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## SOCIAL FACTORS LEVEL OF EDUCATION ON THE DECISION TO BECOME A CUSTOMER

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### Abstract

Baitul Maal Wat Tamwil (BMT) is a financial institution whose product business is providing credit and other services in payment traffic and money circulation which operates in accordance with sharia principles and is oriented towards following the provisions of Islamic sharia. This research aims to find out how strong the relationship is between social factors of education and the decision to become a BMT NU Sejahtera Cilimus Kuningan, West Java customer. This research uses a quantitative type of research. The data collection technique uses a questionnaire or questionnaire with a Likert scale to obtain data on the influence of social factors (X) on the decision to become a BMT NU Sejahtera Cilimus Kuningan West Java customer (Y). This research is a sample study, taking data from BMT NU Sejahtera Cilimus Kuningan customers from 2018 to 2021 with a total of 226 people, then the number of research sample subjects was 69 respondents because it used Snowball calculations/formulas and probability sampling techniques. The results of this research show a strong and significant relationship between social factors and the decision to become a customer at BMT NU Sejahtera Cilimus Kuningan, West Java. This is proven by the Pearson correlation test value of 0.570 which is in the interval 0.60-0.799 with a strong category and a significance value of 0.000 less than 0.05. There is a significant influence between the social factors of education level on the decision to become a customer at BMT NU Sejahtera Cilimus Kuningan, West Java. This is evident from the T test value with calculated  $t_{9.494} > t_{table}$  value 1.995, and sig value  $0.000 < 0.05$ . The magnitude of this influence based on the coefficient of determination is 57.4%.

**Keywords:** *social, customer, BMT.*

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## INTRODUCTION

Sharia banking is present in Indonesia as a manifestation of market demand which requires financial institutions with a banking system that is halal and meets sharia principles. Sharia principles are agreement rules based on Islamic law between banks and other parties for depositing funds and/or financing business activities, or other activities that are declared in accordance with sharia, including based on the principle of profit sharing (mudharabah), financing based on the principle of capital participation (musharokah), the principle of buying and selling goods by making a profit based on the principle of pure rental without choice (ijarah) (arrasjid, 2011, p. 11)

Sharia banking which seeks to accommodate various parties who wish to provide financial transaction services that are carried out in line with the moral values and principles of Islamic sharia, especially those relating to the prohibition of the practice of usury, speculative activities similar to gambling (maisyr), uncertainty (qharar) and violations. the principle of fairness in transactions and the obligation to channel investment funds to ethical and sharia-halal business activities.

The meaning of remaining profits from Allah SWT is lawful profits in trading after including measurements and scales. Currently, developments in the service sector, especially banking, are growing rapidly. Previously, customers looked for banks (Bank Oriented), now banks look for customers (Customer Oriented), so banks are required to be able to offer products according to customers' needs and desires. By utilizing the products offered, banks must be able to grab the attention of potential customers, not just by introducing them, but also by containing an element of persuasion.

One of the challenges that many people still face is the opinion that sharia banks or sharia financial institutions are just conventional banking with the sharia label added to it. Another challenge for sharia banking is how to highlight the characteristics of sharia banking, namely banks that directly develop the real sector with the principle of justice. Even though the sharia banking system is regulated in Law no. 10 of 1998 where Commercial Banks are banks that carry out business activities conventionally or based on sharia principles whose activities are to provide services in payment traffic.

Sharia financial institutions in Indonesia can now be divided into two, namely sharia financial institutions in the form of banks and non-banks. Sharia

financial institutions in the form of banks consist of Sharia Banks and Sharia People's Financing Banks (BPRS). Sharia financial institutions that are not banks include takaful (insurance), ijarah (leasing), rahn (pawn shops), sharia mutual funds, Sharia Financial Institution Pension Funds (DPLK), and Baitul Mal Wa Tamwil (BMT).

In general, what is meant by sharia financial institutions in this case, including Baitul Maal Wa Tamwil (BMT), are financial institutions whose business products provide credit and other services in payment traffic and money circulation which operate in accordance with sharia principles and are oriented towards following provisions of Islamic law.

