

## **Investigating Motivational Factors: Riba Avoidance, Religiosity, Reputation, Social Environment, and Sharia Bank Product Adoption**

**Nurlaily Fauziah<sup>1</sup>, Muhtadin Amri<sup>2</sup>**

<sup>1,2</sup>Institut Agama Islam Negeri Ponorogo, Indonesia

Email: [lailynur792@gmail.com](mailto:lailynur792@gmail.com), [muhtadinamri@iainponorogo.ac.id](mailto:muhtadinamri@iainponorogo.ac.id)

<b>Article Info</b>	<b>Abstract</b>
<p><b>Article history:</b> Received: June 19, 2023 Revised: June 26, 2023 Accepted: June 28, 2023 Available Online: June 30, 2023</p> <hr/> <p>*Corresponding author email : <a href="mailto:lailynur792@gmail.com">lailynur792@gmail.com</a></p> <hr/> <p><b>Keywords:</b> motivation to avoid riba, religiosity, reputation, social environment and decisions, Islamic banking.</p> <hr/> <p>DOI: <a href="https://doi.org/10.21154/etihad.v3i1.6744">10.21154/etihad.v3i1.6744</a> Page: 51-65</p>	<p><b>Introduction:</b> This study aims to examine and analyze the influence of the motivation to avoid riba, religiosity, reputation and social environment of Al-Islam Islamic Boarding School alumni Joresan Mlarak Ponorogo on the decision to use Islamic banking products. <b>Research Methods:</b> This study used a quantitative approach with data collection techniques using questionnaires to 97 respondents. The sampling technique used snowball sampling and data analysis techniques using multiple linear regression. <b>Results:</b> The results indicates that the motivation to avoid riba, religiosity, reputation and social environment have an effect on the decision to use Islamic bank products. <b>Conclusion:</b> This findings highlights the importance of Islamic Banking to considering the motivation to avoid riba, religiosity, reputation and social environment by individuals to make decisions regarding their banking choices.</p> <hr/> <p>Etihad with CC BY license. Copyright © 2023, the author(s)</p>

### **INTRODUCTION**

Decision making is a series of activities to analyze various facts, information, data, theories, or opinions that ultimately reach a conclusion that is considered the best and most appropriate. Every decision-making process always produces one choice among several available alternatives (Saimo, 2022). The decision-making process goes through several stages such as problem recognition, information search, evaluation of alternatives, decision making, and post-purchase evaluation. There are two main factors that influence consumers

in making purchasing decisions, namely external and internal factors. According to (Nasrullah, 2015), external elements are those that emerge as a result of the company's marketing activities, such as the company's facilities, pricing, services, locations, promotions, and social and familial environments. Internal factors, on the other hand, are characteristics that originate from the customer themselves, including motivation, perception, understanding, knowledge, personality, attitudes, and beliefs.

This study explores four key factors that influence decision-making processes, namely motivation, religiosity, reputation, and social environment. These factors are intricately linked to the decision-making process observed in consumers. The first influential factor is motivation, which can be defined as an individual's internal drive and need to attain specific goals (Swastha et al., 2014, as cited in Handoko et al.). Motivation plays a vital role in shaping consumer decision-making behavior, as it serves as a compelling force propelling individuals towards desired outcomes. The second factor under scrutiny is religiosity. Jalaluddin defines religiosity as the circumstances that stimulate an individual to act in accordance with their level of religious obedience. Religiosity encompasses a multifaceted framework of beliefs, attitudes, and rituals interconnected with religious aspects (Fitriani, 2016). By investigating the influence of these factors on decision-making processes, this study aims to enhance our understanding of consumer behavior within the context of utilizing Islamic bank products.

The third factor that significantly influences decision-making processes is reputation. Herbig, Milewicz, and Golden, as cited by (Subhan, 2006), posit that company reputation can be discerned through the company's competitive standing and superiority in relation to other market competitors. A company's reputation plays a pivotal role in shaping consumer purchasing decisions regarding its products or services. A favorable reputation fosters consumer trust in the company, establishing a foundation for informed purchasing choices. The fourth influential factor is the social environment. The social environment encompasses the entirety of social interactions transpiring among individuals and groups. As elucidated by (Sumarwan, 2011), the social environment manifests itself in various settings, including work environments, community contexts, educational institutions, and religious establishments such as Islamic boarding schools. In essence, the social environment encompasses all individuals and locations that wield the potential to exert direct or indirect influence on individuals. By comprehensively examining the impact of reputation and the social environment on decision-making processes, this study endeavors to deepen our comprehension of consumer behavior within the specific context of adopting Islamic bank products.

