



Sharia Compliance, Contract Compliance, Economic Objectives, and Product Knowledge in Islamic Bank Customer Decisions in Jabodetabek

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Abstract

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This study is entitled The Influence of Sharia Principle Compliance (X1), Contract Compliance (X2), Sharia Economic Objectives (X3), and Sharia Bank Product Knowledge (X4) on the Decision to Become a Sharia Bank Customer (Y) with a sample of 97 Sharia Bank customers. Validity and reliability tests, valid and reliable. Classical assumption test, normally distributed data, no multicollinearity, no heteroscedasticity. The F test of variables X1, X2, X3, and X4 simultaneously have a significant effect on Y, the significance is 0.00 F value 35.917. T test, variable X1 has a positive and significant effect on Y with a significance of 0.03, t value of 2.206, variable X3 has a positive and significant effect on Y with a significance of 0.00, t value of 4.947, variable X4 has a positive and significant effect on Y with a significance of 0.00, t value of 4.240, variable X2 has no effect on Y with a significance of 0.403, t value of -0.841. Determination test (R square) 0.610, meaning that the independent variable influences the dependent variable 61%, while 39% is influenced by other variables not included in this study.

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INTRODUCTION

In general, people know a bank is a financial-institutions with its main activity is funding and financing to the public. According to Islamic Banking Law number 21 of 2008 a bank is defined as a business entity that collect funds from the public in the form of savings and distributes them to the public in the from of financing and/or other from in order to improve the standard living of the people.

In Indonesia, there are two banking system: that is conventional banking system and sharia banking system. The majority of Indonesian people, who are moslems, still

carry out many of their financial transactions using conventional banks. This evident in the sharia banking market share which is only 7% when compared with the market share of conventional banks. Progress of Islamic Banking can't be separated from Indonesian government policy. Law number 7 of 1992 concerning Banking provides space for business actors to establish Sharia Banks. The beginning of presence of Sharia Bank in Indonesia began in 1992, namely with the operation of Bank Muamalat Indonesia as a bank that operates based on sharia principles. Subsequently, Law Number 21 of 2008 concerning Islamic Banking, Presidential Regulation Number 91 of 2016 concerning the National Committee for Islamic Finance, and further refined by Presidential Regulation Number 28 of 2020 concerning the National Committee for Islamic Financial Economics, were enacted. However, in reality, these regulations have not yet accelerated the development of Islamic banking in Indonesia.

Based on this researcher conducted research on this factors that motivate people to choose Islamic Banks as a place to invest and conduct transactions. Therefore, Researcher examines The Influence of Sharia Principles Compliance, Contracts Compliance in Sharia Bank, Sharia Economic Objectives, and Sharia Bank Products Knowledge on The Decision to Become Sharia Bank Customer.

Although the relatively limited market share of Islamic banking in Indonesia provides an important practical background, this condition alone does not sufficiently explain the academic problem addressed in this study. Previous empirical studies have produced different findings regarding the factors that influence customers' decisions to use Islamic banking services. Harris, Komariah, and Sari (2022) found that Sharia compliance positively influenced customers' decisions to use Islamic financial products, while Susilawati, Prastiwi, and Tho'in (2025) reported that Sharia contracts significantly affected financing decisions. In contrast, Nadila, Buchori, and Firmansyah (2024) found that product knowledge did not significantly influence people's decisions to become customers of Bank Syariah Indonesia. These findings indicate that the influence of contract-related considerations and product knowledge may depend on the characteristics of customers, banking services, and geographical contexts.

Furthermore, previous studies have generally examined Sharia compliance, contracts, product knowledge, income, religiosity, or other customer-related factors separately and within specific banking or regional contexts. Limited empirical evidence has simultaneously examined Sharia Principles Compliance, Contract Compliance in Sharia Banks, Sharia Economic Objectives, and Sharia Bank Product Knowledge as determinants of customers' decisions, particularly among Sharia bank customers in Jabodetabek. Therefore, an empirical gap remains regarding whether these four dimensions jointly and individually explain customers' decisions to become Sharia bank customers.

Based on this gap, the present study examines the influence of Sharia Principles Compliance, Contract Compliance in Sharia Banks, Sharia Economic Objectives, and Sharia Bank Product Knowledge on the Decision to Become a Sharia Bank Customer in Jabodetabek. By integrating compliance-based, contractual, value-oriented, and knowledge-based considerations within a single empirical model, this study seeks to provide a more comprehensive explanation of customer decision-making in the context of Islamic banking.

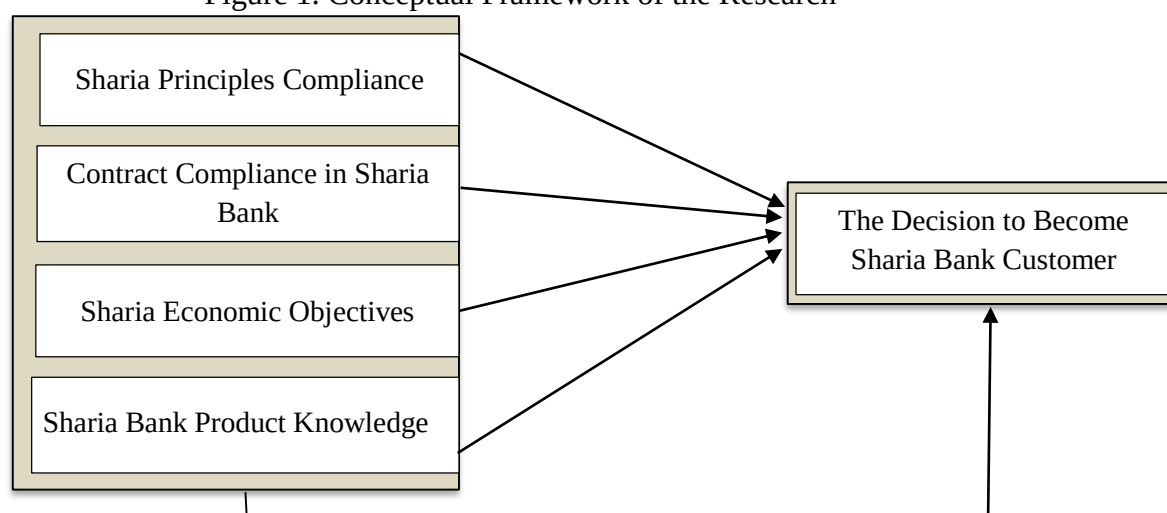
LITERATURE REVIEW

The teoritical bases will briefly review the theories related to the variables in the research topic intended.

