

**DAMPAK PENDAPATAN, PENGETAHUAN, DAN JANGKA
WAKTU TERHADAP KEPUTUSAN NASABAH UNTUK
MENGAMBIL PEMBIAYAAN DI PT. BPRS ADECO LANGSA**

***THE IMPACT OF INCOME, KNOWLEDGE, AND TENURE ON
CUSTOMERS' DECISION TO APPLY FOR FINANCING AT
PT. BPRS ADECO LANGSA***

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Abstract

Islamic Financial Institutions have played a strategic role in driving the economic growth of small communities in Indonesia by providing easy access to financial services in line with Islamic principles. Islamic Rural Financing Banks, such as PT. BPRS Adeco Langsa, have been crucial in offering financial solutions that reach a broader segment of society. Although PT. BPRS Adeco Langsa has made significant contributions by providing access to financing products, such as Murabaha financing, the success of these products and services depends largely on the public's understanding and acceptance of the offered financing products. This study was conducted to analyze the factors influencing customers' decisions to take Murabaha financing at PT. BPRS Adeco Langsa, with income, knowledge, and tenure considered as determinant variables. A quantitative method with a causal approach was used in the research. The sample size was determined using the Limeshow formula with a probability sampling approach, specifically purposive sampling, consisting of 100 participants. The results indicated that knowledge and income influenced customers' decisions to take financing at PT. BPRS Adeco Langsa, while the tenure variable did not affect the customers' decisions to take Murabaha financing at PT. BPRS Adeco Langsa. The implications of this study provide insights that could enhance the effectiveness of BPRS services and the financing products offered, as well as ensure the sustainability of BPRS operations through a better understanding of customers' decisions regarding Murabaha financing products.

Keywords: Financing; Customer Decisions; Income; Knowledge; Tenure.

28. Meutia syahvindra & Juli Dwina Puspita Sari, Pengaruh Pendapatan, Pengetahuan, dan Jangka Waktu Terhadap Keputusan Nasabah Mengambil Pembiayaan di PT. BPRS Adeco Langsa

Abstrak

Lembaga Keuangan Syariah telah memainkan peran strategis dalam mendorong pertumbuhan ekonomi masyarakat kecil di Indonesia dengan menyediakan akses layanan keuangan yang sesuai dengan prinsip-prinsip syariah. Bank Pembiayaan Rakyat Syariah (BPRS), seperti PT. BPRS Adeco Langsa, telah berkontribusi signifikan dalam menawarkan solusi keuangan yang menjangkau segmen masyarakat yang lebih luas. Meskipun PT. BPRS Adeco Langsa telah memberikan kontribusi besar dengan menyediakan akses terhadap produk pembiayaan, seperti pembiayaan Murabahah, keberhasilan produk dan layanan tersebut sangat bergantung pada pemahaman dan penerimaan masyarakat terhadap produk pembiayaan yang ditawarkan. Penelitian ini dilakukan untuk menganalisis faktor-faktor yang memengaruhi keputusan nasabah dalam mengambil pembiayaan Murabahah di PT. BPRS Adeco Langsa, dengan mempertimbangkan pendapatan, pengetahuan, dan jangka waktu sebagai variabel determinan. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan kausal. Ukuran sampel ditentukan menggunakan rumus Limeshow dengan pendekatan *probability sampling*, khususnya *purposive sampling*, yang terdiri dari 100 responden. Hasil penelitian menunjukkan bahwa pengetahuan dan pendapatan berpengaruh terhadap keputusan nasabah dalam mengambil pembiayaan di PT. BPRS Adeco Langsa, sementara variabel jangka waktu tidak berpengaruh terhadap keputusan nasabah dalam mengambil pembiayaan Murabahah di PT. BPRS Adeco Langsa. Implikasi dari penelitian ini memberikan wawasan yang dapat meningkatkan efektivitas layanan BPRS dan produk pembiayaan yang ditawarkan, serta memastikan keberlanjutan operasional BPRS melalui pemahaman yang lebih baik terhadap keputusan nasabah terkait produk pembiayaan Murabahah.

Kata Kunci: Pembiayaan; Keputusan Nasabah; Pendapatan; Pengetahuan; Jangka waktu.