One of the sharia financial institutions in Kuningan, West Java is BMT 'Nu Sejahtera' Cilimus Kuningan West Java which is located at Jl. Cirebon - Kuningan Village Caracas District. Cilimus District. Kuningan West Java, which specifically provides financial transaction services based on sharia principles, provides various products including savings (Simasis), term savings (Deposits), Bai' bitsaman ajil Giro Wadi'ah financing, murabahah, musyarakah, al-Qordhul Hasan.

In this regard, the author conducted research on all customers using BMT NU SEJAHTERA services. The reason for conducting this research is because there is very tight competition due to the increasing number of Islamic financial institutions today. In order to be able to disseminate information to the wider community, companies must know consumer behavior in making decisions to become customers of sharia financial institutions, especially BMT NU SEJAHTERA, which is related to consumer characteristics and factors that influence decision making.

There are many factors that can influence consumer decisions, including according to Assael (2001), namely: individual consumer factors which include consumer education and income, environmental influences, and marketing strategies. From Assael's theory, it is said that individual consumer factors, which include education, greatly influence consumer decision making, this is because highly educated consumers have different views on product alternatives, product information, and assessments of a product compared to consumers with lower education.

Consumer behavior in making decisions is also influenced by social factors such as reference groups, family, role and status. As in Kotler's theory, Simamora also states that the factors that influence consumer behavior are cultural factors, social factors, personal factors and psychological factors. (Lutfi Efendi, 2009, p. 20).

Even though the majority of Indonesia's population is Muslim, the development of sharia products is slow and has not developed as well as conventional financial institutions. Efforts to develop sharia financial institutions are not only based on legal aspects and statutory regulations but must also be oriented towards the market or society as service users (consumers).

Sharia financial institutions in their function as investors/fund distributors promise a fairer operational system, especially in the profit loss sharing (profit sharing) system such as the Mudharabah system and the Musyarakah system. Both components use a profit sharing agreement, by dividing the portion of income from each shahibul maal and mudharib business.

#### **A. Social Factors**

Marketing activities definitely have the aim of influencing consumers to be willing to buy the company's goods and services when they need them. Social factors support consumer decisions (Basu Swasta DH, 2005, p.105). It is very important to understand the "why" and "how" of consumer behavior so that companies can develop, price, promote and distribute their products better. Then obey (Sopiah., 2008, p. 173).

Social factors or extrinsic factors in the work context include salary or wages, working conditions, status, organizational policies, supervision and interpersonal relationships. And other opinions from (Sutrisno, 2009, p. 82) which states that social factors are factors that include family relationships, workers' views, political freedom and community relations.

#### **B. Consumer decision**

Busnis is an organization that sells goods or services to consumers or other businesses, to obtain maximum profits. Historically, business comes from the word business which comes from the root word busy which means "busy". In other words, busy doing activities and work that brings profit. In a capitalist economy, most businesses are owned by private parties, businesses are formed to gain profits and increase the prosperity of their owners. In the evaluation stage, consumers form preferences between brands in a collection of choices. (Sumarno. Alvin, 2021, p. 21)

Chooseh brands or consumer products may also form the intention to purchase the most preferred brand. In carrying out purchasing intentions, consumers can form five sub-decisions regarding brand, distribution, quantity, time and payment method. (Philip Kotler, 2008)

KThe decision to purchase taken by the buyer is actually a collection of a number of decisions. Every purchasing decision has a structure of seven components, namely: (Basu Swasta DH, 2005)

1. Decision about the type of product.

2. Decisions about product form. Brand decisions.
3. Decision about sales.
4. Decisions about product quantities.
5. Decision about the time of purchase.
6. Decision about the method of payment.

In purchasing situations such as extensive problem solving, the decision taken can start from a decision about the seller because the seller can help formulate the differences between product forms and brands. (Private Basu DH, 2005)

According to Kotler, factors influence consumer behavior in making decisions are (Lutfi Efendi, 2009):

1. Cultural factors, which include culture (fundamental determinants of desires and behavior), sub-culture (nation, religion, ethnicity, region), and social class.
2. Social Factors, a consumer's behavior is influenced by social factors such as reference group, family, role and status.
3. Personal Factors, are personal factors (age, life cycle stage, occupation, economic situation, lifestyle, personality and self-concept of the buyer).

The main psychological factors are motivation, perception, knowledge, as well as beliefs and convictions.

