

## **Analysis of Customer Decision Determinants in Choosing Small Medium Enterprise Products at Bank Muamalat**

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<b>Article Info</b>	<b>Abstract</b>
<p><b>Article history:</b> Received: May 26, 2023 Revised: June 8, 2023 Accepted: June 9, 2023 Available Online: June 10, 2023</p> <hr/> <p>*Corresponding author email : <a href="mailto:marthadella153@gmail.com">marthadella153@gmail.com</a></p> <hr/> <p><b>Keywords:</b> small medium Enterprise, perception, motivation, customer knowledge, decisions</p> <hr/> <p>DOI: <a href="https://doi.org/10.21154/etihad.v3i1.6280">10.21154/etihad.v3i1.6280</a> Page: 34-41</p>	<p><b>Introduction:</b> This study aims to determine the effect of customer perceptions, motivation, and knowledge on choosing products for small and medium enterprises, either partially or simultaneously. <b>Research Methods:</b> This type of research is quantitative. The population in this study were all customers who chose small and medium enterprises products at Bank Muamalat KCP Ponorogo, totaling 395 customers. Withdrawal of samples using incidental techniques with solving measurements, so 80 respondents were obtained. Methods of data collection through questionnaires. Test results using SPSS 23. <b>Results:</b> The results of this study indicate that the variables of perception, motivation, and customer knowledge significantly affect the decision to choose products for small and medium enterprises at Bank Muamalat KCP Ponorogo both partially and simultaneously. <b>Conclusion:</b> This study concludes that for customer perception, motivation, and knowledge, if it increases, it will also increase customer decisions in choosing small and medium enterprise products at Bank Muamalat KCP Ponorogo.</p> <hr/> <p>Etihad with CC BY license. Copyright © 2023, the author(s)</p>

### **INTRODUCTION**

In Constitution Number 21 of 2008, Bank is an institution collection and distribution funds in the form of savings, borrowing, or sourcing Power that can be used To increase the

level of life public (Rizal, 2022; Yaya, 2016). Banks consist of various ones of them, namely Bank Muamalat. Muamalat Bank This is located on Jl. Soekarno Hatta Kav 35 and 37 Ponorogo . Muamalat Bank has 6,541 customers; meanwhile, the customer chooses the product *Small Medium Enterprise* financing, which is about 395 customers.

The decision is the attitude of someone to election And uses something product form goods or service Which can give satisfaction (Yusanto & Karebet, 2002). *Small Medium Enterprise* is a facility that gives credit to candidate debtors, especially business people, For working capital and investment needs. So choosing a product, *Small or Medium Enterprise*, is a process of deciding somebody For choosing a product in a framework that fulfills working capital and investment needs. According to Schiffman and Kanuk, customers

According to Kotler Keller, perception is the evaluation of somebody to a product, Which is influenced by himself (Princess, 2018). According to Schiffman and Kanuk, motivation is interpreted as encouragement by someone pressing him to do something to reach a need (Schiffman & Kanuk, 2004). According to Mowen and Minor, knowledge of customers is the number of information obtained about a product or selected service (Hurryati, 2015).

Based on the results of interviews conducted, third customers, namely Mrs. Siti Romelah, Mrs. Nuriana, and Mr eco, own good perception of will product *Small Medium Enterprise*, become customers Because based something needs and have knowledge about product *Small Medium Enterprise* will but they No choose product the Because Not yet interested or Because There is a reason other. This is compared backward with theory. Shiffman and Kanuk stated that perception, motivation, And knowledge influence decision customers to choose a product/service (Jaya et al., 2020; Khoirunissa, 2003; Kusmiati, 2020).

The study conducted by Abu Hasan Asy'ari discloses that perception, motivation, and knowledge influence the decision to choose Islamic Bank products (Asy'ari, 2021). Tiara Sulaika Rohimi Hope conducted the study to disclose the perception influential to the decision to choose the product Pawn Gold (Hopefully, 2020). The study by Muhammad Iqbal revealed that motivation influenced the decision to choose Islamic Banks (Febi et al., 2019). Faisal Umardani Hasibuan conducted the study to disclose that knowledge is influential and significant in choosing savings (Hasibuan & Wahyuni, 2020).

Based on several studies earlier on, similarity in a study is perception, motivation, and knowledge influential to the decision to choose a product; as for recency in research to the researcher that is object and subject in study Where the researcher chooses customers of Bank Muamalat Ponorogo. Besides That, product *Small and Medium Enterprise* become rare products researched. From the description on, so need to do some study For know influence the perception, motivation, and knowledge of customers to choose product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo.

## RESEARCH METHODS

Type study This is quantitative. According to Sugiyono, quantitative is a study with data in numbers and discussion with statistical tests (Sugiyono, 2018). Population in

research: The customer chooses the product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo as many as 395 customers. Withdrawal sample with the use of technique incidental to measurement solving obtained 80 respondents.