A. Introduction

Islamic Financial Institutions play a strategic role in driving the economic growth of small communities in Indonesia by providing easy access to financial services that align with Islamic principles (M. Kurniawan, 2021). Through various products and services designed to comply with religious guidelines, the institutions not only support financial inclusion but also help create financial solutions that are just and sustainable. According to a report from the National Committee for Shariah Economics and Finance (2024), by integrating Islamic values into financial practices, BPRS, as part of LKS, has become a trusted partner for small communities in improving economic welfare while also promoting more equitable economic development.

Islamic Rural Financing Banks, such as PT. BPRS Adeco Langsa, play a vital role in providing financial solutions that align with Islamic principles, thus reaching a broader segment of society. PT. BPRS Adeco Langsa, which began operations on August 9th, 2009, has been committed to capitalizing on all available opportunities to provide financing for SMEs and economically disadvantaged communities, always adhering to the principle of prudence and considering various risks (Yanti et al., 2024). The bank's more aggressive financing distribution program to customers located in various districts and cities, such as Aceh Tamiang, Langsa, Aceh Timur, and Panton Labu (the border area of Aceh Utara), has provided financial solutions that align with Islamic principles for its customers.

PT. BPRS Adeco Langsa has developed and continues to strive to increase its market share. One of the products offered by PT. BPRS Adeco Langsa is business capital financing, specifically Murabaha financing (Zulmi & Rismawati, 2024). Murabaha financing is a contract for the sale of goods at a selling price equal to the acquisition cost plus an agreed-upon profit margin, with the seller required to disclose the cost of the goods to the buyer (Sjahdeini, 2014). Murabaha transactions do not have to be in the form of deferred payments (financing), but can also be made in cash after receiving the goods, deferred with installment payments after receiving the goods, or deferred with a lump-sum payment at a later date (Herlina, 2021). Murabaha financing disbursed by PT. BPRS Adeco Langsa from 2020 to 2023 has shown a stable increase (Table 1).

Table 1.

The Realization of Murabaha Financing at PT. BPRS Adeco Langsa

Year	A three-month period		
	March	June	September
2023	96.541.953	99.904.414	106.111.492
2022	89.834.784	90.675.934	92.505.737
2021	72.500.209	78.314.497	82.061.947
2020	50.217.493	55.621.171	62.706.805

Source: Primary Data

Although PT. BPRS Adeco Langsa has made significant contributions in providing access to financing, including Murabaha financing for the community, the

success of the products and services offered largely depends on the public's understanding and acceptance of these financing products. Customers' decisions to take financing at BPRS are not only determined by the ease of access but also by various other factors, such as income levels, knowledge of Islamic financial products, and the availability of financing durations that align with the needs of potential customers.

Regarding the aspect of customer income, many experts emphasize that this factor plays a role in shaping an individual's decision to take financing, as it is one of the financial decisions commonly made by the general public (Akbar et al., 2020; Anggen et al., 2024; Nuraini et al., 2023). According to Rahma (2020), customer income influences a customer's decision to choose a financing product. This is because the higher an individual's income, the lower the risk of defaulting on the repayment of a financing product. Furthermore, Rahma (2020) also emphasizes that when deciding to take financing at an Islamic bank, customers must assess their ability to meet obligations throughout the financing process to avoid the risk of default during repayment.

In addition to income, customers' decisions to take a financing product can also be influenced by other factors, such as their knowledge of the product. A lack of knowledge about a financing product offered by an Islamic bank may cause potential customers to reconsider their intention to take the financing product (Muharromah et al., 2023). In order to decide on taking financing at a particular Islamic bank, customers must understand the nature and characteristics of the financing product and the banking institution that will provide the financing (A. Kurniawan et al., 2018). The greater the customer's knowledge of Islamic banks, the more likely they are to decide to take financing.

Another factor that can influence a customer's decision to take financing is the tenure. According to Andi (2019), This factor also has a significant influence on the customer's decision to take a financing product. This is because the margin rate set will largely depend on the amount of financing and the tenure that the bank will impose on the potential customer. The tenure is determined based on the agreement between the applicant and the bank (Djamil, 2022).