## **RESEARCH METHODS**

The approach used in this research is a quantitative approach. Quantitative research is "research by examining how much influence the independent variable has on the dependent variable" (Sugiono, 2006, p. 11). Quantitative research methods are used to research certain populations or samples, data collection uses research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses.

The type of research used in this research is associative research, in this research there are at least two variables that are connected. In the research conducted by the author, this form of relationship is causal, namely a relationship that influences two or more variables.

The variables used to determine the causal relationship between the independent variable and the dependent variable is the process of analyzing data in the form of quantitative data. Data analysis was carried out using linear regression analysis from one independent variable to one dependent variable, the values of each variable were known as a guide to determine the influence of the dependent variable, whether partial or total influence on the independent variable under study.

## RESULTS AND DISCUSSION

### A. Characteristics of Respondent Data

Respondents in this research were obtained from all customers carry out financing at BMT NU Sjahtera.

In this research, the number of sample members used was determined using the Slovin formula, with a sample size of 69 respondents obtained from a population of 226 customers.

Lots of it There were 69 copies of the questionnaire distributed to all respondents

have filled out the questionnaire correctly according to the instructions filling out the questionnaire. Then the characteristics of the respondents of this study will be detailed age, gender, last education, and occupation, which he has so that with this grouping it can be known details of the profiles held by the respondents used as research samples. The following are the results of grouping respondents based on questionnaire that has been distributed.

#### 1. Characteristics of respondents based on age

<b>N O</b>	<b>AGE</b>	<b>NUMBER OF RESPONDENTS</b>	<b>PERCENTAG E</b>
1	17-25	8	11.59
2	26-35	28	40.58
3	36-45	30	43.48
4	≥ 46 Years	3	4.35
<b>TOTAL</b>		<b>69</b>	<b>100%</b>

Table 4.1 Characteristics of respondents based on age

From table 4.1 above, it can be seen that the number of respondents Based on this research, age is between 36 - 45 years namely 30 respondents or 43.48%, then age between 26-35 years as many as 28 respondents or 40.58%, aged 17 - 25 year as many as 8 respondents or 11.59%, and aged over 46 years as many as 3 respondents or 4.35%. So from the percentage Based on age of respondents, it can be said that the average customer The prosperous NU BMTs who were used as respondents were aged around 36 - 45 year.

#### 2. Characteristics of respondents based on gender

<b>N O</b>	<b>GENDER</b>	<b>NUMBER OF RESPONDENTS</b>	<b>PERCENTAG E</b>
1	WOMAN	40	57.97
2	MAN	29	42.03
<b>TOTAL</b>		<b>69</b>	<b>100%</b>

Table 4.2 Characteristics of respondents based on gender

Based on table 4.2, it can be seen that the number of respondents From this study, based on gender, there were 40 respondents or 57.97% female and 29 respondents or 42.03% male. So the majority of respondents were female.

3. Characteristics of Respondents Based on Last Education

NO	EDUCATION	NUMBER OF RESPONDENTS	PERCENTAGE
1	elementary school	4	5.80
2	JUNIOR HIGH SCHOOL	14	20.29
3	SENIOR HIGH SCHOOL	44	63.77
4	S1	6	8.70
5	S2	1	1.45
<b>TOTAL</b>		<b>69</b>	<b>100%</b>

Table 4.3 Characteristics of respondents based on education level

The table above shows that of the 69 respondents, the highest level of education is Master's degree with the number of respondents being 1 or 1.45%, then followed by Bachelor's degree with the number of respondents being 6 or 8.70%, high school education level being 44 respondents or 63.77% had a junior high school education level with 14 respondents or 20.29% and an elementary school education level of 4 respondents or 5.8%.

4. Respondent characteristics based on type of work

NO	WORK	NUMBER OF RESPONDENTS	PERCENTAGE
1	BUSINESSMAN	9	13.04
2	CULINARY	16	23.19
3	AGENT / MERCHANT	32	46.38
4	SELF-EMPLOYED	12	17.39
<b>TOTAL</b>		<b>69</b>	<b>100%</b>

Table 4.4 Respondent characteristics based on employment

From table 4.4 above, it can be seen that the number of respondents from this research based on the work held is entrepreneurs, namely 9 respondents or 13.04%, then Other jobs, namely culinary, were 16 respondents or 23.19% agent/32 traders or 46.38%, and 12 respondents or 17.39% as self-employed.

