

# Comparative Analysis of Interest in Becoming a Customer of Sharia Banks and Conventional Banks

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**Abstract**— This study aims to determine the comparison of interest in becoming a sharia bank and a conventional bank among the people of Samarinda City. The study aims is also to determine the influence of knowledge, religiosity, ease of location access and service quality on the interest of the people of Samarinda City to become customers at Islamic banks. The number of samples taken for this study were 110 respondents. The sampling method used in this study is purposive sampling. Data collection in this study was using a questionnaire. The data analysis tools used are validity, reliability, classic assumption test, paired samples tests and multiple linear regression analysis (*t*-test, *F* test and coefficient of determination). The study results show that the interest of the people of Samarinda City to become conventional bank customers is higher than the interest in becoming Islamic Banks customers. The results of the study show that the variables of knowledge, religiosity and service facilities have a positive and significant effect on the interest of the people of Samarinda City to become Islamic bank customers. The variable of ease of location access has no effect on the interest of the people of Samarinda City to become islamic banks customers.

**Keywords**— Interest, Knowledge, Religiosity, Ease of Location Access, Bank Service Facilities.

## I. INTRODUCTION

The development of banking in Indonesia has experienced quite rapid development from year to year. Along with the development of banking in Indonesia, it is hoped that it will lead to progress for Indonesian banking so that it is able to face and anticipate all international economic and banking challenges and bring great benefits to society towards equitable prosperity. The role of banking in advancing a country's economy is very large, almost all sectors related to financial activities always require services. This makes banking continue to improve its quality until it becomes even better. Indonesian banks are on the principle of prudence in doing their jobs. The main function of Indonesian banking is as a collector and distributor of public funds and aims to support the implementation of national development in order to increase the distribution of development and its results [1].

Indonesia is a country that uses two banking systems, namely the conventional banking system and the sharia banking system. Indonesia is also the largest country in the world and has the largest Muslim population in the world. With the phenomenon of the largest Muslim population in the world, the majority of people should prefer to use sharia financial institutions and have a better understanding of sharia finance.

Conventional banks are banks that carry out conventional business activities in their activities providing services in payment traffic in general based on established procedures and conditions. Conventional banks pursue profits through an interest system and do not have a social function. The system used by conventional banks is an operational system using interest rates and general agreements based on national regulations. Conventional banks were established earlier than sharia banks in Indonesia and have facilities that are widespread in Indonesia. Meanwhile, Islamic banking is a form of modern banking that is based on Islamic law, which was developed in the Islamic Middle Ages by using the concept of risk sharing as the main system and eliminating financial systems that are based on certainty and predetermined profits [2].

Sharia banks have many advantages because they are not only based on sharia so that transactions and activities are halal, but they are open and do not specialize only for Muslim customers but also for non-Muslims. This proves that sharia banks are able to open up equal opportunities to all customers without discriminating between customers. The characteristics of the banking system, a sharia banking system that operates based on the principle of profit sharing, provides an alternative banking system that is mutually beneficial for the community and the bank, and emphasizes aspects of fairness in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in its production [3].

### Formulation of the problem

Based on the description that has been explained, the formulation of the problems that can be raised in this research is as follows:

1. Is there a difference in the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?
2. Does the knowledge factor influence the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?
3. Does the religiosity factor influence the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?
4. Does the factor of ease of location access influence the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?

5. Do bank service facility factors influence the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?
6. Do the factors of knowledge, religiosity, ease of location access, and service facilities jointly influence the interest of the people of Samarinda City to become customers of sharia banks and conventional banks?

## II. LITERATURE REVIEW

### Interest

In the Big Indonesian Dictionary (KBBI), passion is a desire from the heart that has a strong desire, desire for something. According to Poerwandaminta (2006:166), interest is a high liking for something, a desire that concerns aspects of a person's psychology and behavior to carry out activities that cause a person to be interested in something [4].

### Knowledge

According to the Big Indonesian Dictionary (KBBI), knowledge means everything that is known, known or understood about things. Knowledge is the result of knowing that occurs after someone senses a particular object. This sensing process occurs through the five human senses, namely the senses of sight, hearing, smell, taste and touch. Most of the knowledge acquired by humans is through the sense of sight and hearing. Knowledge is a very important domain in shaping a person's actions.

