

**THE INFLUENCE OF SOCIALIZATION AND PROFESSIONALISM ON
CUSTOMER DECISIONS TO USE HAJJ SAVINGS AT BANK SUMSEL BABEL
SHARIA SUB-BRANCH UIN RADEN FATAH PALEMBANG**

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ABSTRACT

As public awareness of these goods and services has increased, Islamic banks should have the ability to provide them. Socialization activities have the potential to increase public knowledge, improving public perception of Islamic banking. The perspective of employee professionalism is very important for the selection of Hajj savings products for the community. This study involved 97 customers of Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang. The purpose of this study was to determine how professionalism and socialization affect customers' decisions to use Hajj savings. Validity, reliability, classical assumptions, and multiple linear regression analysis and hypotheses were tested on the initial questionnaire data. The result is that socialization and professionalism have a positive impact on consumer decisions.

Keywords: Customer Decision, Professionalism and Socialization



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1. Pendahuluan

Nowadays, financial institutions are very important, especially those related to fundraising, such as Islamic banks (Yurkevich et al., 2022) (Pericoli, 2020) (Banks, 2021). Islamic bank operations are based on sharia principles and adherence to the Qur'an and Hadith. Since Islamic banks already exist in Indonesia, Muslims should be the pioneers in using them. In addition, most of Indonesia's population is Muslim. Islamic banking may be able to utilize this circumstance as an opportunity. The presence of Islamic banking in Indonesia shows that a banking system that can contribute stability to the national financial system is a necessity (Yusuf et al., 2023) (Emy Widyastuti & Nena Arinta, 2020).

In today's highly competitive banking industry, one must have a resource advantage, especially in bank management and human resources (Ahmed & Siddiqui, 2020) (Abunaila & Kadhim, 2022) (Dunggio et al., 2023). In addition, the system that regulates the service industry allows one to manage a business, function as a financial intermediary in financing and lending, and develop banking. Islamic banking in Indonesia shows that a banking system that can contribute stability to the national financial system is a necessity (Fakhrunnas & Anto, 2023) (Fakhrunnas et al., 2023). Indonesia has excellent prospects for developing Islamic banking in the future, especially in relation to the Hajj pilgrimage, as the country has the largest Muslim population in the world (K & Safitri, 2021). For those who can afford it once in a lifetime, they should perform the Hajj, which is the fifth pillar of faith. The Qur'an also states that every Muslim who can afford it should perform the Hajj. The cost required to

perform the Hajj is not small, but that does not diminish Muslims' desire to do so. The money set aside for Hajj will be used for other purposes if you save it yourself. Prospective pilgrims will get help from a trusted financial institution to manage their savings. This will make them more interested in saving and feel more secure when storing their funds at the financial institution.

Islamic banking has a role as a financial intermediary with the main objective of collecting and distributing public funds (Kurniawati, 2020) (Islamida Putri & Kustiningsih, 2022) (Arwin et al., 2023). Islamic banking divides its products into three major parts based on several functions: funds distribution, funds collection, and services (Muliani, 2022) (Putri et al., 2022). One of the products that are in great demand by the public is fundraising products. Islamic banking is competing to improve its products with a wide selection of fundraising products, one of which is Hajj savings. Banks must be able to compete in increasingly fierce competition by having superior products. One of the sharia business units of PT Bank Pembangunan Daerah Sumatera Selatan and Bangka Belitung (Bank Sumsel Babel Syariah), which was established on January 2, 2006 and offers high-quality products that are well known to the public, such as Hajj savings. Bank Sumsel Babel Syariah is one of the Islamic banks that issues its products with sharia principles. Tabungan siap beribadah haji (Tasbih) from Bank Sumsel Babel Syariah is a savings product specifically designed to meet the costs of traveling for the Hajj pilgrimage intended for individuals who plan to do so. This product is managed safely and cleanly according to sharia based on mudharabah muthlaqah and al-wadiah contracts.