- X1 Variable : Sharia Principles Compliance
X2 Variable : Contracts Compliance in Sharia Bank
X3 Variable : Sharia Economic Objectives
X4 Variable : Sharia Bank Products Knowledge
Y Variable : The Decision to Become Sharia Bank Customer

Further-more it can be described as a follow:

Figure 1. Conceptual Framework of the Research



Sharia Principles Compliance

Sharia principles that must be avoided in transaction practices at Sharia bank are known by the abbreviation MAGHRIB, which is an abbreviation of *maysir*, *gharar*, *haram*, *riba*, and *bathil*.

Maysir is generally defined as an activity that is based on chance. Any activity that is synonymous with gambling. Arcaya (2015) says that *maysir* means getting something in a very easy way without having to work hard or in other words it is a way of getting profit without working. *Maysir* is any activity that contains elements of gambling, betting or risk games. Al Arif (2017) explains that activities and actions are said to contain elements of gambling if they fulfil the following elements bets of property/materials organizing from both parties involved in the gambling, games used to determine the winner and loser, the winning party takes some/all of the property wagered, and the losing party must forfeit some/all the property wagered.

Gharar in muamalah is defined as a transaction with uncertainty/ambiguity. This means, in Islamic Economics every transaction should have certainty/clarity from the start both in term of quantity and quality. *Gharar* in buying and selling transactions is a transaction that contains an unclear commodity that is the object, unclear consequences, and dangers that threaten due to incomplete information about the product. Al Arif (2017) conveys four basic concepts related to *gharar*, namely a game is an exchange involving two parties with a specific goal or known as *mu'awadhah bi qashd al-riba* (replacement transaction with profit), and zero sum game is a game concept with win-lose outcomes.

Haram in Islam is defined as something that is prohibited. In sharia transactions, many things must be avoided because they are haram, whether they are haram in essence or because of the method of obtaining them. In trade, real-life. An example of what is forbidden include transactions related to financing for businesses selling pig feed, financing for the trade of good mixed with haram goods according to their essence.

Usury is an addition to the principal of loan, whether small or large. Usury can occur in lending and borrowing transactions as well as in trade transactions. Usury in lending and borrowing is premium payment on debts or trade that must be paid by the borrower to the lender/creditor. Usury in trade is divided into two, namely: *Fadl* Urusy, *Jahiliyah* Urusy, and *Nasiah* Urusy. *Fadl* Urusy which is usury due to exchange of similar goods whose quantity and quality are not the same. Include in *Fadl* usury are gold, silver, money, wheat, dates, and salt. *Jahiliyah* usury is a debt that is paid in excess of the principal because the borrower cannot repay it on time. The *jahiliyah* usury is an era provides an opportunity to postpone debt payments with the consequence of being charged additional fees for the postponement. *Nasiah* Urusy, which is usury due to exchange of similar good whose quantity is increase because it involves a period of time. *Nasiah* urusy is related to the time deferment given to the debtor to repay they debt by imposing an obligation to pay a premium.

Bathil is a defective transaction because it's condition and pillars are not fulfilled or are violated. *Bathil* is also often interpreted as spoiled transactions. A transaction is invalid if in the contract there are elements that lack the required conditions, or other reason such as unclear goods, during delivery, goods mixed with forbidden items, production process using the same equipment as for producing forbidden goods without being cleaned according to sharia.

Contract Compliance in Sharia Bank

Contract are the basis that distinguishes the operations of Islamic banks versus Conventional Banks. A contract is a legal bond carried out by two or more parties who are mutually interested in concerned themselves. In Islamic economics, contracts can be viewed from several aspects, namely: *Tijarah*, *Tabaru'*, and *Social*

Tijarah

Tijarah, is contracts use for transactions that generate profit, such as buying and selling (*murabahah* contract, *salam* contract, *istishna* contract), leasing (*ijarah* contract, *ijarah muntahiya bit tamlik* of contract), and profit sharing (*mudharabah* contract, *musyarakah* contract, *musyarakah mutanaqishah* contract).

Buying and Selling

Buying and selling is the exchange of goods or services between two or more people with one contract and this transaction result in the transfer of ownership rights to the goods or services in question. Buying and selling is a Sharia economic activity whose profit is determined at the beginning of the contract. Suhendi (2016) stated that there are sales and purchase there are not in accordance with sharia law (prohibited), including item that are declared impure by religion, the sale and purchase of animal sperm (for animals to obtain off spring), the sale and purchase of young animals still in their mother womb, the sale and purchase of corps still in the field/paddy field (*muhaqallah*), the sale and purchase of fruits that are not yet ripe (*mukhadarah*), the sale and purchase by touching/touching means buying (*muammasah*), sale and purchase with conditions (*iwadh mahjul*), and setting two prices for one item. It's stated by Arcaya

(2015) that in Islamic banking, there are three contracts that are commonly used for buying and selling transactions, namely: *murabahah*, *salam*, and *istishna*.

Murabahah is a certain form of sale in which the seller states the price and the expected cost incurred to acquire the goods, as well as the expected profit margin. *Salam*, is a sharia financial transaction contract that is usually carried out for agricultural produce. *Salam* is form of sale and purchase with payment made in advance and the delivery of goods carried out later, which clear notes on price, specifications, quantity, quality, date, and place of delivery. The *salam* contract can replace forward sale transactions that violate sharia principles but are often carried out by farmers who need capital. *Istishna* is the activity of ordering goods from a company to produce certain goods or commodities needed by the buyer. The conditions for the validity of an *istishna* contract include price being determined at the beginning of the contract. And the ordered goods must have clear specifications according to the agreement. The payment method in an *istishna* contract can be made in the form of advance payment, installment payment until completion, or also by deferred payment (after the goods are finished being produced).

