

**ANALYSIS OF PEOPLE'S DECISIONS TO CHOOSE MURABAHAH FINANCING PRODUCTS OF BANK SYARIAH PEKANBARU CITY**

**ANALISIS KEPUTUSAN MASYARAKAT MEMILIH PRODUK PEMBIAYAAN MURABAHAH BANK SYARIAH KOTA PEKANBARU**

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**ABSTRAK**

Pembiayaan merupakan solusi bagi seseorang untuk dapat memenuhi segala kebutuhan konsumtif dan kebutuhan ekonomi lainnya. Tujuan didirikannya lembaga keuangan syariah adalah untuk menerapkan prinsip-prinsip ekonomi syariah untuk keuangan, perbankan, dan transaksi terkait lainnya. Riba dilarang dalam banyak operasional, keuntungan hukum harus diperoleh ketika melakukan bisnis dan berjualan, memberikan zakat adalah prinsip utama bank syariah. Berdasarkan hasil penelitian penulis sebelumnya, dengan persentase 77,03% yang menunjukkan bahwa mereka memiliki pemahaman kuat yang memadai terhadap produk tersebut. Dari pemahaman masyarakat terhadap produk pembiayaan murabahah, penulis ingin mengetahui faktor-faktor yang mempengaruhi keputusan warga Kota Pekanbaru untuk memilih *produk pembiayaan murabahah* di bank syariah, sehingga penulis tertarik untuk menelaah lebih lanjut "Analisis Keputusan Masyarakat Memilih Produk *Pembiayaan Murabahah* Bank Syariah Kota Pekanbaru". Penelitian ini bertujuan untuk mengetahui apakah faktor pribadi dan psikologis mempengaruhi keputusan warga Kota Pekanbaru untuk memilih produk pembiayaan *murabahah* di bank syariah. Penelitian ini bersifat deskriptif kuantitatif dengan sampel sebanyak 100 orang dari Kota Pekanbaru. Hasil berbagai uji regresi menunjukkan bahwa variabel personal dan psikologis sama-sama mempengaruhi variabel yield sebesar 68,0%. Selain itu, besarnya pengaruh antara pribadi dan psikologis (pada saat yang sama) pada hasil terlihat pada 0,558. Demikian pula, variabel psikologis memiliki pengaruh signifikan sebesar 0,382.

**Kata kunci:** *Pendapatan, Pembiayaan Muradabah, Bank Islam*

**ABSTRACT**

*Financing is a solution for someone to be able to meet all consumptive needs and other economic needs. The purpose of establishing Islamic financial institutions is to apply Islamic economic principles to finance, banking, and other related transactions. Based on the results of the author's previous research, a percentage of 77.03% shows that they have a strong and adequate understanding of the product. From the public's understanding of murabahah financing products, the author wants to know the factors that influence the decision of Pekanbaru City residents to choose murabahah financing products at Islamic banks, so the author is interested in further examining "Analysis of Community Decisions to Choose Murabahah Financing Products Sharia Bank Pekanbaru City". This study aims to determine whether personal and psychological factors influence the decision of Pekanbaru City residents to choose murabahah financing products at Islamic banks. This research is quantitative descriptive with a sample of 100 people from Pekanbaru City. The results of various regression tests showed that personal and psychological variables both affect yield variables by 68.0%. In addition, the magnitude of the influence between personal and psychological on the results was seen at 0.558. Similarly, psychological variables had a significant influence of 0.382.*

**Keywords:** *Revenue, Muradabah Financing, Islamic Bank*

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## **INTRODUCTION**

Sharia Banking is an organization that provides funds to the public in accordance with the principles and functions of sharia as an intermediary in increasing public income. Islamic banks not only do not charge interest but also focus on improving welfare (Arif, 2012).

According to Arifin (2007) cited by the main principles of Islamic banking include confidence, independence, integrity, and perseverance in achieving success, supported by elements such as financial resources, human resources, business partners, and technical progress (Akmal, 2021).

