

Table Of Content

Journal Cover	2
Author[s] Statement	3
Editorial Team	4
Article information	5
Check this article update (crossmark)	5
Check this article impact	5
Cite this article	5
Title page	6
Article Title	6
Author information	6
Abstract	6
Article content	7

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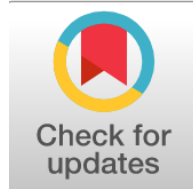
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Customer Preferences in Choosing Ijarah Contracts at Islamic Banks

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Abstract

General Background: Islamic financing contracts, such as the Ijarah Agreement, are vital instruments in Sharia-based banking. **Specific Background:** Despite their growing adoption, limited research has empirically explored the determinants of their use among Bank Syariah Indonesia (BSI) clients. **Knowledge Gap:** There is a lack of understanding regarding which factors significantly drive customer decisions toward Ijarah products. **Aims:** This study aims to identify and assess the key factors influencing the adoption of Ijarah Agreements among clients of Bank BSI Lubuk Pakam. **Results:** Using a quantitative descriptive approach with purposive sampling of 40 respondents, the study employed SPSS 22 for statistical analysis, including normality, regression, and significance testing. The results show that **product quality** and **margins** significantly affect customer decisions, whereas **service quality** and **financing methods** have negligible impact. The adjusted R² value of 0.629 indicates that 62.9% of decision variance is explained by the tested variables. **Novelty:** This study offers new empirical insights into how specific product attributes and profitability shape customer behavior in Ijarah financing. **Implications:** The findings underscore the need for Sharia banks to prioritize product excellence and competitive margins to enhance Ijarah adoption.

Highlights:

- Highlights the dominance of product quality and margin in customer choices.
- Uses empirical analysis through SPSS on BSI clients.
- Reveals service quality has limited impact on Ijarah adoption.

Keywords: Ijarah Contracts, Customer Decision, Islamic Banking, Product Quality, Profit Margin

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Introduction

The Islamic banking industry in Indonesia has experienced rapid growth in recent years. The structure and philosophy of Islamic banking attract many people. Indonesia is in dire need of Islamic institutions due to its large Muslim population. Islamic financial institutions such as Bank Syariah Indonesia (BSI) are growing rapidly. Islamic banking, which is based on Islamic principles and provides services in accordance with these principles [1] in [2], is a significant development in the financial business. The ability to generate profits is a key component of a sustainable business model and a measure of long-term competitiveness. Islamic banking has developed as an alternative financial system that offers a variety of products and services with different operating cycles [3]. An option that is in accordance with Islamic principles for both business organizations and society, Sharia-based finance has become an important part of the Indonesian financial system. One of the well-known financial solutions based on leasing is Ijarah [4].

Customers choose bank loan solutions based on service quality. In his definition of service quality, [5] considers all aspects of a service or product, as well as elements that influence how well the service or product meets explicit and implicit needs. When employees in Islamic banks treat customers with respect, the customers will feel comfortable and satisfied [6]. Customers are more satisfied because of shorter waiting times, which are made possible by very fast staff service. Good quality is achieved when customers get the service they expect from them. Service quality can be considered very satisfactory when customers get service that exceeds their expectations [7].

Customer preferences for bank product financing can also be influenced by the ease of obtaining loans. The majority of customers prefer products with an easy-to-understand interface [8]. The financing loan agreement outlines the requirements that must be met by the customer and allocates funds according to those requirements. Procedures are very important for this process. According to Agustini [9], Filipe [10] citing.

Customers consider margin levels, service quality, and financing processes when choosing bank product financing. Although profit margins are a frequently discussed topic, according to buono [11], customers usually choose a profit-sharing scheme that suits their tastes. According to samuel [12] and Makka [13], Islamic banking has a more cost-effective margin than conventional banking. If the customer's business experiences losses, the Islamic bank will bear the full burden. One of the advantages of Islamic banking which is based on Islamic law and is not followed by conventional financial institutions is as follows.

Customer decisions and enthusiasm in using a product can be influenced by its quality. According to Kotler and Armstrong Ghozali [5], if a product functions according to its claims and produces results that satisfy customers, then it can be said that the product is of high quality. In terms of quality, the product will meet or exceed the requirements set by the company. Repeat purchases are positively correlated with customer satisfaction. Banks are able to meet customer expectations and provide satisfaction with their offerings because BSI products have unique attributes and meet consumer criteria [5]. Banking products achieve excellence, according to Putri [14], when they meet customer expectations and increase the value of products or services.

