

Analysis of Factors Influencing Preferences of Chinese Ethnic in Choosing Sharia Banks in Banda Aceh

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Abstract

This study wanted to determine the effect of the preferences of the Chinese in Banda Aceh on the selection of Islamic banks. As well as wanting to know which Islamic bank is the most chosen by the ethnic Chinese to save their money, the research method used is the distribution of questionnaires to the ethnic Chinese in Banda Aceh. By using the Slovin formula, the sample of this study was 71 respondents. The results showed that of the 6 variables, namely service quality (X_1) product (X_2), location (X_3), promotion (X_4), facilities (X_5), and information technology (X_6) had different results. The service quality variable (X_1) product (X_2) promotion (X_4) has no effect on choosing a Sharia Bank (Y), while location (X_3), facilities (X_5), and information technology (X_6) have an effect on choosing a Sharia Bank (Y). Based on the results of distributing questionnaires to 71 ethnic Chinese respondents, the results showed that 70% of ethnic Chinese chose to save at BCA Syariah banks, 14% Aceh Syariah Banks, 10% BSI and the remaining 6% saved at other banks.

Keywords

quality of service; product; promotion; information technology; choice decision



I. Introduction

The role of the bank is very important for the progress of an economy, the banking system owned by Indonesia is a dual banking system or a dual banking system, namely the Islamic banking system and the conventional banking system. In Aceh itself, since the enactment of the Qanun on sharia financial institutions number 11 of 2018, this qanun is a follow-up to the Aceh qanun Number 8 of 2014 concerning the main points of Islamic law which explicitly requires that financial institutions operating in Aceh must be carried out based on sharia principles. In recent years, Islamic banks have experienced a very significant increase, especially in Aceh, because Islamic banks are one of the instruments used to enforce Islamic economic rules. In contrast to conventional banks that use an interest system, Islamic banks use a profit-sharing system to avoid usury. The theoretical concept of Islamic banks first appeared in the 1940s, with the idea of banking based on profit sharing. In Indonesia, the practice of Islamic banking began in 1992, which was marked by the operation of Bank Muamalat Indonesia (BMI) and was the first bank to implement a profit-sharing system.

Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

The development of sharia banking in Aceh after the issuance of sharia Qanun number 11 of 2018 can be seen from the development of the number of Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) offices from 2019 to 2021, which has increased, as shown in table 1.

Table 1. Development of Islamic Banking for the Period of December 2019-2021

Aceh				
Sharia Commercial Bank		2019	2020	2021
1	Operational Headquarters	38	49	57
2	Branch office	117	244	272
3	Cash office	29	32	33
Sharia Business Unit				
1	Operational Headquarters	5	5	6
2	Branch office	1	5	8
3	Cash office	2	2	3

Source: www.ojk.go.id January 2022

From the table above, we can see that the development of sharia banking has increased with the implementation of sharia-based financial institutions, this means that the Acehnese themselves or the people who live in Aceh must use sharia banking services.

The majority of people in Aceh are Muslims, thus every economic activity must be in accordance with Islamic sharia, although currently it has not been fully adopted, but is in the process of moving towards a more perfect vision of sharia. In the province of Aceh, there are several tribes, namely the Acehnese, Chinese, Batak, Javanese, Taming, Padang tribes and so on.

Peunayong is one of the trade centers in Banda Aceh City, Peunayong is also known as Aceh's China Town. According to Aceh's historical records, the name peunayong comes from the Acehnese language which means umbrella. This area was once inhabited by various ethnic groups. Starting from ethnic Chinese, Persian and Indian. But the majority of ethnic Chinese more, until now in the area. Trade activities in the Peunayong area are quite prominent until now. Ethnic Chinese existence cannot be underestimated.

The Chinese ethnicity also plays a significant role in the economic cycle in Aceh, especially the city of Banda Aceh, the businesses they are involved in such as gold shops, workshops and many other businesses owned by the ethnic Chinese, so that the ethnic Chinese can become a marketing target. for Islamic banking in Aceh.

Operations of Islamic banks based on Islamic principles for the purposes of financial transactions such as risk sharing and prohibiting receiving interest on products and services as well as profit or loss sharing are important elements, ensuring justice and equality in the economy.

Islamic banks in Banda Aceh are competing to establish cooperation with customers so that customers, especially ethnic Chinese, choose to save in their Islamic banks. With this, researchers use preference factors to see which Islamic banks are more dominantly chosen by ethnic Chinese, namely service quality factors (X1), product (X2), location (X3), promotion (X4), facilities (X5), and information technology (X4). X6). This research is limited to looking at Islamic banks which are more dominantly chosen by ethnic Chinese to carry out their banking transactions. This study focuses on 3 (three) Islamic banks, namely Bank Aceh Syariah, Bank Syariah Indonesia and Bank Central Asia Syariah.

The purpose of this study was to examine and obtain empirical evidence regarding the preference factors that became the reference for the ethnic Chinese in choosing Islamic banks from the three Islamic banks. Based on the above problems, the researcher is interested in conducting a study entitled "Analysis of Factors Influencing Preferences of Chinese Ethnicity in Choosing Islamic Banks in Banda Aceh)".

