



THE INFLUENCE OF ADMINISTRATIVE COSTS, PROFIT SHARING AND PICK UP SERVICES ON CUSTOMER DECISIONS TO CHOOSE TADHABUR SAVING PRODUCTS (STUDY AT BPRS LANTABUR TEBUIRENG, LAMONGAN BRANCH)

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ABSTRACT

Financial institutions in Indonesia, both conventional and sharia, have led to increasingly fierce competition both in terms of improving service quality, providing facilities and products offered. One of the sharia financial institutions in Lamongan is BPRS Lantabur Tebuireng. This research is a quantitative study, the population in the study was 200 customers of tadhabur savings and the sample used was 67 customers using the Slovin formula. The data analysis method uses SPSS Statistics 26. The results of this study show that simultaneously, the variables of administrative costs, profit sharing and pick-up services have a significant effect on the customer's decision to choose a tadhabur savings product. Partially, administrative costs affect the customer's decision to choose a tadhabur savings product. Profit sharing (X2) affects the customer's decision (Y) to choose a tadhabur savings product and ball pick-up services affect the customer's decision to choose a tadhabur savings product.

Keywords: Administrative Costs, Profit Sharing, Ball Pick Up Services, Customer Decisions.

JEL: C3; G21.

To cite this document: Mandasari, V. A. & Nasrulloh, N. (2023). The Influence of Administrative Costs, Profit Sharing and Pick Up Services on Customer Decisions to Choose Tadhabur Saving Products (Study at BPRS Lantabur Tebuireng, Lamongan Branch). *JIET (Jurnal Ilmu Ekonomi Terapan)*, 8(1), 129-143. <https://doi.org/10.20473/jiet.v8i1.43884>

ARTICLE INFO

Received: March 4th, 2023
Revised: March 16th, 2023
Accepted: March 20th, 2023
Online: June 24th, 2023

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Introduction

In the country's economy, the role of financial service providers is very important from the point of view of economic activity. Financial institutions in Indonesia, both conventional and sharia, give rise to tight competition. It aims to get a lot of customers and profits. In the operational system, Traditional banks use interest to make money, but Islamic banks use profit and loss pooling. (Wangsawidjaja, 2012). Islamic banks are banks whose operations are based on the Al-Qur'an and Hadith. All products offered must not conflict with the contents of the Qur'an and Hadith of the Prophet Muhammad SAW (Supriadi & Ismawati, 2020).

Currently, the development of banking in Indonesia is very rapid, but this development is not matched by the welfare of the community, especially for people who are classified as weak. For this reason, so that the community feels prosperity, the government also regulates the establishment of financial institutions whose work is more concentrated in certain areas, such as in sub-districts and districts. This is so that financial services are more evenly



distributed to the community. With this, a sharia-based financial institution was formed, namely the Sharia Rural Bank (BPRS).

One of the sharia-based microfinance institutions located in the city of Lamongan, namely PT. Sharia Rural Bank (BPRS) Lantabur Tebuireng Lamongan Branch, namely an institution founded and initiated by the Tebuireng Madrasatul Qur'an Islamic Boarding School. The Lamongan branch was established starting on June 1, 2021 which has the goal of developing the economy and the economic progress of Muslims in general. BPRS Lantabur Tebuireng Lamongan Branch was used as a research location because this institution is one of the sharia financial institutions in Indonesia and won an award in the category of support for the empowerment of MSME's in the third best rank at the Asbisindo National Workshop Outlook 2023 Seminar & BPRS Awards. In addition, customers can transact at PT. POS Indonesia. This is an advantage and convenience for transactions, so that it can have a positive impact on the development of BPRS and attract customers to take the products offered. The number of customers in each savings product for 2021-2022 can be seen in table 1.

Table 1: Number of Savings Product Customers at BPRS Lantabur Tebuireng Lamongan Branch.