The purpose of establishing Islamic financial institutions is to apply Islamic economic principles to finance, banking, and other related transactions. Riba is prohibited in many operations, legal profits must be obtained when doing business and selling, giving zakat is the main principle of Islamic banks. Unity between moral and business aspects is an aspect of service in Islamic banking, so Islamic banking is not free to transact at will, but must follow the beliefs established by Islam as stated in the Qur'an and Sunnah.

Law Number 21 of 2008 concerning Islamic banking has been regulated in detail, explaining "Sharia banking is everything about Islamic banks and sharia business units, including institutions, business activities, and facilities and processes in carrying out their business activities". This law regulates the banking system based on sharia principles to open up great opportunities for Islamic banks to conduct their business activities, so that Islamic banking is now free to compete with conventional banks that have existed since Indonesia Independence (Muhammad Paradise et al, 2005).

Islamic banking is very important for the domestic economy. Islamic banks, or Islamic financial institutions, collect money from people with extra cash and give it to those who don't. In addition, Islamic banks encourage the country's economic development by providing financing for micro, small and secondary enterprises (PMKS).

Despite playing an important role in the country's economy, most Islamic banks struggle with low-market flats. Market share concerns are a challenge that Islamic academics and banking professionals have yet to fully address. Various efforts have been made to increase the market share of Islamic banks, but none have succeeded in rivaling or matching the market share of conventional banks. Market problems in some Islamic banks require long procedures and long settlement times.

The understanding and knowledge of Islamic banks will influence the decision to be chosen. If the knowledge of Islamic banks is low, then the views and desires of Islamic banks should also be low. Customers are the center of company attention, so the factor that can influence customer decisions in choosing Islamic banks is product knowledge. Peter stated that (Husain Muh Irsyad, 2016) product knowledge is all information contained in a product or service blessed by customers (Elsye Rumondang Daminik, 2013).

Based on the results of the author's previous research, Bandar Pekanbaru residents have an understanding of murabahah financing products which are included in the "understanding" category or are included in the "strong" category with a percentage of 77.03%. This shows that the people of Pekanbaru City are quite familiar with Islamic

Financial instruments (Melina & Zulfa, 2022).

The results showed that religious factors, service factors and promotional factors had a significant effect on reasoning decisions in choosing *murabahah financing products* at PT. BPRS Al-Wasliyah Medan, which can be seen from the results of the study which shows a percentage of 93.5% and the remaining 6.5% is explained by other variables that do not exist or are not taken into account in the research analysis (Nisa, 2023).

In the study, (AGAMI, 2018) personal factors had a positive and significant effect, while psychological factors did not have a positive and significant effect on the decision to choose *murabahah financing products* at BMT Fajar.

Given that there has not been found specific research on the community's decision to choose *murabahah financing products*, the author wants to know the factors that influence the decision of the people of Pekanbaru City to choose *murabahah financing products* at Islamic banks, so the author is interested in continuing the study "Analysis of Community Decisions to Choose *Islamic Bank Murabahah Financing Products* in Pekanbaru City".

### **Decision**

The difficult decision-making process often involves several decisions. A decision is a choice between two or more choices of action or behavior. Decisions always require a choice between a number of different behaviors, including knowledge, meaning, confidence activated from memory as well as the attention and understanding processes involved in new translations in the environment (Nugroho J. Setiadi, 2008).

However, the source of decision-making is an integration process that

combines knowledge to evaluate two or more alternative behaviors and select one. The result of this integration process is a choice that is presented cognitively as the desire to behave (Nugroho J. Setiadi, 2008).

Although some of these aspects are unmanageable, marketers still need to consider them. The four elements proposed by are cultural factors, economic considerations, political factors, and environmental factors, (Kotler, 2013) social class and subculture:

- a. Social factors influenced by consumer behavior including small groups, families, roles, and status also influence how people behave as consumers.
- b. Individual factors can also influence a person's purchasing decision.
- c. Motivation, perception, learning, trust, and attitude are the four (four) main psychological elements that influence purchasing decisions.

