

**THE EFFECT OF SHARIA COMPLIANCE, SERVICE QUALITY, PRODUCT QUALITY, AND ELECTRONIC WORD OF MOUTH ON CUSTOMER DECISIONS TO USE WADIAH PRODUCTS AT INDONESIAN SHARIA BANK  
(A CASE STUDY OF BSI AMBOKEMBANG BRANCH OFFICE)**

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Article Info	Abstract
<p><b>Article History</b></p> <p>Received: 09 July 2023</p> <p>Accepted: 04 December 2023</p> <p>Published: 30 December 2023</p>	<p><i>The aim of the research is to determine the effect of sharia compliance, service quality, product quality, and electronic word of mouth on customers' decisions to use Wadiah at BSI Ambombang products. This research was field research with a descriptive quantitative approach. Data were obtained by distributing questionnaires to customers who use Wadiah products. The sampling technique was purposive sampling, which obtained 97 respondents. The data analysis techniques used instrument tests, classical assumption tests, multiple linear regression analysis, hypothesis testing, and coefficient of determination tests. The results show that the service quality, product quality, electronic word of mouth variable have a positive and significant influence on the customer's decision and the sharia compliance variable has a negative and significant effect on customers' decisions.</i></p> <p><b>Keywords:</b> Sharia Compliance, Service Quality, Product Quality, E-WOM, Customer Decisions</p>

## INTRODUCTION

Economic growth related to the financial and banking sector is a crucial aspect in a country's development. Banking has an important role as a driving force for the economy by acting as an intermediary between society and financial institutions. This process involves collecting funds from the community which are then redistributed to support economic activities and improve community welfare. In this context, banking not only functions as a place to store and borrow funds, but also as a catalyst for economic growth. These financial institutions play a key role in mobilizing financial resources, supporting investment, and providing financial services that support society's economic activities. The importance of banking in economic growth can be

reflected in various aspects, including increasing public accessibility to financial services, providing loans to micro, small and medium enterprises (MSMEs), and supporting strategic sectors in the economy. Through these functions, banking makes a positive contribution to increasing income and overall welfare of society. However, to achieve maximum positive impact, banking, including sharia banking, also needs to be managed well, follow the principles of good governance, and synergize with government economic policies. The development of Islamic banks has become a significant phenomenon in the world of global finance, providing an alternative for people who want financial services in accordance with Islamic sharia principles (Delvianti & Anggraini, 2023).

Islamic banks operate similarly to other business institutions with the goal of maximizing profits, while adhering to business standards and ethics based on Islamic sharia principles. Today, there are many Sharia-based banking institutions that offer various Sharia-compliant financial products. Given the noticeable surge in assets owned by Sharia banks in the past five years alongside a growing number of banks and branches, it is clear that this industry is rapidly expanding. This can be seen in the assets of Sharia Commercial Banks (SCB) in 2022 which have reached IDR 492,536 billion. There has been an increase from the previous year, in 2021 it has reached IDR 441,789 billion from previous years with the latest figure in 2020 being IDR 397,073 billion. This is also recorded for Sharia Business Unit (SBU) assets in 2022 reaching IDR 233,739 billion. It has increased from year to year, in 2021 it reached IDR 234,947 and IDR 196,875 billion in 2020, not inferior to SCB and SBU ([www.idxchannel.com](http://www.idxchannel.com)).

The development of sharia banking still leaves the public with pros and cons. Many people think that Islamic banks are conventional banks that are labeled halal. Therefore, to maintain and convince customers that products and services are in accordance with sharia principles, sharia banking has a duty to maintain compliance with sharia principles (Wardayati, 2011). Therefore, to maintain and convince customers that products and services are in accordance with sharia principles, sharia banking has a duty to maintain compliance with sharia principles.

The growth of sharia banks holds promise. To attract customers to save, sharia banks must implement effective strategies that prioritize meeting their needs and desires. To ensure company progress, banks must pay close attention to consumer demand for the products or services they offer, which can be achieved by improving service quality. In line with Meilani & Sugiarti, (2022), improving service quality and promoting Islamic banks through advertising media is an effective strategy to influence consumer decisions regarding a product or service. Various aspects pertaining to improving service quality and promoting through advertising media lead to customer satisfaction resulting from good service. Consumers typically choose for products or services that

offer a positive experience and, in turn, create customer loyalty since it is highly probable that they will continue to utilize banking products or services.

