

The Effect of Knowledge, Promotion, Religiosity, and Consumer Income on the Decision-Making of Being a Financing Customer at KSPPS BMT Nurul Jannah Gresik

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ABSTRACT

This research was conducted to determine the effect of knowledge, promotion, religiosity, and consumer income on decision-making to become financing customers at KSPPS BMT Nurul Jannah Gresik. The results of this study indicate that knowledge (X1) has a partially positive and significant influence on customer decisions. This is based on the results of the t-test of knowledge = 3.122, then T count > T table or $3.122 > 1.664$, with a significance value of $0.001 < 0.05$. This is based on the results of T count Promotion = 1.367, then T count > T table, or $1.367 > 1.664$ with a significance value of $0.175 > 0.05$. Religiosity (X3) has a positive and partially significant effect on customer decisions, this is based on the results of T count: Religiosity = 2.093, then T count > T table, or $2.093 > 1.664$, with a significance value of $0.039 < 0.05$. Income (X4) has a positive and partially significant effect on customer decisions, this is based on the results of T count Income = 6,500, then T count > T table or $6,500 > 1.664$ with a significance value of $0,000 < 0.05$. R square value shows 0.744, or the equivalent of 74.4%

INTRODUCTION

Describe Indonesian people have choices available when choosing a location, product, and even whether to cooperate with the banking industry which is very lively in Indonesia. Interest rates, knowledge, promotions, religiosity, income, and technological advances are some of the elements that influence a person's decision to save and lend money to an Islamic financial institution referred to as financing. Consumers definitely will be very selective in choosing what kind of financial institution they will look for to make savings or make trustworthy or trustworthy financing to protect assets in the form of savings a certain amount of money and want the collateral proposed as a financing requirement to be stored and safe from various risks.

In connection with the lack of public knowledge about how business activities in the form of services and products are contained in Islamic banking. Many individuals have the wrong perception about Islamic banking, there are still many who think that Islamic banking is not much different from conventional banking. This wrong perception is an obstacle for Islamic financial institutions in developing Islamic financial institutions. To encourage the public to understand and be ready to participate in Islamic banking business activities, it is necessary to have proper knowledge, information, and awareness about Islamic financial institutions. The customer's decision to use Islamic financial institutions, especially Islamic cooperatives, is influenced by several external and internal variables. The choice customers choose to use certain Sharia cooperative services is influenced by the following factors (Utomo et al., 2021):

First, the customer's knowledge of Islamic cooperatives and the products offered by these Islamic cooperatives, if the knowledge and understanding of Islamic cooperatives is high enough, it can influence decision-making to become customers. From the initial observations that the researchers made, it can be seen that many customers at KSPPS BMT Nurul Jannah Gresik, customer knowledge about Savings and Loans Cooperatives and Sharia Financing (KSPPS), and their products can be considered sufficient, but some customers still need education regarding Savings and Loans Cooperatives and Sharia Financing (KSPPS) and the products offered, so as not to have the perception that these sharia-based financial institutions are the same as conventional financial institutions.

Second, the promotion carried out by Islamic cooperatives is a factor that can influence the choice of customers in determining which financial institution to choose. With that, the more vigorous the promotion carried out by Sharia cooperatives, the more people will know about Sharia cooperatives and the products offered, so it is likely to influence the desire of customers to make decisions to become customers in these cooperatives. From the initial observations that the researchers made, it can be seen that promotion at KSPPS

BMT Nurul Jannah Gresik is carried out by appointing a marketing team to promote existing products or services to obtain general customers (not related parties). In addition, the marketing strategy used is Word of Mouth or can be interpreted as a word-of-mouth marketing effort. By disseminating information, recommending products, and discussing products using verbal communication made by customers to other consumers.

Third, religiosity has a fairly positive influence on the decision-making influence of Muslim customers in choosing to finance in Sharia cooperatives. A person with a religious attitude is someone who is driven to act according to religious principles. Religion has an important role in developing one's knowledge, trustworthiness, and attitudes because it teaches what is acceptable and what is not, so one's religiosity can influence the decisions and desires of customers. From the initial observations that the researchers made, it can be seen that the majority of customers at KSPPS BMT Nurul Jannah Gresik are Muslim, which of course it can be concluded that religiosity is quite good and applies Sharia principles by avoiding financial transactions that contain elements of riba in them. These religious values are not only implemented by customers, but also by KSPPS BMT Nurul Jannah Gresik employees by upholding religious observance such as clothes that are worn to cover their genitals and are not tight, always saying hello, reciting the Koran together every Friday, and so on.

