

## ANALISYS OF FACTORS THAT INFLUENCENON-MUSLIM CUSTOMERS' DECISION TO USE BANK SINARMAS SYARIAH MEDAN BRANCH

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### Abstract

In the aspect of Sharia banking knowledge, it was found that customers only know that saving in Sharia banking, especially at Bank Sinarmas Syariah Branch Offices, will get benefits from the profit sharing system (not from interest/riba) while for the operational system of Sharia banking itself, the majority of customers do not know. This is also in line with the knowledge of customers who mostly only know Sharia products such as: murabahah and mudharabah while other products customers do not know. The objectives of this study are to: 1) Analyze the influence of Location on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch, 2) Analyze the influence of Service Quality on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch, 3) Analyze the influence of Administrative Profits on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch, 4) Analyze the influence of Knowledge on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch, 5) Analyze the influence of Products on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch, 6) To Analyze the influence of Promotions on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch and 7) Analyze the influence of Location, Service Quality, Benefits, Knowledge, Products, and Promotions on Customer Decisions to Save at Bank Sinarmas Syariah Medan Branch. The research was conducted at the Sinarmas Syariah Medan Branch Office, Jalan Iskandar Muda No. 33, Medan.

**Keywords :** *location, service, administrative benefits, products, knowledge of Islamic banking and the decision of non-Muslim customers to become customers of Bank Sinarmas Syariah Medan Branch*

### INTRODUCTION

The development of Islamic banking in Indonesia has become a benchmark for the success of the Islamic economy. Bank Muamalat Indonesia, the first Islamic bank and a pioneer for other Islamic banks, implemented this system amidst the proliferation of conventional banks. The monetary crisis of 1998 sank conventional banks, and many were liquidated due to the failure of their interest-based systems. Meanwhile, banks that implement the system Sharia can continue to exist and survive. Furthermore, amidst the global financial crisis that hit the world at the end of 2008, Islamic financial institutions once again proved their resilience. Islamic financial institutions remain stable and provide benefits, convenience, and security to their shareholders, securities holders, financing customers, and depositors in Islamic banks. This is proven by the success of Bank Muamalat Indonesia in overcoming the crisis that occurred in 1998 by showing increasing performance and not receiving a single cent. even assistance from the government and on During the 2008 financial crisis, Bank Muamalat Indonesia even managed to achieve a profit of over Rp. 300 billion. Islamic banking could actually capitalize on this momentum. Indonesian Islamic banking until now it still continues to show growth positive, although there are still Several strategic issues and challenges still need to be resolved. Based on the Sharia Banking Transformation Study compiled by the Financial Services Authority (OJK), Finance (OJK) in 2018, there were several strategic issues that still hampered the acceleration of growth banking business sharia, including the

absence of differentiation in business models significant, quality, and quantity HR that less than optimal and low literacy and inclusion levels. In addition, we are currently faced with global conditions that have forced us to enter into in the era *New Normal*As a result of the global Covid-19 pandemic, this new normal era has changed social, community, and economic life patterns. increasing vigilance that require maintaining physical distance in interact.Bank Sinarmas Syariah was established and officially began operating on November 18, 2009. Bank Sinarmas Syariah itself is a business unit of Bank Sinarmas. Based on data obtained from Bank Sinarmas Syariah's financial report, it was found that in 2020, Bank Sinarmas Syariah was able to record a profit of IDR 39.9 billion, where this achievement was much better than in 2019 which recorded a loss of IDR 226 million. The types of Sharia banking products offered by Bank Sinarmas Syariah include: Funding (Savings, Deposits, and Current Accounts) and Financing (Working Capital, Investment Financing, and Consumer Financing). The overall number of customers increases by 2-4% annually. Specifically, non-Muslim customers experienced an increase of 1-2.5% annually from 2015 to 2020. This increase in number is considered quite good and the management of Sinarmas Syariah Medan Branch will continue to strive to increase the growth in the number of customers (Muslim and non-Muslim). The results of the researcher's interview with management regarding the requirements to become a customer at Bank Sinarmas Syariah found that there is no requirement that those who can become customers at Bank Sinarmas Syariah must be Muslim or it can be concluded that anyone and any religion has the same opportunity to become a customer at Bank Sinarmas Syariah Medan Branch. The target realization of growth in purchasing additional banking products is still relatively low, only reaching 25% (target 45%), so based on these results, it can be obtained information that there are still few non-Muslim customers using additional products offered by Bank Sinarmas Syariah Medan Branch.