**B. Description of Research Data**

The following are the results of the answers to the questionnaire that was distributed to respondents who will be expressed with numbers in the frequency distribution table with details as follows:

1. Social Factor Variable (X)

No. Items	Category										Total (%)
	SS		S		RG		T.S		STS		
	F	%	F	%	F	%	F	%	F	%	
1	28	40.58	34	49.28	6	8.70	1	1.45	0	0.00	100
2	27	39.13	31	44.93	11	15.94	0	0.00	0	0.00	100
3	22	31.88	42	60.87	5	7.25	0	0.00	0	0.00	100
4	16	23.19	44	63.77	9	13.04	0	0.00	0	0.00	100
5	23	33.33	37	53.62	8	11.59	0	0.00	1	1.45	100
6	15	21.74	40	57.97	13	18.84	0	0.00	1	1.45	100
7	15	21.74	41	59.42	10	14.49	3	4.35	0	0.00	100
Amount	211.59		389.86		89.86		5.80		2.90		700
Average (%)	30.23		55.69		12.84		0.83		0.41		100

Table 4.5 Frequency distribution of Social Factor variables

Based on table 4.5, it can be seen that from 7 items questions regarding social factor variables (X1) in above, the most common answer was agree with a percentage of 55.69%. The most answers are in item number 4 with percentage of 63.77%. Meanwhile, the fewest answers are found in the items question number 2 is 44.93%.

2. Decision Variables to Become a Customer (Y)

No. Items	Category										Total (%)
	SS		S		RG		T.S		STS		
	F	%	F	%	F	%	F	%	F	%	
1	15	21.74	36	52.17	11	15.94	6	8.70	1	1.45	100
2	19	27.54	43	62.32	6	8.70	0	0.00	1	1.45	100
3	19	27.54	41	59.42	8	11.59	1	1.45	0	0.00	100
4	15	21.74	44	63.77	9	13.04	1	1.45	0	0.00	100
5	25	36.23	39	56.52	5	7.25	0	0.00	0	0.00	100
6	24	34.78	40	57.97	5	7.25	0	0.00	0	0.00	100
7	26	37.68	38	55.07	5	7.25	0	0.00	0	0.00	100
Amount	207.25		407.25		71.01		11.59		2.90		700
Average (%)	29.61		58.18		10.14		1.66		0.41		100

Table 4.6 Frequency distribution of the Decision variable to become a customer



Based on table 4.6, it is known that out of 7 items questions regarding the variable Decision to become a customer (Y) in above, the most common answer was agree with a percentage of 58.18%. The most answers are in item number 4 with percentage of 63.77%. Meanwhile, the fewest answers are found in the items question number 1 is 52.17%.

### C. Testing Research Instruments

Instrument testing in this research consists of validity and reliability tests.

#### 1. Validity Test Results

The validity test is a tool used to determine the level of validity of the instrument in measuring the object being measured. By using this validity test, it can be seen how valid or not the questionnaire used in a study is. The indicator is said to be valid if the calculated  $r$  value is more than the table  $r$ . The  $r$  table value with a significance level of 5% for 69 respondents is 0.2352. So, if the calculated  $r$  in the questionnaire item is greater than 0.2352 then the questionnaire item is declared valid. The following are the results of the validity test for social factor variables and the decision to become a customer.

Item no	r nose	r table	Information
1	0.694	0.2352	Valid
2	0.737	0.2352	Valid
3	0.762	0.2352	Valid
4	0.734	0.2352	Valid
5	0.583	0.2352	Valid
6	0.614	0.2352	Valid
7	0.548	0.2352	Valid

Table 4.7 Social Factor Validity Test Results

The validity test results from table 4.7 above show that all calculated  $r$  have values greater than the  $r$  table so that all question items on the social factor variable can be said to be valid.

