

Religiosity Effect on Retirees Customer Decisions in the Take over From Conventional Banks to Islamic Banks: Study at Gorontalo City - Indonesia



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ABSTRACT: The phenomenon of taking over financing from conventional banks to Islamic banks carried out by retired customers in Gorontalo City is so large and the majority of the population is Muslim or a religious community making this issue important to research with the aim of knowing and examining the effect of religiosity on retirees customer decisions in taking over from conventional banks to Islamic banks in Gorontalo City. This type of research is a quantitative study with a sample size of 199. Questionnaires were distributed to respondents using multi-stage sampling techniques (proportional and accidental sampling). The results of this study indicate that religiosity has a positive and significant effect on retired customers' decisions to take over from conventional banks (BRI, BTPN, Bank Sulut, Bank Mandiri Taspen) to Islamic banks (Bank Syariah Mandiri [BSM]) in Gorontalo City. For this reason, it is recommended that Islamic financial institutions take advantage of the tendency of customers to switch to Islamic Banks by increasing public understanding through promotion of the importance of financing as a usury-free product, services remaining competitive with conventional financial institutions, and improving human resource quality.

KEYWORD: Religiosity, Customer Decision, Take Over.

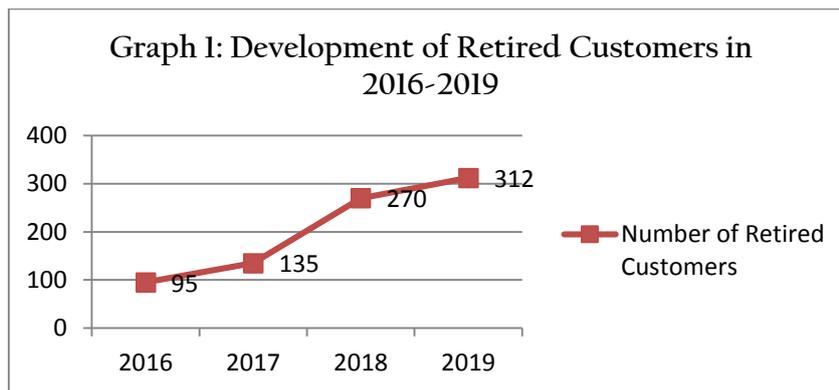
I. INTRODUCTION

One of the issues that has developed within the scope of Islamic banking in Indonesia in general and Gorontalo in particular is the occurrence of a number of customers who take over financing from conventional banks to Islamic banks. This phenomenon is important to get attention because it is an opportunity for Islamic banking. In particular, Bank Syariah Mandiri (BSM) offers a type of pension financing product, known as BSM Pension. Which is consumptive financing that is only given to retirees who come from retired employees, (PNS, BUMN or BUMD) or retired widows. This pension financing is the provision of a loan facility where the borrower is required to provide collateral or guarantee in the form of a Pension Decree or KARIP, with the maximum pension financing offered per customer up to IDR 300,000,000.00 (adjusted to the loan amount and the customer's salary), with an installment period of 1-15 years (according to the bank's calculation) or a maturity period when the borrower reaches 75 years of age and the contract used in this financing is to use a sale and purchase / murabahah contract.

Pension financing is a financing that has a small risk of financing, because pension financing at Bank Syariah Mandiri is based on a cooperation agreement between Bank Syariah Mandiri and pension fund management institutions such as PT Taspen and other pension funds and has a legal basis in the form of Bank Indonesia Approval Letter No. 10/357 / DPbS dated 19 March 2008 concerning Financing Products for Retirees, which ensure the smooth payment of customer installments by means of direct salary deductions (pension benefits) received by pensioners every month.

The purpose of holding a pension financing program is to help meet the needs of retirees who are deficient or in need of funds to meet their needs, as it is known that civil servants who have entered retirement have relatively small incomes compared to when these employees were still actively working. Therefore, pension financing is quite attractive to retirees. This is evidenced by the development of the number of pension customers who made pension financing from 2016-2019.

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Source: Bank Syariah Mandiri KC Gorontalo (2020)

Pensioner financing products at Bank Syariah Mandiri KC Gorontalo also open a pension take over financing facility. Take over according to the DSN-MUI fatwa is the transfer of customer debt from conventional banks / financial institutions to Islamic banks / financial institutions, or in other words, take over is financing that arises as a result of the take over of ongoing non-sharia transactions carried out by Islamic banks at the request of customers (Karim, 2006).