## **2.LITERATURE REVIEW**

**Islamic Financial Institutions** Islamic financial institutions are intermediary institutions and financial service providers that work based on ethics And the Islamic value system have special characteristics, namely freedom from activities speculative non-productive like gambling, free from things that are not clear and doubtful (uncertain), based on the principle of justice and only finance business activities which is halal.

**Customer Decision** Decision (decision) means choice, namely choice of two or more possibility. However, it is hardly a choice between right and wrong wrong, but that what often happens is the choice between what is "almost right" and what is "exactly right". "may be wrong" (Sari, 2015). Formally, decision making is a process of choosing one way or direction of action from various existing alternatives in order to achieve the desired results.<sup>21</sup>According to George R. Terry made the decision, namely choosing an alternative from two or more existing alternatives to determine the direction of the goal want to achieve, these alternatives can in the form of a physical condition, or efforts Which creative, or a place to collect thoughts and feelings And knowledge to implement an action.

**Factors Influencing Customer Decisions** Based on the results of previous research and explanations regarding Decision Making theory, the researcher chose several Potential factors that are thought to influence the decision of non-Muslim customers to use Islamic banks include location, service, administrative benefits, knowledge to Islamic banking, Products, and Promotion. The selection of variables or factors that used, taken based on theory used (Hasannah, 2019). From Decision Making theory, research This uses three factors, namely location, services, and administrative benefits. Location is used because it is included in the physical factors in decision theory, where location is physical form of an object bank sharia which determine will influence the decision non-Muslim customers choose using a bank Sharia. Service enter into the practical factors that exist in decision theory, because service is part of from practice service finance provided by sharia banks. For profit administration is included in the rational factors in decision making, which Of course it is rational for non-Muslim customers to want the same benefits. more towards Islamic banks. The following is a further explanation regarding the potential factors used in this research.

**Research Framework** what is meant by bank location is the place where products are bought and sold. bank branch and banking control center. The location of Islamic banks is very influence in decision making the decision of non-Muslim customers to use Islamic banks. Of course, non-Muslim customers will choose For use a sharia bank if location from the Islamic bank be in a location that strategic or close to the environment office.

**METHOD**

**Research Location and Schedule** In this sub-chapter, the researcher will describe the research schedule, starting with the initial proposal of the research title, the colloquium seminar, data collection and analysis, the company results meeting, and the final meeting. The following is the research schedule.

**Types of research** The data approach used in this study is a quantitative approach (Quantitative Research) using a survey research method, in addition to that, this study also uses an observation method as a way for researchers to determine the suitability of the survey results with the problems that occur at the research location.

**Research Population and Sample** Population is identified as the entirety of research objects consisting of a group with the same type, criteria, nature and characteristics, where the number of all objects will be reduced to achieve the most optimal sample size in a study (Malhotra, 2010). In this study, the research population is all Non-Muslim Customers at Bank Sinarmas Syariah Medan Branch and have saved for at least 2 years and participated in or purchased other products, totaling 250 people (Source: Sinarmas Syariah Management, 2021).

**Identification and Operational Definition of Research Variables** This study will also explain the pattern of influence between variables, where in this study the variables are divided into three parts, namely:

- 1 Independent or Free Variable This variable can be described as a variable that directly influences the variable it influences. This variable will also contribute to the value of the dependent variable. In this study, there were six independent variables: Location, Service Quality, Profit, Knowledge, Product, and Promotion.
- 2 Dependent or bound variable This variable is identified as the variable that is the target of the influence of the dependent variable or mediating variable, where the level or value of this variable is highly dependent on the magnitude of the influence of the independent variable. In this study, there is 1 (one) dependent variable, namely the variable Decision to Become a Customer.

**Validity and Reliability Test** Validity testing is a test carried out to determine the level of conformity of statements with predetermined standards in a study (Hair, Anderson, Babin & Black, 2010). The validity testing mechanism used in this study is a testing mechanism based on comparing the Kaiser-Meyer-Olkin Measure of Sampling Adequacy value with 0.5. Validity testing was carried out on 30 non-Muslim customers at Bank Sinarmas Syariah Medan Branch who were not included in the research sample. The standard values that must be met to meet the validity assumption can be seen in table below :

**Table. Research Instrument Validity Measures**

Testing Mechanism Research Instrument Validity Measures	Standard
<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA) value</b> A statistical measure that explains the proportion of variation in a variable that is a common variable, that is, variation caused by factors in the study.	≥ 0.50

Source: Malhotra (2010)

Information:

t= significance level (tcount) which is then compared with the t table

Reliability testing is conducted to assess the stability of all statements with the phenomena and supporting theories formulated in a study. Good reliability test results will reflect the credibility of the statements formulated to address the problems encountered at the research site.