The aim of this research is to analyze the influence of sharia compliance, service quality, product quality, and electronic word of mouth on customers' decisions to use Wadiah products. Previous research explains that service quality has a positive and significant effect on customers' decisions to save, meaning that if the service quality is further improved, it has an effect on increasing customers' decisions to save at Mandiri Bank of Kroya Branch (Dwi Pramudo et al., 2018). In addition to service quality, it is essential to consider product quality (Aisyah et al., 2017). A product refers to anything that can be supplied to the market and meet a need or want. Product quality measures the ability of a product to perform its intended function, including durability, reliability, accuracy, ease of operation, and product repairs (Damayanti & Wahyono, 2015; Miran, 2021)

Providing good service is not enough to increase trust and sales, a marketing strategy is also needed to increase the development of sharia banks and achieve planned goals. Every bank tries to promote all the products and services it has, both directly and indirectly. If you look at the current era of digitalization, promotions are not only done manually, but are often done via social media. Electronic Word of Mouth (e-WOM) or electronic word of mouth reviews have a significant impact in influencing consumer purchasing decisions. This phenomenon reflects the power of influence and interaction between individuals in the digital environment, especially through social media (Adzkie et al., 2021).

The novelty in this research is analyzing the role of e-WOM in influencing interest in using Wadiah products in Islamic banks. Several aspects related to e-WOM and its influence on purchasing decisions. Through social media, e-WOM can spread quickly and reach a wide audience (Abad Amru Al Majid, 2022). One positive or negative review can have a huge impact on a consumer's perception of a product or brand. Apart from that, peer-to-peer trust and influence, consumers tend to trust reviews or recommendations from fellow consumers more than advertising or promotions made by companies. E-WOM creates a strong peer-to-peer influence in shaping consumer perceptions and decisions. Social media allows consumers to engage in discussions, leave reviews, and share their experiences directly. This engagement creates an online community around a particular product or brand. The influence of the product life cycle on E-WOM is that it can influence various stages in the product life cycle, including product introduction, sales growth, and maintaining the customer base. Positive reviews can help speed up product acceptance on the market (Agatha et al., 2019).

Based on observations, the Ambokembang Cash Office Sharia Bank is a BSI cash office branch from the Semarang area office with a BSI Wahid Hasyim branch unit. BSI Ambokembang Branch Office has various savings products. Even though BSI Ambokembang is a cash office, the number of savings customers is no less than that of the sub-branch office. Based on data, the Easy Wadiah product has the highest number of customers, 3911 customers. This shows that every year Wadiah products are increasingly in demand because more customers use these products than other products.

## **LITERATURE REVIEW**

### **Sharia Complience**

Sharia compliance in Islamic banks is the application of Islamic principles in financial transactions, banking and other related businesses (Arifin, 2012). The Sharia Supervisory Board (SSB) has a very strategic role in ensuring sharia compliance in the sharia financial industry. Sharia compliance is the responsibility of SSB to ensure that all operations and products in the sharia financial industry comply with sharia principles. SSB ensures that business activities are carried out ethically and in accordance with Islamic law. SSB has an active role in monitoring and supervision, including assessing new products, business processes, and compliance with applicable sharia standards (Nurhisam, 2016). There are three indicators of creating sharia compliance (Agus Salim Harahap & Saparuddin Siregar, 2020):

1. Protective is to create compliance in monitoring operational activities with applicable regulations.
2. Constructive is to save resource use, provide objective news to carry out inspections at management levels.
3. Consultative is to provide direction to achieve company goals with the hope of building and developing efficient use of resources to avoid deviations.