II. Review of Literature

2.1 Islamic Bank

According to RI Law no. 21 of 2008 article 1 paragraph 7 "Islamic bank is a bank that carries out its business activities based on sharia principles and according to its type consists of Sharia Commercial Banks and Sharia People's Financing Banks". And article 1 paragraph 8 "Islamic commercial banks are banks which in their activities provide services in payment traffic".

2.2 Ethnic Chinese in Banda Aceh

It is a common opinion that the Chinese minority group plays a very decisive role in the economic life of the Indonesian people, so that if a distinction is made between the weak economic group and the strong economic group, the strong are always defined as Chinese or non-indigenous groups (Husodo, in Sari: 2015:5).). This opinion can be true depending on which angle you look at it and which sector is the point of attention. In fact, in everyday life we often see that ethnic Chinese play an important role in the economic activities of the community, especially those concerning the fulfillment of basic needs and usually dominate these economic activities. The entry of ethnic Chinese into Banda Aceh has occurred since 17th century. Aceh and China have good relations. They came to Aceh at first as seasonal traders. Then they settled and became permanent traders. Ethnic Chinese who came to Aceh initially settled in the port not far from Peunayong. Then they chose to stay on trade permanently in Peunayong.

2.3 Islamic Bank Consumer Behavior

Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and wants (Kotler, 2012: 166).

2.4 Preference

Preferences according to the Big Indonesian Dictionary (KBBI) are choices, tendencies, interests or preferences. Preferences are choices made by consumers (customers) for the products they consume. The strength of consumer preferences will determine what products they buy and their limited income, as well as the demand for those products. Interests/preferences are a strong impetus for someone to do everything in realizing the achievement of goals and ideals that become desires. Preference which means interest or liking, word meaning or substitute. So, preference or interest is a motivation that will encourage people to do what they want when given the freedom to choose.

Factors Affecting Preference

a. Service quality

Service is the etiquette of the bank to customers. According to (Kashmir 2018) etiquette is the act of regulating human behavior or behavior with society. The services in this study are related to attitudes and behavior, appearance, staff performance and bank management.

b. Product

According to Kothler (2012), the definition of a product is anything that can be offered, owned, used or consumed in order to satisfy the needs or needs of consumers. It includes a physical form, service, person, place of organization or an idea. Therefore, the decisions that must be made by marketers regarding this product are very complex, not only related to its physical appearance.

c. Location

In the bank service business, determining the location where the bank will operate is an important factor. In a tight competition, the location determination has a significant influence on the activities of collecting public funds and channeling refinancing to the community. Because by determining the right location, the bank's achievement target will be achieved (Arif, 2012: 131).

d. Promotion

According to (Lupiyoadi, 2014: 92) Promotion is an activity carried out by a company to communicate the benefits of a product and as a tool to influence consumers in purchasing activities or using services according to their needs. Promotion is the most powerful means of attracting attention and retaining customers. One of the promotional objectives is to inform all types of products offered and try to attract new potential customers. then promotion also serves to increase customers for products, promotions also influence customers to buy and finally promotions will also improve the bank's image in the eyes of customers (Kashmir, 2015: 155).

e. Facility

Facilities are the appearance, ability of facilities and infrastructure, and the state of the surrounding environment in showing their existence to the external which includes physical facilities, equipment and equipment (Budiyanto, 2015).

f. Information Technology

Technology is a necessity and means in the form of various kinds of equipment or systems that function to provide comfort and convenience for humans. In general, we can say technology as a skill to create something or a new tool that will make it easier for us to carry out activities. According to Bodnar and Hopwood, Information technology includes computers and communication technologies used to process and disseminate information, whether financial or non-financial. Meanwhile, according to Humdiana and Indrayani, Information technology is a tool that uses computers used by organizations or agencies to work with information and support information and information processing needs for organizations.

2.5 Framework

The framework is a conceptual model of how the theory relates to various factors that have been identified as important issues. The framework of thinking shows the influence of the independent variable and the dependent variable. The dependent variable in this study is Choosing a Sharia Bank (Y). The independent variables consist of service factor (X1), product factor (X2), location factor (X3), promotion factor (X4), facility factor (X5), and information technology factor (X6).