Alumni of the Al-Islam Islamic boarding school in Joresan Mlarak Ponorogo served as the study's subjects. This is a very interesting topic to research since, in the past, students who attended Islamic boarding schools for roughly six years found that the environment of those institutions had its own unique ways of carrying out everyday life based on Islamic religious beliefs. Islamic boarding schools primarily serve as places for students who live in

boarding school environments to learn their own religions. To support the everyday requirements of the students in Islamic boarding schools, there are also economic activities.

Awal Hidayat, an Al-Islam Islamic Boarding School alumnus, was interviewed by the researcher, and it was discovered that although he was aware of riba's risks and Islamic banks' goods, they continued to use conventional banks in their transactions (Hidayat, 2023). This demonstrates that Al-Islam Islamic Boarding School graduates want to do business at Islamic banks in order to avoid the sin of riba, but they lack incentive to do so because they have been using conventional banks for a long period. According to the hypothesis, consumers who are highly motivated are more likely to be interested in choosing how to use items.

In addition, researchers also found facts from the results of interviews with Aysah Putri which stated that Aysah already had sufficient religious knowledge and understood the teachings of Islam including the sins that would be obtained if she practiced riba. But the fact is that he has not used Islamic banks and instead uses conventional banks (Putri, 2023). This case proves that even though Aysah has piety and understands the sin of riba, this has not made her switch to using Islamic banks. This is not in line with the theory which states that high religiosity makes consumers interested in making decisions about using the product.

Furthermore, the results of an interview with sister Arina Nikmatul Husna stated that she knows Islamic banks and admits that Islamic banks are good banks and are in accordance with Islamic principles, have good and Islamic service, and their employees are friendly and look more polite. Even though Islamic banks have a pretty good reputation, sister Arina doesn't want to use Islamic banks because currently she doesn't have much income (Husna, 2023). This is not in line with the theory which states that the good reputation of Islamic banks will increase public trust and will have an impact on people's decisions in using Islamic banks.

The results of an interview with Berliana Nisfa Laily stated that in the environment where she lives, no one has advised her to use Islamic banks, even though there are several people around her who have used Islamic banks. From a religious point of view, this is good, because where he lives is close to a mosque and he often participates in religious activities held by the community, such as congregational prayers, recitations, yasin and tahlil and so on (Laily, 2023). However, the fact is that Berliana does not use Islamic bank products on the grounds that she has been using conventional banks for a long time. The researcher considers this as a very interesting phenomenon to study. Because it is not in line with the theory of Setiadi and Kolip which states that a good environment will influence consumers to make purchasing decisions to use the product.

According to Ahmadiono's research, a person's motivation has a significant impact on how they evaluate their conduct since it gives them the drive to satiate their wants and desires (Rahel et al., 2022). According to research from Nurlinda, choosing an Islamic bank is significantly influenced by one's religious affiliation. This favorable influence suggests that religiosity and the decision to choose an Islamic bank are compatible; in other words, the

higher the customer's level of religiosity, the higher their likelihood of choosing an Islamic bank; conversely, if their level of religiosity is low or negative, their likelihood of doing so will also be low (Zuhirsyan & Nurlinda, 2018). According to research by Celeste, reputational considerations influence purchases in a favorable and substantial way (Simamora & Celeste, 2017). According to Inggriani's social environment research, purchase decisions are significantly influenced by the social environment (Hartini & Inggriani, 2020). The findings of this study support Kotler and Armstrong's theory, which holds that the social environment has a significant influence on purchase decisions.