### **Service Quality**

According to (Kotler & Armstrong, 2012; Kotler & Keller, 2016) service quality is every activity or benefit that a party can provide to another party which is basically intangible and does not result in ownership of something and its production may or may not be linked to a physical product. Service quality indicators are Tangibles (direct or tangible evidence), Reliability (reliability), Responsiveness (participation), Assurance (guarantee or insurance), and Empathy (empathy). One strategy that can support success in the banking industry is efforts to provide high quality services with superior performance. Even though service problems are not actually difficult or complicated, if ignored, they can pose high risks because they are very sensitive. Providing

services to customers aims to achieve satisfaction, so that customers give positive responses and show a high level of loyalty (Mujab, 2022).

### **Product Quality**

According to (Kotler & Armstrong, 2012; Kotler & Keller, 2016) product quality is the ability of a product to perform its function, including overall durability, reliability, accuracy, ease of operation and product repair as well as other product attributes. The dimensions or factors or dimensions that can be used as a reference to assess the quality of the products offered include: Performance, Durability, Conformance to specifications, Features, Reliability, Aesthetics, Perceived quality, and Serviceability.

### **Electronic Word of Mouth**

Electronic Word of Mouth (e-WOM) is an efficient communication tool for disseminating information about products or services to other consumers, where opinions are determined by consumers. Consumers who have familiarity with a product or service generally express their viewpoints in daily conversation. Without realizing it or intentionally, they will convey their opinions to other people on various occasions (Word of Mouth), as explained by (Bergitta & Isrudini, 2022). Electronic Word of Mouth (e-WOM) has become a very significant platform for customers to convey their ideas, and is considered more effective compared to offline Word of Mouth (WOM). This is due to the high accessibility and coverage of e-WOM. Thanks to adequate facilities, spacious and comfortable space, affordable prices, as well as a strategic and easily accessible location, customers tend to return to that place. The e-WOM indicators according to Reza Jalilvand et al., (2012) involve aspects of speed with various product reviews from consumers online, collecting information from consumer product reviews via the internet, feelings of worry if someone does not read online reviews before purchasing, increased self-confidence after reading online reviews.

### **Customers' Decision**

Schiffman (2004) argues in Asraf, (2014) a customer decision is the selection of an action from two or more alternative decision options, meaning that for someone to make a decision, several alternative choices must be available. Customer decision is the customer's decision to choose a product through processes, methods, actions and also considering the factors, location, and also how to pay. According to Kotler & Armstrong, (2012), there are 3 indicators, encompassing to seek information, to be steady, and not to consider others.

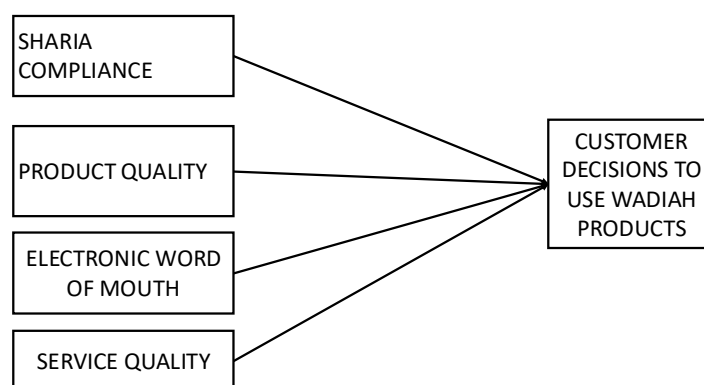


Figure 1. Research Model

## METHODOLOGY

Population is the entire area of research objects, and subjects determined to be analyzed and drawn conclusions by researchers. The population of this research was all customers from Indonesian Sharia Bank of Ambokembang Cash Office who use wadiah Products consisting of 3911 customers. Researchers used the Slovin method in using sample size. Based on the formula calculation, the sample size obtained was 97.5. To facilitate research, 97 samples were taken. The sampling method used Non Probability Sampling and Purposive Sampling technique where the sample determination employed certain consideration criteria including: being registered as a customer at BSI Ambokembang, having Wadiah Products, being a customer for a minimum of less than 3 months. The data source in this research was primary data. Primary data is data collected and processed by the researcher himself directly from the first source or place where the research object was carried out (Siregar, 2013).