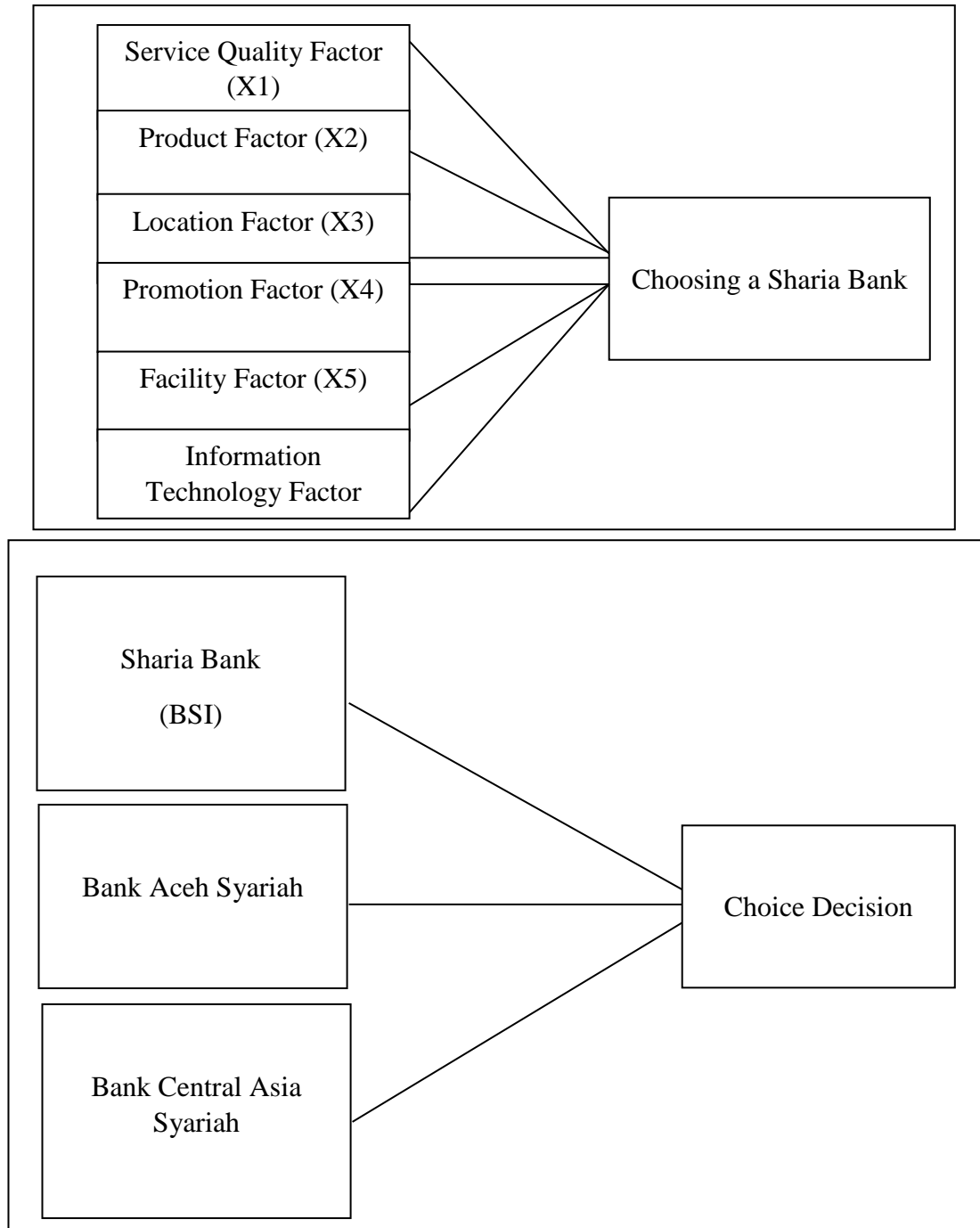


Figure 1. Framework of thought

III. Research Methods

3.1 Research Approach

In this study, the author uses this type of quantitative research. Quantitative research methods can be interpreted as research methods based on positivism, used to examine certain populations or samples, previous sampling techniques were carried out randomly, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses. (Sugiono, 2016: 23).

3.2 Operational Research Variables

Table 2. Operational Research Variables

No	Variable	Variable Definition	Indicator	Measurement Scale
1	Choosing a Sharia Bank (Y)	A buying decision process consisting of five stages, namely: need recognition, information search, evaluation of alternatives, purchase decisions and post-purchase behavior that consumers go through (Kothler 2016: 166)	a. Analyze problems in the form of wants and needs b. Searching for information c. Evaluating various purchasing alternatives d. Make a decision to buy e. Evaluating post-purchase	Intervals (1-5)
2	Service Quality (X1)	Service is the etiquette of the bank to customers. Because they are the ones who enjoy the service so they can measure the quality of service based on their expectations in fulfilling their satisfaction (Hasan 2010).	a. Reliability b. response c. Live Evidence d. Ability e. Easily obtained f. Friendliness g. Can be trusted h. Security	Intervals (1-5)
3	Product (X2)	A product is an item that has tangible properties, a service, an idea, or a combination thereof, which can meet the needs of consumers and business customers through an exchange, also defined as the number of attributes that include features, functions, benefits, and uses (Solomon and Stuart in Dharmamesta, 2020: 5.3).	a. <i>Performance</i> b. <i>Durability</i> c. <i>Features</i> d. <i>Conformance To Specification</i> e. <i>Reliability</i> f. <i>esthetics</i> g. <i>Perceived Quality</i>	Intervals (1-5)
4	Location (X3)	Location according to Aprih Santoso, Sri Yuni Widowati (in Gugun, 2011:16) can be defined as a place to carry out daily activities or business.	a. Affordability b. Smoothness c. Proximity to his home d. Environment e. Competition	Intervals (1-5)
5	Promotion (X4)	Promotion is an activity to inform the superiority of products or services owned by the company so as to attract consumer interest and create purchasing decisions (Lupiyoadi, 2014: 92).	a. Advertisement b. Publicity c. Direct marketing d. Sales promotion	Intervals (1-5)
6	Facilities (X5)	Facilities are the appearance, ability of facilities and infrastructure, and the state of the surrounding environment in showing their existence to the external which includes physical facilities, equipment and equipment (Budiyanto, 2015).	a. Appearance and state of the surrounding environment b. Facilities and infrastructure capabilities c. Equipment and tools	Intervals (1-5)
7	Information Technology (X6)	any form of technology applied to process and transmit information in electronic form	a. Convenience b. Speed c. Time d. Security	Intervals (1-5)