Rizaldi (2013) in his research explains that what causes customers to take the decision to take over is due to internal and external factors. Internal factors include ease of requirements, no penalties, cheap and fixed installments because there is no interest that burdens customers, and banking promos. Meanwhile, external factors are in the form of profit and benefit considerations, in this case BSM implements a margin / profit system which is relatively cheap, conventional bank interest rates are uncertain and also because of the customer's desire to practice Islamic sharia / religiosity.

The following is data on pension customers who took over to BSM Pension financing from conventional banks to Bank Syariah Mandiri for 2016-2019.

Table 1: Take Over Retired Customer Data

BRI	175
BTPN	112
Bank of North Sulawesi	35
Bank Mandiri Taspen	73
Total	395

Source: Bank Syariah Mandiri KC Gorontalo (2020)

From the two tables above, it can be seen that around 48% of the 812 pensioners or all retired customers who make financing at BSM KC Gorontalo are customers who take over from conventional banks to Bank Syariah Mandiri KC Gorontalo. This means that there is a change in the paradigm of customers from conventional banks so that they shift their financing to Bank Syariah Mandiri KC Gorontalo. And maybe this is caused by several factors, one of which is the religious factor.

Religiosity is a spiritual expression of a person related to belief systems, values, laws and rituals. Glock and Stark analyzed religiosity into five dimensions, namely: ideological, ritualistic, experiential, intellectual, and consequential dimensions. Religiosity tends to be appreciative of the universal values of religion in substance. So religiosity will give birth to choices of attitudes and behaviors in social life that originate from the religious beliefs they adhere to. It could be that what makes many or at least Muslim communities in Indonesia become customers of Islamic banks is because of their religiosity in religion. This is because the influence of religious values possessed by a customer plays a role in making customer decisions to use the services of this Islamic bank (Asraf, 2013). A Muslim who has a good religious commitment (religiosity) will apply his religious teachings in totality in his daily life, including in the economic activities of a religious Muslim who will choose a financial institution that is in accordance with the principles of Islamic sharia (Ancok and Suroso, 2005).

For Muslims, especially the Indonesian nation, in general, realizing Islamic banking should be grateful and become a common pride. The success of Islamic banking can be an example of the success of implementing Islamic sharia in muamalah. One of the goals of opening a branch of a Sharia Bank in Gorontalo Province is because the population of Gorontalo is predominantly Muslim, with a high number of Muslims in Gorontalo Province, which is a very big opportunity for Islamic banks, in this case, Bank Syariah Mandiri to reach customers. This opportunity has been strengthened by the issuance of an MUI fatwa in January 2004 concerning the prohibition of flowers. The population of Gorontalo City in terms of religion can be seen in the following table:

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Table 2: Total Population of Gorontalo City.

Wilayah se Provinsi	2018					
	Jumlah Penduduk Menurut Agama (Jiwa)					
	Islam	Protestan	Katolik	Hindu	Budha	Lainnya
Boalemo	138 394	1 763	116	2 459	4	-
Gorontalo	404 892	140	1 830	81	41	3
Pohuwato	131 442	4 574	297	1 221	16	-
Bone Bolango	156 851	202	23	7	6	-
Gorontalo Utara	119 289	2 064	22	-	6	-
Kota Gorontalo	184 524	3 807	615	104	588	-
Provinsi Gorontalo	1 135 392	12 550	2 903	3 872	661	3

Source: Gorontalo Province Central Statistics Agency

Table 2 shows that the majority of the population in Gorontalo Province is predominantly Muslim. Apart from a large market opportunity and the majority of the population of Gorontalo Province are Muslim, the religiosity factor should have a big role in community participation in using Islamic banking services both in terms of funding and financing. This is because someone with an internal religious orientation will try to carry out all aspects of life in accordance with Islamic principles, including in their economic activities (Isroah, Aisyah, and Yushita, 2016).

On the basis of the above phenomena, the important argument of this research is that religious people seek financial institutions as a place to carry out financing transactions in every economic activity. So the important decision in conducting financing transactions is inseparable from the aspect of worship. Therefore, the researcher wants to prove that the majority of the population is diverse in Islam such as Gorontalo Province has a major role in using Islamic banking services with the aim of proving that the religiosity factor influences the decision of retired customers to take over. from conventional banks to Islamic Bank (Bank Syariah Mandiri [BSM] KC Gorontalo)

II. LITERATURE REVIEW

This section describes the theoretical conception of religiosity, customer decisions and take over.