However, despite the numerous studies that have examined customers' decisions to take financing at Islamic financial institutions, study specifically linking income levels,

potential customers' knowledge of Islamic financing products, and the offered financing duration comprehensively to the decision to take Murabaha financing at BPRS remains limited. Considering these three variables, it is believed they can significantly influence the decision-making process of potential customers in selecting the appropriate financing product. A deeper exploration of these factors could provide insights to improve the effectiveness of BPRS services regarding the financing products offered and ensure the sustainability of BPRS operations by understanding the decision-making process of prospective customers in choosing Murabaha financing. Therefore, this study aims to thoroughly examine and analyze the influence of income, knowledge, and financing duration on customers' decisions to take Murabaha financing at PT. BPRS Adeco Langsa.

B. Literature Review

1. Customer's Decision

Customer decisions are part of customer behavior, which can be influenced by various factors, including personal, social, and cultural factors, as well as marketing strategies implemented by the company (bank). These factors play a crucial role in attracting customers' decisions to use the services offered by the financial institution.

According to Kotler & Keller (2021), there are four indicators of consumer purchase decisions: a) Needs, which refers to the issues or needs influencing the customer's decision. b) Publicity, which refers to the customer's decision-making process influenced by the information they obtain through mass media or organizations. c) Benefits, which involves the decision-making process where the customer uses information to evaluate the benefits. d) Satisfaction, where the customer feels satisfied with the service provided by the bank and will continue to use the products offered..

2. Income

Income is the compensation received for providing services to others, where individuals earn income by helping others. Meanwhile, personal income refers to all types of income received by the residents of a country. Puspita Sari & Azzafira (2021) mention that indicators for measuring income are as follows: a) Fixed income refers to a set salary received by an individual that remains the same each month. b) Variable income refers to a salary that varies each month, depending on factors such as performance or hours worked. c) Income from other businesses refers to additional income earned by an

individual through side jobs, such as running a small business or working part-time for another employer.

3. Knowledge

Knowledge is the ability of an individual to understand something after it has been learned and remembered (Yuliani et al., 2022). Knowledge can be defined as information generated from observation, which is then interpreted and translated to achieve understanding. This process enables an individual to make decisions or take actions based on the information gathered (Aisyah & Arif, 2023).

Puspita Sari & Azzafira (2021) believe that knowledge in a customer's decision to take financing can be measured through three indicators: a) Knowledge of the product: Product knowledge refers to a set of information about a product, including product category, brand, terminology, attributes, price, and trust in the product; b) Knowledge of procedures: Procedural knowledge refers to understanding how to perform a task, including the knowledge of how an individual executes steps within a process; and c) Knowledge of financing: Knowledge of financing refers to an individual's understanding of information related to financing available at financial institutions, such as types of financing and the procedure for applying for financing.

4. Tenure

Tenure refers to the time interval between the provision of a service and the counter-service that will be received in the future. The tenure is the time between the start date of the financing agreement and the repayment date. Once the tenure ends, the loan must be repaid by the debtor in question.

According to Astuti, et.al (2022), there are several indicators related to the tenure: a) Short-term: Financing for less than 1 year for business capital; b) Medium-term: Financing for more than 1 year but less than 3 years for investments; and c) Long-term: Financing for more than 5 years for long-term investments.

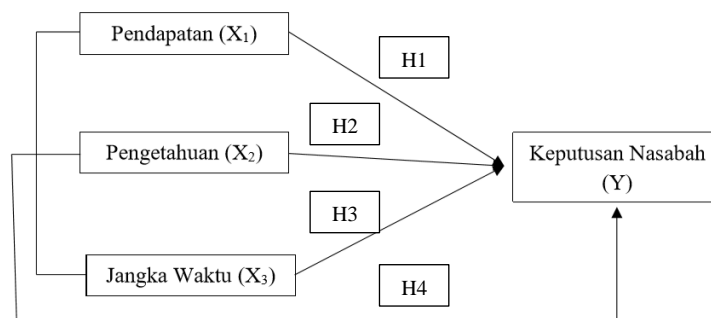


Figure 1. Research Model

C. Methodology

This research was a quantitative study using a causal approach, aiming to analyze the influence or causal relationship between two or more variables. In this study, a non-probability sampling technique, specifically purposive sampling, was applied. The sampling criteria were customers who had taken financing at PT. BPRS Adeco Langsa at least twice. Quantitative research with a survey as the data collection method was conducted through the distribution of questionnaires as the primary data collection tool, which were processed and analyzed (Ramdhan, 2021).