## RESULT AND DISCUSSION

**Research result** The results of this study will present a description of the characteristics of the research respondents, a description of the respondents' answers to each research variable.

### Characteristics of Research Respondents

#### Table

**Respondent Characteristics Based on Age**

No	Criteria	Frequency	%
1	22 - 25 Years	13	8.44
2	26 - 29 Years	24	15.58
3	30 - 33 Years	34	22.08
4	34 - 37 Years	37	24.03
5	> 37 Years	46	29.87
Total		154	100.00

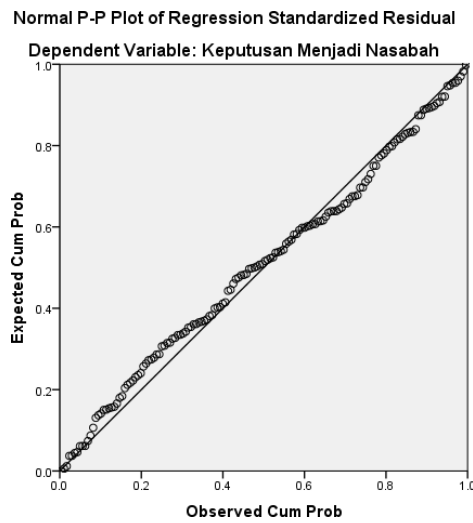
**Source: Statistical Data Processing Results (2021)**

Based on Table , it is obtained information that the majority of respondents who save at Bank Sinarmas Syariah Medan Branch are those aged > 37 years, totaling 46 people, then respondents aged 34 - 37 years 37 people, respondents aged 30 - 33 years totaling 34 people. Based on the data on the characteristics of respondents (customers of Bank Sinarmas Syariah Medan Branch) it is known that the age of the respondents has entered the established age category, where based on research from Yhonson (2004) it is stated that the age of 35 - 45 is the age for a person to be said to be emotionally and financially established, where at that age a person will look for alternative financial investments to guarantee their life in old age. Furthermore, it is also stated that at that age a person will be much more careful in using financial services and considering the level of profit obtained from a financial service, especially banking.

### Classical Assumption Testing

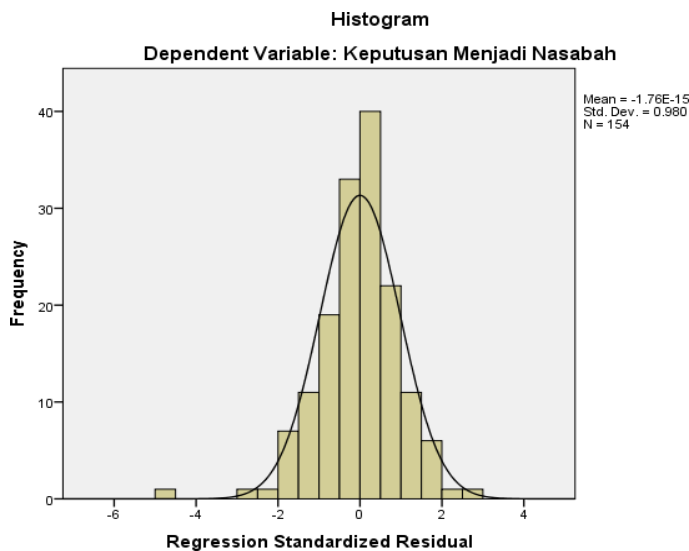
This test is conducted to assess the level of distribution of the research data used in this study. The tests that will be carried out in this study are: normality testing, multicollinearity testing, and heteroscedasticity testing.

The normality test is used to test or measure whether the independent and dependent variables, or both, have a normal data distribution in a regression model. A regression model is appropriate if the distribution is normal or close to normal. This study tested the level of data normality using P-P Plots, Histograms, and the Non-Parametric Kolmogorov-Smirnov Test (K-S).



**Source: Statistical Data Processing Results (2021)**

Based on the PP Plot image above, it can be concluded that the PP Plot graph shows a distribution pattern that is close to normal, where the data distribution is close to the diagonal line. Furthermore, to support the PP Plot results, the researchers tested it using a histogram.