There are two large groups of research variables in this study, encompassing

### Independent Variable

The independent variable is the variable that influences or is the cause of the change or emergence of the dependent variable (Ghozali, 2013). The independent variables in this research are: Sharia Compliance (X1), Service Quality (X2), Product Quality (X3), and Electronic Word of Mouth (X4).

### Dependent Variable

The dependent variable is a variable that is influenced or is a result of the existence of the independent variable (Ghozali, 2013). The dependent variable in this research is customer decision (Y).

Researchers used data analysis methods in the form of quantitative methods. To make it easier for researchers, SPSS 24 was used by researchers to calculate quantitative data in this

research. The analysis techniques included instrument testing including validity and reliability tests. Classic assumption tests included normality, heteroscedasticity and multicollinearity tests. Multiple linear regression analysis. Hypothesis testing includes the t test, f test, and coefficient of determination test ( $R^2$ ).

## RESULT

### Research Instrument Test Results

#### *Validity Test*

The Validity Test is used to test each variable in this research, where all research variables contain 24 questions that must be answered by respondents. This research used the SPSS 24 program and a significance level of 5% or 0.05 produces a degree of freedom ( $df = n-2$ ), namely  $97-2 = 95$  or  $df = 95$  with an r table value of 0.1996. The results of the analysis are as follows:

Table 1. Validity Test Results

Variable		r <sub>count</sub>	r <sub>table</sub>	Description
Sharia Compliance (X1)	X1.1	0,789	0,1996	Valid
	X1.2	0,761	0,1996	Valid
	X1.3	0,852	0,1996	Valid
Service Quality (X2)	X2.1	0,891	0,1996	Valid
	X2.2	0,821	0,1996	Valid
	X2.3	0,821	0,1996	Valid
	X2.4	0,881	0,1996	Valid
	X2.5	0,748	0,1996	Valid
	X2.6	0,891	0,1996	Valid
Product Quality (X3)	X3.1	0,776	0,1996	Valid
	X3.2	0,589	0,1996	Valid
	X3.3	0,861	0,1996	Valid
	X3.4	0,861	0,1996	Valid
	X3.5	0,762	0,1996	Valid
	X3.6	0,851	0,1996	Valid

	X3.7	0,651	0,1996	Valid
	X3.8	0,851	0,1996	Valid
Electronic Word of Mouth (X4)	X4.1	0,848	0,1996	Valid
	X4.2	0,860	0,1996	Valid
	X4.3	0,864	0,1996	Valid
	X4.4	0,773	0,1996	Valid
Customers' Decision (Y)	Y1.1	0,788	0,1996	Valid
	Y1.2	0,895	0,1996	Valid
	Y1.3	0,897	0,1996	Valid

Source: Processed primary data, 2023

Based on this table,  $r \text{ count} > r \text{ table}$  shows that all statement items in this study are valid.

### **Reliability Test**

Reliability Test is used to measure the consistency of research variables. To measure reliability, the test was carried out using the Cronbach Alpha ( $\alpha$ ) statistical test. The coefficient  $\alpha$  value is reliable if the value is  $> 0.6$ . The results of the reliability test in this research can be seen in the following table.

Table 2. Reliability Test Result

Variable	Cronbach Alpha	Alpha Value	Description
Sharia Complience (X1)	0,722	0,60	Reliable
Service Quality (X2)	0,918	0,60	Reliable
Product Quality (X3)	0,907	0,60	Reliable
Electronic Word of Mouth (X4)	0,857	0,60	Reliable
Customers' Decision (Y)	0,824	0,60	Reliable

Source: Processed primary data, 2023

Based on the table, it shows that all variable items are reliable because the Cronbach Alpha value is  $> 0.60$ .