Source: processed data (2022)

3.3 Population and Sample

According to Sugiono (2021: 126) population is a generalization area consisting of objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study is ethnic Chinese who live in Banda Aceh. Determination of the sample is done using the Slovin formula.

$$n = \frac{N}{1 + N_e^2}$$

Where:

n = sample size

N= Population Size

e = inaccuracy tolerance (10%)

In this study the population (N) was 250 people, while the percent allowance for inaccuracy due to sampling errors was 10%, namely 0.1%. So that the sample size is obtained as follows:

$$\begin{aligned} n &= \frac{N}{1 + N_e^2} \\ n &= \frac{250}{1 + (250) \cdot (0,1)^2} \\ n &= \frac{250}{1 + (250) \cdot 0,01} \\ n &= \frac{250}{1 + 2,5} \\ n &= \frac{250}{3,5} = 71,43 \end{aligned}$$

Based on the data obtained, the sample to be studied is 71.43 and is rounded up to 71 ethnic Chinese.

3.4 Data Analysis

In this study using validation and reliability tests, classical assumption test consisting of normality test, heteroscedasticity test, autocorrelation test, and multicollarity test and hypothesis testing.

IV. Results and Discussion

4.1 Characteristics of Respondents

Data on the characteristics of ethnic Chinese respondents in Banda Aceh were obtained based on the results of the study, namely gender, age and occupation.

a. Gender Characteristics

Based on the gender of the respondents, there are two groups, namely male and female groups. The results of data analysis obtained the percentage of respondents based on gender as shown in the diagram below.

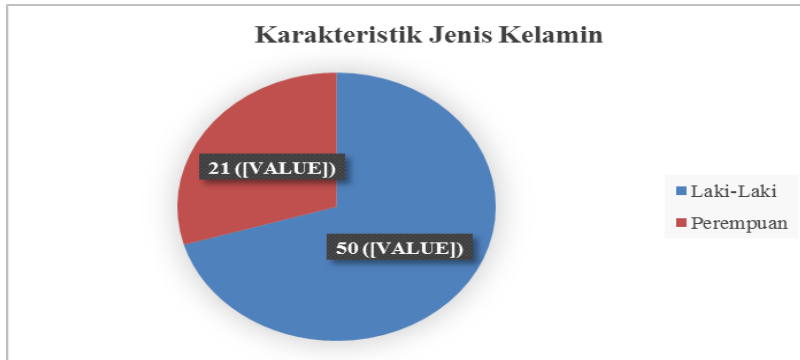


Figure 2. Gender Characteristics

b. Age Characteristics

The age of the ethnic Chinese respondents in Banda Aceh can be seen in the diagram below.

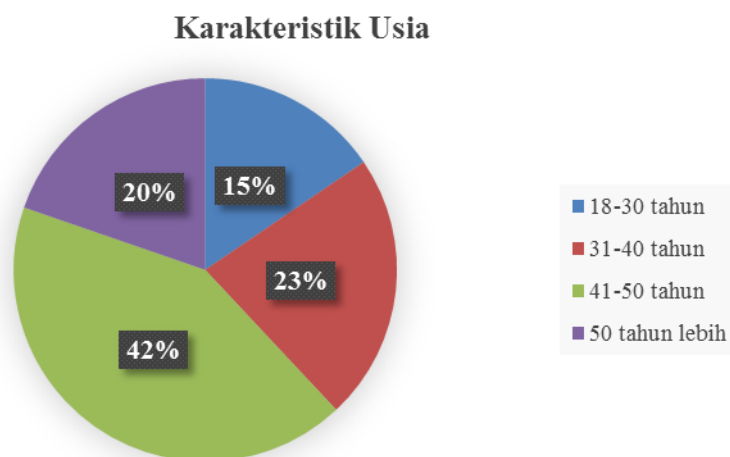


Figure 3. Age Characteristics

c. Job Characteristics

The job characteristics of ethnic Chinese respondents in Banda Aceh can be seen in the diagram below.