Leasing

Leasing is a financial term referring to rental agreement. The rental agreement referred to Sharia banking activities include of *Ijarah* and *Ijarah Muntahiyah Bitamlik* (IMBT). *Ijarah* is a lease agreement that takes benefits through compensation. *Ijarah* is divided into two, namely *Ijarah* and *Ijarah Muntahiyah Bi Tamlik* (IMBT).

Ijarah for renting services, namely an activity that employs someone by providing wages as compensation for the results of their work and *Ijarah* for renting asset or property, namely is transferring the right to use certain assets or property to another person in return for rent. The pillar of *Ijarah* contract that must be fulfilled include the business actors (owner and lessee), the object (assets and rental price), as well as the contract (offer and acceptance). *Ijarah Muntahiyah Bit Tamlik* (IMBT), is lease transaction with an agreement to sell or grant the leased object at the end of the contract period resulting in the transfer ownership of the leased assets. As for the form transfer of ownership in IMBT. They are as follows grant at the end of the rental payment period, namely by donating goods to the tenant, the price applicable at the end of the lease period, that is the lessee buys goods according to the price applicable at the last time the lease payment. The price is equivalent to the price during the rental period, meaning the lessee purchase the leased item at an equivalent price before the lease contract ends, and gradually over the lease period, by gradually transferring ownership status through installment payments during the lessee contract period.

Profit Sharing

Profit sharing is a system for sharing business profits between the fund provider and fund manager, where the system will be later a profit-sharing system for the business ventures of both parties, including those run by Sharia Banks. The principle of profit sharing from business results between the parties (partners) in a form of cooperative business which is calculated from income after deducting costs for managing funds. There are three contracts applied in the profit-sharing scheme, namely *mudharabah*, *musyarakah*, and *musyarakah mutanaqishah* (MMQ).

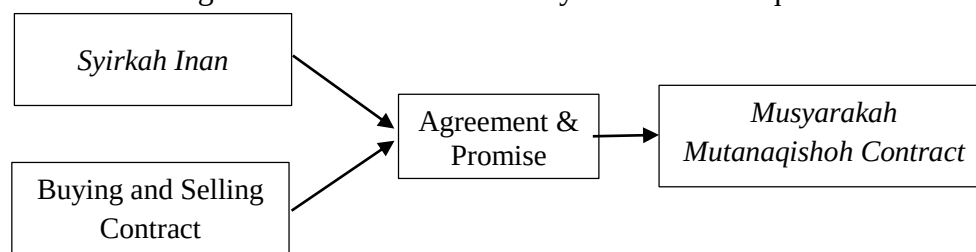
Mudharabah is an activity of transferring money from the capital owner (*shohibul maal*) to the entrepreneur (*mudharib*) to be used as business capital so that from this capital it will generate profit. In the contract *mudharabah*, the profit sharing ratio

(*nisbah*) is determined before a contract according to the agreement. Contract of *mudharabah* divided into two, namely *mudharabah muqayadah*, is a contract *mudharabah* that is limited based on the type of business, duration (time), and/or place of business and *mudharabah mutlaqah*, is a contract *mudharabah* that is not limited by the type of business, duration, and/or business location. In other words, absolute *mudharabah* where the investor does not require the manager to engage in a specific type of business.

Musarakah is the contract used by Islamic Banks in providing investment/loans to business actors. *Musarakah* comes from the word *syirkah* as found of transactions. In Fiqh muamalah, *syirkah* which means mixing. In detail, the meaning of mixing is explained by Taqiyuddin in Suhendi (2016) as someone mixing their property with someone else's property so that it is impossible to distinguish. Meanwhile, Usmani in Arcaya (2015) state that what is meant by *syirkah* is sharing. Thus, it can be concluded that what is mean by *syirkah* in the context of *musarakah* is a profit-sharing contract when two or more investors and business operators collaborate as business partners, financing new business investment or existing business.

Musarakah Mutanaqishah (MMQ) is a form of cooperation between two or more parties for the ownership of goods or assets. *Musarakah mutanaqishah* is a form of cooperation between two or more parties for the ownership of goods or assets. In the *musarakah mutanaqishah* there is an element of cooperation (*Syirkah*) and an element of a rent (*ijarah*). Collaboration is carried out in terms of capital or fund participation and ownership cooperation. The profit distribution in *musarakah mutanaqishah* is based on the portion of capital ownership and a ratio (*nisbah*) agreed upon at the start of the contract. From the explanation above, the MMQ contract can be described as follows:

Figure 2. Structure of the Musarakah Mutanaqishah Contract



The hybrid contract in the *musarakah mutanaqishah* contract is combination of the sale and purchase (*syirkah inan* and *bai'*) contracts and is strengthened by an agreement (*muwa'dah*) and promise (*Wa'd*).

Social Contracts.

Social contracts are the implementation of agreement that are mutually helpful (*ta'awun*). A social contracts that are widely used in banking transactions include *Qardh*, *Rahn*, *Wadiah*, *Wakalah*, *Sharf*.

Qard is a loan of funds without compensation with the obligation for the borrower to return the principal in cash or in installments within a certain period of time. The object of *Qardh* is usually money, so that an addition to the principal of the loan will mean usury. In its implementation, the *qardh* contract has requirement that must be met, namely: sincerity of both parties and fund are used for something beneficial and lawful.