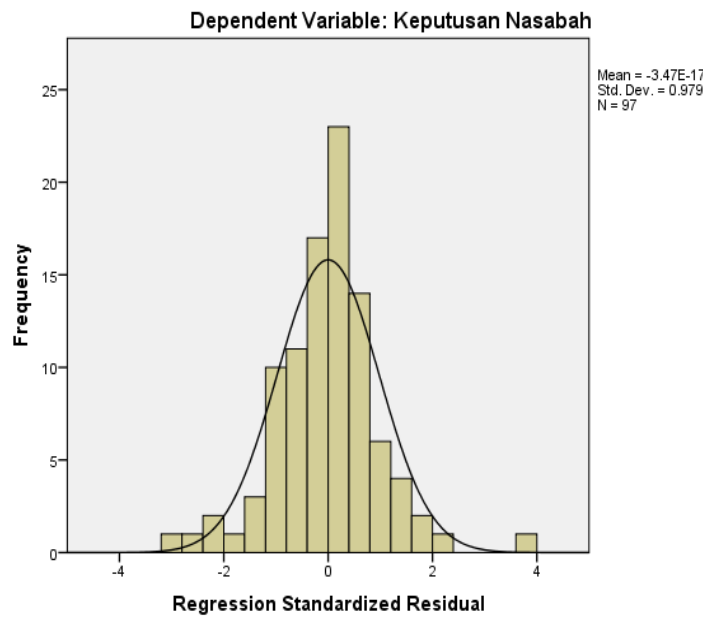
### **Classic Assumption Test Results**

The classical assumption test is carried out by using the normality test, multicollinearity test, and heteroscedasticity test.



**Normality Test**

The normality test is a test to test whether the dependent, independent or both variables are normally distributed, close to normal, or not. A good regression model should have a normal or close to normal distribution. Detecting whether the data is normally distributed or not can be determined by describing the distribution of the data through a graph. Graphic analysis is carried out by looking at the histogram and normal probability plot. The results of normality testing using SPSS version 24 analysis can be seen in the graph.



Source: Processed primary data, 2023

Figure 2. Normality Test Histogram

Based on the histogram graph above, it can be concluded that the histogram graph shows a normal distribution pattern and is symmetrical in shape, with no skewness to the right and left.

In measuring data normality standards, it also used Kolmogorov-Smirnov significance > 0.05. The test results can be seen in the table.

Table 3. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.29196621
Most Extreme Differences	Absolute	.082
	Positive	.082

	Negative	-.076
Test Statistic		.082
Asymp. Sig. (2-tailed)		.109 <sup>c</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed primary data, 2023

From the normal distribution data table, it is shown that Asymp. Sig. (2-tailed) is 0.109, which means  $0.109 > 0.05$ .

### **Multicollinearity Test**

This test is applied for multiple regression analysis consisting of two or more independent variables.

Table 4. Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Sharia Compliance	.376	2.662
	Service Quality	.352	2.842
	Product Quality	.377	2.650
	Electronic Word of Mouth	.528	1.893

Source: Processed primary data, 2023

From the table, it reveals that the tolerance value and VIF value of the four independent variables are sharia compliance (X1) with a calculated value (0.376)  $>$  a (0.1) and calculated VIF (2.662)  $<$  VIF (10). Service quality (X2) with a calculated value (0.352) is  $>$  a (0.1) and calculated VIF (2.842) is  $<$  VIF (10). Product quality (X3) with a calculated value (0.377) is  $>$  a (0.1) and calculated VIF (2.650) is  $<$  VIF (10). Electronic word of mouth (X4) with a calculated value (0.528) is  $>$  a (0.1) and calculated VIF (1.893) is  $<$  VIF (10). Thus, the regression model does not have multicollinearity, because the tolerance value (a) of each independent variable is above 0.1 and the VIF value of each independent variable is below 10.

### **Heteroscedasticity Test**

This test aims to check the regression model for inequality of variance in residuals between individual observations. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity, while for different variances it is called heteroscedasticity.