From the background that the researcher has described with some data obtained from interviews, the researcher is interested in conducting in-depth research on how the influence of motivation to avoid riba, religiosity, reputation and the social environment has on the decision to use Islamic bank products. In this case the researcher is interested in examining alumni from Al-Islam Joresan Islamic Boarding School who have completed their six-year study activities and should already understand Islamic law. The difference between this research and previous research is that in previous studies the subjects studied were mostly Islamic bank customers, students, and the community, while in this study the research subjects were alumni of Islamic boarding schools. The reason the researcher chose this subject is because according to the researcher this research is important to be carried out to be a reference for future research or for all Al-Islam alumni wherever they are to be able to better evaluate the things or problems that are happening around them.

## RESEARCH METHOD

This research employed a quantitative approach, utilizing primary data collected directly by the researchers. Non-probability sampling technique was employed, which does not ensure equal opportunity for each element or member of the population to be selected as a sample. Specifically, the snowball sampling technique was utilized, wherein an initial small sample size was selected, and subsequent participants (respondents) were recruited through referrals from existing sample members, resulting in an increasing number of participants (Sugiyono, 2019). The target population for this study consisted of alumni of the Joresan Mlarak Ponorogo Al-Islam Islamic Boarding School from the years 2018 to 2022, comprising a total of 2,529 individuals. The sample size selected for this study comprised 97 respondents. The determination of the sample size was based on the utilization of the Slovin formula, a commonly employed formula for sample size estimation in research studies.

The measurement technique used in this study is using a Likert scale which is used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena (Sugiyono, 2019). In this study the data collection instrument used a questionnaire with a Likert scale of 4 points, including Strongly Agree (SS) was given 4 points, Agree (S) was given 3 points, Disagree (TS) was given 2 points and Strongly Disagree (STS) was given point 1. Furthermore, the data analysis technique used multiple linear regression.

**RESULT AND DISCUSSION**  
**CLASSICAL ASSUMPTION TEST**

**Normality Test**

Table 1. Normality Test

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		97
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.15859408
	Most Extreme Differences	
	Absolute	.062
	Positive	.051
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary data processed, 2023.

Based on the table above, it shows that the significance value of the residual normality test is 0.200 and is greater than  $\alpha = 0.05$ , which means that the residuals are normally distributed. So that in this study the normality test has been fulfilled.

**Heteroskedasticity Test**

Table 2. Heteroskedasticity Test Results

		<b>Coefficients</b>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2.521	2.064		-1.222	.225
	Motivation to Avoid Riba	.140	.084	.186	1.667	.099
	Religiosity	.126	.076	.196	1.650	.102
	Reputation	-.077	.064	-.138	-1.203	.232
	Social environment	-.008	.060	-.015	-.129	.897

Source: Primary data processed, 2023.

Based on the table above, it shows that the significance value of the motivational variable to avoid riba (X1) is  $0.099 > 0.05$ , the significance value of the religiosity variable

(X2) is  $0.102 > 0.05$ , the significance value of the reputation variable (X3) is  $0.232 > 0.05$  and the the significance of the social environment variable (X4) is  $0.897 > 0.05$ . Because all variables have no effect on the residual absolute value, heteroscedasticity does not occur in this regression model, so that the assumption of heteroscedasticity is met.

### Autocorrelation Test

Table 3. Autocorrelation Test results

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.733 <sup>a</sup>	.537	.517	2.205	2.210

a. Predictors: (Constant), Motivation to Avoid Riba, religiosity, reputation

b. Dependent Variable: Decision to use Islamic banking products

Source: Primary data processed, 2023.

Based on the table above shows that the Durbin-Watson value is 2.210. In this study, the value of  $dU = 1.756$ , and  $4-dU = 2.244$ , and the value of  $DW = 2.210$ . When observed in the autocorrelation test criteria formula as follows:

$$= dU < DW < 4-dU$$

$$= 1,756 < 2,210 < 2,244$$

Because DW lies between dU and 4-dU, it can be concluded that there is no autocorrelation problem and the non-autocorrelation assumptions are met.

### Multicollinearity Test

Based on the table above, it shows that the VIF value of the motivational variable to avoid riba (X1) is 1.271, the religiosity variable (X2) has a VIF value of 1.435, the reputation variable (X3) has a VIF value of 1.337 and the social environment variable (X4) has a VIF value of 1.527. Because the three independent variables have VIF values  $< 10$ , multicollinearity does not occur. Thus, the assumption of non-multicollinearity has been met.