1. Religiosity

The term religiosity according to Stark and Glock (1968) refers to the extent of religious commitment to a religious group. Belief in religious groups is usually fostered by cultural values, which are inherited and strengthened through the teachings of parents, older generations, and the preaching of leaders. religions such as Imam (Islam), Bishop or Priest (Christian) and Rabi (Judaism). Since religious values are ingrained sacred relics and practices, followers of a devout religion are expected to conform consistently with the norms and rules dictated by their religion (Stark and Glock, 1968; Schwartz and Huismans 1995; Devos et al., 2002; Siala, 2013).

Some researchers such as Delener (1990), Schiffman and Kanuk (2009), Essoo and Dibb (2004) argue that the level of a person's religious commitment can significantly influence their purchasing behavior in various products and services (Siala, 2013). Robert (2000) states that there are several factors that influence religiosity (Robert, 2000), namely: (1).The influence of education or teaching and various social pressures (social factors) which include all social influences in the development of religious attitudes, including parental education, social traditions to adjust to various income attitudes agreed upon by the environment. (2). Various experiences experienced by individuals in forming religious attitudes, especially experiences regarding beauty, harmony and goodness in other worlds (natural factors), the existence of moral conflicts (moral factors), religious emotional experiences (affective factors). (3). Factors wholly or partly arising from unmet needs, especially needs for security, love, self-respect, and the threat of death.

2. Customer's Decision

Decisions are part or one of the important elements in customer behavior in addition to physical activities that involve customers in assessing, obtaining and using economic goods and services. The problem-solving perspective includes all types of fulfillment behavior and a wide range of motivating and influencing factors. customer decisions (Kotler, 2001). Gastrein & Teufel (2014) in their research showed that consumer decision-making patterns depend on probability patterns and the advantages or

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disadvantages of the perceived results. These results depend on consumer value, security of supply, not on economic factors. Consumers behave in a way that avoids risk at times and seeks risk in times of scarcity. According to him,

According to Pride and Ferrell (Sangaji and Sophia, 2013), there are three groups of factors that can influence consumer behavior in making purchase decisions:

a. Personal Factors

It is a unique factor that you have as a human being, there are several factors, namely: (1) Demographic factors. This factor relates to individuals involved in decision making, including characteristics such as religion, gender, age, race, ethnicity and income. (2) Situational factors. This factor is a state or external condition that exists when consumers make purchasing decisions. (3) The level of involvement factor. This factor is the level of consumer involvement indicated by the extent to which consumers consider their decisions before buying a product.

b. Psychological factors

This factor is a factor that exists in a person, where some people determine the behavior or character of a person that can influence a person to behave in consuming activities. Psychological factors include: (1) Motive. Is the power of internal energy that directs one's activities towards meeting needs or achieving goals. (2) Perception. It is the selection, organization and interpretation of input information to produce meaning. (3) Ability and Knowledge. Is the ability and efficiency to perform certain tasks. The ability that becomes attractive to marketers is the ability of an individual to learn, where the learning process is a change in a person's behavior caused by information and experience. (5) Attitude. Attitude refers to positive or negative knowledge and feelings about a particular object or activity (6) Personality. Are all the internal characteristics and behaviors that make a person unique. A person's personality comes from heredity and personal experience.

c. Social Factors

It is human nature as a social being, that is, human existence cannot be alone. So that a human being will be influenced by the society in which he lives. Thus, consumer behavior will also be influenced by society or social factors that surround it. These social factors include: (1) Family roles and influences. In this case, the family has a direct influence on consumer purchasing decisions. However, each family member has different needs, wants and tastes. (2) Reference group. Reference groups can function as comparisons and sources of information for someone so that the behavior of reference group members when buying a certain branded product will be influenced by the reference group. (3) Social class. Social class is a group that is open to individuals who have a similar social level. In social class, there is a division of society into graded classes, there are high and low classes. (4) Culture and Sub culture. Culture affects how a person buys and uses products, as well as consumer satisfaction with these products because culture also determines the products that are bought and used.

3. Take Over

One of the financing provided by Sharia Banking is take-over financing. Take-over financing is a form of Islamic banking services in helping the public to shift non-Sharia transactions that have been running into transactions that are in accordance with Sharia based on customer requests. In this case, Sharia Banks take over customer debt at conventional banks by providing *hiwalah* services or using *qard* which is adjusted to the presence or absence of an interest element in customer debt to conventional banks.