The research was conducted at PT. BPRS Adeco Langsa, with the research period starting from May 2024 until completion. The population of this study consisted of all customers who had taken financing at PT. BPRS Adeco Langsa. Since the population size was unknown, the Lemeshow formula was applied, resulting in a sample size of 100 customers.

The data sources in this study were obtained from two types of sources: primary and secondary data. Data collection methods were carried out both manually and online through Google Forms, using a 5-point Likert scale. In analyzing the data obtained, the analytical techniques used included validity testing, reliability testing, classical assumption testing, multiple regression analysis, and hypothesis testing.

D. Results and Discussion

The results of the multiple linear regression test on the collected data are as follows:

Tabel 2.

Multiple Linear Regression Test

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	-1.184	1.982
Income	.170	.085
Knowledge	.471	.083
Tenure	.065	.068

Source: Authors (2024)

Based on Table 6, the constant value was -1.184, indicating that without the variables income (X1), knowledge (X2), and tenure (X3), the dependent variable, customer decision (Y), would not increase or influence the decision-making process of customers in choosing financing at PT. BPRS Adeco Langsa. The multiple linear regression coefficient for the income variable (X1) was 0.170, suggesting that for every 1-unit increase in income, the customer's decision to take financing increased by 0.170 or 17%. Similarly, the regression coefficient for the knowledge variable (X2) was 0.471, indicating that a 1-unit increase in knowledge resulted in a 0.471 or 47% increase in the customer's decision. Furthermore, the regression coefficient for the tenure variable (X3) was 0.065, implying that a 1-unit increase in tenure led to a 0.065 or 6.5% increase in the customer's decision to take financing. These findings highlight that among the three variables, knowledge had the most significant impact on customers' decision-making regarding financing at PT. BPRS Adeco Langsa.

Hypothesis Test

Hypothesis testing was conducted using three methods: the coefficient of determination test (R^2), the partial test (t-test), and the simultaneous test (F-test). These tests were applied to examine the influence of income, knowledge, and tenure on customer decisions to obtain financing at PT. BPRS Adeco Langsa, both individually (partial) and collectively (simultaneous).

1. Coefficient of determination Test (R^2)

Tabel 3.

Coefficient of determination Test (R^2)

Model	R	R Square
<i>Regression</i>	.718	.516

Source: Author (2024)

The results of the coefficient of determination (R^2) test, as shown in Table 7, indicated an R-Square value of 0.516. This means that 51.6% of the variation in the dependent variable, namely customer decisions in obtaining financing at PT. BPRS Adeco Langsa, was explained by the three independent variables: income, knowledge, and tenure. The remaining 48.4% was attributed to other variables that may influence customer decisions, such as awareness, profit margins, and other factors.

2. Partial Test (t-test)

Table 4.
Partial Test (t-test)

Model	Standardized		
	Coefficients Beta	T	Sig.
(Constant)		-.598	.551
Income	.186	2.003	.048
Knowledge	.535	5.697	.000
Tenure	.088	.957	0.341

Source: Author (2024)

Based on the partial test results presented in Table 8, the following conclusions were drawn:

- a. The significance value (sig) for the income variable's effect on customer decisions to obtain financing at PT. BPRS Adeco Langsa was 0.048, which is slightly above the threshold of 0.05. Additionally, the t_{value} was 2.003, which exceeded the critical t-value (t_{table}) of 1.984. These results indicate that while the income variable had an influence on customer decisions, the effect was not statistically significant. Therefore, the alternative hypothesis (H_{a1}) was accepted. This

- indicates that the income variable had an influence on customer decisions to obtain financing at PT. BPRS Adeco Langsa, but the effect was not statistically significant. Therefore, the alternative hypothesis (Ha1) was accepted.
- b. The significance value (sig) for the effect of knowledge on customer decisions to obtain financing at PT. BPRS Adeco Langsa was $0.000 < 0.05$ and $t_{\text{table}} 5.697 > t_{\text{table}} 1.984$. This indicates that the knowledge variable has a significant impact on customer decisions to obtain financing at PT. BPRS Adeco Langsa, as the obtained significance value is smaller than the 5% significance level. Therefore, Ha2 is accepted.
 - c. The significance value for the tenure variable in relation to customer decisions to take financing at PT. BPRS Adeco Langsa was $0.341 > 0.05$ and $t_{\text{value}} 0.957 < t_{\text{table}} 1.984$. This indicates that the tenure variable does not have a significant effect on customer decisions to take financing at PT. BPRS Adeco Langsa, as the significance value is higher than the 5% significance level. Therefore, H03 is accepted.