### **Sharia Bank**

A bank is a legal entity that takes deposits from the public and distributes the money to the public in the form of credit or other forms to improve the standard of living, as stated in the Banking Law No. 10 of 1998. Its activities include conventional banks and Islamic banks, two different types of institutions. Conventional banks are defined as institutions that carry out traditional business activities and according to the type of management are Conventional Commercial Banks (BUK) and Out-of-Town Banks (BPR). Islamic banks are defined as commercial banks as defined in Law No. 7 of 1992 on Banking and as amended by Law No. 10 of 1998, including sharia business units and branch offices of foreign banks that carry out commercial activities. activities based on sharia law by BI Decree No. 2/8/PBI/2000, Article I.

## Financing

Law Number 10 of 1998 concerning Banking Chapter I Article 1 No. 12 defines financing derived from sharia principles as the provision of money or bills equated with those derived from agreements or alliances between banks and other plaintiffs from the funded party returning money or bills. after a certain period of time in exchange or profit sharing (Cashmere, 2012).

Islamic banks and other financial institutions, such as BMT, engage in financing by directing cash to members who need it. Customers, governments, and Islamic banks or BMTs can all benefit greatly from financing. This financing has obtained excellent results compared to other funds that have been tried by Islamic banks. Islamic banks need to conduct a thorough financing analysis before channeling funds through financing to avoid losses (Ismail, 2011).

From a macro perspective, financing, according to Muhammad, aims to improve the economy of the population, offer resources to grow businesses, increase productivity, generate more jobs, and create income distribution. Microfinance, on the other hand, is provided with the aim of maximizing profits, minimizing consequences, using inaccurate economic resources, and diverting excess funds.

In accordance with the purpose of financing, financing has functions: money is efficient, makes goods more useful, improves business morale, increases economic stability, and acts as a bridge to increase national income (Muhammad, 2002).

## Murabahah

According to M. Shafi'i Antonio in his book, *murabahah* buys and sells products at the original price plus a set profit margin. In this case, the seller is required to disclose the

main goods he bought, decide on the level of bonus profit, as well as the financing period and the amount of installment payments payable by squeaking (Antonio, 2007).

The most important aspect of buying and selling is *murabahah*, and bank income from products offered by other Islamic financial institutions and all Islamic banks is largely based on this premise. In Islam, buying and selling is a way in which Allah Almighty has admonished fellow human beings to help each other.

In QS. Al-Baqarah (2): verse 275.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي  
يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ  
مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ  
مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ  
وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

It means: "*Those who eat (take) usury cannot bear but to like the establishment of someone who enters the devil because of madness. Their situation, as they say, is actually buying and selling the same as usury, even though God has legalized buying and forbidding usury. Those who come to him a prohibition from his Lord will stop taking usury, so for him what he takes first. and his affairs to God. The returnee, then he is a resident of hell; They stay in it.*" (QS. Al-Baqarah: 275).

Allah SWT said in QS. Al-Maidah (5): 1.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَوْفُوا بِالْعُقُودِ أُحِلَّتْ لَكُمْ بَهِيمَةُ  
الْأَنْعَامِ إِلَّا مَا يُنْتَلَىٰ عَلَيْكُمْ غَيْرَ مُجْلِيَ الصَّيِّدِ وَأَنْتُمْ  
حُرْمٌ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

He said: "*O believers, pay aqad. It is lawful for you to be cattle, except that which will be read to you. (Yes) by not allowing hunting while you perform Hajj. Verily God dictates the law according to his will.*" (QS. Al-Maidah: 1).

Allah SWT said in QS. An-Nisa' (4): 29.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

It means: "O men of faith, do not eat of each other's wealth in a wrong way, except by trade of agreement between you. And don't be yourself; Verily Allah is merciful to you." (QS. An-Nisa: 29).