The occurrence of take over or transfer of financing can occur due to internal and external factors. Internal factors are factors originating from the company / bank. In this case, they relate to management policies regarding financing, as a source of bank income. Management policies in implementing take over, namely: ease of requirements, no penalties, cheap and same installments every month because there is no interest that is burdensome to customers, and also banking promos. External factors are factors that come from outside the company / bank. In this case come from customers and their environment. Several factors that encourage customers to take over financing at BSM are: profit and benefit considerations, where in BSM financing is carried out using a profit sharing system,

III. RESEARCH METHODS

This type of research is a quantitative study that measures the influence of religiosity on retired customers' decisions in taking over from conventional banks to sharia banks. The population in the study were all retired customers who had "taken over" from a conventional bank to Bank Syariah Mandiri (BSM) of Gorontalo City, totaling 395. Using the Slovin formula, the number of samples obtained was 199. The sample was selected using Multi-Stage Sampling (Proportional sampling and Accidental Sampling) Data were collected using a Likert scale questionnaire from numbers 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), to 5 (strongly agree). The numbers are arranged based on the indicator variable of religiosity (Robert, 2000; Ancok & Suroso, 2005) and decision indicators (Kotler, 2001). Before the data is analyzed by "simple regression", the validity test (r test), instrument reliability (Cronbach alpha test) and data normality (Normal PP Plot Chart) as a regression analysis requirements test. After fulfilling the analysis requirements, it is continued with the correlation test, determination, and hypothesis testing (t test).

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IV. RESEARCH RESULT

The results of the study are based on data collection and processing which aims to examine the magnitude of the influence of the religiosity variable on retired customers' decisions to take orders from conventional banks ((BRI, BTPN, Bank Sulut, and Bank Mandiri Taspen) to Islamic Banks (Bank Syariah Mandiri [BSM]) in Gorontalo City The results of data processing are shown in the following tables.

Table2: Instrument Validity Test of Independent Variable

Instrument Items	$r_{arithmetic}$	r_{table}	Information
1	0.363	0.138	Valid
2	0.358	0.138	Valid
3	0.457	0.138	Valid
4	0.615	0.138	Valid
5	0.567	0.138	Valid
6	0.559	0.138	Valid
7	0.748	0.138	Valid
8	0.542	0.138	Valid
9	0.692	0.138	Valid
10	0.737	0.138	Valid

Source: Results of processed data through SPSS 21 (2020)

Table 2 shows that all statements used to measure the independent variable (religiosity) meet the requirements (valid).

Table 3: Instrument Validity Test of Dependent Variable

Instrument Items	$r_{arithmetic}$	r_{table}	Information
1	0.544	0.138	Valid
2	0.478	0.138	Valid
3	0.594	0.138	Valid
4	0.505	0.138	Valid
5	0.445	0.138	Valid
6	0.439	0.138	Valid

Source: Results of processed data through SPSS 21 (2020)

Table 3 shows that all statements used to measure the dependent variable (the decision of the retired customer) meet the requirements (valid).

Table 4: Reliability Test of Independent and dependent Variable

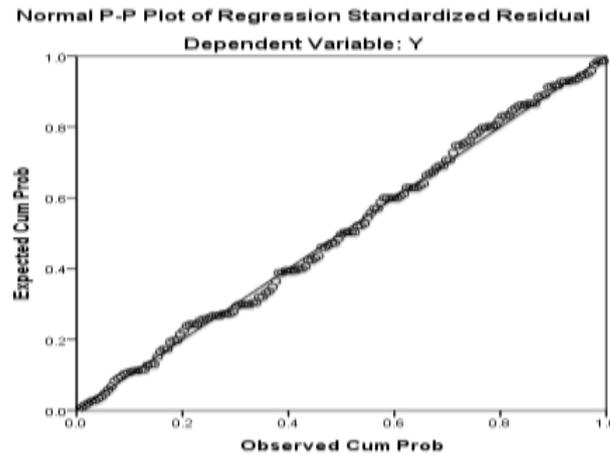
Variable	Reliability Coefficients	Informations
Religiosity	0.879	Reliable
Retirees Customer Decisions	0.794	Reliable

Source: Results of processed data through SPSS 21 (2020)

Table 4 shows that the value of the coefficient value of the independent (religiosity) and dependent (retired customers) instrument variables is 0.879 and 0.794, respectively. By using the Cronbach Alpha statistical test (α) with a critical parameter of 0.60. then all coefficient variables are greater than 0.60 so that all variables are declared reliable

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Graph2: Data Normality Test



Source: Processed data with SPSS 21 (2020)

Graph 2 shows that the data actually follows a diagonal line, which means that the data distribution is said to be spread around a straight line (it does not radiate far from a straight line), so that the requirements for normality can be met.