No	Savings Type	Number of Customers
1	<i>Tadhabor Savings</i>	200
2	<i>Ukhuwah Savings</i>	20
3	<i>Qalam Savings</i>	5
4	<i>Taqorrub Savings</i>	5
5	<i>Barokah Savings</i>	150
6	<i>Hijrah Savings</i>	10

Table 1 shows that tadhabor savings have more customers than other products. Therefore, researchers only focus on tadhabor savings. One of the factors that influence a customer's decision to choose a tadhabor savings product is administrative costs. Administrative costs are costs incurred due to the occurrence of a particular transaction, activity or purpose. transaction costs including the determination of administration, control and policies within the company (Siagian, 2021). With low or light costs, it will indirectly influence customers to buy a product. In addition to administrative costs, profit sharing can also be a customer decision to choose a product. Profit sharing is a system of sharing business results between *shahibul mal* and *mudharib* (banks and customers) (Rosidi, 2021). The greater the profit sharing given, the more profits received by both parties.

Based on the author's observations, one of the prime services implemented by BPRS Lantabur Tebuireng Lamongan Branch is the ball pick-up service. This service, in an Islamic perspective, is an effort by BPRS to help each other and maintain the tradition of friendly relations with others. The ball pick-up service is applied to all types of fundraising, financing and deposit products. With this, customers do not need to come to the office, but employees will approach when they want to pay installments, save money and so on. For this reason, administrative costs, profit sharing and pick-up services are the variables chosen in this study. In research conducted by (Andini, 2018) it was said that administration costs and ball pick-up services had an effect on customers' interest in choosing fitri's products. The research conducted by Yulindawati et al. (2022) said that administrative costs had a positive and significant effect on customer satisfaction at the BRI Syariah KC Banda Aceh bank. On the profit-sharing variable in the research conducted by Almas et al. (2023) it is said that the profit-sharing variable influences the decision to save for customers at Rogojampi Islamic bank. And not much different in Yogiarto (2015) research it is said that profit share has a positive and significant effect on the decision of Islamic banking services on *mudharabah* savings. In research Ulya et al. (2022) it shows that administrative variables partially influence

people's decisions to choose gold savings products. And research from Putra & Mulazid (2019) shows that location, profit sharing and promotion variables simultaneously influence the enrollment process to save at PT Panin Dubai Syariah Bank. Research by Fitriani (2023) it is said that partially the service quality variable has a positive and significant effect on customer loyalty with customer satisfaction as an intervening variable at BPR BKK Pati. This is the same as research Mariana et al. (2023) where it is said that service quality variables also partially have a positive effect on member satisfaction in saving at KSPPS Khairu Ummah, Puraseda Bogor Branch.

For this reason, this study was conducted to find out whether administrative costs, profit sharing and pick-up services affect customers' decisions about choosing tadhabur savings products. The issue as it is posed in this study is as follows: (1) Does administrative costs affect the customer's decision to choose a tadhabur savings product. (2) Does profit sharing affect customers' selection of Tadhabur financial goods. (3) Does the ball pick-up service affect selection of the Tadhabur Savings Product by the Customer.

Literature Review

Administrative Costs

Costs are economic sacrifices that can be quantified in terms of money and that have occurred, are happening, or will occur in the future to serve a specific purpose (Arifin, 2015). While the notion of administration is divided into 2, namely according to language and according to terms. According to the language, administration comes from the Dutch language, namely *administratie* which means the activities of correspondence, note-taking, typing and other administrative techniques. Meanwhile, according to the term, administration is the process of carrying out activities based on certain rationales in order to achieve certain predetermined goals by using certain facilities and infrastructure. then from the understanding of costs and administration above, it can be concluded that administrative costs are costs incurred in order to achieve certain goals related to administrative functions (Ferdian, 2021). As for the variable indicators of administrative costs, there are no administrative fees for registering a Tadhabur savings account, no monthly administration fees for Tadhabur savings, and administrative costs for transferring Tadhabur savings between other banks. The amount is the same as at other banks, and Tadhabur savings have no administration fees for balances below the minimum (Nafsiyah, 2019).

Profit Sharing

According to the terminology, profit sharing means profit sharing. Profit sharing is the distribution of the share of profits to the employees of a company. Profit sharing in Islamic financial institutions can be said to be profit sharing or loss sharing (Beni et al., 2021). So, if in a joint venture there is a risk, then in the concept of profit sharing both parties will bear the risk. From the explanation above, it can be Bank and client reach the conclusion that profit sharing is the division of the outcomes of activities carried out under the terms of the contract. According to Adimarwan in (Yogiarto, 2015) states that the profit sharing indicator is the percentage of profit sharing for the tadhabur savings product, the determination of profit and loss sharing from the tadhabur savings product, the guarantee of the tadhabur savings product and the determination of the ratio amount delivered at the beginning of the contract.