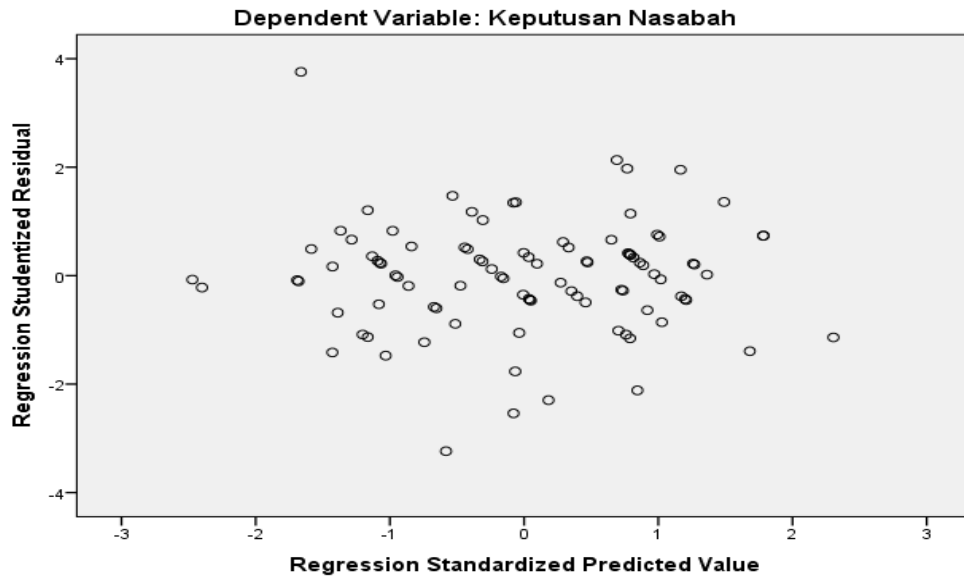


Figure 3. Scatterplot of Heteroscedasticity Test

Based on the Scatterplot graphic image, it shows that the points on the graph cannot form a clear pattern, where the points spread above and below the number 0 on the Y axis, so the graph cannot be read clearly. These results show that heteroscedasticity does not occur, so the regression model can be used to predict customer decisions based on the independent variable input of sharia compliance, service quality, product quality, and electronic word of mouth.

Analysis can be assisted by the Glejser Test which can be seen in the table

Table 5. Heteroscedasticity Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.845	.358		2.363	.020
	Sharia Complience	.073	.048	.254	1.523	.131
	Service Quality	-.024	.023	-.180	-1.047	.298
	Product Quality	-.024	.018	-.218	-1.311	.193
	Electronic Word of Mouth	.039	.033	.166	1.180	.241

a. Dependent Variable: Abs

Source: Processed primary data, 2023

Based on the significance table, it can be seen that the significance value of sharia compliance is  $0.131 > 0.05$ , the significance value of service quality is  $0.298 > 0.05$ , the significance value of product quality is  $0.193 > 0.05$ , the significance value of electronic word of mouth is  $0.241 > 0.05$ , then the regression model does not have heteroscedasticity.

### Results of Multiple Linear Regression Analysis

Multiple regression analysis is used by researchers to predict the condition (up and down) of the dependent variable (criterion), and to determine two or more independent variables as predictor factors manipulated (increasing and decreasing the value).

Table 6. Multiple Linear Regression Analysis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.522	.534		.978	.330
	Sharia Compliance	-.185	.072	-.196	-2.574	.012
	Service Quality	.081	.035	.184	2.332	.022
	Product Quality	.061	.028	.169	2.218	.029
	Electronic Word of Mouth	.584	.049	.759	11.817	.000

Source: Processed primary data, 2023

Based on the results, the regression equation is

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$\hat{Y} = 0,522 + (-185) X_1 + 0,081X_2 + 0,061X_3 + 0,584X_4$$

From the equation above, it can be explained as follows:

- A constant value of 0.522 states that if sharia compliance, service quality, product quality, and electronic word of mouth are constant or 0, then the customer's decision value to use Wadi'ah Products is 0.522. This positive constant means that there has been an increase in the number of customer decisions to use Wadi'ah Products by 0.522.
- Sharia compliance regression coefficient value for the X1 is – (0.185), meaning that if the sharia compliance value increases by 1%, the level of customer decisions to use Wadi'ah Products will decrease by 0.185.
- Service quality regression coefficient value for the X2 is 0.081, meaning that if the service quality value increases by 1%, the level of customer decisions to use Wadi'ah Products will increase by 0.081.
- Product quality regression coefficient value for the X3 is 0.061, meaning that if the product quality value increases by 1%, the level of customer decisions to use Wadi'ah products will increase by 0.061.