Not only do pilgrims have insurance for their tasbih savings, but they have also joined an online service called SISKOHAT (Integrated Hajj Computerization System). This service allows pilgrims to obtain portion certainty from the Ministry of Religious Affairs when the amount of savings has met the requirements. Semakin The growing number of customers of Hajj savings products at bak sumsel babel syariah in this picture:

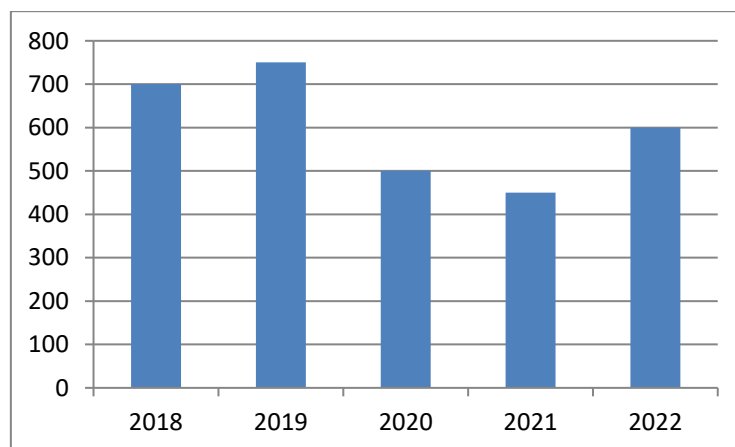


Figure 1. Development of the Number of Tasbih Savings Customers in 2018-2022

From the data above, the number of customers has increased from 2018 to 2019 and 2020 to 2021 there was a decrease of 20.8%, the number of customers in 2021 was 18.81%, although it rose again in 2022 by 18.8%. In addition, there is also the cost of Hajj in 2018 of 39.5 million, 2019 experienced a decrease in costs, namely 39.2 million, in 2020 there was a decrease in costs again of 38.3 million, the increase occurred again in 2021, namely 44.3 million and in 2022 it rose again by 45 million.

The decline in the number of customers was due to covid19, but now that it has been released from covid19 the costs are increasing and also the length of the queue makes people have to prepare all the detailed information related to the pilgrimage from an early age. As 46.84% of prospective pilgrims have a primary school education, their understanding of the obligations of Hajj is still far from correct (Hafid et al., 2022), Integrated Hajj Information and Computerization System (SISKOHAT) has performed well in organizing the hajj pilgrimage; however, there are still issues such as service support and public understanding of the system, particularly in the socialization and professionalism areas (Febianti & Farida, 2020).

Bank Sumatera selatan Bangka belitung Syariah Capem UIN Raden Fatah Palembang uses social media to disseminate information about the goods and services it offers and communicates directly with customers to explain the advantages of Hajj savings. In addition to socialization, professionalism at work affects customer choices about what they will be or decide to become customers, this is also conveyed by (Noordegraaf, 2020), (Saputa, Agung, 2020). In the work environment, every worker is required to demonstrate an attitude of professionalism as they strive to optimize their skills, time, and effort based on the knowledge and resources available in the field of execution, which has an impact on performance. Professionalism requires the pursuit of perfect results, so we must always strive for quality improvement with sincerity and rigor gained through experience and habitual work. Professionalism requires perseverance, fortitude, and high integrity.

Given the aforesaid context, bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang's Hajj savings show a decline in consumers as a result of price rises, so staff members need to act more professionally and share their hajj savings with the general public. In light of this, the author must investigate how professionalism and socializing affect consumer choices utilizing Hajj savings at the Bank Sumsel Babel Syariah Sub-Branch UIN Raden Fatah Palembang.

2. Methods

Theory Of Reseasond Action (TRA): The theory of reasoned action holds that an individual's behavior is largely determined by their interest or purpose, and that an individual's intention to behave is largely determined by their attitude and subjective norms of behavior. On the other hand, normative ideas, behavioral assessments, and the impulse to adopt the viewpoints of others all influence an individual's behavioral attitudes. The intention to conduct is influenced by both internal and external variables, often known as the social environment. A person's attitude is impacted by both external and internal influences on their decision-making (Zhao, Xiang, Davey, Gareth, Wan, Xiangxing, & Li, 2023) (Firouzbakht et al., 2021).