Ball Pick-Up Service

Service is the key to business success, especially service companies by providing good and quality service with the aim of meeting consumer needs. According to (Atmadjati, 2018), services are activities offered to consumers who are served and needed by others. From the above understanding, it can be concluded that pick-up service is a form of service that makes it easy for customers to minimize the risk of errors when depositing funds at a financial institution. With this, customers do not need to come to the office of a financial institution, but

customers only need to contact the institution to take or deposit money to be deposited into the account. According to Fandy Tjiptono in [Andini \(2018\)](#) explaining that a good organizational service has indicators, namely physical evidence, reliability, responsiveness, assurance and attention.

Tadhatur Savings

Tadhatur Savings (*Mudharabah* Lantatur) are individual and institutional savings with competitive profit sharing potential, for future needs (“BPRS Lantatur”, 2022). This savings can be withdrawn at any time without any time limit. Tadhatur savings use a *mudharabah mutlaqah* contract, namely the bank (*mudharib*) is given full authority by the customer regarding the ratio/profit sharing obtained and also the risk that arises according to the terms of withdrawing funds in accordance with the contract. According to [Wiroso \(2005\)](#), the provisions in *mudharabah* savings, namely in transactions the customer acts as shahibul mal (fund owner) and the bank as *mudharib* (fund manager) the risk arising tract for establishing an account, the parties must agree on a profit sharing ratio, and the bank may not lower the customer’s profit ratio without the customer’s consent.

Customer Decision

The decision is the stage of selecting two or more choices, in other words the alternative choices available to someone when making a decision. According to Buediono in [Maisur et al. \(2015\)](#), the decision is the final stage of the thought process about the problem to answer questions in order to overcome the problem by making choices on existing alternatives. Meanwhile, according to [Sudjiman & Sudjiman \(2020\)](#) decision making is the process of selecting from various alternatives in order to get the best results. Customers are people related to financial institutions that use the products that have been offered. From the explanation above, it can be concluded that customer decisions are behaviors which are customer processes in making decisions to buy, use goods or services or are also factors that influence purchasing decisions and using products or services. The indicators Identifying the issue at hand, gathering relevant data, and weighing your options are all steps in the decision-making process, customer decisions and post-purchase behavior ([Nafsiyah, 2019](#)).

Theoretical Framework

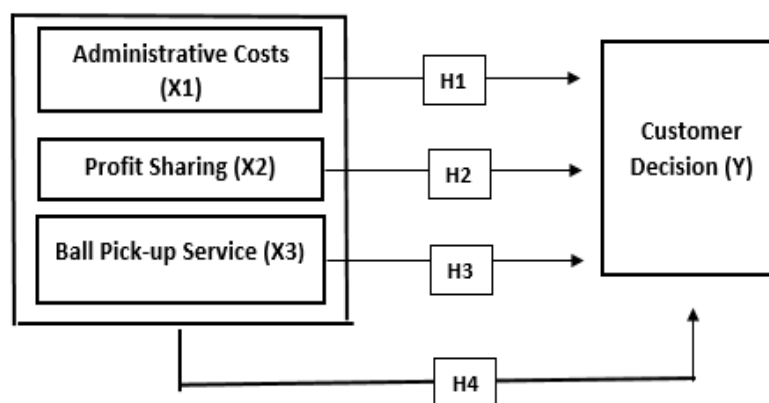


Figure 1: Theoretical Framework

From the picture above, the hypothesis for this research is:

Administrative Costs as a partial hypothesis:

- Ho₁ : It is suspected that administrative costs have no effect on the customer’s decision to choose a tadhatur savings product.
- Ha₁ : It is suspected that administrative costs influence the customer’s decision to choose Tadhatur savings products.

Profit Sharing as a partial hypothesis:

Ho₂ : It is suspected that profit sharing has no effect on the customer's decision to choose Tadhabor savings products.

Ha₂ : It is suspected that profit sharing influences the customer's decision to choose Tadhabor savings products.