Method data collection through a questionnaire. As for scale measurement used \_ is scale Likert 5 points with interval scale: Strongly Agree (SS) is given point 5, Agree (S) is given point 4, Neutral (N) is assigned point 3, No Agree (TS) given point 2, Strongly No Agree (STS) given point 1 (Sutrisno, 1991). Questionnaire results will be analyzed using validity test, reliability, assumptions classic, analysis multiple linear regression, and hypothesis testing using SPSS version 23 (Sugiyono, 2018).

**Table 1. Instrument Variable**

Variable	Indicator
Choice Decision Product <i>Small Medium Enterprise</i> (Y)	<ul style="list-style-type: none"> <li>a. Decide to choose Because of the brand or preferred product.</li> <li>b. Choose Because by desire and needs</li> <li>c. Stability chose after knowing information product</li> <li>d. Choose Because get a recommendation from other people</li> </ul>
Perception (X <sub>1</sub> )	<ul style="list-style-type: none"> <li>a. Understand the benefit product</li> <li>b. Understand privileged product</li> <li>c. Popularity product</li> <li>d. Variation type product</li> <li>e. Utility product</li> </ul>
Motivation (X <sub>2</sub> )	<ul style="list-style-type: none"> <li>a. push action</li> <li>b. Need to product</li> <li>c. Need to look for comfortable product</li> </ul>
Knowledge Customer (X <sub>3</sub> )	<ul style="list-style-type: none"> <li>a. Knowledge product</li> <li>b. Knowledge purchase</li> <li>c. Knowledge usage</li> </ul>

## RESULTS AND DISCUSSION

### Normality Test

The normality test did use *Kolmogorov-Smirnov Test*; if the significance > 0.05, then shows that the data is usually distributed and vice versa (Sujarweni, 2015). Based on the normality test results, mark the *significance* of 0.228 > 0.05. So that concluded that the data is usually distributed.

### Multicollinearity Test

**Table 2. Multicollinearity Test Results**

Variable	<i>tolerance</i>	VIF
Perception	0.812	1,232
Motivation	0.614	1,629
Knowledge Customer	0.727	1.375

If value *tolerance* > 0.10 and VIF value < 10, then no multicollinearity can be said. Based on multicollinearity test results, mark the third tolerance variable > 0.10 and the third VIF value variable < 10, so No multicollinearity happens.

### Heteroscedasticity Test

**Table 3. Heteroscedasticity Test Results**

Variable	Q	Sig
Perception	-695	489
Motivation	-1,863	066
Knowledge Customer	403	688

If the value significance > 0.05, then we can say No happen heteroscedasticity (Priyastama, 2020). Based on heteroscedasticity test results, a third significant variable is perception, motivation, and knowledge customer > 0.05, so there is no heteroscedasticity.

### Autocorrelation Test

Provision No happen autocorrelation if value  $du < dw < 4-du$ . For  $n=80$   $k=3$  ( variable free ) value  $du = 1.7153$ , value  $dw = 2.207$  so  $4-du = 2.2847$ . Because  $1.7153 < 2.207 < 2.2847 = du < dw < 4-du$ , Then No happen case autocorrelation.

### Hypothesis Test

**Table 4 Hypothesis Test Results**

Model	B	std Error	Betas	Q	Itself
(Constant)	10,611	3,023		3,510	,001
Perception	0.185	0.070	0.232	2,649	,010
Motivation	0.364	0.089	0.414	4.107	,000
Knowledge Customer	0.272	0.091	0.276	2,982	,004
F				28,218	0.000
R Square				0.527	
Adjust R Square				0.508	

Based on Table 4 obtained, a multiple linear regression model as follows:

$$Y = 10.611 + 0.185X_1 + 0.364X_2 + 0.272X_3 + e$$

So can explain that :

1. The constant value of 10.611 states that If variable perception, motivation, and knowledge customers benefit value is 0, then interest use increases by 10.611.
2. Significance value on the variable perception to variable decision choose product *small-medium enterprise* namely 0.010 < 0.05 and  $t_{\text{count}} 2.649 > t_{\text{table}} 1.992$  because it was concluded that H0 was rejected and Ha was accepted It means there is influence significant between variable perception to variable decision choose product *small, medium enterprises*. Coefficient value regression variable perception 0.185 stated If perception raised as big One unit so decision choose product *small, medium enterprises* also increased as much as 0.185 as long as other variables constant.
3. Significance value on the variable motivation to variable decision choose product *small-medium enterprise* namely 0.000 < 0.05 and  $t_{\text{count}} 4.107 > t_{\text{table}} 1.992$  because it was concluded that H0 was rejected. Ha was accepted. It means there is influence significant between variable motivation to the variable decision to choose products from *small and medium enterprises*. Coefficient value regression variable motivation 0.364 states If motivation raised as big One unit so decision choose product *small, medium enterprises* also increased as much as 0.364 as long as other variables constant.
4. Significance value on the variable knowledge customers to variable decision choose product *small-medium enterprise* namely 0.004 < 0.05 and  $t_{\text{count}} 2.982 > t_{\text{table}} 1.992$  because it was concluded that H0 was rejected and Ha was accepted It means there is influence significant between variable knowledge customers to variable decision choose product *small-medium enterprise*. Coefficient value regression variable knowledge customers 0.272 stated that if knowledge customers were raised as big One unit to choose product *small, medium enterprises* also increased as much as 0.272 as long as other variables constant.
5. The results of the F test are known that mark significance is 0.000 < 0.05 with mark  $F_{\text{count}} 28.218 > F_{\text{table}} 2.725$  because it was concluded that H0 was rejected and Ha was accepted. It means perception, motivation, and knowledge of customers in a manner simultaneously influential and significant to the decision to choose a product for *small and medium enterprises* at Bank Muamalat KCP Ponorogo.
6. Coefficient determination (R square) of 0.527 or 52.7% which means that variable perception, motivation, and knowledge customers to variable decision choose product *small-medium enterprise* by 52.7% meanwhile the rest (100% - 52.7% = 47.3%) of 47.3% is influenced by other factors that are not researched in research.