Based on existing knowledge, in 2024, the Ijarah contract will only be used by around 10% of the 400 customers of Bank BSI Lubuk Pakam. Customers have not utilized the Ijarah contract due to minimal knowledge of Sharia principles, minimal education and socialization about the contract, and lack of general understanding of the premise and benefits of the contract. This is in line with Azizah's findings (2020) that the public still needs further education and socialization because they do not yet understand in depth the meaning of Ijarah. Excellent and timely service, easy financing process that allows its use, reliable and high-quality products, and margins that meet customer expectations are factors that influence the use of Ijarah contract financing by consumers.

Several previous studies have highlighted the factors that influence customer decisions in using sharia financing products. Sumantri [15] shows that the quality of service and financing products has a significant influence on the interest and decision to become a customer of a sharia bank. Another study by Naimatul et al. [16] also found that product quality and understanding of the contract play a major role in the decision to choose Ijarah Muntahiyah Bittamlik financing. Ramadhani [17] stated that service quality is a dominant factor in purchasing decisions for financial service products, in line with the theory of service quality loyalty.

However, most of the existing studies are still general in nature and have not focused on the implementation of Ijarah contracts in a specific local context, such as BSI KCP Lubuk Pakam, which has different demographic characteristics and levels of sharia literacy. In addition, there are not many studies that simultaneously test the influence of four main variables service quality, financing procedures, product quality, and margin on the decision to use Ijarah contracts empirically. Several studies have also not integrated the context of digital banking which is increasingly influencing customer behavior. Therefore, there is a research gap in the form of a need for a more specific, contextual, and comprehensive study of the factors that influence customer decisions in using Ijarah contracts at certain Islamic bank branches.

Therefore, this study has the potential to improve the development and understanding of Ijarah products at BSI Lubuk Pakam. Evaluation of the effectiveness of public education, product innovation, and regulations to make Ijarah products more competitive will be the main focus. In the long term, they hope that Ijarah goods will become

a sustainable and inclusive way to make money. Based on the explanation above, the researcher will raise a topic entitled "Factors That Influence Customers' Decisions To Use Ijarah Agreements At BSI KCP. Lubuk Pakam"

This study uses quantitative techniques. The main data of this study comes from a questionnaire survey to a small number of bank customers who meet certain requirements. The subjects of this study were individuals who had previously used the ijarah contract and became customers of Bank BSI Lubuk Pakam [15]. From the available data, researchers can take a sample representing 10% of customers who use the ijarah contract using the Slovin formula. The age range of respondents is 20 to 60 years and they live around Deli Serdang. The questionnaire measurement scale uses a Likert scale. In this study, the author used the number of people who use the ijarah contract to select a sample of 40 customers.

In this study, there is one dependent variable and four independent variables. The following variables are included:

1. In this study, Service Quality (X1) is an independent variable that affects the dependent variable. (X2) financing method, (X3) product quality, and (X4) profit margin.

2. Financial Growth (Y) is a dependent variable, and this study looks at how other factors affect it.

Before the regression analysis was conducted, the data was first tested using validity and reliability tests to ensure that the questionnaire instrument was suitable for use. Then, a classical assumption test was conducted including normality, multicollinearity, and heteroscedasticity tests to ensure that the data met the requirements for using multiple linear regression. The analysis process was carried out with the help of statistical software such as SPSS or similar software, so that the results obtained were more accurate and objective in explaining the relationship between the variables studied.

Results and Discussion

A. Data Analysis

1. Normality Test

The purpose of the Normality Test is to determine whether the data obtained follows a normal distribution. To determine whether the data is normal, the Kolmogorov-Smirnov test is used..

		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.84460115
Most Extreme Differences	Absolute	.114
	Positive	.085
	Negative	-.114
Test Statistic		.114
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Table 1. Normality Test

Based on the data in the table, the Asymp. Sig value is 0.200. This finding is more than just important; it is statistically significant. So, it can be said that the data used for this study is completely average.

2. Linear Regression Test

To find out the relationship between the two variables, x and y, Linear Regression Test is used. This evaluation uses ratio and interval data.