## METHOD

This type of research is a descriptive study, that is, research collected to provide a systematic picture of the scientific information obtained from the subject or object of study (Sanusi, 2017).

According to Ghazali, quantitative approach is a positive philosophy-based research method used to study a particular population or sample and collect data using research instruments. (Ismail et al., n.d.) (Rahmani, n.d.) The population in this study is the people of Pekanbaru City as many as 1,117,359 people. To determine the sample of respondents from the study population, provisions are used in determining the sample size based on slvin's opinion.

$$n = \frac{N}{1+N.e^2}$$

$$n = \frac{1.117.359}{1 + 1.117.359 (10\%)^2}$$

$$n = \frac{1.117.359}{1+11.173,59}$$

$$n = \frac{1.117.359}{11.174,59} \\ = 99.99 = 100$$

So the sample in this study was 100 people from the people of Pekanbaru City. Data collection techniques are carried out by questionnaires and documentation. In addition, the scale used in this study was modified using alternative options of 1 to 4 questions, therefore the instrument was tested using validity tests and reliability tests. Finally, the analysis technique consists of two stages: a needs test and then data analysis or a hypothetical test. The requirements test is used to prove that there is no problem with the research data. The test requirements in this study consist of classical assumption test of data normality and heterosensitivity test. Analysis of test data in this study used various linear regression tests. Various linear regression tests consist of partial t-tests and simultaneous F-tests.

## RESULTS AND DISCUSSION

### Test Validity

The measurement of validity is done using the Corrected Number of Items Correlation with a significant level of 5 ( $\alpha=0.05$ ) which means that an item is considered valid when it comes to the total score.

Table 1  
Validity Test Results

Transformer	Items Statement	Corrected Number of Items Correlation (r count)	Table R $\alpha = 0.050$	Lighting Results
X1	Chapter 1	0.673	0.2020	Validity
	Chapter 2	0.529	0.2020	Validity
	Chapter 3	0.646	0.2020	Validity
	Chapter 4	0.759	0.2020	Validity
	Chapter 5	0.529	0.2020	Validity
X2	Chapter 6	0.540	0.2020	Validity

	Chapter 7	0.663	0.2020	Validity
	Chapter 8	0.615	0.2020	Validity
	Chapter 9	0.418	0.2020	Validity
Y	Chapter 10	0.607	0.2020	Validity
	Chapter 11	0.598	0.2020	Validity
	Chapter 12	0.554	0.2020	Validity
	Chapter 13	0.520	0.2020	Validity
	Chapter 14	0.576	0.2020	Validity
	Chapter 15	0.630	0.2020	Validity

Source: SPSS Processed Data Version 25.0

If  $r$  calculates the table  $<$  is for the item the statement to be determined is valid. And if  $r$  calculates table  $r$  until the item statement is declared invalid. The known  $r$  value of the table is 0.202 (rtable record) and this value is compared to the calculated  $r$  value. The Item-Total Statistics column in this test contains a predefined calculated  $r$  value (Corrected Item Number Correlation). In addition, the table above shows that the item statement and the  $r$  table have higher correlation values. Until all modifiable items are declared valid and eligible for analysis. The table above shows if the statement items have a correlation value

greater than table  $R$ . So that all variable items are declared valid and worthy of analysis.