Fourth, income is one of the driving factors and directs people to take financing for business and consumptive capital needs. Income can be seen as the amount of money received as payment for services provided at a certain time, or it can also refer to money received as payment for assets (Indrianawati & Soesatyo, 2015). There is a strong correlation between income and consumption levels. In general, a person will prioritize basic needs, and when income rises, he will take care of his secondary needs. With this, income can be used as a variable that influences a customer's decision to become a financing customer, not only the lower middle class who have small incomes and can apply for financing to meet their needs but also the middle and upper middle class who have large incomes, many who apply for nominal financing. which is higher too.

From the initial observations that researchers made, it can be seen that those who do financing at KSPPS BMT Nurul Jannah Gresik, are not only customers with low incomes, although the majority of customers who do financing do have low incomes so these customers need funding for business capital, educational expenses, and so forth. There are also many customers with high incomes who make loans with a large enough nominal amount that are used for consumptive purposes. Based on the explanation above, the researcher wants to know and understand more about the partial or simultaneous influence of knowledge,

promotion, religiosity, and consumer income on a customer's decision to take financing at a financial institution, which of course requires further research.

Theoretical Review

Financing Savings and Loans Cooperative (KSPPS)

Baitul Maal wat Tamwil (BMT) gave birth to the Sharia Savings and Loans and Financing Cooperative (KSPPS), which was previously called the Sharia Financial Services Cooperative (KJKS). An institution called Baitul Maal wat Tamwil has two terms, namely Baitul Mal and Baitul Tamwil. Baitul Maal is primarily focused on initiatives to collect and distribute charitable donations such as zakat, infaq, and alms. Regarding Baitul Tamwil's efforts to collect and distribute business income. Sharia cooperatives, KJKS, and KSPPS are examples of financial institutions that are members of Baitul Tamwil (Sukmayadi, 2020). But the essence of Baitul Maal wat Tamwil (BMT) is to empower people by channeling funds in the form of zakat or financing.

KSPPS carries out social tasks, such as collecting, managing, and distributing ZISWAF funds, in addition to its position as a business institution (Tamwil). ZIS funds that have been collected can be collected and used for charity (Maal), although some KSPPS distribute and use it more for empowerment, especially for mustahik micro business actors (Hadhikusuma, 2005). Every activity of the Savings and Loans and Sharia Financing Cooperative (KSPPS) that is permitted, namely good and useful (tayyib), profitable with a profit-sharing structure, free from usury and gambling (maysir), and avoiding businesses that are considered unclear sharia cooperatives (gharar). The fatwas and provisions of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) must be used as the basis for any business that will be formed by Sharia cooperatives. Businesses created by Sharia cooperatives are subject to all relevant laws and regulations and do not deviate from the Al-Quran, Hadith, and Ijma of the scholars.

Knowledge

Knowledge is everything that comes from knowing an object or it can be a thing or event experienced by the subject. In essence, human knowledge is a mental wealth that is stored in the human brain and heart as a result of the act of knowing. Humans can find solutions to various questions in life through knowledge. Individuals as a whole are expected to continue to work to advance and develop their knowledge so that the truth is more reliable, the brighter it gives in life, the wider the insight it gives, and the deeper and more precise the explanations it gives (Wahana, 2016). From this explanation, it can be concluded that knowledge refers to facts that have been processed and arranged in such a way that they can be used to gain insight, learning, and accumulated experience

to be applied in a particular business context or situation. Knowledge can also be interpreted as the result of human reflection on their environment. When a person uses his common sense to understand a situation he has never experienced before, he will gain new knowledge.

Promotion

One of the components of the marketing mix that is very important for Islamic Savings and Loans and Financing Cooperatives (KSPPS) to use in promoting their financing products as well as their savings is promotion. Promotional activities function as a means of influencing consumers or prospective customers to use financing and savings products according to their wishes and needs as well as a means of communication between cooperatives and prospective customers (Sitorus & Utami, 2017). In the context of sales, promotion is defined as a means to increase sales revenue. Promotion is an activity that uses a strategy that is under the control of the seller or producer and can convey convincing information about the goods they offer or produce, either directly or through third parties that can affect sales (Said, 2019).