Pick-up service as a partial hypothesis:

Ho₃ : It is suspected that the ball pick-up service has no effect on the customer's decision to choose the tadhabor savings product

Ha₃ : It is suspected that the ball pick-up service influences the customer's decision to choose the Tadhabor savings product

Administrative costs, profit sharing and ball pick-up services as a simultaneous hypothesis on customer decisions:

Ho₄ : It is suspected that administrative costs, profit sharing and pick-up services have no effect on the customer's decision to choose a tadhabor savings product

Ha₄ : It is suspected that administrative costs, profit sharing and pick-up services have an effect on the customer's decision to choose a tadhabor savings product.

Research Methods

In this study, researchers used descriptive quantitative methods, namely research that uses numbers that better describe the problem of a phenomenon, causal relationships, and see possible variable relationships in predetermined problems (Hutagalung, 2017). This relationship uses mathematical calculation techniques and statistical calculations that use computer software tools such as Excel and SPSS to facilitate data processing.

Population and Sample

The population is the entire number of people who have the same characteristics and meet certain requirements related to research problems. The population in this study is all active customers who use tadhabor savings at BPRS Lantabur Tebuireng Lamongan Branch with a total of 200 respondents. While A portion of the whole, the sample represents the populace as a whole taken using a sampling technique that has the same characteristics and characteristics so that it can represent the population (Eddy et al., 2021). This research used a probability sampling approach that combined a random selection method, in which participants were chosen for participation in the study base with determined factors by the research or determine to at required certain considerations (Tajudin & Mulazid, 2017). For this reason, in taking samples, researchers used the Slovin formula. The calculations are as follows:

$$n = \frac{N}{1+N \cdot e^2} \quad n = \frac{N}{1+N \cdot e^2} = \frac{200}{1+(200 \times 0,1^2)} = \frac{200}{1+(200 \times 0,1^2)} = 67 \quad (1)$$

From the calculation of the Slovin formula, it can be concluded that the samples taken in this study were 67 respondents.

Data Source

Both main and indirect data were used to complete this investigation. Source information is information that has been gathered and recorded directly from the respondent or object being studied. Distribution of surveys was used to collect the data directly to the respondents. Secondary data refers to information that has been gathered and compiled from pre-existing sources. The secondary data was sourced from various scholarly materials such as books, journals, articles, and websites.

Data Collection Technique

Data collection techniques are techniques carried out by researchers who are used to explain the support of the literature in the observed research. Data collection techniques used in this study are documentation and questionnaires. The process of documenting is a form of data gathering by means of documentation in the form of reports on the number and data of customers who use tadahbur savings at BPRS Lantabur Tebuireng, Lamongan Branch. While the questionnaire is a method that contains a collection of statements or questions related to the research topic that must be filled out by respondents. Questionnaires are used to obtain relevant data or information [Supriyatin et al. \(2022\)](#) In this study the questionnaire was measured using a Likert scale, which is a gauge for gauging how someone feels about something ([Eddy et al., 2021](#)). The description of the Likert scale measurement which is as follows Scale: 1 (strongly disagree), 2 (disagree), 3 (not sure), 4 (somewhat agree), and 5 (strongly agree).

Research Variable

The research variable is a quality of people, objects or activities that have certain variations for a time frame chosen for analysis by the scholar. The independent variable (X) and the dependent variable (Y) are the two research factors at play here (Y). That which can be measured and analyzed independently of the dependent variable is called an independent variable. The expenses of administration were the focus of this investigation, profit sharing and pick-up services. Meanwhile, the dependent variable is interpreted as a variable when it is connected with the independent variable which will give a response. The critical factor in this analysis is the customer's decision.

Data Analysis Technique

In this study, we employ a quantitative descriptive method of data analysis. Because researchers use case studies in collecting data, processing and presenting data obtained from research results. To support the research data obtained, the data will be analyzed employing numerous linear regression techniques and running the results through Microsoft Office Excel and SPSS for easy analysis. Methods of data analysis employed here include:

1. Test instrument data

The research instrument test used 2 tests, namely testing for truth and testing for dependability. The validity of a poll can be determined with the help of a validity test. The validity test was carried out on the questions in the questionnaire, then compared the r count with the r table. The instrument is said to be valid if the significance value is <0.05 or it can be assessed if $r \text{ count} > r \text{ table}$ ([Nasrulloh et al., 2022](#)). A questionnaire's degree of uniformity can be measured with a dependability test. If Cronbach's alpha is greater than 0.60, then the study tool can be considered credible ([Amanda et al, 2019](#)).

