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The Effect of Ease of Use and Quality of Products on Decisions in Choosing Sharia Banking Products in Medan

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Abstract. This research focused on the perception of customers on the Islamic banking products in Medan. The objectives that will be taken in this research are (1) how the effect of the ease of use of Sharia banking products on the customer's decision in choosing sharia banking products and (2) how the quality of sharia banking products affects the customer's decision in choosing Sharia banking products. The method used in this research was questionnaires with Likert measurement scale. This questionnaire will be distributed to 90 sharia banking customers spread across Medan. Data analysis techniques in this research was using: T Test (Partial), F Test (In unison), and Determination Coefficient Test (R-Square/R²). The calculation of analysis tests in this research was conducted using the help of statistical package for social science (SPSS) program. From the results of the research, it can be concluded that the average value (mean) on purchase decisions scored 18.18, it was at intervals of 16.67 – 20.00 thus the majority of purchase decisions on sharia banking products in Medan were 18.18 and had good perception. The average value (mean) on ease of use scored 16.95, it was at intervals of 16.67 – 20.00 thus the majority of ease of use in Sharia banking products in Medan was 16.95 and had good perception. The average value (mean) on product quality scored 17.31, it was at intervals of 16.67 – 20.00 thus the majority of the quality of products in Sharia banking products in Medan was 17.31 and had good perception.

Keywords: Ease of Use; Product Quality; Purchasing Decisions; Sharia Banking

1 Introduction

Sharia banking competition in Indonesia is increasing, this is characterized by the increasing competition of financial institutions that open sharia businesses, both private banks, foreign banks and state-owned public banks. According to data compiled from Bank Indonesia, the number of sharia banking customers from year to year has increased. this is characterized by the number of offices and total deposits that has increased, the number of sharia banking office networks at the end of 2018 as much as 26.63% and in 2019 as much as 32.6% [1].

In line with that, the bank in developing its services is no longer only with the slogan of excellent service, safe and reliable, but also should be able to provide ease in transactions

ranging from account opening, transactions through products and other services. In addition, the development of Information Technology (IT) provides many conveniences in all lines of business activities. The application of Information Technology to companies had an important role and is central to business strategy in competitive excellence. In addition, information technology is also a necessity for every company, especially in carrying out all business activities.

In addition to the convenience provided, the bank should pay attention to the quality of the products provided. The products offered should be safe and qualified so that customers feel safe to keep their money in the bank. Consumer knowledge of the product also had an impact in making the decision to choose a banking product in order to meet the needs or desires that exist. Everyone in one community must had a different knowledge of every sharia banking product available, along with the Sharia banking company that issued the service.

According to research conducted by Reza that the ease of a product will affect the customer's interest in determining his choice [2]. In line with that, the quality of the product greatly influences the customer's decision in choosing the product to use [3]. In addition, research conducted by Amalia also mentions that the quality of sharia bank products had an influence on customer decisions in making decisions [4].

2 Research Method

This research was conducted at Sharia Bank located in Medan. This research sample was randomly taken by random sampling from all customers at 5 (five) Sharia banks located in Medan with a sample number of 90 customers. This type of research was quantitative research. These research variables consist of free and bound variables. Free variables were Ease of Use (X_1), Product Quality (X_2), while bound variables were Purchasing Decisions (Y). This method of collecting research data in the form of questionnaires distributed directly to customers at five Sharia banks in Medan. The distribution of samples that will be examined was as follows:

Table 1. Sample Number of Sharia Banks in Medan

No	Bank	Respondents Number
1.	Bank Sumut Syariah	18
2.	Bank Muammalat	18
3.	Bank BNI Syaiah	18
4.	Bank BRI Syariah	18
5.	Bank Syariah Mandiri	18
	Total	90

Data processed by researcher, 2020

Data analysis techniques used in this research were: T Test (Partial), F Test (In unison), and Determination Coefficient Test (R -Square/ R^2). The calculation of analysis tests in this research was conducted using the help of statistical package for social science (SPSS) program.