Promotion (marketing) is the final element of the marketing mix after product, price, and distribution, and is often considered the most important marketing activity. This activity is vital, as are products, prices, and locations. Every Savings and Loans and Sharia Financing Cooperative (KSPPS) strives to promote all the products and services they offer, either directly or indirectly. Without advertising, customers will not be able to get to know and know about the Savings and Loans and Sharia Financing Cooperatives (KSPPS) and their products. Therefore, advertising is the most effective way to attract and retain customers (Kasmir, 2005).

Religiosity

One's religiosity can be understood as the level of one's devotion to one's religion. The condition of the level of devotion to one's religious teachings is one of the many variables that influence the success or failure of a person in collecting zakat, avoiding things that are prohibited, not making transactions that contain elements of riba in them, and so on. Religiosity refers to the extent to which one adheres to the religious teachings believed by each individual. How much do they accept and uphold each individual's religious beliefs so that they have an impact on the individual's behavior and outlook on life (Ahmad, 2020). Religion is a condition that exists within a person that encourages him to behave following the level of obedience to religion. Religion is the result of the amalgamation of religious beliefs, feelings, and actions. Therefore, religion is a complex integration between religious knowledge, religious feelings, and religious behavior in a person. Because religion involves all functions of the human body and soul,

religious awareness also includes affective, conative, cognitive, and motor aspects. The involvement of emotional aspects and actions is reflected in spiritual experiences, religious feelings, and longing for the Almighty (Rahmawati, 2016).

Income

Income is the money that a person makes through their work and investing activities which they then spend on the things they want and need. The individual's salary or income is the main goal of the individual working. In economic terms, income is usually expressed in rupiah. According to PSAK No. 23, the definition of income is the gross inflow of economic benefits arising from the activities of a company during a period if the inflow results in an increase in equity that does not come from investment contributions (Indonesia, 2020). Income or income plays a crucial role in every company because there is no income without income. Income is the result of various company activities such as sales, services, interest costs, dividends, royalties, and also rental fees (Badollahi, 2019). The strong relationship between consumption and income means that one element that is very influential on consumption is a person's income. The amount spent on consumption increases proportionately as individual income increases. Similar to saving behavior, if individual income increases, then consumption and savings will increase in balance. However, this only applies to those whose financial situation is stable.

Customer Decision

The customer decision is when the customer or consumer decides whether to use the services provided by an Islamic financial institution or choose to use another financial institution. The customer or consumer will go through many stages in making a decision. This phase includes identifying the problem, gathering information, reviewing available options, making purchase choices, and engaging in post-purchase behavior. The actions of a customer or consumer after choosing to finance at an Islamic financial institution to measure the customer's choice using indicators so that the customer's decision to use the services of an Islamic financial institution can be identified.

THEORETICAL FRAMEWORK

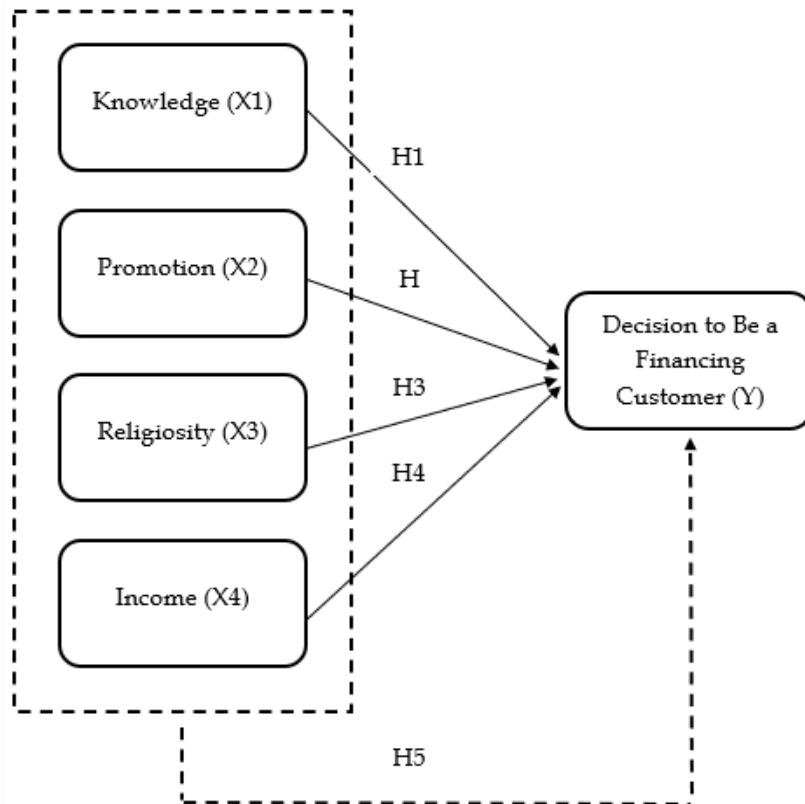
A conceptual representation of how the theory is connected to some of the aspects that have been defined as crucial issues. The linkages between the variables to be studied will be explained conceptually by using a solid frame of mind. The four X variables in this study, namely knowledge, promotion, religiosity, and income, will be related to their influence on the Y variable which