### Reliability test

Reliability tests are used with the Cronbach Alpha method where the instrument is practically professional or reliable if it has a reliability coefficient of  $>0.6$ . This reliability will be tested on statement items that already have validity in the validity test first. And the number of statement items that can be tested in this reliability test is 15 items. Where the test results can be seen as follows:

**Table 2**  
**Trust Test Results**

Transformer	Items Statement	Corrected Apppha- Deleted items (r Calculate)	Cronbach Alpha	Information Result
<b>X1</b>	1	0.894	0.600000000	Reliabell
	2	0.896	0.6	Reliabell
	3	0.897	0.6	Reliabell
	4	0.893	0.6	Reliabell
	5	0.893	0.6	Reliabell
<b>X2</b>	6	0.893	0.6	Reliabell
	7	0.896	0.6	Reliabell
	8	0.894	0.6	Reliabell
	9	0.894	0.6	Reliabell
<b>Y</b>	10	0.893	0.6	Reliabell
	11	0.891	0.6	Reliabell
	12	0.895	0,6	Reliabell
	13	0.891	0.6	Reliabell
	14	0.894	0.6	Reliabell
	15	0.896	0.6	Reliabell

Source: Data Processed, 2022

Based on the validity test using the product moment correlation test and reliability using Alpha Cronbach above, it can be concluded that the 15-point statement about the Community Decision Analyst Maintainer of Murabahah Bank Syariah financing products in Pekanbaru City is valid and reliable to measure variables.

### Classical Assumption Test Normality Test

The normality test aims to find out whether the misleading or residual variables in the regression model are usually distributed or not. Using the Kolmogorov-Smirnov test, determine whether waste is usually distributed or not.

**Table 3**  
**Normality Test**  
**Kolmogorov-Smirnov examination One sample**

		Student Trash Removed
N		100
General parameters <sup>a,b</sup>	Means	.0008053
	Std. Deviations	1.01900568
The most extreme differences	Absolute	.087
	Positive	.047
	Negative	-.087
Inspection Statistics		.087
Asim. Sig. (2 tails)		.060C

- A. The test distribution is Normal.
- b. Calculated from the data.
- c. Lilliefors Flower Correction.

Based on the Normality test in the table above, it can be seen that the significant value of the variable  $>\alpha$  is  $0.060 > 0.05$ . It can be concluded that the model distributes normally.

### Multicointy Test

The multicollinearity test aims to determine whether there is a correlation between the independent variable and the regression model.

**Table 4**  
**Multicolonity Inspection**

Finish		Collinearity Statistics	
Kind		Tolerance	VIF
1	(Penaak)		
	PRIVATE	.509	1.964
	PSYCHOLOGY	.509	1.964

A. Independent Change Variable: CREATE RESULTS

Based on the multicollinearity test in the table above that the variables of religious services, institutional image and muzaki

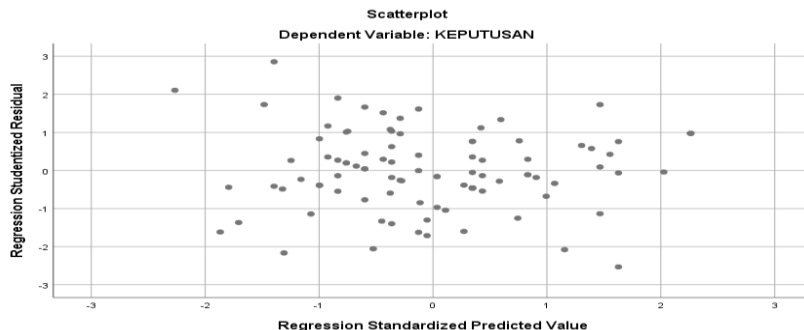
motivation have  $>0.1$  and then concluded That in this study there was no multicollinearity.

**Testing heterokedacity**

The purpose of the heterospecificity test is to determine if there is a difference in

variance between one remaining observation and another observation in the regression model.

**Figure 1**  
**Heterokedacity Test Results**



Source: SPSS processed data in Windows 25.0

The results of the above test show that there is no clear pattern or a certain pattern formed by points scattered above and below 0 (zero) on the Y-axis.