Table 4. Multicollinearity Test

		Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics			
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	1.389	3.400		.409	.684		
	Motivation to Avoid Riba	.333	.138	.193	2.410	.018	.787	1.271
	Religiosity	.254	.125	.172	2.024	.046	.697	1.435
	Reputation	.236	.106	.184	2.239	.028	.748	1.337
	Social environment	.560	.099	.462	5.680	.000	.760	1.315

a. Dependent Variable: Decision to use Islamic banking products

Source: Primary data processed, 2023.

**Multiple Linear Regression Test**

Table 5. Multiple Linear Regression Test Results

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.389	3.400		.409	.684
	Motivation to Avoid Riba	.333	.138	.193	2.410	.018
	Religiosity	.254	.125	.172	2.024	.046
	Reputation	.236	.106	.184	2.239	.028
	Social environment	.560	.099	.462	5.680	.000

a. Dependent Variable: Decision to use Islamic banking products

Source: Primary data processed, 2023.

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

$$Y = 1,389 + 0,333X_1 + 0,254X_2 + 0,236X_3 + 0,560X_4 + \epsilon$$

Information:

1. Beta constant (b0)

A constant value (b0) of 1.389 indicates that, if the independent variables are motivation to avoid riba (X1), religiosity (X2), reputation (X3) and social environment (X4) are zero or absent, the decision to use Islamic bank products is 1.389 units.

2. Coefficient (b1) for the Variable Motivation to Avoid Riba (X1)

The regression coefficient (b1) is 0.333 which means that the independent variable X1, namely the motivation to avoid riba, has a positive effect on the dependent variable (Y), namely the decision to use Islamic bank products. If the motivation to avoid use increases by one unit or is increased by one level, the decision to use Islamic bank products increases by 0.333 units assuming the other independent variables remain the same.

3. Coefficient (b2) for Religiosity Variable (X2)

The regression coefficient (b2) is 0.254 which means that the independent variable X2, namely religiosity, has a positive effect on the dependent variable (Y), namely the decision to use Islamic bank products. If religiosity increases by one unit or is increased by one level, the decision to use Islamic bank products increases by 0.254 units assuming the other independent variables are fixed.

4. Coefficient (b3) for Reputation Variable (X3)

The regression coefficient (b3) value is 0.236 which means that the independent variable X3, namely reputation, has a positive influence on the dependent variable (Y), namely the decision to use Islamic bank products. If reputation increases by one unit or is increased by one level, the decision to use Islamic bank products increases by 0.236 units assuming the other independent variables are fixed.

5. Coefficient (b4) for Social Environment Variable (X4)

The regression coefficient value (b4) of 0.560 means that the independent variable X4, namely the social environment, has a positive influence on the dependent variable (Y), namely the decision to use Islamic bank products. If the social environment increases by one unit or is increased by one level, the decision to use Islamic bank products increases by 0.560 units assuming the other independent variables are fixed.

## HYPOTHESIS TEST

### t Test (Partial Test)

Based on the table 6 (Partial Test Results) above shows that the results of the t test are as follows:

1. Testing the effect of X1 on Y produces a significance value for the t-test of  $0.018 < 0.05$ . So it can be concluded that the motivation to avoid riba has a partial effect on the decision to use Islamic bank products. Judging from the regression coefficient of 0.333, it means that X1 has a positive influence on Y so that the resulting influence is significant.
2. Testing the effect of X2 on Y produces a significance value for the t-test of  $0.046 < 0.05$  so that  $H_0$  is rejected. So it can be concluded that religiosity has a partial effect on the decision to use Islamic bank products. Judging from the regression coefficient of 0.254,



it means that X2 has a positive influence on Y so that the resulting influence is significant.