Item no	r nose	r table	Information
1	0.481	0.2352	Valid
2	0.616	0.2352	Valid
3	0.685	0.2352	Valid
4	0.672	0.2352	Valid
5	0.643	0.2352	Valid
6	0.772	0.2352	Valid
7	0.720	0.2352	Valid

Table 4.8 Results of the validity test of the decision to become a customer

The validity test results for the decision variable to become a customer are shown in table 4.8 that all calculated r have values greater than r table so that all question items in the decision variable can become customers said to be valid.

2. Reliability Test Results

Reliability testing is a tool used to find out whether the instrument used is reliable or consistent, if you measure the same object several times it will still produce the same data. A variable instrument is said to be reliable if the Cronbach Alpha ( $\alpha$ ) coefficient value is  $> 0.60$ . The following are the results of the reliability test for the social factor variables and the decision to become a customer.

Variable	Cronbach Alpha value	Information
Social Factors	0.777	Reliable
The decision to become a customer	0.773	Reliable

Table 4.9 Reliability Test Results

The reliability test results are in table 4.9 above shows that social factor variables and decision variables being a consumer has value *Cronbach's Alpha*  $> 0.60$ . So that the instruments on these variables can be said to be reliable.

D. Classical Assumption Testing

1. Normality Test Results

Normality test results can be known using non-parametric statistical tests *Kolmogorof-Smirnov* (KS), provided that if significance  $> 0.05$  then the data is normally distributed. However if significance  $< 0.05$  means that the data is not normally distributed. Then other results can also be seen from the histogram graph and normal PP plot, if the histogram pattern is shaped like a bell and the residual data plotting follows a linear line then the data is normally distributed. The following are the test results normality.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		69
Normal Parameters, b	Mean	,0000000
	Std. Deviation	2.15823375
Most Extreme Differences	Absolute	,111
	Positive	,074
	Negative	-,111
Statistical Tests		,111
Asymp. Sig. (2-tailed)		.056c

Table 4.10 Kolmogorov Smirnov Normality Test Results

The normality test results in table 4.10 above can be seen that by using statistical tests *Kolmogorof-Smirnov Test*, Asymp.sig value is obtained. (2-tailed) of 0.056. Because the Sig value  $> 0.05$ , namely  $0.056 > 0.05$ , you can it is concluded that the data is normally distributed, so that is the assumption normality is met.

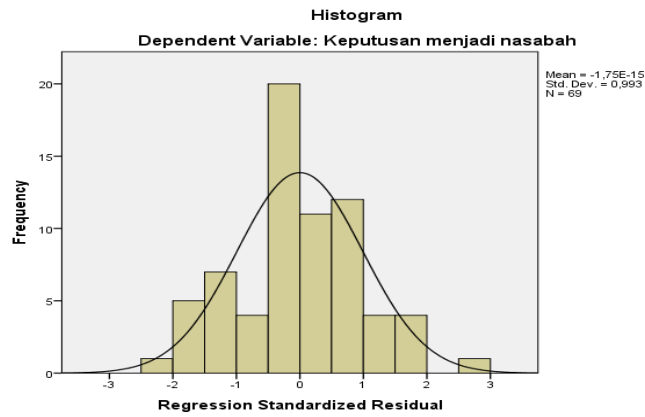


Figure 4.1 Normality Histogram

Based on the image above, it is known that the histogram graphic pattern is shaped like a bell, therefore it can be said that the data is normally distributed.

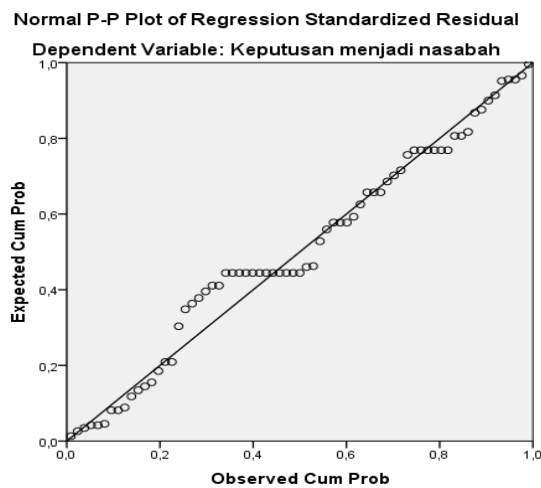


Figure 4.2 PP Normal Graph

Based on the Normal PP Graph above, it can be seen that the points follow and approaches the diagonal line, so it can be concluded that the data is normally distributed. So that normality assumptions are met.