- e. Electronic word of mouth regression coefficient value for the X4 is 0,584 meaning that if the value of electronic word of mouth increases by 1%, the level of customer decisions to use Wadi'ah products will increase by 0.584.

### Results of Hypothesis Test

In this research, the tests applied the t test (partial), F test (simultaneous), and determinant test ( $R^2$ ).

#### *F Test*

The simultaneous test is used to find out how the independent variables simultaneously influence the dependent variable.

Table 7. Result of F Test

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	637.883	4	159.471	91.558	.000 <sup>b</sup>
	Residual	160.241	92	1.742		
	Total	798.124	96			
a. Dependent Variable: Customer Decision						
b. Predictors: (Constant), Electronic Word of Mouth, Sharia Compliance, Product Quality, Service Quality						

Source: Processed primary data, 2023

It can be seen that the F table is 2.70. So the calculated F value is  $91.558 > 2.70$  and the significant value is  $0.000 < 0.05$ , it is concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that sharia compliance, service quality, product quality, and electronic word of mouth together or simultaneously influence the customers' decision.

#### *Test of Determination Coefficient*

The determination test is used to measure the extent of the model's ability to explain variations in the dependent variable.

Table 8. Results of Determination Coefficient Test

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894 <sup>a</sup>	.799	.790	1.31975
a. Predictors: (Constant), Electronic Word of Mouth, Sharia Compliance, Product Quality, Service Quality				
b. Dependent Variable: Customers' Decision				

Based on the table, the coefficient of determination has an Adjusted R square of 0.790. This means that 79% of customers' decisions to use Wadi'ah (Y) products can be explained by independent variables, encompassing sharia compliance, service quality, product quality and electronic word of mouth. Meanwhile, the remainder ( $100\% - 79\% = 21\%$ ) is explained by other variables outside the variables described in this research.

### **T Test**

The Partial Test is used to test whether the independent variable partially has a significant influence on the value of the dependent variable.

Table 9. Result of T Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.522	.534		.978	.330
	Sharia Compliance	-.185	.072	-.196	-2.574	.012
	Service Quality	.081	.035	.184	2.332	.022
	Product Quality	.061	.028	.169	2.218	.029
	Electronic Word of Mouth	.584	.049	.759	11.817	.000

Source: Processed primary data, 2023

Based on the test results, it reveals that the value of t count is  $-(2.574) > t$  table (1.986) and the significance value is  $(0.012) < (0.05)$ , so  $H_0$  is rejected and  $H_a$  is accepted. It can be concluded that the sharia compliance variable has a negative effect on customers' decisions to use Wadiah products.

Based on the test results, it shows that the value of t count is  $(2.332) > t$  table (1.986) and the significance value  $(0.022) < (0.05)$ , then  $H_0$  is rejected and  $H_a$  is accepted. It can be concluded that the service quality variable has a significant influence on customers' decisions to use Wadiah products.

Based on the test results, it shows that the value of t count is  $(2.218) > t$  table (1.986) and the significance value is  $(0.029) < (0.05)$ , so  $H_0$  is rejected and  $H_a$  is accepted. It can be concluded that the product quality variable has a significant influence on customers' decisions to use Wadiah products.

Based on the test results, it shows that the value of t count is  $(11.817) > t$  table  $(1.986)$  and the significance value is  $(0.000) < (0.05)$ , so  $H_0$  is rejected and  $H_a$  is accepted. It can be concluded that the electronic word of mouth variable has a significant influence on customers' decisions to use Wadiah products.

Based on the test results, it indicates that  $F$  table  $(91.558) > F$  table  $(2.70)$ , and the significance value  $(0.000) < a$   $(0.05)$ , then  $H_0$  is rejected and  $H_a$  is accepted. It can be concluded that between the variables of sharia compliance (X1), service quality (X2), product quality (X3), and electronic word of mouth (X4) there is a simultaneous influence of 79% on customer decisions (Y). Meanwhile, the remaining 21% is influenced by other variables outside the variables used in this research.