Figure 4. Job Characteristics

d. Selection of Sharia Banks in Banda Aceh

Based on the results of filling out questionnaires that were distributed to 71 ethnic Chinese respondents in Banda Aceh, there are several banks of choice for the ethnic Chinese in Banda Aceh, which can be seen in the chart below:

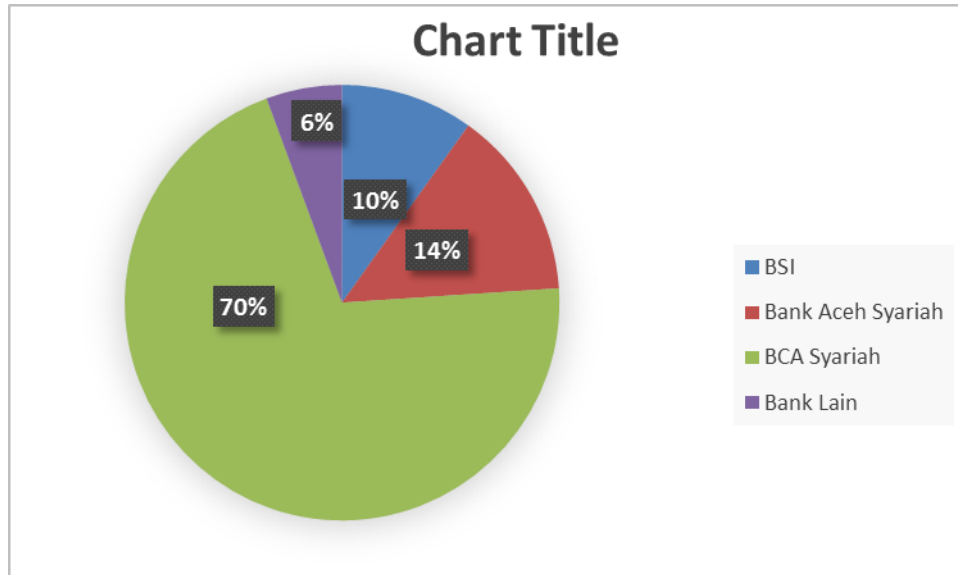


Figure 5. Selection of Islamic Banks in Banda Aceh

So, we can conclude that ethnic Chinese prefer to save at BCA Syariah banks as much as 70%, Aceh Syariah Bank 14%, BSI 10% and the rest save at other banks by 6%.

4.2 Validity and Reliability Test

a. Test Results Validity

The validity test is seen from the tests carried out by correlating the score of the questions with the total score of the variable. The significance test is carried out by comparing the value of r_{count} with r_{table} for degree of freedom (df) = $n-2$, in this case n is the number of samples. In this study, the df used is $71-2 = 69$ with a significance level of 0.05, so it produces an r_{table} of 0.227 with the provision that if the result of $r_{count} > r_{table}$ (0.227) = valid, if the result of $r_{count} < r_{table}$ (0.235) = invalid. The results of the validity test can be seen in the following table:

Table 3. Validity Test Results

Variable	Items	rcount	rtable	Information
Service quality	X1.1	0.43	0.227	Valid
	X1.2	0.728	0.227	Valid
	X1.3	0.66	0.227	Valid
	X1.4	0.79	0.227	Valid
	X1.5	0.451	0.227	Valid
Product	X2.1	0.349	0.227	Valid
	X2.2	0.607	0.227	Valid
	X2.3	0.878	0.227	Valid
	X2.4	0.541	0.227	Valid
	X2.5	0.776	0.227	Valid

Location	X3.1	0.717	0.227	Valid
	X3.2	0.644	0.227	Valid
	X3.3	0.604	0.227	Valid
	X3.4	0.564	0.227	Valid
	X3.5	0.386	0.227	Valid
Promotion	X4.1	0.629	0.227	Valid
	X4.2	0.458	0.227	Valid
	X4.3	0.375	0.227	Valid
	X4.4	0.477	0.227	Valid
	X4.5	0.787	0.227	Valid
Facility	X5.1	0.745	0.227	Valid
	X5.2	0.907	0.227	Valid
	X5.3	0.589	0.227	Valid
	X5.4	0.753	0.227	Valid
	X5.5	0.458	0.227	Valid
Information Technology	X6.1	0.574	0.227	Valid
	X6.2	0.547	0.227	Valid
	X6.3	0.734	0.227	Valid
	X6.4	0.472	0.227	Valid
	X6.5	0.641	0.227	Valid
Choosing a Bank	Y1.1	0.796	0.227	Valid
	Y1.2	0.772	0.227	Valid
	Y1.3	0.777	0.227	Valid
	Y1.4	0.382	0.227	Valid
	Y1.5	0.777	0.227	Valid

Source: Primary Data, 2022 (processed)

Based on Table 3, by comparing the value of rcount with rtable, it can be seen that all questions used in the questionnaire are valid.

b. Reliability Test Results

In this study, researchers will measure the reliability of a variable with measurements made only once with the Cronbach's Alpha statistical test. If the magnitude of Cronbach's Alpha is greater than 0.6 then the instrument in the study is declared reliable. The Cronbach Alpha value for each variable can be seen in the following table:

Table 4. Reliability Test Results

No	Variable	Number of Items	Cronbach's Alpha	Information
1	Service Quality (X1)	5	0.775	Reliable
2	Product (X2)	5	0.772	Reliable
3	Location (X3)	5	0.759	Reliable
4	Promotion (X4)	5	0.750	Reliable
5	Facilities (X5)	5	0.795	Reliable
6	Information Technology (X6)	5	0.769	Reliable
7	Choosing a Bank (Y)	5	0.795	Reliable

Source: Primary Data, 2022 (processed)

Based on Table 4, it is known that the Cronbach Alpha value of each variable is greater than 0.6, meaning that all the variables studied are reliable.