## 2. Linearity Test Results

Linearity Test results can be seen from the Anova table, on deviation from linearity, provided that if the sig value on deviation from linearity is more than 0.05 then the data is linear. Following are the results of the linearity test

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Decision to become a customer * Social Factors	Between Groups	(Combined)	508,013	13	39,078	9,151	,000
		Linearity	426,127	1	426,127	99,79	,000
		Deviation from Linearity	81,886	12	6,824	1,598	,119
	Within Groups		234,856	55	4,270		
Total			742,870	68			

Table 4.11 Linearity Test Results

From the table above, it is known that the sig deviation from linearity value is 0.119. This value is more than 0.05 so it can be concluded that the data is linear.

3. Homogeneity Test Results

The results of the homogeneity test can be determined using the Levene statistics test, provided that if the sig value in the Levene test is more than 0.05 then the data is homogeneous, and if the sig value is less than 0.05 then the data is not homogeneous. The following are the results of the homogeneity test.

The decision to become a customer

Levene Statistics	df1	df2	Sig.
1,412	11	55	,194

Table 4.12 Homogeneity Test Results

The table above shows that the sig value in the Levene statistical test is 0.194. This value is more than 0.05. So it can be concluded that the data is homogeneous.

E. Simple Linear Regression Analysis

This simple linear regression analysis is used to determine the relationship between independent variables, namely social factors (X) and the decision to become a customer at BMT NU Sejahtera (Y). The following are the results of a simple linear regression analysis

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,907	2,242		3,527	,001
Social Factors	,728	,077	,757	9,494	,000

a. Dependent Variable: Decision to become a customer

Table 4.13 Results of simple linear regression analysis

Based on the table above, a simple linear regression equation can be formed, namely as follows:

$$Y = a + b$$

Information:

Y = Decision to become a Customer

a = 7.907

X = Social Factors

b = 0.728

e = *Standard Error*

Then the regression equation is  $Y = 7.907 + 0.728 X + e$ , meaning:

- a. Customer decisions have a constant of 7.907 if there are social factors (X) has a value of 0.
- b. The social factor (X) has a regression coefficient of 0.728 shows positive regression, meaning that if the variable social factors increase by one unit, then the decision becoming a preferred customer will increase by 0.728.

## F. Hypothesis test

### 1. t test

The T test is used to find out whether the variable is independent namely, social factors partially influence the dependent variable decision to become a customer at BMT NU Sejahtera. The T test is said to have an effect if the calculated t value > t table or Sig value. < 0.05, whereas if the calculated t value < t table or Sig value. > 0.05 then it is said to have no effect.

To find out the results of this test, the t table value is needed will be compared with the t count from the SPSS version of the calculation. 23.

In this study, the value for the t table with respondents was 69 people is 1,995. The following are the results of the t test.

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,907	2,242		3,527	,001

Social Factors	,728	,077	,757	9,494	,000
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a. Dependent Variable: Decision to become a customer

Table 4.14t Test Results

Based on the results of processed statistical data in table 4.14, it can be seen that the influence of the independent variable on the dependent variable partially is that the social factor variable has a positive influence on the decision to become a customer because the calculated t value > t table or  $9.494 > 1.995$  and the resulting significant value is  $0.00 < 0.05$ , so this shows that social factors cause an increase in the decision to become a customer at BMT NU Sejahtera.

2. Correlation Test

The correlation test is a test designed to determine the direction and level of relationship between two variables. The following are the results of the Pearson Correlation correlation test.

**Correlations**

		Social Factors	The decision to become a customer
Social Factors	Pearson Correlation	1	,757**
	Sig. (2-tailed)		,000
	N	69	69
The decision to become a customer	Pearson Correlation	,757**	1
	Sig. (2-tailed)	,000	
	N	69	69

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4.15Correlation Test Results

Based on the correlation table above, it is known that the Pearson Correlation value for the social factor variable and the decision to become a customer is 0.757. Based on the correlation value criteria table, these values are in the interval 0.60-0.799, and is categorized as having a strong relationship level. The sig (2-tiled) value of this correlation is 0.000, less than 0.05. So it can be concluded that there is a strong and significant relationship between social factors and the decision to become a customer.