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.517	2.952		3.563	.001		
	Kualitas Pelayanan	.080	.091	.126	.879	.385	.859	1.165
	Prosedur	-.113	.092	-.197	-1.225	.229	.678	1.475

	Pembiayaan							
	Kualitas Produk	.234	.092	.437	2.536	.016	.591	1.692
	Margin	.317	.142	.328	2.233	.032	.817	1.224

Table 2. *Linear Regression Test*

$$Y = 10,517 + 0,080 X_1 + (-0,113) X_2 + 0,234 X_3 + 0,317 X_4$$

a. The consistent number is 10.517. This constant is equal to 10.517 when all other independent factors, such as service quality, financing procedures, product quality, and margins, are held constant.

b. Variable X has a service quality coefficient of 0.080. Therefore, we can conclude that, all other things being equal, the consumer choice variable (Y) will decrease by 0.080 points for every point decrease in literacy.

c. Variable X has a financial process coefficient of -0.113. With all other independent variables in the regression model held constant, this means that the customer choice variable (Y) will decrease by -0.113 for every decrease in financing procedures.

d. For variable X, the coefficient of product quality is 0.234. Assuming all other independent variables in the regression model are held constant, this means that there will be an increase of 0.234 units in the customer choice variable (Y) for every unit increase in product quality.

e. For variable X, the marginal coefficient is 0.317. This means that, all else being equal, the customer choice variable (Y) will increase by 0.317 points for every margin point increase in the regression model..

3 . Partial Test (T Test)

One way to analyze the relationship between two dependent and independent variables is to use the T-test. Evaluation criteria:

a. If the calculated T value exceeds the t table value, it is said that the dependent variable (Y) is influenced by the independent variable (X).

b. If the estimated value is below the threshold value, it is said that the dependent variable (Y) is not influenced by the independent variable (X)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.517	2.952		3.563	.001		
	Kualitas Pelayanan	.080	.091	.126	.879	.385	.859	1.165
	Prosedur Pembiayaan	-.113	.092	-.197	-1.225	.229	.678	1.475
	Kualitas Produk	.234	.092	.437	2.536	.016	.591	1.692
	Margin	.317	.142	.328	2.233	.032	.817	1.224

Table 3. *T Test*

a. Partial t-test, with a t-table value of 2.030 and a significance threshold of 0.385, produces a t-value of 0.879 for the independent variable of service quality. That is why we agree with H0 and disagree with Ha. The evidence suggests that service quality is not a major factor in the choice to hire.

b. As an independent variable, the financing method produces a t-value of 1.225 from the partial t-test, which is lower than the t-table value of 2.030. There is a significance level of 0.229. That is why we agree with H0 and disagree with Ha. The decisions made by customers are not affected by the financing strategy.

c. Partial t-test for the independent variable of product quality produces a t-value of 2.536, which is greater than the t-table value of 2.030, at a significance level of 0.016. This means that Ha can be done while Ho cannot. Purchasing choices are greatly influenced by product quality.

d. Above the t-table value of 2.030 and with a significance level of 0.032, the estimated margin independent

variable has a Partial T-Test of 2.233. So, we accept H_a as the null hypothesis and reject H_0 as its alternative. It can be shown that Margin has a significant impact on customer decisions.

4 . Simultaneous Test (F Test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.909	4	5.477	5.467	.002b
	Residual	35.066	35	1.002		
	Total	56.975	39			

Table 4. *F test*

At the 0.002 level of significance, the estimated F value ($5.467 > 2.641$) exceeds the F table value. As a result, H_a is true and H_0 is false, which indicates that margin, product quality, financing method, and service quality all play an important role in customer choice.

5. Coefficient of Determination

One way to find out how much of the observed variance can be explained by the model is to look at the Coefficient of Determination.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793a	.629	.587	1.14231

Table 5. *Determination Test*

Plugging all the data into the formula, we get an Adjusted R Square value of 0.629, or 62.9%. Product quality, financing process, service quality, and margins account for 61.9% of the choice to use murabahah contracts as a financing mechanism, according to the study. Factors outside the scope of the investigation account for the remaining 37.1%.

According to the findings, the ijarah contract influences the client's choice, which can lead to more people learning and using it at Bank BSI Lubuk Pakam. When looking at things like service quality, financing procedures, product quality, and benefits, this becomes much clearer. Highly competitive prices, large profits, and small associated risks are some of the key factors that influence consumer interest in the ijarah contract and can change customer assessments regarding financing through the ijarah contract.