4.3 Classic Assumption Test Results

a. Normality Test Results

The normality test was carried out using the Kolmogorov-Smirnov test, that is, if the value of the Kolmogorov-Sminov test was $>$ compared to the significance level of 0.05. The results of the Kolmogorov-Sminov test can be seen in the following table:

Table 5. Normality-Kolmogorov-Smirov. Test Results
One-Sample Kolmogorov-Smirov Test

		Unstandardized Residual
N		71
Normal Parameters, b	mean	.0000000
	Std. Deviation	1.13582614E4
Most Extreme	Absolute	.119
Differences	Positive	.119
	negative	-.098
Kolmogorov-Smirnov Z		.994
asyp. Sig. (2-tailed)		.276

Source: Primary Data, 2022 (processed)

Based on Table 5 above, the significance value for the Kolmogorov-Sminov test is $0.276 > 0.05$ which is seen in the Asymp Sig table (2-tailed) meaning that the data distribution is normally distributed. The conclusion obtained is that the research data is normally distributed so that the research can be continued at the regression analysis stage.

b. Test results Heteroscedasticity

Ghozali (2018: 135) says that the heteroscedasticity test aims to find out whether in a regression model there is an inequality of variance from the residuals of one observation to another observation. Heteroscedasticity test to test whether or not heteroscedasticity occurs, it is seen from the value of the Spearman Rank correlation coefficient between each independent variable and the confounding variable. If the probability value (sig) $>$ from 0.05 then there is no heteroscedasticity.

The basis for decision making is as follows:

1. If there is data that forms a certain pattern, such as points that form a certain and regular pattern (wavy, wide and then sideways), then heteroscedasticity occurs.
2. If there is no clear pattern and the dots spread above and below the number 0 then there is no heteroscedasticity.

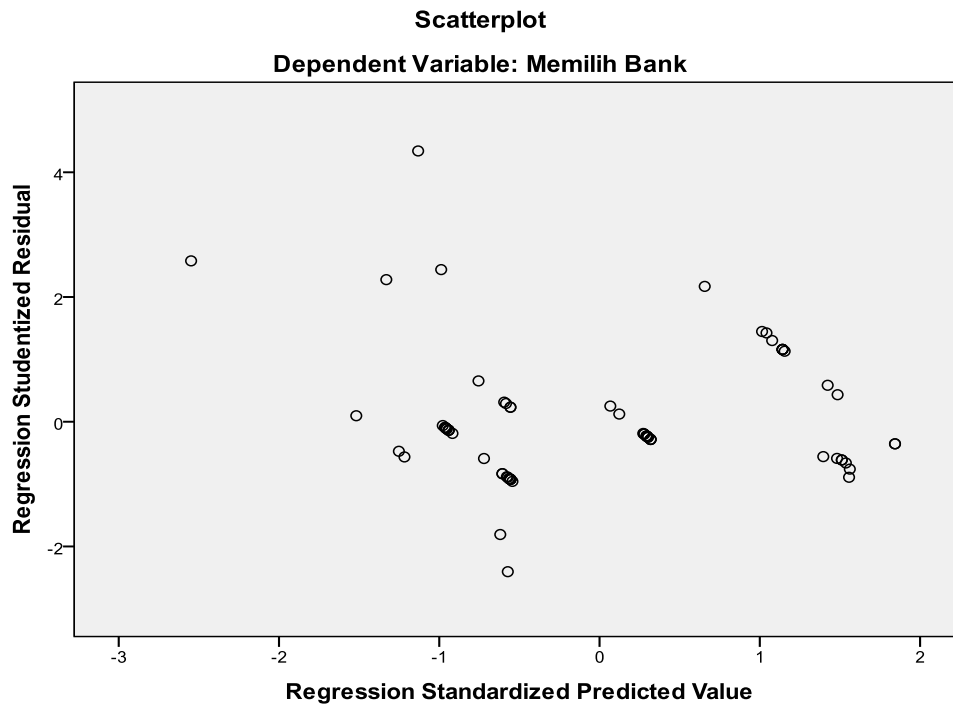


Figure 6. Graph of Heteroscedasticity Testing

Based on the test in Figure 6, it can be seen that the data points spread randomly above or below or around zero and do not form a certain pattern. Thus, the model proposed in this study is free from heteroscedasticity symptoms.

c. Multiconierity Test Results

The multicollinearity test aims to test whether there is a correlation between independent or independent variables. According to Ghazali (2018: 105), the purpose of the multicollinearity test is to test whether the regression model finds a correlation between the independent variables. A good regression model has a model in which there is no correlation between the independent variables. The multicollinearity test was seen from the tolerance value and the Variance Inflation Factor (VIF). If the value of $VIF < 10$, it means that there is no multicollinearity. If the VIF value is > 10 then there is multicollinearity in the data.