3. Testing the effect of X3 on Y produces a significance value for the t-test of  $0.028 < 0.05$  so that H0 is rejected. So it can be concluded that reputation has a partial effect on the decision to use Islamic bank products. Judging from the regression coefficient of 0.236, it means that X3 has a positive influence on Y so that the resulting influence is significant.
4. Testing the effect of X4 on Y produces a significance value for the t-test of  $0.000 < 0.05$  so that H0 is rejected. So it can be concluded that the social environment partially influences the decision to use Islamic bank products. Judging from the regression coefficient of 0.560, it means that X4 has a positive influence on Y so that the resulting influence is significant.

Table 6. Partial Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized		Standardize		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.389	3.400		.409	.684
	Motivation to Avoid Riba	.333	.138	.193	2.410	.018
	Religiosity	.254	.125	.172	2.024	.046
	Reputation	.236	.106	.184	2.239	.028
	Social environment	.560	.099	.462	5.680	.000

a. Dependent Variable: Decision to use Islamic banking products

Source: Primary data processed, 2023.

### Simultaneously Test

Table 7. Simultaneously Test Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	519.139	4	129.785	26.693	.000 <sup>b</sup>
	Residual	447.315	92	4.862		
	Total	966.454	96			

a. Dependent Variable: Decision to use Islamic banking products

b. Predictors: (Constant), Motivation to Avoid Riba, religiosity, reputation

Source: Primary data processed, 2023.

Based on the table above, it shows that the significant value obtained is  $0.000 < 0.05$ , so  $H_0$  is rejected. So it can be concluded that the motivation to avoid riba (X1), religiosity (X2), reputation (X3) and social environment (X4) simultaneously have a significant effect on the decision to use Islamic bank products.

**Coefficient of Determination (R Square)**

Table 8. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733 <sup>a</sup>	.537	.517	2.205

a. Predictors: (Constant), Motivation to Avoid Riba, religiosity, reputation

Source: Primary data processed, 2023.

Based on the table above, it shows that the R value obtained is 0.733 indicating that the relationship between motivation to avoid riba (X1), religiosity (X2), reputation (X3) and the social environment on the decision to use Islamic bank products (Y) is classified as strong. The R Square value obtained is 0.537 which means that the influence of motivation to avoid riba (X1), religiosity (X2), reputation (X3) and the social environment on the decision to use Islamic bank products (Y) is 53.7% and the remaining 46.3 % is influenced by other factors apart from X1, X2, X3 and X4 which are not included in the model.

**The Influence of Motivation to Avoid Riba on the Decisions of Al-Islam Islamic Boarding School Alumni Joresan Mlarak Ponorogo Using Sharia Bank Products**

Based on the results of a simple linear regression test, it was found that the motivation to avoid riba influences the decision to use Islamic bank products. This is proven based on the results of the t test of  $0.018 < 0.05$ . The regression coefficient value is 0.333 which has a positive direction of influence on Y so that it indicates a unidirectional relationship between the motivation to avoid riba and the decision to use Islamic bank products. If the motivation to avoid riba is increased, the decision to use Islamic bank products will increase. So, it can be concluded that the motivational variable to avoid riba has a significant positive effect on the decision to use Islamic bank products.

This research is in line with the results of previous research, by Ahmadiono which showed that the motivation to avoid riba influences the decision to become a customer at BMT NU Bondowoso I Area, Cermee and Pujer Branches, Bondowoso Regency with a significance value of  $0.00 < 0.05$  (Rahel et al., 2022). Another study by Siti Kholila showed that the motivational variable to avoid riba had an effect on the decision to become a customer with a significance value of  $0.00 < 0.05$  (Kholila, 2018). However, this research is

not in line with the results of research conducted by Suharto which shows that motivation to avoid riba does not significantly influence student decisions to become Islamic bank customers in Islamic Economics Students Batch 2018 UIN Raden Intan Lampung (S. Putri et al., 2021).

### **The Influence of Religiosity on the Decision of Al-Islam Islamic Boarding School Alumni Joresan Mlarak Ponorogo Using Sharia Bank Products**

Based on the results of a simple linear regression test, it was found that religiosity influences the decision to use Islamic bank products. This is proven based on the results of the t test of  $0.046 < 0.05$ . The regression coefficient value is 0.254 which has a positive direction of influence on Y so that it indicates a unidirectional relationship between religiosity and the decision to use Islamic bank products. If religiosity is increased, the decision to use Islamic bank products will increase. So, it can be concluded that the religiosity variable has a significant positive effect on the decision to use Islamic bank products.