in this study is the decision to become a financing customer at KSPPS BMT Nurul Jannah Gresik. The following is the framework for this research:

Figure 1. Framework

Information:

→ : The influence of independent variables on the dependent variable partially (individually).
→ : The effect of the independent variables on the dependent variable simultaneously (together).



The above framework aims to explain, determine, and reveal the relationship between the independent variables of knowledge (X1), promotion (X2), religiosity (X3), and income (X4) simultaneously influencing the dependent variable on the decision to become a financing customer (Y), then knowledge independent variable (X1) partially influences the dependent variable on the decision to become a financing customer (Y), promotion variable (X2) partially influences the decision to become a financing customer (Y), religiosity variable (X3) partially influences the decision to become a financing customer (Y) and income variable (X4) partially influence the decision to become a financing customer (Y).

METHODS

The population in this study is financing customers at KSPPS BMT Nurul Jannah Gresik. According to Putri Sri Rahayu as the Finance, HR & General Administration, the number of active financing customers as of December 2022 totaled 1965 customers. Sampling in this study is a technique of determining the sample by chance or incidental sampling is when the researcher uses anyone who happens to meet him as a sample. If the subjects encountered are considered suitable as data sources, then they can be used as samples, which include non-probability sampling techniques (Sugiono, 2013).

Data collection is carried out by filling out questionnaires directly to financing customers at KSPPS BMT Nurul Jannah Gresik and other sources of information from various print media that can be used to supplement primary data or information obtained from books, websites, or journals related to customer research. financing at KSPPS BMT Nurul Jannah Gresik. Data collection techniques are applied in quantitative research in certain ways such as interviews, questionnaires, documentation, and also observation (Rinaldi & Mujianto, 2017). When filling out a questionnaire or questionnaire, researchers apply a Likert scale which is often used as a tool to assess individual views, attitudes, and perceptions of the phenomena that are happening (Hikmawati, 2020). The analytical method used is quantitative analysis, namely multiple linear regression analysis. This analysis includes a validity and reliability test, class assumption test, multiple regression analysis tests, hypothesis testing through t-test, and f-test and determination (R^2).

RESULTS AND DISCUSSION

Validity Test

If the value of the r count exceeds the r table using a significance level of 5%, then each statement is considered valid or valid. The following are the results of data validity tests that have been carried out by researchers:

Table 1. Validation Test Results

Variable	Statement Items	r count	r table	Information
Knowledge (X1)	P1	0,846	0,165	Valid
	P2	0,840	0,165	Valid
	P3	0,819	0,165	Valid
Promotion (X2)	P4	0,762	0,165	Valid
	P5	0,801	0,165	Valid
	P6	0,784	0,165	Valid
	P7	0,714	0,165	Valid
	P8	0,772	0,165	Valid
Religiosity (X3)	P9	0,839	0,165	Valid
	P10	0,815	0,165	Valid
	P11	0,690	0,165	Valid
	P12	0,840	0,165	Valid
Income (X4)	P13	0,843	0,165	Valid
	P14	0,794	0,165	Valid
	P15	0,786	0,165	Valid
	P16	0,873	0,165	Valid
Customer Decision (Y)	P17	0,695	0,165	Valid
	P18	0,839	0,165	Valid
	P19	0,874	0,165	Valid
	P20	0,780	0,165	Valid

It can be concluded that this research instrument is valid or can be said to be valid if the r count exceeds the r table value. The r table value for a significance level of 10% (0.1) can be found by considering the number of respondents (N). Given $N = 100$, the degree of greatness can be calculated as $100-2 = 98$. The r table obtained is 0.165 with $df = 98$ and the error or error rate is 0.1. With these results, it can be concluded that all statements in the knowledge variable questionnaire (X1), promotion variable (X2), religiosity variable (X3), income variable (X4), and customer decision variable (Y) can be considered valid and suitable for use in future research.