Rahn is the delegation of power by one party (usually an individual) to another party in matters that may be delegated. *Rahn* is an agreement in the sharia loan system,

where the lender will hold one of the borrower's assets and the borrower will receive the money. The wisdom of enshrining *rahn* according to Gresika, et al (2025) is to provide convenience, provide a sense of security, and provide a sense of justice for all people. Initially *rahn* was intended to guarantee debt repayment and provide protection to customers. Over-time the purpose of *rahn* can be viewed from three perspectives: legal aspect, economic aspect, and social aspect. Legal Aspect, *rahn* provides a sense of security and certainty in debt transactions. With collateral provided by the borrower, the lender has a guarantee of repayment of their debt. This aligns with the *maqashid* of sharia (*hifz al maal*). Economic Aspect, *rahn* is a legitimate liquidity facility. *Rahn* is a solution for obtaining interest-free loans because it is managed according to sharia principles. Social Aspect, that *rahn* aims to help (*ta'awun*) people who need funds and to strengthen solidarity. While the pawn conditions are: guaranteed maintenance and storage of collateral and sale of collateral if the person who pawned the item is unable to redeem the collateral.

Wadiah is an agreement made by a person to a person/Islamic Financial Institution by entrusting an item to be looked after properly. If damage occurs to the goods entrusted to you, if it is not intentional, the recipient of the entrusted goods is not obliged to replace it, however, if the damage is caused by the negligence of the recipient of the entrusted goods, then the recipient is obliged to replace the entrusted goods. Treatment of entrusted goods if the recipient of the entrusted goods dies and the good in question are not found, then this is a debt and be returned by the heirs. Meanwhile, if there are items that have been entrusted to the trustee for a long time and are no longer known to the person who entrusted them and have been searched for in a reasonable manner but still cannot be found, then this item can be used for the benefit of the Islamic religion while still prioritizing the most important things. The *wadiah* contract include: *Wadiah yad amanah*, is a deposit where the recipient of the deposit should not use the deposited item until it is taken back by the person who deposited it and *wadiah yad dhomanah*, is a deposit of goods that may be used by the recipient of the deposit while the goods are in custody. Meanwhile the conditions for the *wadiah* contract that must be fulfilled include: giving bonuses which is a deposit policy (sharia bank or the other sharia institutions) and in a case of sharia bank or other sharia institutions providing a bonus, it can not be agreed upon at the start of the contract.

Wakalah is agreement granting power of attorney to one party to conduct a sharia financial transaction. Example include opening a letter of credit (L/C), invoicing, and money transfer. Ascarya (2015) says that *wakalah* is the delegation of power by one party (*muwakil*) to another party (*wakil*) to represent things that may be delegated. For services provided as a representative, the recipient of the power and authority in question can request certain compensation from the person giving the mandate.

Sharf is the buying and selling of currency (foreign exchange). *Sharf* contract is an agreement and exchange of purchasing currency units using other cash. In currency trading (*al sharf*) it does not apply to trading of the same currency. If the currencies traded are the same, then the value of the currency must be the same as the value of the delivery at the same time. If you don't pay attention to these provisions, then the additional value of the currency is usury. Buying and selling currency in the sharia economic may only be done for Cash transactions (spot), namely transactions for buying and selling foreign currency (forex) for delivery at that time (over the counter) or settlement within a maximum of two days, forward transactions, namely is transactions carried out to hedge risk against fluctuations in exchange rates, barter

(swap) transactions are the simultaneous purchase and sale of a certain amount of currency with two different delivery dates, and options transactions, is sale and purchase agreement that aims to obtain the right to purchase or sale without requiring a specific amount of currency at a specific value, at a specific time, or at specific expiration date.

Waqf is instrument of *muamalah maalayah* as teaching that are classified as *sacral* and *sharia*, but their understanding and implementation are classified *fiqh*. According to Law number 41 oh 2004 concerning *waqf*, it is defined as a legal act of a *waqif* to separate and/or hand over part of his/her property to be used forever or for a certain period of time according to his/her interests for the purposes of worship and or general welfare according to *sharia*. The opinion of the safi'i school of thought in Sesse (2010) defines *waqf* as an activity of utilizing assets to be obtain benefits by maintaining the essence of the object and terminating the *waqf*'s right to utilize the assets. The ownership status of assets that have been donated changes from belonging to a person, then being donated to belonging to Allah. Tanjung (2020) said that WCP is a word standard for *waqf* management initiated by Bank Indonesia to strengthen *waqf* management in Indonesia. The objectives of WCP are: to provide a brief description of the position and role, management, and oversight system of *waqf* in economic development programs and to provide a methodology for establishing the basic principles of the management and oversight system.

In the Islamic Banking system, a several *waqf*-related bank-product can be carried out in Sharia Banking. This cash *waqf*, *waqf* through money, cash *waqf* link deposit, and cash *waqf* link sukuk.

Cash *Waqf* is a given in the form of money in rupiah is then managed productively, and the result are used for *mauquf 'alaih*. Cash *waqf* is carried out by mentioning or conveying a program for empowerment or improving the welfare of the community in general. For example, money is donated to buy sharia shares and the dividends are for the beneficiaries. It's not everyone immediately has cash *waqf* program. Cash *waqf* only exist in Sharia Bankin that have received a decree from The Minister of Religion as a Sharia Financial Institution Receiving Cash *Waqf*.

Waqf Through Money is *waqf* on done by over a sum of money to buy assets or goods which are then used as *waqf* assets. The assets/goods in question can be land, buildings or other goods which will later be used for social or productive purpose. For example, someone donates Rp1.500.000.000,00 to build a school.

Cash *Waqf* Link Deposit (CWLD) is a sharia investment product that combine the concept of *waqf* with sharia deposits where the person who has *waqf* (*wakif*) hands over a sum of *waqf* money in the form of a deposit to a sharia bank which acts as a Sharia Financial Institution Receiving *Waqf* Money and at the end of the *waqf* program will receive profit sharing and the principal value of the deposit at the end of the program.

Cash *Waqf* Link Sukuk (CWLS) is a social investment product in Indonesia where cash *waqf* collected by Nazir through Sharia Bank as a Sharia Financial Institution Receiving Cash *Waqf* will be managed and placed in state SUKUK instrument or state sharia securities issued by the Minister of Finance. This mean of SUKUK are sharia securities (sharia bonds) which are evidence of joint ownership of certain assets of projects, not debt securities.