### Religiosity

The term religiosity comes from the English "religion" which means religion, then becomes the adjective "religious" which means religious or devout. "Religiosity" means belief in God, belief in a power above humans. "Religiosity" is devotion to religion, piety. Religiosity or religiosity looks more at aspects within the depths of the personal conscience, personal attitudes that are mysterious because they reflect the intimacy of the soul, a sense of ethics that includes totality (including human reason and sense) into the human person. Therefore, basically religiosity is more than religion that looks formal and official [5].

### Ease of Location Access

According to Wahyono (2010: 126), a banking location is a network where bank products and services can be utilized by customers. So, the location of the bank can be interpreted as a banking strategy to attract customer interest in dealing with the bank.

### Service Facilities

Facilities are all equipment provided by the bank to facilitate customer activities. Banks must have facilities to support customer comfort in saving and carrying out transactions with the bank. Every bank must be able to provide various types of facilities that can make it easier for its customers to carry out transactions and can provide a level of satisfaction to them. With the availability of facilities that support smooth transactions, customers will certainly feel satisfied and will continue to use the bank's services. Therefore, the availability of facilities that make it easier for

customers will influence customers in choosing a bank as a place to save [5].

### Hypothesis

1. H1: It is suspected that there is a difference in the interest of the people of Samarinda City to become customers of Sharia Banks and Conventional Banks
2. H2: It is suspected that knowledge influences the interest of the people of Samarinda City to become customers of Sharia Banks and Conventional Banks.
3. H3: It is suspected that religiosity has a significant effect on the interest of the people of Samarinda City to become customers of Sharia Banks and Conventional Banks.
4. H4: It is suspected that ease of location access has a significant effect on the interest of the people of Samarinda City to become customers of Sharia Banks and Conventional Banks.
5. H5: It is suspected that service quality has a significant effect on the interest of the people of Samarinda City to become customers of Sharia Banks and Conventional Banks.
6. H6: It is suspected that Knowledge, Religiosity, Ease of Location Access and Service Quality influence the interest of the City of Samarinda to become customers of Sharia Banks and Conventional Banks.

## III. METHODOLOGY

This research uses several analytical tools, namely descriptive analysis, validity and reliability test, classical assumption test, difference test, multiple linear regression test, coefficient of determination test (R<sup>2</sup>), as well as the F test and t test. The following is the regression equation on.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Information:

Y	= Interest in becoming customer at the bank
$\alpha$	= Constant
$\beta_1, \beta_2, \beta_3, \beta_4$	= regression coefficients
$X_1$	= Knowledge
$X_2$	= Religiosity
$X_3$	= Ease of Location Access
$X_4$	= Service Facilities
e	= Error Term

## IV. RESULT AND DISCUSSION

### Results

#### The test results are different

The results of different tests in this research were carried out to test the hypothesis which states that there is a difference in the interest of the people of Samarinda City in saving at sharia banks and conventional banks.

#### Hypothesis:

Ho: There is no difference in students' interest in using bank services sharia and conventional banks

Ha: There is a difference in students' interest in using the services of sharia banks and conventional banks

#### Decision criteria

- If the significance level  $t \text{ table} > \alpha = 0.05$  then  $H_0$  is accepted and  $H_a$  is rejected, meaning there is no difference in people's interest in using the services of sharia banks and conventional banks.
- If the significance level  $t \text{ calculates} < \alpha = 0.05$   $H_0$  is rejected and  $H_a$  is accepted, it means that there is a difference in people's interest in using the services of sharia banks and conventional banks.

TABLE 1 The test result are different

Pair 1	Y1. Interest in sharia banking - Y2. Interest in conventional banks	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error	95% Confidence				
					Lower	Upper			
		-0.78182	2.42079	0.23081	-1.23928	-0.32435	-3.387	109	0.001

The results of the Paired Samples Test show a significant value of 0.001 because the significant value is smaller than the value of 0.05, so  $H_0$  is rejected and  $H_a$  is accepted, which means there is a difference in people's interest in using the services of sharia banks and conventional banks.

Multiple Linear Regression Test Results

TABLE 2 Multiple Linear Regression Test Results

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0,308	1,790		0,172	0,864
1 Knowledge (X1)	0,202	0,076	0,198	2,661	0,009
1 Religiosity (X2)	0,482	0,071	0,508	6,817	0,000
1 Ease of location access (X3)	0,029	0,060	0,034	0,481	0,631
1 Service Facilities (X4)	0,246	0,073	0,243	3,369	0,001

a. Dependent Variable: Y1. Interest in Sharia Banking

From the results of the analysis in table 2, a regression equation can be formulated to determine the influence of knowledge, religiosity, ease of location access, service quality on interest in using bank services among the people of Samarinda city. It is known that the multiple linear regression equation is as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Which is interpreted as follows:

$$Y = 0,308 + 0,202X_1 + 0,482X_2 + 0,029X_3 + 0,246X_4$$

t test results

From table 2, the influence of each independent variable can be seen as follows.