Reliability Test

Meanwhile, to test the reliability or consistency test can be checked on the Cronbach Alpha value. A concept or variable is considered reliable if it gives a Cronbach Alpha value > 0.60 , then the questionnaire is considered reliable, whereas if the Cronbach Alpha < 0.60 , then the questionnaire is considered unreliable. As seen in the table below:

Table 2. Reliability Test Results

Variable	Total Item Statement	Cronbach Alpha	Information
Knowledge (X1)	3	0,782	Reliable
Promotion (X2)	5	0,822	Reliable
Religiosity (X3)	4	0,795	Reliable
Income (X4)	4	0,838	Reliable
Customer Decision (Y)	4	0,810	Reliable

It can be seen that the Cronbach Alpha of the knowledge variable (X1), promotion variable (X2), religiosity variable (X3), income variable (X4), and customer decision variable (Y) all exceed 0.60. Therefore, it can be concluded that every question or statement in the instrument used can be considered reliable.

Normality Test

It is carried out by utilizing the Kolmogorov-Smirnov test with the condition that if the asymp sig value exceeds 0.05 then the variable is normally distributed.

Table 3. Shows the Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1.00140226
Most Extreme Differences	Absolute	.088
	Positive	.069
	Negative	-.088
Kolmogorov-Smirnov Z		.875
Asymp. Sig. (2-tailed)		.428

a. Test distribution is Normal.

b. Calculated from data.

It can be seen that the significance of the Kolmogorov-Smirnov test is 0.428 which exceeds 0.05. With these results, it can be concluded that the knowledge variable (X1), promotion variable (X2), religiosity variable (X3), income variable (X4), and customer decision variable (Y) have a normal distribution.

Linearity Test

The linearity evaluation standard is if the significance value exceeds 0.05, then the relationship between the independent variable and the dependent variable is linear. The following are the results of the linearity test:

Table 4. Linearity Test Results

Variable	Significance	Information
Knowledge (X1)	0,660	Linear
Promotion (X2)	0,484	Linear
Religiosity (X3)	0,467	Linear
Pendapatan (X4)	0,326	Linear

From the table above, it can be seen that the results of the linearity test show that all variables have a significance value higher than 0.05 ($\text{sig} > 0.05$). Therefore, it can be concluded that the knowledge variable (X1), promotion variable (X2), religiosity variable (X3), and income variable (X4) are linear.

Multicollinearity Test

To find out whether there is multicollinearity, it can be seen in the tolerance and VIF values. Multicollinearity was not found in the data when the tolerance value was > 0.1 and VIF (Inflation Factor Variance) < 10 . The following are the results of the multicollinearity test in this study:

Table 5. Multicollinearity Test Results

Model	Coefficients ^a			t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients			Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	3.241	.936		3.464	.001		
X1	.273	.087	.229	3.122	.002	.482	2.075
X2	.082	.060	.119	1.367	.175	.341	2.936
X3	.144	.069	.155	2.093	.039	.472	2.118
X4	.387	.059	.503	6.500	.000	.433	2.311

a. Dependent Variable: Y

From the table given, it can be concluded that each independent variable in the multiple linear regression model has a Variance Inflation Factor (VIF) value of less than 10 and a Tolerance value greater than 0.1 as shown in the SPSS output coefficient table. Therefore, it can be concluded that there is no multicollinearity between the independent variables and the dependent variable in the multiple linear regression model, so this model can be used for further research.

Heteroscedasticity Test

In this study, checking was carried out using a scatterplot between the predicted value of the dependent variable (ZPRED) and the residual (SRESID). If there is no clear pattern and the points are spread evenly above and below the 0 lines on the Y axis, then it can be concluded that there is no heteroscedasticity. However, if there is an unequal variance between the residual observations, then this is referred to as a symptom of heteroscedasticity.