Table 6. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Service Quality (X1)	.542	1,844
	Product (X2)	.396	2,528
	Location (X3)	.269	3,719
	Promotion (X4)	.571	1,751
	Facilities (X5)	.482	2.075
	Information Technology (X6)	.399	2,507

Source: Primary Data, 2022 (processed)

Based on the results of the multicollinearity test in table 6 above, the tolerance value which shows a value > 0.10 , namely the service quality variable (X1) is 0.542, the product variable (X2) is 0.396, the location variable (X3) is 0.269, the promotion variable (X4) is worth 0.571, the facility variable (X5) is worth 0.482 and the information technology variable (X6) is 0.399. The value of the variance inflation factor (VIF) for all variables has a value < 10 , where the service quality variable (X1) is worth 1.844, product variable (X2) is 2.528, location variable (X3) is 3.719, promotion variable (X4) is 1.751, variable facilities (X5) has a value of 2,075 and the information technology variable (X6) has a value of 2,507. This shows that there is no symptom of multicollinearity between the independent variables because all tolerance values are > 0 ,

d. Autocorrelation Test Results

The autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period $t-1$ (previous). Autocorrelation arises because successive observations over time are related to one another. This is often found in time series data, because certain samples or observations tend to be influenced by previous observations. To detect the presence or absence of autocorrelation by conducting the Durbin-Watson test (DW test) (Ghozali, 2018).

Table 7. Autocorrelation Test Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.904a	.817	.800	14041.57222	2,199

Source: Primary Data, 2022 (processed)

Based on table 7 above, the results of the study are:

d	dl	du	4-dl	4-du
2,199	1,438	1,802	2,562	2,197

Based on the description above, it is obtained that $du < d < 4 - du$ is $1.802 < 2.199 < 2.197$. It can be concluded that there is no autocorrelation in the variables in this study.

4.4 Multiple Regression Analysis Results

Multiple regression analysis is to analyze how much influence between several independent variables and the dependent variable. Based on the data processing of multiple linear regression analysis used in this study, namely by using IBM SPSS version 28 as presented in Table 8 below:

Table 8. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-47695.165	20727,793		-2,301	.025		
Service quality	-.018	.089	-.015	-.200	.842	.542	1,844
Product	.036	.090	.034	.403	.688	.396	2,528
Location	1.468	.169	.893	8,665	.000	.269	3,719

Promotion	.020	.073	.019	.269	.789	.571	1,751
Facility	-.892	.084	-.819	-10,629	.000	.482	2.075
Information Technology	.278	.101	.234	2,762	.002	.399	2,507

a. Dependent Variable: Choosing a Bank

Source: Primary Data, 2022 (processed)

In table 8 above, it can be explained about the multiple regression equation in this study. The regression equation formula in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$

$$Y = -47695 - 0,018 X_1 + 0,036 X_2 + 1,468 X_3 + 0,020 X_4 - 0,892 X_5 + 0,278 X_6 + \varepsilon$$

The interpretation of the regression model is as follows:

- The constant value (α) is -47695 with a negative sign, meaning that when the variable quality of service, product, location, promotion, facilities and information technology = 0, then the value of Y = -47695.
- The regression coefficient value of the service quality variable (X_1) is -0.018 with a negative sign. This means that if the service quality increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will decrease by -0.018.
- The value of the product variable regression coefficient (X_2) is 0.036 with this positive sign stating that if the product variable increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will increase by 0.036.
- The regression coefficient value for the location variable (X_3) is 1.468 with this positive sign stating that if the location variable increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will increase by 1.468.
- The value of the regression coefficient of the promotion variable (X_4) is 0.020 with this positive sign stating that if the promotion variable increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will increase by 0.020.
- The value of the regression coefficient for the facility variable (X_5) is -0.892 with a negative sign. This means that if the facility increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will decrease by -0.892.
- The regression coefficient value of the information technology variable (X_6) is 0.278 with this positive sign stating that if the information technology variable increases by one unit assuming the other independent variables are constant, then the value of choosing a bank (Y) will increase by 0.278.

4.5 Coefficient of Determination (R Square)

The coefficient of determination (R Square) aims to measure how big the percentage of the influence of the independent or independent variables on the dependent or dependent variable in percent in a research regression model. The results of the coefficient of determination in this study are as follows:

Table 9. Coefficient of Determination Test Results (R2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904 ^a	.817	.800	14041.57222

a. Predictors: (Constant), Information Technology, Service Quality, Promotion, Product, Facility, Location

b. Dependent Variable: Choosing a Bank

Source: Primary Data, 2022 (processed)

Based on table 9 the results of the coefficient of determination (R2) above, it is known that the value of the coefficient of determination (R2) is 0.817 or equal to 81.7%. This figure means that the variables of service quality (X1), product (X2), location (X3), promotion (X4), facilities (X5), information technology (X6) simultaneously (together) affect the variable choosing Islamic banks. (Y) of 81.7%. While the remaining 18.30% (100% - 81.7%) is influenced by other variables outside this regression equation or variables not examined.