2. Classic assumption test

In this study, three tests were used, namely normality, multicollinearity and heteroscedasticity. Whether or not data is regularly dispersed can be determined with a measurement called the normalcy test. The multicollinearity test establishes if the independent factors are related in a linear fashion in the regression model. Meanwhile, the heteroscedasticity test is a test used to see whether the leftover variation varies from observation to observation ([Tajudin & Mulazid, 2017](#)).

3. Multiple linear regression test

Is an algorithm for predicting a dependent variable based on two or more independent factors. There are three factors that will be examined in this investigation, namely administrative

costs, profit sharing and pick-up services. While there is 1 dependent variable, namely the customer's decision (Mahendra, 2021).

4. Test the coefficient of determination

The significance of the independent factors' effect on the dependent variable can be determined with this test (Darma, 2019).

5. Test the hypothesis

There are 2 tests, namely simultaneous test and partial test. The F test, also known as the simultaneous test, is a statistical method utilized to evaluate the independent variable and the dependent variable concurrently. The partial test, also known as the T test, is utilized to determine the impact of an independent variable X on a dependent variable Y (Panjawa & Sugiharti, 2021).

Results and Discussion

PT. Sharia Rural Bank Lantabur, or Lantabur Sharia Bank, was born in 2006 and initiated by the Madrasatul Qur'an Tebuireng Islamic Boarding School (PP MQ TBI). In 2010 the Tebuireng Islamic Boarding School joined Lantabur since the death of the President of the Republic of Indonesia, Alm. Mr. Abdurrahman Wahid (Gus Dur). The name "Lantabur" means not making a loss, this meaning is also a prayer of encouragement in managing the company. In subsequent developments, driven by the spirit of togetherness to build the people's economy, the Tebuireng Islamic Boarding School participated in strengthening the existence of the Lantabur Islamic bank by being marked by embedding the name "Tebuireng". So that on August 11, 2014 the change of name "Lantabur" to "Lantabur Tebeireng" was officially announced. Currently, the Lantabur Islamic bank has 12 service offices spread across East Java, namely three offices in the Jombang area, three offices in the Mojokerto area, three offices in the Surabaya area, two offices in the Sidoarjo area, two offices in the Gresik area, one office in Wikayah Lamongan However, in this study the focus was on BPRS Lantabur Tebuireng Lamongan Branch.

Test Instrument Data

Validity Test

This test is used to measure whether or not a questionnaire is valid. Researchers distributed questionnaires to test validity to 35 respondents who were not included in the sample in this study, with 18 questions. Whether it is said to be valid or not can be seen by the comparison between the observed count of r and the expected count of r as per the r table. A statistical test is considered valid if the count of r is greater than the value of r table. In determining the location of the r table using the formula $df = 35$ (0.3338) using a significant level of 5%. Following are the results of the validity test:

Table 2: Result of the Validity Test of Variable X

Items	r-stats	r-table	Sig.	Description
X1.1	0.775**	0.3338	0.000	Valid
X1.2	0.872**	0.3338	0.000	Valid
X1.3	0.871**	0.3338	0.000	Valid
X1.4	0.754**	0.3338	0.000	Valid
X2.1	0.765**	0.3338	0.000	Valid
X2.2	0.743**	0.3338	0.000	Valid
X2.3	0.683**	0.3338	0.000	Valid
X2.4	0.654**	0.3338	0.000	Valid

Items	r-stats	r-table	Sig.	Description
X3.1	0.862**	0.3338	0.000	Valid
X3.2	0.617**	0.3338	0.000	Valid
X3.3	0.697**	0.3338	0.000	Valid
X3.4	0.772**	0.3338	0.000	Valid
X3.5	0.797**	0.3338	0.000	Valid

From the table it can be concluded that the instruments X1, X2 and X3 are valid. Because it is seen from all the questions the value of r count > r table, all the question items of variable X can be used in further research. Next is the validity test of the decision variable with 5 questions, the results are as follows:

Table 3: Test Result for the Validity of the Variable Y

Items	r-stats	r-table	Sig.	Description
Y1.1	0.707**	0.3338	0.000	Valid
Y1.2	0.791**	0.3338	0.000	Valid
Y1.3	0.823**	0.3338	0.000	Valid
Y1.4	0.777**	0.3338	0.000	Valid
Y1.5	0.831**	0.3338	0.000	Valid

From the data above it can be concluded that the instrument on variable Y is valid. Because r count > r table. Then all question items from variable Y can be used in further research.

