting data and reviewing the contents of the article.

Declaration of Competing Interest

We declare that we have no conflict of interest

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