3 Results and Discussions

3.1 Decision on Choosing a Product

Based on descriptive analysis of the results on the research questionnaire, it showed that purchasing decisions on sharia banking products in Medan amounted of 49 customers (54.4%) with excellent categories, 30 customers (33.3%) with good category, 9 customers (10.0%) with a moderate category, 1 customer (1.1%) with less categories and 1 customer (1.1%) with very lacking categories. The average value (mean) on purchase decisions of 18.18 was at intervals of 16.67 – 20.00 thus, the majority of purchase decisions on Sharia banking products in Medan were 18.18 and had good perception.

3.2 Ease of Use

Based on descriptive analysis of the results of the research questionnaire showed that the ease of use of sharia banking products in Medan as many as 13 customers (14.4%) with excellent categories, 35 customers (38.9%) with a good category, 30 customers (33.3%) with a moderate category, 11 customers (12.2%) with less categories and 1 customer (1.1%) with very lacking categories. The average value (mean) on ease of use of 16.95 was at intervals of 16.67 – 20.00 thus the majority of ease of use in Sharia banking products in Medan was 16.95 and had good perception.

3.3 Quality of the Product

Based on descriptive analysis of the results of the research questionnaire shows that the quality of products in sharia banking products in Medan as many as 37 customers amounted to (41.1%) with excellent categories, 34 customers (37.8%) with a good category, 12 customers (13.3%) with a moderate category, 4 customers (4.4%) with less categories and 3 customers (3.3%) with very lacking categories. The average value (mean) on product quality of 17.31 was at intervals of 16.67 – 20.00 thus, the majority of the quality of products in Sharia banking products in Medan was 17.31 and had good perception.

3.4 The Effect of Ease of Use (X1) on Sharia Banking Product Purchase Decision (Y)

The results of the research showed that the influence given by the ease of use variable as an independent variable X_1 on the purchase decision of products that act as dependent Y of 0.292 and positively marked means that the greater the ease of use owned by sharia banking then the higher the decision to purchase sharia banking products. This was proven by the calculation of t observed on variable competency of $2,981 > t$ table $(0.05; 87) = 1,987$ or by comparing the value of $sig = 0.004 > error\ rate\ 5\% = 0.05$ then it can be concluded that ease of use had a significant effect on the decision to purchase sharia banking products.

3.5 The Effect of Quality of Use (X2) on Sharia Banking Product Purchase Decision (Y)

The results of the research showed that the influence given by the quality of use variable as an independent variable X_2 on the decision to purchase products that act as dependent Y of 0.289 and positively marked means that the greater the quality of use owned by sharia banking then the higher the decision to purchase sharia banking products. This was proven by the

calculation of t observed on variable competency of $2,947 > t \text{ table } (0.05;87) = 1,987$ or by comparing the value of $\text{sig} = 0.004 > \text{error rate } 5\% = 0.05$ then it can be concluded that the quality of use had a significant effect on the purchase decision of sharia banking products.

3.6 The Effect of Ease of Use (X1) and Product Quality (X2) on Sharia Banking Product Purchase Decision (Y)

The result of the simultaneous calculation in the regression analysis showed a F observed valued 11,273 where the value was greater than the F table value of 3,101 or by comparing the resulting significance value of 0.000 which was smaller than the error level of 5% (0.05) it can be concluded that there was a significant simultaneous influence between ease of use and product quality variables on the purchase decision of sharia banking products. The amount of influence simultaneously can be seen from the adjusted value of R^2 produced which was 0.188 or 18.8%. This means that 18.8% of ease of use and product quality variables contribute to an effective influence on the variable of decisions of purchasing sharia banking products while the remaining 81.2% was influenced by other factors.

4 Conclusion

Based on the results of the research related to the Influence of Ease of Use and Quality of Products on Decisions in Choosing Sharia Banking Products in Medan, it can be concluded as follows:

- a. Ease of use had a significant effect on the Decision to Purchase Sharia Banking Products in Medan. Thus, the better the ease of use, the decision to purchase Sharia Banking Products will also be better.
- b. The quality of the product had a significant effect on the Decision to Purchase Sharia Banking Products in Medan. Thus, the better the quality of the product, the Decision to Purchase Sharia Banking Products will also be better.
- c. Ease of use and quality of products together had a significant effect on the Decision to Purchase Sharia Banking Products in Medan. Thus, the better the ease of use and quality of products, the Decision to Purchase Sharia Banking Products will also be better.

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