**Test the hypothesis**

There are 5 (five) hypothetical tests used in this study, namely:

**1. Multiple Linear Regression Analysis**

The calculation results of multilinear regression analysis through *SPSS Windows version 25.0* so that values for variables and dependent variables are visible On table Pool:

**Table 5**  
**Test the hypothesis**

Complete			
Kind	Non-standard coefficients		Standard Peplier
	B	Error Std.	Beta
1	(Penaak)	6.050	1.736
	Private	.558	.121
	Psychology	.382	.144

a. Independent Change Variable: RESULT  
 Source: SPSS Processed Data version 25.0

**Multi-Regression Analysis**

Based on the table above, the double regression equation can be constructed as follows:

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 6.050 + 0.558X_1 + 0.382X_2$$

The numbers in the regression equation above have the following meanings:

- a. The reasoning value (a) is 6,050. This indicates that Decision Making (Y) is worth \$6,050 if the quality of products and services is considered zero (0).
- b. The linear regression value for the Personal variable (X1) is 0.558. Therefore, if variable X2 remains moderate, every decrease of 1 unit of



Personal Factor will result in a decrease in Decision Making (Y) of 0.558.

- c. The psychological variable (X2) has a linear regression coefficient of 0.382. Therefore, if the variable X1 continues, every decrease of one unit of psychological factor will result in a decrease in Decision Making (Y) of 0.382.

2. Inspection Partially (T-check)

T-test completed for Knowing which factor is the most dominant between the independent variable and the independent variable using the Pasrial Test (t-Test) using *the help of SPSS for the Windows 25.0* computer version program can be seen in the table below.

**Table 6**  
**Persumfit Inspection (Test -t)**  
**Complete**

Kind		Non-standard coefficients		Standard Peplier	T	Sig.
		B	Error Std.	Beta		
1	(Penaak)	6.050	1.736		3.484	.001
	Private	.558	.121	.474	4.616	.000
	Psychology	.382	.144	.273	2.660	.009

a. Independent Change Variable: RESULT  
Source: SPSS Processed Data version 25.0

From the results of the above processing can be known when:

- a. The value of t calculate the personal variable (X1) of 4.616 and the value of the table of 1.671 with a significant level of 0.05 and a degree of freedom of 95 ( $dk = n-k-1(100-4-1)$ ) then it will be seen that:  $t_{calculate} > t_{table}$  or  $4.616 > 1.671$ . This shows that  $H_a$  is accepted and  $H_o$  is rejected with a significant level of 0.05 where the value (Sig) is  $0.000 < 0.05$  so that there is arguably a significant influence among the People in Decision Making.
- b. The value of t counts the psychological variable (X2) of 2.660 and the value of the table t of 1.671 with a significant level of 0.05 and degrees of freedom of

95 ( $dk = n-k-1(100-4-1)$ ) then it would appear that:  $t_{calculate} > t_{table}$  or  $2.660 > 1.671$ . This shows that  $H_a$  is accepted and  $H_o$  is rejected with a significant level of 0.05 where the value (Sig) is  $0.009 < 0.05$  so that it can be said that there is a significant influence among Decision Making Psychology.

- c. Thus, it is known that the independent variable that most dominantly influences the decisions of the people of Pekanbaru is the personal factor (X1) 4,616.

**Simultaneous Inspection (F Inspection)**

The F test is used to determine the effect of each independent variable on the independent variable. The results of the F-Test test are as follows:

**Table 7**  
**Simultaneous Inspection**  
**ANOVAa**

Kind	Total squared	Df	Min Square	F	Sig.
1 Regression	552.614	2	276.307	44.761	.000b

Garbage	598.776	97	6.173
Entire	1151.390	99	

A. Independent Variable: Results

B. Astrologer: (accomplice), psychologist, personal

Source: SPSS Processed Data version 25.0

From the table above, it shows that the  $F_{count}$  is 44.761 while the  $F_{table}$  is at the mean level ( $\alpha$ ) 5 where  $df_1$  is 3 ( $k-1=4-1$ ),  $df_2$  is 95 ( $dk = n-k-1$  ( $100-4-1$ )), so the  $F_{table}$  is obtained at 3.95. So the calculation of the  $F > F_{table}$  is  $44,761 > 3.95$  which means that this

shows that  $H_a$  is accepted and  $H_o$  is rejected. This means that there is an important influence of the independent variables (Personal, Psychological) together, where the value is 44.761.