**Source: Statistical Data Processing Results (2021)**

**Multiple Linear Regression Analysis**

Multiple linear regression analysis is used to measure the strength of the relationship between two or more independent variables and to indicate the direction of the relationship between the dependent variable and the independent variables. Using SPSS output, the multiple linear regression results can be seen in Table below :

**Multiple Linear Regression Analysis Test Results**

**Coefficients<sup>a</sup>**

	Unstandardized Coefficients	Standardized Coefficients			Correlations	Collinearity Statistics

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Model	B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	4,441	2,018		2,201	.029					
Location	.118	.079	.094	1,500	.136	.126	.123	.093	.977	1,023
Quality Service	.263	.056	.296	4,697	.000	.373	.361	.291	.961	1,040
Admin Benefits	.385	.048	.508	8,012	.000	.526	.551	.495	.953	1,049
Knowledge Banking	.122	.077	.103	1,577	.117	.035	.129	.098	.902	1,108
Product	.216	.068	.200	3,162	.002	.257	.252	.196	.957	1,045
Promotion	.011	.071	.010	.155	.877	.086	.013	.010	.922	1,085

a. Dependent Variable: Decision to Become a Customer

Source: Statistical Data Processing Results (2021)

The structural equation of the regression results above is as follows:

$$Y = 0.118(X1) + 0.263(X2) + 0.385(X3) - 0.122(X4) + 0.216(X5) + 0.011(X6)$$

The following is an interpretation of the results of the equation above, as follows:

1. Constant (Y) = 4.441

Based on this value, it is known that the value of variable Y (decision to become a customer) is positive, namely 4.441, where this value is before being influenced by the independent variable.

2. Regression Coefficient (b<sub>1</sub>) = 0.118

The regression coefficient value for Location is positive at 0.118, meaning that an increase of 1 unit of the Location variable will increase the Decision.

## Simultaneous Hypothesis Test (F Test)

### Simultaneous Significance Test Results (F-Test)

#### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	110,109	6	18,352	19,074	.000 <sup>b</sup>
Residual	141,430	147	.962		
Total	251,539	153			

a. Dependent Variable: Decision to Become a Customer

b. Predictors: (Constant), Promotion, Location, Admin Profit, Product, Service Quality, Banking Knowledge

Source: Statistical Data Processing Results (2021)

Table above shows the F value count (19,078) with a significance level of (0.000). While the F value table at alpha (0.05) is 2.43. Therefore, F<sub>count</sub> > F<sub>table</sub> and the sig-F level (0.000) < alpha (0.05) show that Location, Service Quality, Administrative Benefits, Banking Knowledge, Products and Promotions simultaneously have a positive and significant influence on the Decision to Become a Customer, so the alternative hypothesis is accepted.

## CONCLUSION AND SUGGESTION

### CONCLUSION

1. Based on the results of the partial significance test (t-test), it was found that the location variable did not have a significant influence on the decision of non-Muslim customers to become customers at Bank Sinarmas Syariah Medan Branch.

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2. Based on the results of the partial significance test (t-test), it was found that the service quality variable has a significant influence on the decision of non-Muslim customers to become customers at the Bank.
3. Based on the results of the partial significance test (t-test), it was found that the location variable did not have a significant influence on the decision of non-Muslim customers to become customers at Bank Sinarmas Syariah Medan Branch.
4. Based on the results of the partial significance test (t-test), it was found that the service quality variable has a significant influence on the decision of non-Muslim customers to become customers at the Bank.
5. Based on the results of the partial significance test (t-test), it was found that the promotion variable did not have a significant influence on the decision of non-Muslim customers to become customers at Bank Sinarmas Syariah Medan Branch.

### SUGGESTION

1. Many customers who live or reside far from the Bank Sinarmas Syariah Branch Office, make customers have to travel a relatively long distance and a relatively long time, so it is recommended to the management of Bank Sinarmas Syariah Medan Branch to open a branch office near the customer's residence to make it easier for customers to carry out banking transactions.
2. The management of Bank Sinarmas Syariah Medan Branch is also advised to provide additional training in communication and Islamic banking so that every employee, especially frontline employees, is able to provide maximum contribution in helping customers to resolve the banking problems they face.
3. Management is also advised to hold events that can increase customer knowledge, especially non-Muslim customers, regarding terms and activities in Islamic banking.
4. Management is also advised to carry out effective promotions.
5. In further research, it is recommended to use a different research model from this research, such as using a mediation research model (e-wom variable as the mediating variable) or a moderation model (the Covid-19 pandemic crisis variable as the moderating variable).

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