Sharia Economic Objectives (*Falah*)

Falah is the goal of Islamic economics, where in implementation it balances worldly and afterlife interest. Apart from fulfilling they needs of life in the word, Islamic Economics also fulfils spiritual needs. Hosen, Ali, and Muhtasib (2008) said that *falah*

includes aspects of wordly life and aspect of the afterlife. Wordly life includes survival, happiness in life, and honor, while the afterlife includes eternal survival, eternal well-being, eternal glory, and eternal knowledge that is free from ignorance. Syarief et al. (2025) stated that the concept of *falah* in sharia economics is a comprehensive and multidimensional welfare. A person is to be prosperous if he has sufficient income to meet his living needs and spiritual needs. In law number 11 of 2009 explains that Community Welfare is a condition where citizens' material, spiritual, and social needs are met so they can live decently and develop themselves, thereby fulfilling their social functions. The definition in law number 11 of 2009 has the same meaning as *falah* in Islamic economics. Mukhlis at al. (2020) said as one of the elements of is a material needs which can be linked to income as a form of fulfilling the needs for shelter, food, clothing, education and health. The dimensions of *falah* include the fulfilment of material, social, and spiritual needs. It can be implemented through blessed and beneficial sharia economic and business transactions. Imam al-Ghozali in Ayu and Azzaki (2024) interprets *maslahah* as part of material needs, namely is *dharuriyat* which encompasses five protections for these needs, namely protecting religion, protecting life, protecting reason, protecting property, and protecting offspring. The implementation of aspects protecting property and protecting religion, is reflected in transaction practices in sharia bank.

Sharia Bank of Produks Knowledge

Sharia Banks began to be known in 1992 with the start of operations of PT Bank Muamalat Indonesia. According to data from the Financial Services Authority (OJK) as on December 2025, the development of Islamic Banking in Indonesia is quite positive. The OJK recorded 14 is Islamic Comercial Bank, 18 Islamic Business Unit, and 174 Sharia People's Economics Bank (BPRS). Of course, among these many banks, there are various kind of products offered to customer. However, in essence, sharia bank product consistent of Profit sharing products, buying and selling products, leasing products, and other services products.

Sharia economic products marketed in the Sharia banking community include buying and selling, renting and profit sharing.

Buying and Selling

Buying and selling in Sharia Banking practice in Indonesia is a buying and selling without having stock of mechanism, therefore, Sharia banking transactions in Indonesia are usually conducted using two contracts at different time: *wakalah* contract and a *mudharabah* contract or *ijarah* contract. An example of this product is the sharia motor vehicle credit contract. In this program, this Sharia Bank can be initiate a *wakalah* contract with customers to carry out buying and selling transactions with a dealer. After the customer receives the goods, the Islamic bank will then ask the customer to sign a *murabahah* financing contract or *ijarah muntahiya bit tamlik* (IMBT). The profit from the sale and purchase product offered by Sharia Banks is in the form of a margin determined before the contract is signed. This means that the *murabahah* or financing *ijarah* agreement is signed by both parties after agreeing on the price of the cost of production and this profit. This provision also applies to *salam* contract or *istishna* contract.

Leasing is

Leasing is a form of financing for the procurement of assets or goods carried out by individuals or companies for a certain period of time. Leasing and/or rent is a sharia bank product. Rent is a product on sharia banking service product that provide customer with the opportunity to utilize sharia bank assets/services by providing rental service in the form of loans to the bank. In leasing, especially for goods, there are two provisions, namely pure leasing of assets/goods owned by Sharia Banks with an *ijarah* contract and leasing which ends with the transfer of ownership right to the assets/goods owned by Sharia Banks with an *ijarah muntahiya bit tamlik* contract. The amount of rent for property/goods or for someone's work is determined before the contract is signed in accordance with a fair agreement.

The Other Services Product

Service product at sharia banks include fund transfer and remittance services, clearing and collection services, payment services including bill payment service, kafalah-based services (guarantee), sharia bank guarantee services, sharia letter of credit (L/C) services, payroll services for employees salaries, and other fee-based income services such as sharia pawnshops, *sharf*, hajj and umroh services, sa well as ziswaf.

Previous Research Table:

Table 1. Summary of Previous Research Findings

No.	Author/Year	Research Title	Result
1	Harris, Komariah, dan Sari 2022	The influence of sharia compliance and tranparancy on customer decision to use murabahah financing.	Sharia compliance guarantees BMT Assyafiiyah has positif impact on sharia financial business activities. The greather that adhedence to sharia principles, the more confidence the public will have in using sharia banking product.
2	Hana Susilawati, Iin Emy Prastiwi, Muhammad Tho'in 2025	The ifluence of sharia contract, margin levels, and collateral values on the talking of sharia bank financing	The sharia contract (X1) has a p-value of $0.03 < 0.05$. The meaning that there is a significant influence of variable X1 on talking up sharia bank financing (becoming a customer at Sharia Bank)
3	Nur Aisyah Suparni, Siti Hasanah, dan Mustika Widowati 2024	Analysis of the Influence of Religiosity, Income Level, Social Circle and Bank Reputation on Saving Decisions at Sharia Banks in Semarang	The income level variable has a positive and significant effect on the decision to save in Islamic banks. The significance level is $0.017 < 0.05$ and the calculated t-value is $2.426 > 1.985$.
4	Nadila, Buchori, Firmansyah (2024)	The influence of product knowledge and brand image on people's decision to become customers of Bank Syariah Indonesia in South Tangerang City	Product knowledge has no effect on the decision to become a customer of Bank Syariah Indonesia in South Tangerang City, with significance of $0.11 > 0.005$ and a calculated t of $1.258 < 1.96$.

METHODS

To determine the magnitude of each independent variable and dependent variable in the study of the influence of sharia principles compliance, contract compliance in sharia banks, sharia economics objectives, and sharia bank products knowledge on the decision to become a sharia bank customer.

This research was conducted using a quantitative approach. The aim of this research is to strengthen previous research, so that the theory becomes stronger. To obtain primary data samples, researchers created a questionnaire with four likert scales.

Primary data is raw data obtained directly by researcher from the source through various means in the form of original data that has never been published. Rahmadi (2011) said that primary data is data that is directly obtained from the first data source at the research location. To obtain data directly from the source, researchers distributed questionnaires to the public using a sampling method using Google Forms to selected respondents.