1. Knowledge Variable (X1) to Interest (Y)
 

H1 states that perceived knowledge influences people's interest. In accordance with the results of the t test, it shows that the knowledge variable obtained from the calculated t value of 2.661 is greater than the t table value of 1.98081, and the significance value of 0.009 is smaller than the value of 0.05, so it can be concluded that the knowledge variable has a positive and significant effect on public interest, so the first hypothesis is accepted.
2. Religiosity Variable (X2) on Interest (Y)
 

H2 states that perceived religiosity influences people's interest. In accordance with the results of the t test, the

table shows that the religiosity variable obtained from the calculated t value of 6.817 is greater than the value of 1.98081, and the significance value of 0.000 is smaller than the value of 0.05, so it can be concluded that the religiosity variable has a positive and significant effect on interest. society, so the second hypothesis is accepted.

3. Ease of Location Access Variable (X3) on Interest (Y)
 

H3 states that the perception of ease of location access influences people's interest. Based on the results of the t test, it shows that the variable for ease of location access is obtained from the calculated t value of 0.481, which is smaller than the t table value of 1.98081, and the significance value of 0.631 is greater than the value of 0.05, so it can be concluded that the variable for ease of location access is not influence on public interest, so this third hypothesis is rejected.
4. Service Facility Variable (X4) on Interest (Y)
 

H4 states that perceptions of service facilities influence public interest. In accordance with the results of the t test, it shows that the service facility variable obtained from the calculated t value of 3.369 is greater than the t table value of 1.98081, and the significance value of 0.001 is smaller than the value of 0.05, so it can be concluded that the service facility variable has a positive effect and significant to public interest, so the fourth hypothesis is accepted.

Simultaneous F Test Results

TABLE 3 Simultaneous F Test Results

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	281,994	4	70,499	26,658	,000 <sup>b</sup>
	Residual	277,679	105	2,645		
	Total	559,673	109			

a. Dependent Variable: Y1. Interest in Sharia Banking

Based on table 3, the results of the F test can be seen that the calculated F value is 26.658 with a significance probability of 0.000 which is smaller than 0.05, and the calculated F value > F table = 26.658 > 2.46. From these results it can be said that the variables influence, religiosity, ease of location access and service facilities together (simultaneously) influence interest. Thus, this research is worthy of being continued, and in this case it means that the sixth hypothesis which states that influence, religiosity, ease of location access and service facilities have a positive and significant effect on interest.

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

TABLE 4 Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,710 <sup>a</sup>	0,504	0,485	1,62621	0,504	26,658	4	105	0,000

a. Predictors: (Constant), X4.Service Facilities, X3.Ease of location access, X1.Knowledge, X2.Religiosity  
 b. Dependent Variable: Y1. Interest in Sharia Banking

Based on the test results in table 4 of the summary model above, it can be seen that the value of the coefficient of determination or adjusted R Square of the four independent variables, namely knowledge, religiosity, ease of location

access and service facilities on people's interest in becoming customers, is 0.485 or 48.5%. The dependent (bound) variation, namely interest in becoming a customer, can be explained by 4 independent (free) variables, namely, knowledge, religiosity, ease of location access and service facilities. Meanwhile, the remaining 51.5% ( $100\% - 48.5\% = 51.5\%$ ) is explained by other variables outside this research.

### Discussion

Based on the results of the research that has been carried out, it is known that the significance value of 0.001 is smaller than 0.05, which means that there is a difference in the interest of the people of Samarinda City to use the services of sharia banks and conventional banks with the average value of sharia banks being 15.85 smaller than conventional banks. namely 16.63, meaning that people's interest in choosing Islamic banks is still low compared to people's interest in choosing conventional banks. The results of this research are supported by previous research [5] and [6]. Which states that there is a difference in interest in sharia banks and conventional banks, where interest in saving in conventional banks is higher than in sharia banks.