3. Coefficient of determination test

The coefficient of determination is used to calculate the magnitude of the independent variable (social factors) in influencing the dependent variable (decision to become a customer). The following is a table of the coefficient of determination.

**Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,757 <sup>a</sup>	,574	,567	2.17428

a. Predictors: (Constant), Social Factors

b. Dependent Variable: Decision to become a customer

Table 4.16 Coefficient of determination test results

From table 4.16 above, it can be seen that the R square value is 0.574 or 57.4%. The conclusion is the percentage influence of the variable independent, namely social factors on the decision to become a customer amounted to 57.4%, while the rest 42.6% is influenced by variables outside the research model.

So the discussion of the data above can be narrated as follows:

1. The Relationship between Social Factors and the Decision to Become a Customer.

The research results show that social factors and the decision to become a customer have a strong and significant relationship, this is proven by the results of the Pearson correlation test, namely 0.757 and a sig (2-tailed) value of 0.000 < 0.05. Apart from that, the results of the answers to the questionnaire or research questionnaire showed that the majority of respondents agreed with the statements about social factors and the decision to become a customer.

From the regression equation, it is obtained that  $Y = 7.907 + .728 X + e$ . From the regression equation it can be explained that the social factor variable (X) has a regression coefficient of 0.728, which means that if the social factor variable increases by one unit, then the customer's decision to become a customer of BMT NU Sejahtera Bank will increase by 0.728 assuming the other independent variables have a fixed value. So there is a positive or unidirectional relationship between social factors and the decision to become a customer.

2. Social Factors Education Level on the Decision to Become a Customer.

The results of the research show that there is a significant influence between social factors on the decision to become a customer at BMT NU Sejahtera Kuningan, West Java. This is proven by the t test

value with the calculated t value 9.494 is greater than the t table value, namely 1.995, and the significance value of 0.000 is less than 0.05, so  $H_0$  is rejected and  $H_a$  is accepted. Based on the model summary table, it is known that the coefficient of determination value is 0.574. This can be interpreted as saying that the contribution of social factors in influencing the decision to become a customer at BMT NU Sejahtera is 57.4%, while the remaining 42.6% is influenced by other factors.

Then, based on this t test, it proves that BMT NU Sejahtera Cilimus Kuningan West Java will know customer behavior in terms of decision making. This means that it will provide positive value for BMT NU Sejahtera Cilimus Kuningan West Java to create an approach strategy through social factors such as reference groups, family and roles and status which can be used as a medium for conveying useful information to customers directly, namely for themselves and other people who are in need of capital loans or financing.

Nugroho J. Setiadi (2008) in his book entitled consumer behavior concepts and implications for marketing strategy and research states that "purchasing decisions from buyers are greatly influenced by cultural, social, personal and psychological factors of the buyer". Apart from that, social factors such as reference groups, family, and role and status can also influence a consumer's purchasing behavior. This social factor is a factor that can influence consumer behavior which is formed and comes from the surrounding environment, so that through this social factor a consumer will often interact with the people closest to them such as reference groups, family, as well as their roles and professions.

The results of this research support previous research conducted by Vivi Apriyanti (2020) with research results showing that social factors have a positive influence on customers' decisions to pawn gold at the Jambi Branch Sharia Pawnshop, as evidenced by the statistical results of the t test for social factors of  $t_{count} > t_{table}$  ( $3.932 > 1.66055$ ), and the resulting significant value is  $0.00 < 0.05$ .

## CONCLUSION

Based on the results of the research and discussion in the previous chapter, the following conclusions can be drawn:

1. There is a strong and significant relationship between social factors and the decision to become a customer at BMT NU Sejahtera Cilimus Kuningan, West Java. This is proven by the Pearson correlation test value of 0.757 which is in the interval 0.60-0.799 with a strong category and a significance value of 0.000 less than 0.05.
2. There is a significant influence between social factors on the decision to become a customer at BMT NU Sejahtera Cilimus Kuningan, West Java. This is proven from the t test value with a calculated t of  $9.494 > t_{table}$  value 1.995,



and sig value  $0.000 < 0.05$ . The magnitude of this influence based on the coefficient of determination is 57.4%.

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