Reliability Test

To ascertain how consistent a questionnaire or questionnaires are, this measure can be applied. If a variable's Cronbach alpha is greater than 0.60, it is considered to be of high reliability. Results of the dependability analysis are as follows:

Table 4: Reliability Test Result

Variable	Cronbach alpha	Value	Description
X1	0.829	0.60	Reliable
X2	0.664	0.60	Reliable
X3	0.806	0.60	Reliable
Y	0.845	0.60	Reliable

Based on the table above, the Cronbach alpha value is > 0.60. So it was concluded that all these variables can be used for further research.

Classic Assumption Test

Normality Test

Based on the results of the SPSS test output in table 5, it shows that the normality test for the Kolmogrof Smirnof sample shows a value of 0.200 > 0.05. Because the sig value > 0.05, all of these instruments are said to be normally distributed.

Multicollinearity Test

Table 6 demonstrates that all tolerance values for variables X1, X2, X3 (0.979, 0.960, 0.964) > 0.1. And the VIF values of variables X1, X2, X3 (1.021, 1.041, 1.037) < 10. So from these results it can be concluded that the data does not have multicollinearity.

Table 5: Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N	67	
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	0.86555220
Most Extreme Differences	Absolute	0.078
	Positive	0.078
	Negative	-0.054
Test Statistic	0.078	
Asymp. Sig. (2-tailed)	0.200 ^{c,d}	
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Table 6: Table of Multicollinearity Test Results

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	-19.729	5.379					
	Administrative Fees	0.641	0.142	0.401	4.526	0.000	0.979	1.021
	Profit Sharing	0.622	0.147	0.379	4.238	0.000	0.960	1.041
	Ball Pick Up Service	0.785	0.118	0.595	6.653	0.000	0.964	1.037

a. Dependent Variable: Decision

Heteroscedasticity Test

Table 7: Heteroscedasticity Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.		
	B	Std. Error	Beta				
1	(Constant)	2.565	3.280			0.782	0.437
	Administrative Fees	-0.074	0.086	-0.108	-0.858		0.394
	Profit Sharing	-0.044	0.090	-0.063	-0.491		0.625
	Ball Pick Up Service	0.015	0.072	0.027	0.208		0.836

a. Dependent Variable: Abs_RES

The sig number is greater than 0.05 based on the production findings shown in the chart above. So, it can be seen that for the sig values of X1 = 0.394, X2 = 0.625, X3 = 0.836 of the three variables, If the significance level is greater than 0.05, the outcome is not significant.

Multiple Regression Analysis

Table 8: Multiple Linear Regression Test Results

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-19.729	5.379		-3.668	0.001
	Administrative Fees	0.641	0.142	0.401	4.526	0.000
	Profit Sharing	0.622	0.147	0.379	4.238	0.000
	Ball Pick Up Service	0.785	0.118	0.595	6.653	0.000

a. Dependent Variable: Decision

From the data above, a multiple linear regression equation is obtained, namely:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 \tag{2}$$

$$= -19,729 + 0,641 X_1 + 0,622 X_2 + 0,785 X_3$$

In the table above, the constant value is -19.729, meaning that if the coefficient on administrative costs, profit sharing and pick-up services is 0 or does not exist, then the variable Y is 19.729. The coefficient on the X1 variable has a positive effect on customer decisions, namely 0.641, meaning that every 1 increase in the independent variable in the form of administrative costs will result in an increase in the customer’s decision to choose tadhapur savings by 0.64 Assuming that the variable remains constant. The coefficient of the X2 variable yields a positive outcome for Y, namely 0.622, meaning that every 1 increase in the independent variable in the form of profit sharing will result in an increase in the customer’s decision to choose tadhapur savings by 0.66 assuming the variable is constant. The coefficient on the ball pick-up service variable has a positive result of 0.785 meaning that every 1 increase in the free variable in the form of ball pick-up service will result in an increase in the customer’s decision to choose tadhapur savings by 0.78 assuming the variable is fixed.