### **Influence Perception Against Voting Decisions Product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo**

The analysis showed that variable perception was influential and significant in choosing products for *small and medium enterprises* at Bank Muamalat KCP Ponorogo. According to the theory of Kotler and Keller, action is determined by the perception of the condition moment. If somebody is perceived as something Good, he will be interested and choose the product (Princess, 2018). Test results in research This support Kotler and Keller's theory of perception. Where are the customers of Bank Muamalat KCP Ponorogo decide To choose the product *small-medium enterprise* Because perception they product the good product *small, medium Enterprise* is one popular and superior product among business people or people in business besides That product also delivers Lots significant benefits for business people or businessman. This result by the study Tiara Sulika Rohimi Please reveals perception influential significant to decision choose the product (Hopefully, 2020). Also in another study conducted by Alfin Maulida revealed that perception is influential in decision purchases (Maulida, 2020).

### **Influence Motivation Against Voting Decisions Product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo**

The results of the analysis that has been done obtained that variable motivation is influential and significant to the decision to choose products for *small and medium enterprises* at Bank Muamalat KCP Ponorogo. According to Schiffman Kanuk, motivation appears To fulfill something's need (Schiffman & Kanuk, 2004) because someone will ultimately decide to choose something product to meet their needs. Test results in research This support Schiffman Kanuk's theory of motivation. Where are the customers of Bank Muamalat KCP Ponorogo decide To choose product *small-medium enterprise* because exists motivation To fulfill something need, The need in question is about the amount of loan submitted For working capital financing, business, or investment. The study by Muhammad Iqbal revealed that motivation is an influential and significant decision in choosing Islamic Banks (Febi et al., 2019). Also, other research by Meida Women Cape reveals that motivation is significant to the decision to use the product (Cape, 2020).

### **Influence Knowledge Customer Against Voting Decisions Product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo**

The analysis results showed that the variable knowledge of customers significantly influences a decision to choose a product for *small or medium enterprises* at Bank Muamalat KCP Ponorogo. According to theory, mowen and minor knowledge customers interpret as a number of the information obtained about something product (Hurryati, 2015). If someone has information about a product, he will choose the product. Test results in research This support theory that Mowen and Minor hit knowledge customer. Where are the customers of Bank Muamalat KCP Ponorogo deciding To choose a product for *small-medium enterprise*

Because of their knowledge of will product, knowledge will location buy the product, and know the method of using it. This result by Faisal Umardani's research Hasibuan reveals that knowledge significantly influences decision-use savings. Also, other research conducted by Novi Nugrahani Kusumawati revealed that knowledge is influential and significant to decisions to become customers (Kusumawati, 2019).

### **Influence Perception, Motivation, and Knowledge Customer Against Voting Decisions Product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo**

The results of the analysis that been obtained showed that variable perception, motivation, and knowledge of customers in a manner simultaneous influential significant to the decision to choose product *small, medium enterprise* at Bank Muamalat KCP Ponorogo, according to Schiffman Kanuk's decision theory in choosing something product influenced by perception, motivation and knowledge customers (L & Leslie, 2004). Research test results This supports the theory of Schiffman Kanuk. Where are the customers of Bank Muamalat KCP Ponorogo deciding To choose a product *small-medium enterprise*, Because good perception about a product influences motivation Because something needs and knowledge will produce. This study, Abu Hasan Ash'ari Research results, reveals the variables of perception, motivation, and knowledge public in a manner simultaneously influential and significant to the decision to choose a product.

### **CONCLUSION**

Variable perception is influential and significant to the decision to choose a product for a *small or medium enterprise* at Bank Muamalat KCP Ponorogo, thereby if somebody is to perceive something Good, so will interested and then decide To choose a product. Variable motivation is influential and significant in choosing a product for a *small or medium enterprise* at Bank Muamalat KCP Ponorogo. If somebody owns motivated to something a product, so will decide To choose the product. The variable knowledge of customers significantly influences the decision to choose a product for *small or medium enterprises* at Bank Muamalat KCP Ponorogo. If somebody has information about something product, so will be sure and decide To choose a product. Variable perception, motivation, and knowledge of customers in a manner simultaneous and influential significant to the decision to choose product *Small Medium Enterprise* at Bank Muamalat KCP Ponorogo. So the third variable is the influence of decision customers in choosing product financing for *Small and Medium enterprises*.

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