In accordance with Jalaluddin's theory which explains that religiosity is a condition that encourages a person to behave in accordance with the level of obedience to religion. This research is in line with the results of previous research, namely research by Muhammad Zuhirsyan and Nurlinda which shows that religiosity has a significant effect on the decision to choose an Islamic bank (Zuhirsyan & Nurlinda, 2018). Another study by Imam Santoso and Sa'diyah El Adawiyah showed that religiosity influences customer decisions in deciding to use Islamic financial products at BMT Amanah Syariah (Santoso & El Adawiyah, 2019). However, this research is not in line with research from Rachmawati which shows that religiosity does not have a significant effect on the decision to become a customer of an Islamic bank (Rachmawati, 2020).

### **The Influence of Reputation on the Decision of Al-Islam Islamic Boarding School Alumni Joresan Mlarak Ponorogo Using Sharia Bank Products**

Based on the results of a simple linear regression test, it was found that reputation influences the decision to use Islamic bank products. This is proven based on the results of the t test of  $0.028 < 0.05$ . The regression coefficient value is 0.236 which has a positive direction of influence on Y so that it indicates a unidirectional relationship between reputation and the decision to use Islamic bank products. If reputation is improved, the decision to use Islamic bank products will increase.

This research is in line with the results of previous research, namely research by Virgo Simamora and Celeste which shows that reputation has a positive and significant effect on purchasing decisions. So, the better the reputation a company has, the higher its popularity in the eyes of the public (Simamora & Celeste, 2017). However, this research is not in line with research from Umiyati and Nadiyya Syaima which states that reputation has no significant effect on the customer's decision process to use Islamic bank savings (Umiyati

& Syaima, 2018). This shows that the company's reputation is not good and does not influence customers in making decisions.

### **The Influence of the Social Environment on the Decision of Al-Islam Islamic Boarding School Alumni Joresan Mlarak Ponorogo Using Sharia Bank Products**

Based on the results of a simple linear regression test, it was found that the social environment influences the decision to use Islamic bank products. This is proven based on the results of the t test of  $0.028 < 0.05$ . The regression coefficient value is 0.236 which has a positive direction of influence on Y so that it indicates a unidirectional relationship between the social environment and the decision to use Islamic bank products. If the social environment is improved, the decision to use Islamic bank products will increase.

In accordance with Setiadi and Kolip's theory in Tamara, the social environment is a place or atmosphere where a group of people feel as members, such as the work environment, RT environment, educational environment, Islamic boarding school environment, and so on (Tamara, 2016). This research is in line with the results of previous research, namely research from Kustin Hartini and Inggriani which shows that the social environment has a significant effect on taqsith purchasing decisions (Hartini & Inggriani, 2020). With an increase in the social environment, it will be accompanied by a decision to use Islamic bank products. However, this research is not in line with research from Ardiansyah and Rini Idayanti which shows that the social environment does not significantly influence the decision to pay zakat mal (Ardiansyah & Idayanti, 2021).

### **The Influence of Motivation to Avoid Riba, Religiosity, Reputation and Social Environment on the Decision of Al-Islam Islamic Boarding School Alumni Joresan Mlarak Ponorogo to Use Sharia Bank Products**

Based on the results of the test of the coefficient of determination of motivation to avoid riba, religiosity, reputation and social environment for the decision to use Islamic bank products shown in table 8, an R value of 0.733 is obtained. This means that the influence of motivation to avoid riba (X1), religiosity (X2), reputation (X3) and social environment (X4) on the decision to use Islamic bank products (Y) is 53.7% and the remaining 46.3% is influenced by factors other than X1, X2, X3 and X4 which are not included in the model. Based on the results of the F test in table 7, the significant value obtained is  $0.000 < 0.05$  so that  $H_0$  is rejected. So, it can be concluded that the motivation to avoid riba (X1), religiosity (X2), reputation (X3) and social environment (X4) simultaneously have a significant effect on the decision to use Islamic bank products (Y).