Test of The Coefficient of Determination (R²)

Table 9: Test Results for the Coefficient of Determination (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.718 ^a	0.515	0.492	0.886

a. Predictors: (Constant), Administrative Fees, Profit Sharing, Ball Pick Up Service

The data above shows that the contribution of administrative costs, profit sharing and pick-up services to customer decisions is 0.515 or 51.5%. Judging from the Adjusted R Square value and the remaining 48.5% (100% - 51.5%) is influenced by other factors that are not included in this study.

Each independent variable has its own percentage of influence. To find out, by looking for Predictor Contributions. There are 2 contributions, namely the effective contribution in Software Engineering (SE) and its corresponding relative contribution. (SR). The Standard Error (SE) is a statistical metric used to quantify the impact of the independent variable on the dependent variable in the context of regression analysis. The coefficient of determination, denoted as SR, quantifies the extent to which an independent variable contributes to the overall sum of squares of the regression (Raharjo, 2023).

Table 10: Results of Searching for SE and SR

Variable	Regression Coefficient (Beta)	Correlation Coefficient	R Square
X1	0.401	0.313	51.5
X2	0.379	0.242	
X3	0.595	0.5	

The table above is a summary of the output results where the regression coefficients are seen in the Coefficient table while the correlation coefficients can be seen in the output correlations and R Square can be seen in the Model Summary table. To find SE, it cannot be seen in the output results in SPSS but is calculated using the formula below:

SE formula

$$SE(X)\% = \text{Betax} \times \text{Correlation Coefficient} \times 100\%$$

So through the above formula will be found the percentage influence of each independent variable. The results of the SE in this study are:

Table 11: SE Score Results (Effective Contribution)

SE	Value
X1	12.5
X2	9
X3	30
R Square	51.5

From the results in the table above, it can be concluded that the value of SE is the Administrative Cost Variable (X1) which has an influence of 12.5% on the customer's decision to choose Tadhabur savings products. The profit-sharing variable (X2) has an influence of 9% on the customer's decision variable in choosing Tadhabur savings products. The ball pick-up service variable (X3) has a 30% influence on the customer's decision to choose the tadhabur savings product.

So it can be concluded that for the influence of each variable that has the highest impact on the customer's decision to choose a tadhabur savings product at BPRS Lantabur Tebuireng Lamongan Branch, the ball pick-up service variable is 30% and the SE value corresponds to the R Square value, which has a simultaneous effect of 51.5%. This is in line with research (Mariana, et al., 2023) which shows that 28.7% ball pick-up has a positive effect on satisfaction members in saving at KSPPS Khairu Ummah Puraseda Branch.

Hypothesis Test

Simultaneous Test (F-Test)

Table 12: F-Test Results

ANOVA ^a						
Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	52.494	3	17.498	22.295	.000 ^b
	Residual	49.446	63	.785		
	Total	101.940	66			

a. Dependent Variable: Decision

b. Predictors: (Constant), Administrative Fees, Profit Sharing, Ball Pick Up Service

The data above shows a sig value of 0.000 and $f \text{ count} = 22.295 > f \text{ table} = 2.75$, $f \text{ table}$ is generated from the formula $df \ n1 = k-1$ ($4-1 = 3$), $df \ n2 = n-k$ ($67-4 = 63$) = 2,75. Thus it can be stated that H_0 is rejected and H_a is accepted. Then the variable administrative costs (X1), profit sharing (X2), and pick-up service (X3) together (simultaneously affect a buyer's final choice to purchase a tadhabor savings goods (Study at BPRS Lantabur Tebuireng, Lamongan Branch).