Sudaryono (2018) said that sampling is the process of selecting a number of elements from a population, so that by studying and analyzing a sample, an understanding of the characteristics of the population. The sampling theory used in this study, because the number of respondents is unknown, the researcher use the Lemeshow theory, namely: $n = Z^2 \times p (1 - p) / d$.

n = number of samples,

p = Population Proportion (0.5)

Z = Value at 95% confidence level (1.96)

d = Margin of Error (0.1)

$n = (196)^2 (0.5) (0.5) / (0.1)$

$n = 3.8416 (0.025) / 0.01$

$n = 96.04$ rounded up to 97 persons

So that with using the Lemeshow formula above, that known 97 potential respondents can be obtained. The initial step in data processing, the researcher processed 30 collected data to ensure that the statements conveyed to respondents were valid and reliable. To find out whether the data of 30 respondent s is valid or not, namely by comparing calculated r with the table r for degree of freedom (df) = $n - k = 30 - 2 = 28$. The validity standard for df 28 is a significance of 0.05 and r table 0.360 as well as the reliability standard cronbach's $\alpha > 0.60$

Next, after the validity test and reliability test were known, the researcher tested classical assumptions such as the normality test, multicollinearity test, and heteroscedasticity. In the final stage of this research, researcher tested the level of significance of each independent variable against the dependent variable using f test, t test, and coefficient of determinantion test.

RESULT AND DISCUSSION

Results

The results of empirical research and theoretical studies systematically, critically and informatively are as follows: Validity and Reliability Test. The validity test result can be seen from 30 respondent were declared valid. It can be seen from the comparison of the table r with the calculated r using the SPSS program.

Table 2. Validity Test Results of Research Variables
X1 (Sharia Priciples Compliance)

Calculated r	Table r	Conclusion
0.710	0.361	Valid
0.760	0.361	Valid
0.661	0.361	Valid
0.467	0.361	Valid
0.751	0.361	Valid

X2 (Contracts Compliance in Sharia Bank)		
Calculated r	Table r	Conclusion
0.771	0.361	Valid
0.756	0.361	Valid
0.690	0.361	Valid
0.700	0.361	Valid
0.814	0.361	Valid
0.889	0.361	Valid

X3 (Sharia Economic Objective)		
Calculated r	Table r	Conclusion
0.703	0.361	Valid
0.784	0.361	Valid
0.685	0.361	Valid
0.536	0.361	Valid
0.778	0.361	Valid

X4 (Sharia Bank Product Knowledge)		
Calculated r	Table r	Conclusion
0.750	0.361	Valid
0.568	0.361	Valid
0.863	0.361	Valid
0.654	0.361	Valid
0.549	0.361	Valid
0.521	0.361	Valid
0.753	0.361	Valid
0.665	0.361	Valid
0.780	0.361	Valid
0.824	0.361	Valid
0.848	0.361	Valid
0.701	0.361	Valid
0.789	0.361	Valid
0.796	0.361	Valid
0.738	0.361	Valid

Y (decision to become of Sharia Bank customer)		
Calculated r	Table r	Conclusion
0.800	0.361	Valid
0.944	0.361	Valid
0.943	0.361	Valid
0.896	0.361	Valid
0.706	0.361	Valid

Reliability Test

Danang Sunyoto (2009) convey the definition of reliability testing as a tool used to measure whether the distributed questionnaire is an indicator of a variable construct or not. From 30 questionnaire as a trial, it was found that all research variable was declared reliable. In detail, the results of the reliability test using the SPSS program are as follows.

Table 3. Reliability Test Results of Research Variables

Cronbach Alpha	Table r	Conclusion
0.767	0.600	Reliabel
0.752	0.600	Reliabel

Cronbach Alpha	Table r	Conclusion
0.708	0.600	Reliabel
0.838	0.600	Reliabel
0.808	0.600	Reliabel

Classical Asumption Test

Classical Asumption Test s include normality tests, muticolinearity tests, and heteroscedasticity tests.

The normality tests is proven by histogram and normal P-P plot of regression standard. For histograms, this is done by comparing real data with the curve line that is formed. Data to be normally distribution if the real data form a curved line that is symmetrical to the mean. Apart from histograms, it can also be proven through probability plots which show real data points following the diagonal line. On research the data used is normally distributed as shown in the histogram and probability plot below.

Figure 3. Histogram of Regression Standardized Residuals

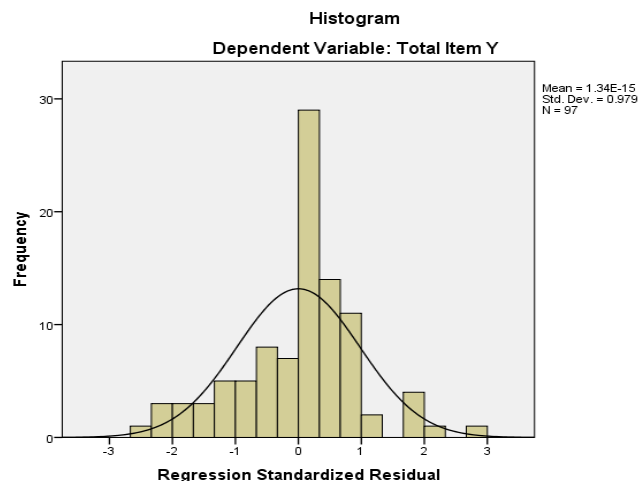
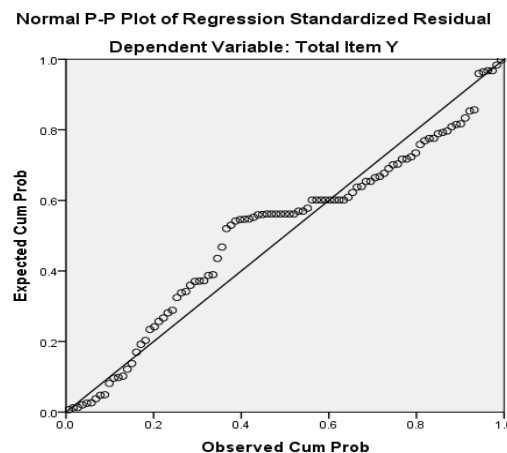


Figure 4. Normal P-P Plot of Regression Standardized Residuals



Multikollinearity Tests

Multikollinearity Tests, is a tool to measure the influence between variables X1, X2, X3, and X4 through the magnitude of the correlation coefficient. Another method that can be used is a look at the size of the variance inflation factor (VIF). Sunyoto (2009) said that multicollinearity occurs when using Alpha/Tolerance = 10% then VIF = 10. From the analysis of this research data it is concluded that there is no multicollinearity. This is proven by VIF value on the independent variable < VIF = 10 and all tollerances of the independent variables are above 0.10 as in the table below.