## **DISCUSSION**

The value of t count for the sharia compliance (X1) is  $-(2.574)$  with a significance level of 0.012. Because the value of t count is greater than the t table,  $-(2.574) < 1.986$  and the significant value is  $0.012 < 0.05$ ,  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that the sharia compliance has a negative and significant effect on customer decision. Through these three indicators, sharia compliance has not been able to influence customer decisions. Based on the results of the analysis carried out through observations and interviews, the variable indicator for sharia compliance that is not yet adequate is consultativeness or developing efficient use of resources to avoid deviations. Several respondents argue that Indonesian Sharia Bank of Ambokembang has not been able to provide maximum results for customer transactions. Customers assess that BSI Ambokembang is still the same as conventional banks. The various facilities offered in the form of products and contracts are still considered comparable to conventional bank products. Thus, even though sharia compliance is increased, customers' decisions in using Wadiah products will decrease. This is in accordance with the results of research conducted by Zamroni & Rokhman, (2017) that sharia compliance has a positive and significant effect on savings decisions. However, the results of this research are not in line with research conducted by Indriastuti & Anwar, (2018) in their research showing that sharia compliance has no effect on customers' decisions to save at sharia banks.

The value of t count for the service quality variable (X2) is 2.332 with a significance level of 0.022. Because the value of t count is greater than the t table,  $2.332 > 1.986$ , and the significance value is  $0.022 < 0.05$ ,  $H_0$  is rejected and  $H_a$  is accepted. Thus, the service quality variable has a significant influence on customer decisions partially. Through these five indicators, service quality can influence customers' decisions to use Wadi'ah products. Service quality is the level of good or

bad service provided by Indonesian Sharia Bank of Ambokembang in order to decide whether customers use Wadi'ah products. Research on the quality of service provided by Indonesian Sharia Bank of Ambokembang indicates that its equipment and work tools sufficiently support service delivery to its customers. The speed of service, employee efficiency in fulfilling promises, and adherence to established procedures impact customer decisions to use Wadi'ah products. Service accuracy and promptness are critical in this regard. Apart from that, the attitude of employees in understanding and maintaining good relationships with customers. This research is in line with research results from Aisyah, (2018) which suggests that service quality influences customer decisions.

The value of t count for the product quality variable (X3) is 2.218 with a significance level of 0.029. Because the value of t count is greater than the t table,  $2.218 > 1.986$ , and the significance value is  $0.029 < 0.05$ ,  $H_0$  is rejected and  $H_a$  is accepted. Thus, the product quality variable has a significant influence on customer decisions partially. Based on these variables, product quality influences customers' decisions to use Wadi'ah products. The product quality at Indonesian Sharia Bank of Ambokembang can meet the consistency and expectations of customers. This can be seen in the variety of products offered according to customer needs, the products offered are in accordance with sharia principles, the various forms of savings books, attractive and elegant savings book covers and the quality of the products is also very dependent on the performance of employees and interactions between employees with customers. The quality of the products, whether good or bad, can also be seen from the consistency of meeting people's expectations and needs. This statement emphasizes that quality should be assessed periodically and continuously so that there is consistency in meeting the standards above. The results of this research are in accordance with research conducted by Hapsari et al., (2015) that product quality has a significant influence on the decision to become a sharia bank customer.

The value of t count for the electronic word of mouth variable (X4) is 11.817 with a significance level of 0.000. Because the value of t count is greater than the t table,  $11.817 > 1.986$ , and the significance value is  $0.000 < 0.05$ ,  $H_0$  is rejected and  $H_a$  is accepted. So the electronic word of mouth variable has a significant influence on customer decisions partially. Based on the results of the assessment using these indicators, the electronic word of mouth variable influences customers' decisions to use Wadi'ah products. E-WOM is an effective marketing source. Customers read e-WOM to make choices about using Indonesian Sharia Bank of Ambokembang products. On each platform, customers carry out conversations and recommend using Wadi'ah products. Customers also prefer product promotions via social media. Online media is the right means for sharing information on sharia banking products related to promo info, products, service



quality. These things are believed to have triggered the publication of Indonesian Sharia Bank products. Based on these factors, it has an impact on customers' decisions to use Wadiah products. In line with the results of research conducted by Kadarisman & Ariyani, (2021) that electronic word of mouth has a significant influence on customer decisions.

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