B. Discussion

1. The Influence of Service Quality Factors on Customer Decisions in Using Ijarah Contracts at BSI

Consumer preferences are not greatly influenced by service quality factors. At a value of 0.16, the service quality variable is above the significance criterion of 0.05, indicating its relevance. Based on the research table, the critical value for the service quality variable is 2.030, but the t-count for this variable is 0.879 which is lower. So, H_a is true and H_0 is false; this means that customer choice of Ijarah contracts is not significantly and positively influenced by the service quality variable. Service quality has a significant impact on public satisfaction with the decision-making process for using Ijarah contract financing at Bank BSI, which is important for its growth. The extent to which services meet customer expectations determines service quality, according to Sumantri [15], as stated in Kotriah [15].

Ramadhani [17] found that service quality greatly influences purchasing decisions, and this study confirms the findings [7]. They stated that the higher the probability of choosing the Ijarah contract, the better the service quality, this is contrary to the research results of [18]; [19] which show that service quality greatly influences people's decisions. Based on Aprillia's research results, service factors also influence people's decisions in choosing financing, according to [20].

The results of the study indicate that service quality does not have a significant effect on customer decisions in using the Ijarah contract at BSI KCP Lubuk Pakam. This finding is contrary to previous studies which state that quality is the main factor in shaping customer loyalty and decision making . However, if explained more deeply, this insignificance can be explained through the perspective of the service quality-loyalty gap theory. This theory states that there is a gap between consumer expectations of service and their perceptions of the services received. In this context, it is likely that customer expectations of Islamic banking services which should be responsive, trustworthy, and in accordance with Islamic principles are not fully met by BSI, so that service quality is not strong enough to directly influence their decisions. In addition, the development of digital banking has also become an important

contextual variable. Many transactions and interactions with banks are now carried out boldly through mobile banking applications or internet banking. Therefore, physical and direct interactions with bank officers which were previously the main benchmarks in assessing service quality are no longer dominant. If digital experience or digital service quality is not measured in the questionnaire, then service dimensions that are considered important by digital-age consumers alone may be missed, leading to bias in their perception of service quality.

According to Aminah [21], the quality of a company's service has a major impact on its success. When customers are treated well and responsive, customers often leave Islamic banks feeling satisfied.

2. The Influence of Financing Procedure Factors on Customer Decisions in Using The Ijarah Contract at BSI

Customers of Bank BSI KCP Lubuk Pakam are not affected by the financing method component in deciding to use the Ijarah contract. Because most people are not familiar with the Ijarah contract, the financing method is also somewhat different. They are not very enthusiastic about using this contract because they consider it complicated and difficult. With a score of 0.229, the financial process does not meet the significance threshold of 0.05. The crucial value of the research t-table is 2.030, and the financial process variable has a t-count of -1.225. Because the alternative hypothesis is rejected and the null hypothesis is accepted, it can be concluded that the financing method variable does not have a substantial impact on customer choices regarding the use of Ijarah contracts for expansion financing.

The results of this study are in line with research by wirto et.al [18] and other researchers who stated that the financing method does not significantly affect the increase in BSI funding. The way they handle financing application responses makes customers dissatisfied. Other potential customers may think twice about using bank services if you respond negatively. Consumer interest will definitely decrease as a result, which will reduce funding; therefore, it can be concluded that service affects consumer interest. Customers are less likely to use Ijarah financing solutions if they receive poor service, but they are more likely to refinance after receiving good service. Continuous increase in customer interest will affect the growth of Ijarah financing.

3. The Influence of Product Quality Factors on Customer Decisions in Using Ijarah Contracts at BSI

At Bank Bsi Kcp Lubuk Pakam, the use of ijarah contracts is greatly influenced by product quality. While the significance value of product quality is 0.016 lower than 0.05, the t value of the financial approach is 2.536 greater than the t table value of 2.030. One possible explanation for the positive and large influence of product quality on customer choice is the rejection of H_0 and acceptance of H_a . Naimatul et.al [16] and Sumantri [15] found that because the quality of banking products greatly influences customer choice, the conclusion of this study is in line with their study.

Haryanto (2020) cited research by Sukmaningrum [22] which stated that product quality is defined as the capacity of a product to fulfill its intended function, taking into account attributes including reliability, accuracy, ease of use, and reparability. In an increasingly competitive market, product quality plays an important role in determining the expansion of a company.

4. The Influence of Margin Factors on Customer Decisions in Using Ijarah Contracts at BSI

The choice of Bank Bsi Kcp Lubuk Pakam customers to utilize the Ijarah contract is greatly influenced by the margin issue. The significance level of 0.032 for product quality is lower than the accepted significance level of 0.05. The critical value of the t-research table is 2.030, while the calculated t-value for the financial process variable is 2.233. The choice of customers to use the Ijarah contract for expansion financing is greatly influenced by the margin variable, because this causes the rejection of the alternative hypothesis and the acceptance of the null hypothesis. The results of this study are in line with the results of the study by Sukmaningrum [22] which shows that the margin variable has a substantial impact on customer choices.