The results of the heteroscedasticity examination can be seen in the image below:

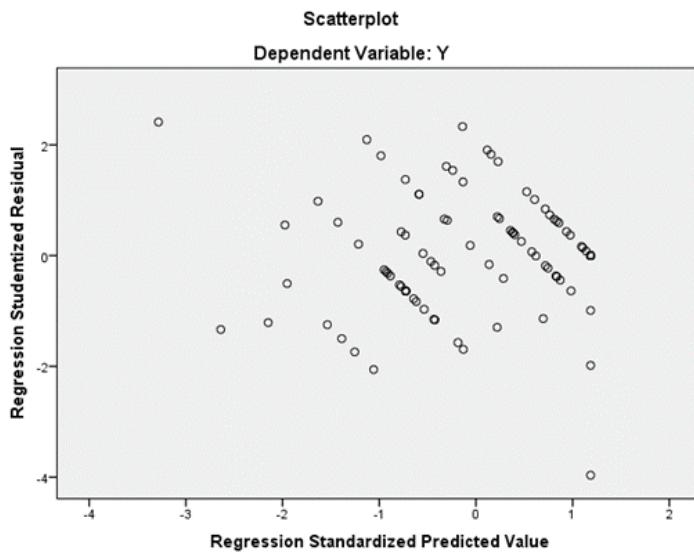


Figure 2. Heteroscedasticity Test Results

From the picture above, showing the results of the heteroscedasticity test, it can be seen that the points on the scatterplot are spread evenly and do not form a clear pattern. Therefore, it can be concluded that no heteroscedasticity problem occurs. Thus, the regression model can be used to analyze the effect of knowledge variables (X1), promotion variables (X2), religiosity variables (X3), and income variables (X4) on customer decision variables (Y) to make financing.

Multiple Linear Regression Test

Test the impact of variable X on Y both as a whole and partially carried out through multiple linear regression analysis. After testing the hypothesis with the SPSS program, the regression results for each dependent variable can be found in detail in the table below.

Table 6. Multiple Linear Regression Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	3.241	.936		3.464	.001
X1	.273	.087	.229	3.122	.002
X2	.082	.060	.119	1.367	.175
X3	.144	.069	.155	2.093	.039
X4	.387	.059	.503	6.500	.000

a. Dependent Variable: Y

With reference to Table 6, the following multiple linear equations can be formulated:

$$Y = 3,241 + 0,273x_1 + 0,082x_2 + 0,144x_3 + 0,387x_4 + e$$

- a. From the results of the above formulation, a fixed (constant) value of 3.241 is obtained which indicates that if the independent variables (knowledge variable (X_1), promotion variable (X_2), religiosity variable (X_3), income variable (X_4)) are fixed (constant), then the customer will increase by 3.241.
- b. The regression coefficient for the knowledge variable (X_1) is 0.273 with a positive value. This means that if customer knowledge increases by one unit in KSPPS BMT Nurul Jannah Gresik, assuming the promotion variable (X_2), religiosity variable (X_3), and income variable (X_4) remain constant, then the value that influences the decision to become a financing customer will increase by 0.273.
- c. The regression coefficient for the promotion variable (X_2) has a positive value of 0.082. Thus, if the promotion increases by one unit at KSPPS BMT Nurul Jannah Gresik. assuming knowledge (X_1), religiosity variable (X_3), and income variable (X_4) remain constant, then the value that influences the decision to become a financing customer will increase by 0.082.
- d. The regression coefficient for the religiosity variable (X_3) has a positive value of 0.144. Thus, if religiosity increases by one unit in KSPPS BMT Nurul Jannah Gresik, assuming knowledge (X_1), promotion variable (X_2), and income variable (X_4) remain constant, then the value that influences the decision to become a financing customer will increase by 0.144.
- e. The regression coefficient for the income variable (X_4) has a positive value of 0.387. Thus, if religiosity increases by one unit in KSPPS BMT Nurul Jannah Gresik, assuming knowledge (X_1), promotion variable (X_2), and religiosity variable (X_3) remain constant, then the value that influences the decision to become a financing customer will increase by 0.387.

F Test

Statistical test f indicates the magnitude of the influence of all independent or independent variables on the dependent or dependent variable. The significance level $\alpha = 5\%$ is obtained by applying two numerator and denominator formulas, namely $dk = n - k - 1$. So, the F table value obtained is $n - k - 1 = 100 - 4 - 1 = 95$. Fcount has a value of 72.745 while the Ftable for $dk = 95$ is 2.467.