Based on the results of research that has been carried out, it shows that the knowledge variable has a significance value of 0.009, while the significance level value used as a reference is 0.05 or a significance level of 5%, so the significance value is  $0.009 < 0.05$ . Apart from that, the statistics produce a calculated t that is greater than the t table at  $2.661 > 1.98081$  and a regression coefficient of 0.202, which means that knowledge has a positive and significant effect on people's interest in becoming sharia bank customers. The results of this study are supported by previous studies [7], [8] and [9]. The results of this research show that the knowledge variable has a significant effect. If the public has knowledge about sharia banking, the interest in sharia banking will increase.

Based on the results of research that has been carried out, it shows that the religiosity variable has a regression coefficient value of 0.482, which can be interpreted that if there is an increase in the religiosity value, there will also be an increase in interest in becoming a sharia bank customer and can be seen in the t test table showing that the religiosity variable has a t value. The calculated value is greater than the t table, namely  $6.817 > 1.98081$  and the significant value is below the significant value which is the reference, namely 0.05, the significant value is 0.000, so it can be stated that religiosity has a positive and significant effect on the interest of the people of Samarinda City to become sharia bank customers. The results of this study are supported by previous studies [5] and [10]. Which states emphatically that religiosity has a positive and significant effect on interest in becoming a customer of Islamic banks.

Based on the results of research that has been carried out, it shows that the ease of location access variable has a regression coefficient of 0.029, which can be interpreted that if there is an increase in the value of ease of location access, there will be an increase in the interest of the people of Samarinda City to become sharia bank customers. It can be seen in the t test table that the variable ease of location access has a calculated t

value that is smaller than the t table, namely  $0.481 < 1.98081$  and the significant value is above the significant value that is used as a reference, namely  $0.631 > 0.05$ , so it can be stated that ease of access Location has no effect on the interest of the people of Samarinda City to become sharia bank customers. The results of this study are in line with research [11], [12], [13], which states that location has no significant effect on interest in using Islamic banks.

Based on the results of research that has been carried out, it shows that the service facility variable has a regression coefficient value of 0.246, which can be interpreted that if there is an increase in the value of service facilities, there will also be an increase in the interest of the people of Samarinda City to become sharia bank customers, and can be seen in the t test results table. shows that the service facility variable has a calculated t value greater than the t table, namely  $3.369 > 1.98081$  and the significant value is below the significant value which is used as a reference, namely  $0.001 < 0.05$ , so it can be stated that service facilities have an influence on the interest of the people of Samarinda City. sharia bank customers. The results of this study are supported by previous studies [14] and [15].

Based on the results of data processing, the F test results show that Knowledge (X1), Religiosity (X2), Ease of Location Access (X3) and Service Facilities (X4) simultaneously influence interest in becoming a customer. This can be seen in the significance value which is below the significance value which is the reference, namely  $0.000 < 0.05$  and also in the F test results it is found that the calculated F value is greater than in the t table, namely  $26.658 > 2.45$ , so it can be concluded that Knowledge (X1), Religiosity (X2), Ease of Location Access (X3) and Service Facilities (X4) simultaneously have a positive effect on interest in becoming a sharia bank customer in the Samarinda City community. This shows that the higher the level of knowledge, belief, ease of access to the area and the quality of the service, the greater the determination of the interest of the residents of Samarinda to become a Sharia Bank customer.

### V. CONCLUSION

Based on the results of research conducted at the stages of data collection, data management and data analysis regarding the influence of knowledge, religiosity, ease of location access and service quality on the interest of the people of Samarinda City in sharia banks and conventional banks, the researchers concluded that:

1. There are differences in the interest of the people of Samarinda City in saving at sharia banks and conventional banks. The research results show that the interest of the people of Samarinda City to become conventional bank customers is higher than the interest in becoming sharia bank customers.
2. The knowledge variable has a positive and significant effect on the interest variable of the people of Samarinda City in using sharia banking services.
3. The Religiosity variable has a positive and significant effect on the interest variable of the people of Samarinda City in using sharia banking services.

4. In the variable of ease of location access, the results showed that this variable had no effect on the interest of the people of Samarinda City to become sharia bank customers.
5. In the service facility variable, the results showed that this variable had a positive and significant effect on the interest of the people of Samarinda City to become sharia bank customers.
6. On the variables of knowledge, religiosity, ease of location access and service quality, the results showed that these variables simultaneously had a positive and significant effect on the interest of the people of Samarinda City to become sharia bank customers.

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