Table 4. Multicollinearity Test Results

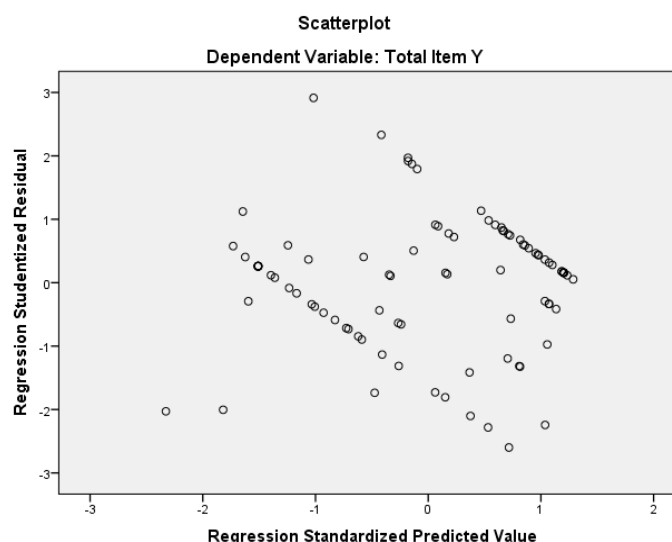
Coefficients ^a		Collinearity Statistics	
Model		Tolerance	VIF
1	Total Score X1	.585	1.709
	Total Score X2	.484	2.068
	Total Score X3	.650	1.539
	Total Item X4	.460	2.176

a. Dependent Variable: Total Item Y

Heteroscedasticity Test

The heteroscedasticity test is carried out to test whether or not the variance of the residual of one observation is the same as that of another observation. A good regression question is one that does not experience heteroscedasticity. To ensure that heteroscedasticity does not occur, you can also look at the distribution of points on the scatterplot, which has an irregular pattern. The results of data processing show that the construction of this study does not experience heteroscedasticity, as in the image below.

Figure 5. Scatterplot for Heteroscedasticity Test



Calculating Significance

In research, to measure the influence of research significance, to use multiple regression tests through the F test, T test, and the coefficient of determination test. If the research shows that the p-value is < 0.05, then the relationship between the independent variable and the dependent variable is said to be signififant.

F Test

The F test is used to tests the level of significance of each variable X1, X2, X3, and X4 against variable Y. to determine the level of significance in this F test, the initial stage is to determine the F table as follows: $F \text{ table} = (k / n - k) = (5 / 97 - 5) = 5/92 = 2.313$. The result of data preprocessing by SPSS program are as follow.

Table 5. Simultaneous Significance Test Results (F-Test)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	347.596	4	86.899	35.917	.000 ^b
	Residual	222.589	92	2.419		
	Total	570.186	96			

a. Dependent Variable: Decision to Become a Sharia Banking Customers

b. Predictors: (Constant), Sharia Banking Product Knowledge, Sharia Principles Compliance, Sharia Economic Objectives.

Based on the outcome data processing, the significance value is known dependent variable on independent variable of $0.00 < 0.05$ and F count value is 35.917 $> F \text{ tabel } 2.303$ so that conclusion is a positive and significance influence of the Influence of Sharia Principles Compliance, Contract Compliance in Sharia banking, Sharia Economic Objectives, and Sharia Banking Products Knowledge on The Decision Bcome to Sharia Banking Customers.

T Test

The T test (partial) is used to measure the influence of each independent variable individually on the dependent variable. To the determine the level of significance in this test, the initial stage is to determine the T-table as follows: $T\text{-table} = (\alpha / 2 ; n - k - 1) = (0.05/2 ; 97 - 2 - 1) = (0.025 ; 94) = 1.9872$

The condition: if the significance is < 0.05 then H is accepted and X variable has an effect on Y and if the t account result is $>$ from t table, then H is accepted, and there is an influence of variable X on variable Y. The result of testing are follow:

Table 6. Partial Significance Test Results (t-Test)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.869	1.592		-.546	.586
	Sharia Principles Compliance	.217	.098	.188	2.206	.030
	Contract Compliance in Sharia Banking	-.063	.075	-.079	-.841	.403
	Sharia Economic Objectives	.419	.085	.400	4.947	.000
	Sharia Bank Product Knowledge	.157	.037	.407	4.240	.000

a. Dependent Variable: Decision to Become a Sharia Banking Customers

Based on results of data processing, the following results were obtained the significance value of the influence of Sharia Principles Compliance on the Decision to Become a Sharia Bank Customers is $0.030 < 0.05$ and t count is $2.206 > 1.987$ which means that H is accepted and there is an influence of Sharia Principles Compliance on The Decision to Become of Sharia Bank Customers. The influence of the Contracts Compliance in Sharia Banking on the Decision to Become a Sharia Banking Customers is $0.403 > 0.05$ and t count is $-0.841 < 0.987$ which means that H is rejected and there is not influence of The Contacts Compliance in Sharia Banking on Decision to Become a Sharia Banking Customers. The significance value of the influence Sharia Econoimic

Objectives on The Decision to Become a Sharia Bank Customers is $0.000 < 0.05$ and t count is $4.947 > 1.987$ which means that H is accepted and there is an influence of the Sharia Economic Objectives on the Decision to Become a Sharia Banking Customers. And the significance value of Sharia Bank of Products Knowledge on the Decision to Become a Sharia Banking Customers is $0.000 < 0.05$ and t count $4.240 > 1.987$ which means that H is accepted and there is an influence of Sharia Bank of Products Knowledge on the Decision to Become a Sharia Banking Customers.