Partial Test (Uji-t)

Table 13: T-test results

Model	Coefficients ^a			T	Sig.	
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
	(Constant)	-19.729	5.379		-3.668	0.001
1	Administrative Fees	0.641	0.142	0.401	4.526	0.000
	Profit Sharing	0.622	0.147	0.379	4.238	0.000
	Ball Pick Up Service	0.785	0.118	0.595	6.653	0.000

a. Dependent Variable: Decision

Based on the management output results from SPSS above that for the assessment of t-table values with the formula: $t \text{-table} = a; n-k-1 = 0.05; 67-4-1 = 0.05; 62 = 1.670$. The administrative cost variable (X1) from the data above has a sig value of $0.000 < 0.05$ and a t-stats of $4.526 > t \text{-table} 1.670$, then the decision H_0 is rejected and H_a is accepted. Thus it can be concluded that the administrative cost variable (X1) influences the customer's decision to choose a tadhabor savings product (study at BPRS Lantabur Tebuireng, Lamongan Branch).

The profit-sharing variable (X2) from the data above has a sig value of $0.000 < 0.05$ and a t-stats of $4.238 > t \text{-table} 1.670$, then the decision H_0 is rejected and H_a is accepted. Thus it can be concluded that the profit sharing variable (X2) influences the customer's decision to choose tadhabor savings products (study at BPRS Lantabur Tebuireng, Lamongan Branch).

The ball pick-up service variable (X3) from the data above has a sig value of $0.000 < 0.05$ and a t-stats of $6.653 > t \text{-table} 1.670$, then the decision H_0 is accepted and H_a is rejected. Thus it can be concluded that the ball pick-up service variable (X3) influences the customer's decision to choose tadhabor savings products (study at BPRS Lantabur Tebuireng, Lamongan Branch).

Discussion

From the results of research on hypothesis testing that administrative costs (X1) affect the customer's decision to choose Tadhabor savings products. This is evidenced by looking at the computed t value of $4.526 > t \text{ table of } 1.670$, as indicated by the t test with a sig value of $0.000 < 0.05$. As a result, customers' choices are significantly influenced by overhead expenses in a favorable way. Administrative expenses have a favorable and substantial impact on consumer choices, according to this theory in choosing tadhabor savings products is acceptable.

The regression results that have been carried out prove that the profit-sharing variable has a positive correlation of 0.622, indicating that it is correlated with purchases made by customers. Customer spending will rise if profit sharing is increased. The results of the t test indicate that the difference between the two means is t count $4.238 > t \text{ table } 1.670$, with a significance level of $0.000 < 0.05$. With the premise stating that profit sharing has a favorable and substantial impact on consumer choices, and profit sharing actually having such an effect, we have a win-win situation in choosing tadhabor savings products is acceptable.

The coefficient of the ball pick-up service variable in the performed regression is 0.785, with a positive sign, indicating a direct connection between the ball pick-up service variable

and the choices made by customers. This means that if the ball pick-up service is improved, customer decisions will increase. The results of the t test show the value of t count 6.653 > t table 1.670 and a significance value of 0.000 < 0.05. Thus, the ball pick-up service has a positive and significant effect on customer decisions. This also means that the hypothesis which states that the ball pick-up service has a positive and significant influence on the customer's decision to choose the tadhabur savings product is acceptable.

From the results of the hypothesis that simultaneously administration costs (X1), profit sharing (X2), and ball pick-up services (X3) affect the customer's decision to choose tadhabur savings products (study at BPRS Lantabur Tebuireng Lamongan Branch). It is proven by the F test with a sig value of 0.000 < 0.05 and a calculated f value of 22.295 > f table 2.75. If seen from the R2 value of 51.5%. The remaining 48.5% (100% - 51.1%) is influenced by other factors and the effect of each variable that has the highest impact on the customer's decision to choose a tadhabur savings product at BPRS Lantabur Tebuireng Lamongan Branch is the ball pick-up service variable, which is 30% of 51.5%.

Conclusion

The conclusions drawn are based on the findings of the conducted research: all independent variables, namely administrative costs (X1), profit sharing (X2) and ball pick-up service (X3) simultaneously (together) have a positive and significant effect on customer decisions (Y) choose a tadhabur savings product. And partially, administrative costs (X1) affect the customer's decision to choose a tadhabur savings product. The profit-sharing variable (X2) influences the customer's decision to choose the tadhabur savings product. And the ball pick-up service variable influences the customer's decision to choose the tadhabur savings product. The R2 value in this study is 0.515, which means administrative costs, profit sharing and pick-up services can affect 51.5% of customer decisions and the remaining 48.5% are influenced by other variables outside the model.

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