3. Simultaneous Test (Uji-F)

Table 5.
Simultaneous Test (F- Test)

Model	F	Sig.
<i>Regression</i>	34.058	.000

Source: Author (2024)

From the simultaneous test (F-test), it can be concluded that $F_{\text{value}} 34.058 > F_{\text{table}} 2.696$ and $\text{Sig. } 0.000 < 0.05$. This indicates that the variables of income, knowledge, and tenure collectively have a simultaneous effect on the dependent variable, which is the customer's decision to take financing at PT. BPRS Adeco Langsa. Therefore, hypothesis Ha4 is accepted.

Discussion

Based on the test results, it can be concluded that, partially, the independent variables, namely income (X1) and knowledge (X2), have an impact on customer decisions to take financing at PT. BPRS Adeco Langsa (Y). The findings of this study are consistent with previous research that emphasizes the importance of these two variables in influencing customers' decisions to take financing in Islamic financial institutions (Amien & Noor, 2022; Ratnasari, 2014; Saroh et al., 2019). It can be understood that customers who take financing at PT. BPRS Adeco Langsa believe that income can either support or hinder their decision to take murabahah financing. This is because when knowledge and income are sufficient to understand and pay the monthly installment, customers will feel confident that they are able to take and settle the murabahah financing. It is also explained in QS. Al-Furqan verse 67, which states that purchasing/financing decisions must be balanced, meaning they should not be excessive and should align with needs to avoid wastefulness. The higher the income of the customers, the higher their decision to take financing, as their income will be used to pay off the financing until the end of the tenure.

Customer knowledge is a crucial factor in influencing their decision to take out financing. The more extensive a customer's knowledge about Islamic banking, the more likely they are to increase their decision to engage in murabahah financing. In order to obtain financing from an Islamic bank, customers must be familiar with the characteristics and features of the financing products, as well as the financial institution that will provide the financing (Hambali, 2016).

Regarding the tenure variable (X3), the data analysis results indicate that this variable does not have an impact on customers' decisions to take murabahah financing at PT. BPRS Adeco Langsa (Y). This finding is particularly interesting because it reveals that customers at BPRS Adeco Langsa do not place much emphasis on the tenure when deciding to take out murabahah financing. What matters more to the customers are the benefits they can gain from the financing as well as their ability to meet the obligations of repaying the murabahah financing, which is primarily influenced by the income and knowledge variables.

Moreover, the results of the simultaneous test indicate that all three independent variables have a simultaneous effect on the dependent variable. This means that the

variables of income, knowledge, and tenure collectively influence the customers' decision to take financing at PT. BPRS Adeco Langsa. The coefficient of determination test shows an R^2 value of 0.516, which means that 51.6% of the dependent variable (customers' decision to take financing) can be explained by the variations in the three independent variables: income, knowledge, and tenure. The remaining 48.4% is explained by other variables not covered in this study.

E. Conclusion

Based on this study, it can be concluded that the variables of income and knowledge have an influence on the customers' decision to take financing at PT. BPRS Adeco Langsa. This influence can be either significant or not, depending on the perceptions held by the customers regarding other variables that they consider important. On the other hand, the tenure variable does not significantly affect the customers' decision to take financing at PT. BPRS Adeco Langsa. This could be due to the fact that the customers at this bank do not prioritize the tenure required to repay the financing.

Although this study provides insights into the factors influencing customers' decisions in selecting Murabahah financing at PT. BPRS Adeco Langsa, taking into account income, the level of customer knowledge, and the tenure of the financing, the study also has several limitations. These include a relatively small sample size of 100 respondents and the possibility of other variables being included in the research model, such as perceptions of the benefits of the financing products, the image of Islamic financial institutions, and other independent variables. Therefore, for future studies, the researchers suggest considering these factors for further exploration.

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- 40 | *AT-TIJARAH: Jurnal Penelitian Keuangan dan Perbankan Syariah, Vol. VI, Issue. 2.*

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