4.6 Hypothesis Testing

a. T test

T-test basically aims to determine how far the influence of each independent variable on the dependent variable in a study. In conducting the partial T-test decision making can be done by looking at the value of Sig. This study uses a significance value of 5% or 0.05 with the following criteria:

1. If the significant value is < 0.05 , or $t \text{ count} > t \text{ table}$, then there is an effect of variable X on variable Y
2. If the significance value is > 0.005 , or $t \text{ count} < t \text{ table}$, then there is no effect of variable X on variable Y

Table 10. Partial t-test results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-47695.165	20727.793		-2,301	.025
Service Quality (X1)	-.018	.089	-.015	-.200	.842
Product (X2)	.036	.090	.034	.403	.688
Location (X3)	1.468	.169	.893	8,665	.000
Promotion (X4)	.020	.073	.019	.269	.789
Facilities (X5)	-.892	.084	-.819	-10,629	.000
Information Technology (X6)	.278	.101	.234	2,762	.002

Source: Primary Data, 2022 (processed)

Based on the results of the t-test in table 10 above, the influence of the independent variables above is:

a) First Hypothesis Testing (H1)

It is known that the significant value for the effect of service quality (X1) on choosing Islamic banks (Y) is $0.842 > 0.005$ and the t value is $-0.200 < 1.999$, so it can be concluded that H1 is rejected which means there is no effect of service quality (X1) on

choosing a bank. Sharia (Y), or it can be said that service quality has no effect on choosing a Sharia bank.

b) Second Hypothesis Testing (H2)

It is known that the significant value for the effect of the product (X2) on choosing Islamic banks (Y) is $0.688 > 0.005$ and the t-count value is $0.403 < 1.999$, so it can be concluded that H2 is rejected which means there is no effect of the product (X2) on choosing Islamic banks (Y).), or it can be said that the product has no effect on choosing a Sharia bank.

c) Third Hypothesis Testing (H3)

It is known that the significant value for the influence of location (X3) on choosing a Sharia bank (Y) is $0.000 < 0.005$ and the t value is $8.665 > 1.999$, so it can be concluded that H3 is accepted which means that there is an influence of location (X3) on choosing a Sharia bank (Y). , or it can be said that location has an effect on choosing a Sharia bank.

d) Fourth Hypothesis Testing (H4)

It is known that the significant value for the effect of promotion (X4) on choosing a Sharia bank (Y) is $0.789 > 0.005$ and a t value of $0.269 < 1.999$, so it can be concluded that H4 is rejected which means that there is no effect of promotion (X4) on choosing a Sharia bank (Y).), or it can be said that promotion has no effect on choosing a Sharia bank.

e) Fifth Hypothesis Testing (H5)

It is known that the significant value for the influence of facilities (X5) on choosing a Sharia bank (Y) is $0.000 < 0.005$ and the t value is $-10,629 > 1.999$, so it can be concluded that H5 is accepted which means that there is an influence of facilities (X5) on choosing a Sharia bank (Y).), or it can be said that the facilities have an effect on choosing a Sharia bank.

f) Sixth Hypothesis Testing (H6)

It is known that the significant value for the influence of information technology (X6) on choosing Islamic banks (Y) is $0.000 < 0.005$ and the t value is $2.762 > 1.999$, so it can be concluded that H6 is accepted which means there is an influence of information technology (X6) on choosing Islamic banks (Y), or it can be said that information technology has an effect on choosing Islamic banks.

b. F test

The F test is used to determine the effect of the independent variables on the dependent variable in a study simultaneously or together. In the F test, this study will use a significance value of 5% or 0.05 with the following criteria:

1. If the significant value is < 0.05 , or $F_{\text{arithmetic}} > F_{\text{table}}$, then there is an effect of variable X simultaneously on variable Y
2. If the significant value is > 0.005 , or $F_{\text{count}} < F_{\text{table}}$, then there is no simultaneous effect of the X variable on the Y variable.

Table 11. F-Test Results Simultaneous ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5.635E10	6	9.391E9	47,632	.000a
Residual	1.262E10	64	1972E8		
Total	6.897E10	70			

Source: Primary Data, 2022 (processed)

Based on the results of the simultaneous F-test test contained in table 11 above are:

Seventh hypothesis testing (H7)

Based on the output above, it is known that the significance value for the effect of X1, X2, X3, X4, X5, and X6 simultaneously or together with respect to Y is $0.000 < 0.005$ and the calculated F value is $47.632 > F \text{ table } 2.25$, so it can be concluded that H7 accepted which means that there is an effect of X1, X2, X3, X4, X5, and X6 simultaneously on the selection of Islamic banks (Y).

V. Conclusion

Based on the results and discussions that have been carried out in the partial T-test research, it shows that the service quality (X1), product (X2), and Promotion (X4) variables have no effect on the dependent variable. While the variable location (X3), facilities (X5) and information technology (X6) have an effect on variable Y. The results of the simultaneous F test show that the variables of service quality (X1), product (X2), location (X3), promotion (X4), facilities (X5), and information technology (X6) simultaneously affect the Y variable.

Based on the results of distributing questionnaires to 71 ethnic Chinese respondents, the results showed that 70% of ethnic Chinese chose to save at BCA Syariah banks, 14% Aceh Syariah Banks, 10% BSI and the remaining 6% saved at other banks.

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