Table 7. F Test Results (Simultaneous)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	304.082	4	76.021	72.745	.000 ^b
	Residual	99.278	95	1.045		
	Total	403.360	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X1, X3, X2

Based on the test results, it can be seen that the calculated F value for the variable knowledge, religiosity, promotion, and income level is 72.745. Meanwhile, the known F table value is 2.467. From these results, it can be concluded that Fcount is greater than Ftable, namely $72.745 > 2.467$. Furthermore, pay attention to the results of customer decisions which show a significance value of $0.000 < 0.05$. This means that H_0 is rejected and H_5 is accepted. Thus, it can be concluded that simultaneously there is a positive and significant influence between knowledge, religiosity, promotion, and income on the decision to become a financing customer at KSPPS BMT Nurul Jannah Gresik.

t Test

The t-statistical test generally indicates the extent to which the independent or independent variable influences each of the dependent or dependent variables. To measure whether the independent variable (X) individually has a significant correlation with the dependent variable (Y). The t criterion test at the significance level $\alpha = 5\%$ is calculated by calculating $dk = n - k$, with $n = 100$ and $k = 4$. Therefore, $dk = 100 - 4 = 96$. The t table value for $dk = 96$ is 1.664. The following is Table 8 the results of the t-Test:

Table 8. t-Test Results (Partial)

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			
1 (Constant)	3.241	.936			3.464	.001
X1	.273	.087	.229		3.122	.002
X2	.082	.060	.119		1.367	.175
X3	.144	.069	.155		2.093	.039
X4	.387	.059	.503		6.500	.000

a. Dependent Variable: Y

The results of this study indicate that Knowledge (X1) has a partially positive and significant influence on Customer Decisions, this is based on the results of the t-Test of knowledge = 3.122, then T count > T table or 3.122 > 1.664 with a significance value of 0.001 < 0.05. Promotion (X2) has no partial positive and significant effect on customer decisions, this is based on the results of T count Promotion = 1.367, then T count > T table or 1.367 > 1.664 with a significance value of 0.175 > 0.05. Religiosity (X3) has a positive and partially significant effect on customer decisions, this is based on the results of T count Religiosity = 2.093, then T count > T table or 2.093 > 1.664 with a significance value of 0.039 < 0.05. Income (X4) has a positive and partially significant effect on customer decisions, this is based on the results of T count Income = 6,500, then T count > T table or 6,500 > 1.664 with a significance value of 0,000 < 0.05.

Coefficient of Determination (R^2)

A number indicating how much the percentage of the independent variable can explain the dependent variable. The higher the coefficient of determination, the better the independent variables explain the dependent variable. The following is a table of the results of the coefficient of determination test (R^2):

Table 9. Test Results for the Coefficient of Determination (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.868 ^a	.754	.744	1.022

a. Predictors: (Constant), X4, X1, X3, X2

b. Dependent Variable: Y

From Table 1, the adjusted R Square coefficient of determination is 0.744 or equivalent to 74.4%. This indicates that 74.4% contributed to the influence of factors such as knowledge, promotion, religiosity, and income on the decision to become a financing customer at KSPPS BMT Nurul Jannah Gresik. Meanwhile, the remaining 25.6% is influenced by other factors.

CONCLUSIONS

From the results of research and discussions conducted regarding the influence of knowledge, promotion, religiosity, and income on decision-making to become a financing customer at KSPPS BMT Nurul Jannah Gresik, it can be concluded that the following matters:

1. Based on the results of the t (partial) test, it is concluded that the Knowledge variable (X1) has a positive and significant influence on customer decisions.
2. Based on the results of the t (partial) test, it is concluded that the Promotion variable (X2) does not have a positive and significant influence on Customer Decisions.
3. Based on the results of the t (partial) test, the Religiosity variable (X3) has a positive and significant influence on customer decisions.
4. Based on the results of the t (partial) test, Income (X4) has a positive and significant influence on determining decision-making to become a financing customer at KSPPS BMT Nurul Jannah Gresik.
5. Based on the results of the F (simultaneous) test, it can be seen that the calculated F value is greater than the table F value. Therefore, it can be concluded that H_0 is rejected and H_5 is accepted.

Thus, it can be concluded that there is simultaneously a positive and significant influence between knowledge, religiosity, promotion, and income on the decision to become a financing customer at KSPPS BMT Nurul Jannah Gresik.

FURTHER STUDY

This research still has limitations so further research is still needed on the topic of the effect of knowledge, promotion, religiosity, and consumer income on the decision-making of being a financing customer at KSPPS BMT nurul jannah Gresik.

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