Thus alumni of the Al-Islam Islamic Boarding School must pay more attention to the motivational factors of avoiding riba and religiosity so they can decide to use Islamic bank products, for example by being more active in finding out Islamic bank products that are guaranteed to be free from riba. Then the reputation of a good Islamic bank is maintained, because it is closely related to consumer perceptions about the bank's ability to provide the best service in the future regarding the quality of the bank or the products available at the

bank. And the social environment of Al-Islam Islamic Boarding School alumni also needs to be improved through approaches with Islamic institutions as work partners.

## CONCLUSION

The first conclusion that can be drawn from the data processing and discussion in this study is that there is a partially positive and significant influence between the desire to avoid riba, religiosity, reputation and reputation on the decision of Al-Islam Islamic Boarding School alumni Joresan Mlarak Ponorogo to use Islamic bank products. This study implied that that individuals' aversion to riba plays a crucial role in their decision to opt for Islamic banking, Individuals' religious beliefs and practices have a discernible impact on their preference for Islamic banking. Moreover this highlights the importance of considering the reputation of Islamic banks when individuals make decisions regarding their banking choices. Lastly, social context, including factors such as peer influence and societal norms, significantly shapes individuals' inclination towards Islamic banking. Some limitations that can be improved by further research for instance this research only use sample from the alumni of one boarding school, further research can conduct more sample from more than one boarding school. Therefore it can be conduct by comparable two or more research object or more broad sample.

## REFERENCES

- Ancok, D., & Suroso, F. N. (2008). *Psikologi Islam: Solusi Islam dan Problem-Problem Psikologi*. Yogyakarta: Pustaka Pelajar.
- Annajah, U., & Falah, N. (2016). Pengaruh Lingkungan Sosial terhadap Motivasi Berorestasi Anak Panti Asuhan Nurul HAQ Yogyakarta. *Jurnal Hisbah*, 13(01), 104.
- Ardiansyah, & Idayanti, R. (2021). Pengaruh Pengetahuan Keagamaan, Lingkungan Sosial dan Sumber Pendapatan Terhadap Keputusan Pembayaran Zakat Mal Dengan Komitmen Keagamaan Sebagai Variabel Intervening. *Amal: Journal of Islamic Economic and Business (JIEB)*, 03(02), 116.
- Fitriani, A. (2016). Peran Religiusitas dalam Meningkatkan Psychological Well Being. *Jurnal Al-Adyan*, 11(01).
- Hartini, K., & Inggriani. (2020). Pengaruh Pendapatan dan Lingkungan Sosial Terhadap Keputusan Pembelian Secara Taqsith. *Al-Intaj: Jurnal Ekonomi dan Perbankan Syariah*, 6(1), 94. <https://doi.org/10.29300/aij.v6i1.2861>
- Hidayat, A. (2023, Februari 8). *Interview*.
- Husna, A. N. (2023, Februari 8). *Interview*.
- Kholila, S. (2018). *Pengaruh Motivasi Menghindari Riba dan Pengetahuan Produk Perbankan Syariah Terhadap Keputusan Menjadi Nasabah di Bank Muamalat KC Surabaya-Mas Mansyur* (Skripsi, Univeristas Islam Negeri Sunan Ampel, Surabaya).