Table5: Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14,122	4,713		2,997	.003
1 Religiosity	.403	.057	.582	7,077	.000

Source: Processed data with SPSS 21 (2020)

Table 5 shows that the value of 14,122 is a constant value which means that if there is no religiosity variable (X), the consistent value of customer decisions (Y) is 14,122. The value of 0.403 is the value of the regression coefficient which means that every 1% addition of religiosity (X), the customer's decision will increase by 0.403. Because the regression coefficient is positive (+), it can be said that religiosity (X) has a positive effect on the decision of retired Bank Syariah Mandiri Bank Gorontalo retirees. So the regression equation is $Y = 144.122 + 0.403X$

Hypothesis Test (t test)

The research hypothesis was tested using the t test which aims to determine whether the religiosity variable (X) has a significant effect on the decision variable of retired customers (Y) in taking over from conventional banks (BRI, BTPN, Bank Sulut, and Bank Mandiri Taspen) to Bank Syariah Mandiri (BSM).

Table 5 shows the significance value (sig.) Of 0.000 smaller than the probability of 0.05 or the tcount value of 7,077 is greater than t table amounting to 1,970. So it can be concluded that there is a significant influence of religiosity (X) on the decision of retired customers (Y) to take over from conventional banks (BRI, BTPN, Bank Sulut, and Bank Mandiri Taspen) to Bank Syariah Mandiri (BSM).

Correlation and Determination Coefficients

Correlation analysis was conducted to determine how strong the relationship between the Religiosity variable (X) and the decision variable of the pension customer (Y) to take over. Meanwhile the coefficient of determination determines the amount of contribution between variables

Table 6: Model Summary b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.582a	.338	.331		4,664

a. Predictors: (Constant), religiosity

b. Dependent Variable: decision of retired customers m

Source: Processed data with SPSS 21 (2020)

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Table 6 shows the correlation coefficient (r) of 0.582. This means that there is a strong enough relationship between the religiosity variable (X) and the Retired Customer Decision (Y) variable to take over from Conventional Banks to Bank Syariah Mandiri, Gorontalo Branch. While the coefficient of determination (R Square) is 0.338, meaning that the contribution of religiosity to the decision of Retired customers to take Take Over is 33.8% and the remaining 66.2% (100% - 33.8%) is influenced by other variables that are not included. include in this research.

V. DISCUSSION

Religiosity is an attitude or awareness that arises based on a person's belief or belief in a religion so as to encourage him / her to behave / act according to the religious rules. Customer decision making is an activity of customers who are directly involved in obtaining and using the goods offered. Customer decisions have a very important role in a bank / company. The reason is because customer decisions will have an impact on increasing the number of customers and adding assets and realizing the goals the bank wants to achieve. In this case, the subject of decision making is pension financing customers who take over from conventional banks to Bank Syariah Mandiri of Gorontalo Branch.

The data from the research results prove that religiosity has a positive and significant effect on the decision of retired customers (table 5). The position of the relationship between the two variables indicates that it is quite strong (table 6). The higher a person's understanding of religiosity the greater his or her decision to take over from conventional bank to Islamic Bank. This happens because Gorontalo City, which has the majority of Muslims, certainly has an emotional bond with Islamic banking institutions, besides that the religious understanding of people who are on average over 60 has a paradigm shift so that it becomes the basis for changes in lifestyle in their economic activities (from usury to halal). This paradigm shift is driven by a mental energy that controls the mental center within itself which also affects cognitive, affective and psychomotor aspects which are reflected through individual motivation, attitudes and behavior. As the understanding of mutuality occurs in individuals, various new perceptions emerge that shape attitudes. , motivation and behavior in his life (Mamali, 2012).

In general, the findings of this study are in line with the research of Putri, et al., (2021); Fitriyah 2016, and Siala (2013) stated that religiosity has a significant effect on someone's decision making. Because religious values are sacred relics and practices for followers of a devout religion to adjust themselves consistently with the norms and rules determined by their religion (Siala, 2013). Belief in the teachings of his religion encourage the person to behave in accordance with the degree to which he or she is adhered to the religion (Fitriyah, 2016).

VI. CONCLUSION

The results showed that it turns out that the understanding of a customer's religiosity contributes significantly in influencing his decision to take over financing. The stronger the customer's religious understanding, the greater the opportunity customer decision to switch from conventional banks (BRI, BTPN, Bank Sulut, and Bank Mandiri Taspen) to Bank Islam (Bank Syariah Mandiri [BSM]) Gorontalo City. For this reason, it is advisable for Islamic financial institutions to take advantage of the tendency of customers to switch to Islamic Banks by increasing public understanding through promotions or accusations about the importance of financing / products as anti-usury products, services remain competitive with conventional financial institutions, digitizing services and improving HR quality. .

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