Coefficient of Determination Test (R square)

The R square is a statistical technique in a regression model which is used to measure how large a percentage of the contribution of the independent variable is able to explain its influence on the dependent variable. The limit of the coefficient of determination value is 0 to 1 where if the value is close to 1 it means the influence is very strong.

Table 7. Coefficient of Determination Test Results (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 ^a	.610	.593	1.555

a. Predictors: (Constant), Sharia Bank Products Knowledge, Sharia Principles Compliance, Sharia Economic Objectives, Contract Compliance in Sharia Banking.

Base on result data processing, it shows that the coefficient determination R^2 is 0.610 which means that the contribution of the variables the Influence of Sharia Principles Compliance, Contract Compliance in Sharia Banks, Sharia Economic Objectives, and Sharia Banking Product Knowledge on The Decision to Become a Sharia Banking Customers is 60% and the remaining 39% is influenced by other variables that are not used in this research construct.

Discussion

The findings reveal that the determinants of customers' decisions to use Sharia banking services do not operate uniformly. Sharia Principles Compliance, Sharia Economic Objectives, and Sharia Bank Product Knowledge positively influence the Decision to Become a Sharia Bank Customer, whereas Contract Compliance in Sharia Banks does not show a significant independent influence.

The finding regarding Contract Compliance differs from the study of Susilawati, Prastiwi, and Tho'in (2025), which reported that Sharia contracts significantly influenced financing decisions. In the present study, however, contract compliance does not independently determine customers' decisions. This difference may be related to the characteristics of the respondents and the scope of the banking decision being examined. Susilawati et al. focused specifically on financing decisions among property business actors, whereas the present study examines Sharia bank customers more generally within the Jabodetabek area. This suggests that awareness of contractual compliance may become more salient in specific financing transactions than in general decisions to become a Sharia bank customer.

A different pattern is found for Sharia Bank Product Knowledge. Nadila, Buchori, and Firmansyah (2024) reported that product knowledge did not significantly influence people's decisions to become customers of Bank Syariah Indonesia in South Tangerang.

In contrast, the present study finds that Sharia Bank Product Knowledge positively influences customers' decisions. This difference indicates that the role of product knowledge may vary across customer groups and research settings. For customers in the broader Jabodetabek area, understanding the characteristics, mechanisms, and benefits of Sharia banking products appears to be an important consideration in choosing Islamic banking services.

These contrasting findings strengthen the argument that customer decisions in Islamic banking cannot be explained solely through formal compliance with contracts. Customers may also consider whether banking operations reflect Sharia principles, whether the products are understood clearly, and whether Islamic banking is perceived as being consistent with the broader objectives of Sharia economics. Therefore, the present findings provide empirical support for examining compliance, contractual, value-oriented, and knowledge-related considerations within an integrated framework.

There are differences between the results of previous research and this research, especially in variables X2 (Contract Compliance in Sharia Bank) and X4 (Sharia Bank Product Knowledge).

In previous research conducted by Sulsilawati et al. in 2025, variable Contract Compliance in Sharia Bank had a positive and significant influence on the decision to become a customer of a sharia bank. Meanwhile, in this study with the research object being Sharia Bank Customers in Jabodetabek, the Contract Compliance in Sharia Bank has no influence on the decision to become a Sharia Bank Customer.

The product knowledge variable in the research conducted by Nadila et al. (2025) with the research object at Bank Syariah Indonesia South Tangerang, the results had a significant influence on the decision to become a sharia bank customer. In contrast to the results of this study, Sharia bank product knowledge does not influence the decision to become a Sharia Bank customer. These differences in results occurred because the research objects differed in terms of both region and bank type. These differences can be used as topics for future research.

CONCLUSION

This study demonstrates that customers' decisions to choose Sharia banking services are influenced by a combination of compliance, value-oriented, and knowledge-related considerations. Sharia Principles Compliance, Sharia Economic Objectives, and Sharia Bank Product Knowledge contribute positively to customers' decisions to become Sharia bank customers. In contrast, Contract Compliance in Sharia Banks does not independently influence customer decisions in the context examined. These findings indicate that customers may consider Islamic banking not merely from the formal structure of the contracts used but also from their perception of Sharia compliance, their understanding of the broader objectives of Sharia economics, and their knowledge of the products offered by Islamic banks.

The study contributes to the literature on Islamic banking customer behaviour by integrating Sharia Principles Compliance, Contract Compliance, Sharia Economic Objectives, and Product Knowledge within a single empirical framework. The different effects found between contract compliance and the other dimensions also suggest that formal contractual conformity and customers' broader perceptions of Islamic banking may play different roles in shaping banking decisions.

From a practical perspective, Sharia banks should strengthen customer education and communication regarding the characteristics of their products, the application of

Sharia principles, and the economic and social objectives underlying Islamic banking activities. Formal compliance with Sharia contracts remains institutionally important; however, customers may not automatically translate such compliance into a decision to choose a Sharia bank unless they understand how the contracts, products, and banking practices reflect Sharia values. Therefore, clearer product information, transparent communication, and continuous Sharia financial literacy initiatives can strengthen customers' understanding and confidence in Islamic banking services.

This study has several limitations. The respondents were limited to 97 Sharia bank customers in the Jabodetabek area, which restricts the generalizability of the findings to customers in other regions. The study also employed a cross-sectional questionnaire and focused on four independent variables, while customer decisions may be influenced by other economic, social, psychological, and institutional factors. Future studies may involve larger samples and broader geographical areas, compare different types of Sharia banks or customer segments, and incorporate additional determinants such as religiosity, income, social environment, and bank reputation. Such extensions could provide a more comprehensive explanation of customer decision-making and help clarify why the influence of contract compliance and product knowledge varies across different research contexts.

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