Because they do not understand what margin is, customers often mistakenly believe that margin is the same as the interest rate in conventional banks when transacting with Islamic banks. It is also suspected that the customer's choice is influenced by the level of profit that is considered excessive and not in accordance with his expertise. The margin in the ijarah contract is the profit agreed between the customer and the bank for the services rented, such as money management or credit card services, in Islamic banking.

5. The Influence of Service Quality Factors, Financing Procedures, Product Quality and Margins on Customer Decisions

With a significance level of 0.000 (less than 0.05) and an F statistic value of 5.477 (greater than the critical value of 2.641), this study proves that product quality and margin have a significant effect on customer decisions regarding Ijarah contracts at Bank Syariah Indonesia Kcp Lubuk Pakam. Simultaneous testing using the F test further supports this conclusion. It can be concluded that the F test accepts the H_a hypothesis and rejects the H_0 hypothesis. Y is greatly influenced by the interrelated and simultaneous aspects of service quality, financing methods, product quality, and margins.

The coefficient of determination test gives an adjusted R-squared score of 0.629, which is equivalent to 62.9%, based on this study. Consumer financing decisions are influenced by independent variables, including concurrent service quality, financing procedures, product quality, and margins, up to 62.9%. Other factors that are not included when running the regression also have an impact on the residual component.

The finding that service quality has no significant effect indicates that BSI needs to re-evaluate the service dimensions that they prioritize. In today's digital era, banks need to strengthen digital service delivery such as ease of use of applications, security of online transactions, and responsiveness of digital customer service. Banks must also conduct more precise segmentation to find out the service expectations of each age group or customer category. The socialization of the Ijarah contract also needs to be improved in an educational way so that customers feel more understanding, comfortable, and confident in the sharia products they use. Adjusting the service SOP to be more customer-centric and based on actual sharia values will strengthen the bank's position in the long term.

This study has several limitations. First, the number of samples of only 40 respondents, although representative according to the Slovin formula, is still relatively small for generalizing the findings. Second, the measurement scale only uses a questionnaire without in-depth exploration through interviews or FGDs, so that customer perceptions are not explored contextually and qualitatively. Third, the digital service quality dimension has not been included, even though it is very relevant in the modern banking era. In the future, further research can expand the scope of samples in several BSI branches that have different customer characteristics, as well as adding mediating variables such as customer trust or financial literacy. A combination of quantitative-qualitative research is also highly recommended so that the insights produced are more comprehensive and applicable to the development of other sharia contracts.

Conclusion

This study concludes that of the four independent variables analyzed service quality, financing procedures, product quality, and margin only product quality and margin have a significant influence on customer decisions in using the Ijarah contract at BSI KCP Lubuk Pakam. Service quality and financing procedures do not show a significant influence. This can be attributed to the low public understanding of the Ijarah contract and the gap between sharia service expectations and actual customer experience. The results of the simultaneous test show that together, the four variables influence customer decisions by 62.9%, while the rest is influenced by other factors outside this research model. Thus, the decision to use the Ijarah contract is more determined by rational aspects related to product benefits and perceived margin value.

The recommendation of this study is that Bank Syariah Indonesia (BSI) needs to improve public understanding and literacy regarding the Ijarah contract, either through direct education, digital media, or community approaches. The main focus should be given to simplifying financing procedures and improving digital service experience, considering the shift in customer behavior to digital-based services. In addition, adjusting margins to remain competitive yet transparent will strengthen consumer trust in the sharia system. The results of this study contribute to the development of customer decision-making models in the context of sharia banking, especially in the Ijarah contract. This finding emphasizes the importance of rational dimensions (such as perceptions of benefits and advantages) compared to emotional or service dimensions. Future theoretical models need to consider the combination of perceived economic value and sharia financial literacy as the main predictors of customer decisions. This study has limitations in the relatively small number of samples and is limited to one BSI branch. The instrument used is only a questionnaire without qualitative data triangulation. Therefore, further research is recommended to expand the scope of the area and number of samples and consider a mixed-method approach involving in-depth interviews or FGDs. In addition, mediating variables such as customer trust or digital banking experience need to be added to enrich the analysis model of customer decisions in using sharia financial products.

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