- Kotler, P., & Keller, K. L. (2009). *Manajemen Pemasaran* (13 Jilid 01). Jakarta: Erlangga.
- Laily, B. N. (2023, Februari 12). *Interview*.
- Maharani, S., & Masruroh, D. L. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah dalam Mengambil Simpanan Wadi'ah (Studi Pada BMT Hasanah Jabung Ponorogo). *el Barka: Journal of Islamic Economics and Business*, 01(02), 159.
- Nopitasari, E. (2017). *Pengaruh Lokasi, Produk, Reputasi, dan Pelayanan Terhadap Keputusan Mahasiswa IAIN Surakarta Menggunakan Bank Syariah* (Skripsi, IAIN Surakarta, Surakarta).
- Putri, A. (2023, Februari 9). *Interview*
- Putri, S., Fasa, M. I., & Suharto. (2021). Pengaruh Produk, Pelayanan Dan Motivasi Menghindari Riba Terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah. *El Mudhorib: Jurnal Kajian Ekonomi dan Perbankan Syariah*, 2(1), 30–43. <https://doi.org/10.53491/eludhorib.v2i1.85>
- Rachmawati, A. (2020). Pengaruh Consumer Knowledge, Brand Image, Religiusitas, dan Lokasi Terhadap Keputusan Menjadi Nasabah Pada Bank Syariah. *Jurnal Ekonomi Syariah*, 5(1), 1. <https://doi.org/10.37058/jes.v5i1.1502>
- Rahel, M., Rokhim, A., & Ahmadiono. (2022). Pengaruh Motivasi Menghindari Riba, Pengetahuan Produk, Brand Image dan Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah di BMT NU Area Bondowoso I Kabupaten Bondowoso. *Indonesian Journal of Islamic Economic and Finance*, 5(2), 1–15.
- Rakhmat, J. (2003). *Psikologi Agama*. Jakarta: PT. Mizan Pustaka.
- Saimo. (2022). Manajemen Pengambilan Keputusan dalam Organisasi. *Jurnal Mitra Manajemen*, 06(04), 221.
- Santoso, I., & El Adawiyah, S. (2019). Branding Islam dan Religiusitas Individu Terhadap Keputusan Nasabah dalam Menggunakan Produk Bank Syariah. *Baskara: Journal of Business and Entrepreneurship*, 2(1), 1–12. <https://doi.org/10.24853/baskara.2.1.1-12>
- Setiawan, S., Sholikha, P. S., Rahayu, D., & Fitrianna, N. (2021). Strategi Pembiayaan Bankziska Terhadap Praktik Riba Pada Pelaku UMKM. *Filantropi: Jurnal Manajemen Zakat dan Wakaf*, 02(02), 115–116.
- Simamora, V., & Celeste. (2017). Pengaruh Reputasi Perusahaan Terhadap Keputusan Pembelian Dengan Kepercayaan Konsumen Sebagai Variabel Intervening (Studi Kasus Pada Konsumen Air Minum Dalam Kemasan Galon Merek AQUA di Kecamatan Tanjung Priok Jakarta Utara). *Jurnal Akuntansi Manajerial*, 2(2), 33.
- Subhan, M. (2006). *Analisis Faktor-Faktor Yang Berpengaruh Terhadap Reputasi Suatu Perusahaan (Studi Kasus Pada Pelanggan Sosial PT Askes (Persero) Cabang Pati)* (Tesis, Universitas Diponegoro, Semarang).

- Sudaryono. (2016). *Manajemen Pemasaran Teori & Implementasi, Edisi 1*. Yogyakarta: Penerbit Andi.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Sumarwan. (2011). *Perilaku Konsumen Teori dan Penerapannya dalam Pemasaran*. Bogor: Ghalia Indonesia.
- Susanto, N. H., & Lestari, C. (2018). Problematika Pendidikan Islam di Indonesia: Eksplorasi Teori Motivasi Abraham Maslow dan David McClelland. *Edukasia Islamika, Volume 03(02)*, 186.
- Swastha, Basu, & Handoko. (2014). *Manajemen Pemasaran-Analisis Perilaku Konsumen*. Yogyakarta: BPFE.
- Tamara, R. M. (2016). Peranan Lingkungan Sosial Terhadap Pembentukan Sikap Peduli Lingkungan Peserta Didik di SMA Negeri Kabupaten Cianjur. *Jurnal Pendidikan Geografi, XVI(01)*, 45.
- Umiyati, & Syaima, N. (2018). Merek, Reputasi, Kualitas Pelayanan, dan Lokasi Terhadap Proses Keputusan Nasabah Menggunakan Produk Tabungan di Bank Jabar Syariah KCP Ciputat. *Jurnal Liquidity, 7(2)*, 108–110.
- Warta, W. (2017). *Manajemen Reputasi*. Bandung: Simbiosis Rekatama Media.
- Zuhirsyan, M., & Nurlinda. (2018). Pengaruh Religiusitas dan Persepsi Nasabah terhadap Keputusan Memilih Bank Syariah. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah, 10(1)*, 48. <https://doi.org/10.24235/amwal.v10i1.2812>.