### Coefficient of determination

**Table 8**  
**Determination Analysis**

Model <sup>B</sup> Overview				
Kind	R	General R	Flat R Square	Std. Error Estimation
1	.693a	.680	.769	2.485

A. Fortune teller: (reasoning), Psychology, Personal

b. Independent Change Variable: Results

Source: SPSS Processed Data version 25.0

It is known that the value of R Square Adjusted is 0.769. That is, the contribution of the influence of the independent variable to the dependent variable was 76.9%, while the remaining 23.1% was influenced by other variables that were not included in the study.

### Discussion

#### The influence of personal variables on people's decisions in choosing *murabahah financing products* at Islamic Banks.

Based on the current regression results, the observer value is 0.558, the table  $t$  is 1.671, the  $t > t$  values from the table ( $4.616 > 1.671$ ) and the Sig value is 0.000. The results of this study show that personality variables have a positive and significant effect on the decision to choose *murabahah financing products* at Islamic Banks, thus strengthening the first hypothesis ( $H_1$ ),

namely personality that has a positive effect on customer outcomes.

According to Fauzar (2023) Personality influences the decision to choose Bank BTN Syariah Banda Aceh City from phenomena in the field of personality influence or perceptions of Acehese people who are more religious, this will affect the perception or personality of those who tend to choose Sharia Savings Banks over conventional banks, this is also supported by the implementation of Qanun Number 11 of 2018 which reads "The Financial Board operating in Aceh based on sharia principles, Financial Agreement in Aceh for sharia principles "That is, all bank services and financial products accessed in Aceh are only those with sharia schemes, in contrast to this qanun will also affect the personality of the community to use Sharia State Deposit Banks.

The results of this study are in line with research conducted by Riza, et al (2021) that personality variables influence and are significant on people's decisions to choose Islamic Banks. The findings of Luthfiatul (2019), also state that personality has a significant influence on reasoning decisions in choosing an Islamic Bank. However, there are also results that do not affect personality decision making based on research conducted by Muhammad Santoso (2019), which states that personality variables do not have a significant impact on customer decisions.

### **The influence of psychological variables on people's decisions in choosing *murabahah financing products* at Islamic Banks.**

Based on the results of data processing, it is known that psychological variables have a significant effect of 2,660 on people's decisions to choose *Murabahah financing products* at Islamic Banks.

Based on the current regression results, the observatory value is 0.382, the table t is 1.671, the table value  $t > (2.660 > 1.671)$  and the Sig value is 0.009. The results of this study show that psychological variables have a positive and significant effect on customers' decisions to choose Islamic banks, which reinforces the first hypothesis (H1), namely psychology has a positive effect on customer outcomes.

Shara, Sharvina (2019) Psychological factors have a significant influence on customer decisions in choosing BNI Syariah Banda Aceh Branch. It was because of the motivation in him that it was able to meet his needs. In addition, perception, learning and memory can also be reasons for choosing BNI Syariah Banda Aceh Branch, for example, customers have seen promotions about the bank either on television or in other media.

## **CONCLUSION**

Based on the results of research conducted by researchers on the influence of personality and psychology on the decision to choose *murabahah financing products* at Islamic banks, it can be concluded that, the results of measuring people's decisions in choosing *murabahah financing products* at Islamic banks are based on the acceptance of two hypotheses proposed, namely personal and psychological hypotheses with simultaneous contributions of many contributions Simultaneous. 0.680 variable Change result. Then based on the respondents' answer group, it can be seen that the most dominant variable dimension contributing to decision making in the Pekanbaru City community is a personal variable of 0.558 and followed by a psychological variable of 0.382. Both provide positive value.

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