Socialization: Socialization is the process of learning to be human through interaction with others, forming the basic values, norms, and skills necessary for survival (Tatar, 2022) In the process of social interaction, people are socialized to acquire the knowledge, attitudes, values, and behaviors needed to participate and participate well in society (Dewi et al., 2023).

Professionalism of work: Professionalism The reliability and expertise of a person in completing tasks well, in a timely manner, and in accordance with their field or profession (Nguyen et al., 2017). Elements of professionalism are dedication or devotion to the profession, social obligation independence, belief in professional rules, professional peer relationships (Oļesika & Rubene, 2023), (Rahman, 2023)..

Customer Decision: Customer decision is a form of integrating process or combining information to assess two or more behaviors and choose one. This is the core of consumer decision making (Liu et al., 2021) (Dewi et al., 2023). Indicators of customer decisions include employee performance, product strength, speed of information provision, consideration (Yusuf Susanto & Sutanto, 2023) (Ridwan, 2022)

Framework:

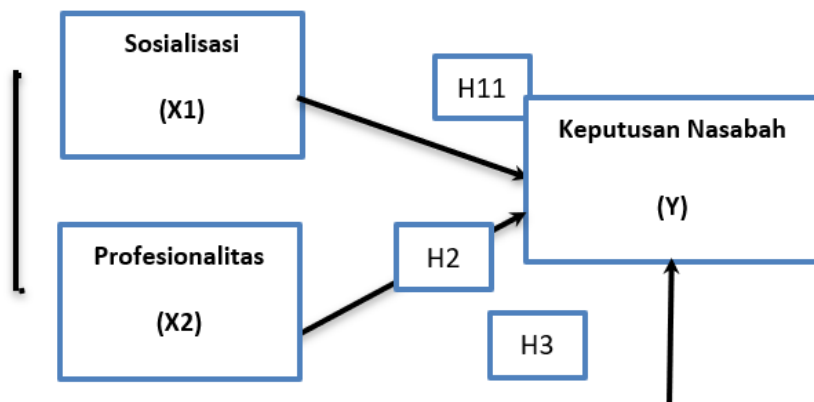


Figure 2. Framework

Based on the figure above, this study will explain how two independent variables (not dependent) relate to one dependent variable simultaneously or partially. Independent variables Socialization (X1), Professionalism (X2), and the dependent variable Customer Decision (Y).

This study employs quantitative methods. The participants in this study were all Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang hajj savings consumers. where 97 customers made up the research sample. In quantitative research, the probability sampling (Cornesse et al., 2020) is used to maximize response rates and generalize findings (Youssef, 2022) The Slovin formula-based non-probability sampling approach is the method employed in the sampling process. Due of the size of the population under study, this was done. Multiple regression analysis is used in research data analysis.

3. Results and Discussion

Descriptive Analysis

Table 1. Test Results for Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Sosialisasi	97	45.00	60.00	52.9588	3.97366
Profesionalitas	97	44.00	60.00	53.0103	4.52193
Keputusan Nasabah	97	41.00	55.00	48.1856	3.80058
Valid N (listwise)	97				

Out of the 97 sample data for Customer Decision (Y), the table indicates that there are 97 valid data points for each variable. The data is distributed evenly with a minimum value of 41.00, a maximum value of 55.00, a mean or average value of 48.1856, and a

standard deviation value of 3.80058. These values show that there is no data deviation because the average value is greater than the standard deviation value. There is a minimum value of 45.00, a maximum value of 60.00, an average value of 52.9588, and a standard deviation value of 3.97366 in Socialization (X1) of 97 samples. This means that there is no substantial data deviation because the average value is bigger than the standard deviation value.

Professionalism (X2) shows that out of 97 samples, the minimum value is 44.00, the maximum value is 60.00, the mean or average value is 53.0103, and the standard deviation value is 4.52193, which indicates that the mean value is greater than the standard deviation, so there is no significant data deviation and the values are evenly distributed.

Uji T (Parsial)

In this study, the effects of each independent variable on the dependent variable were evaluated using partial tests. Typically, this is done using the T statistical test (Wondola et al., 2020) Determining whether the standard error of each sample's mean difference may be used to compare the mean differences of two samples is one of the checks' goals. The significance level $\alpha = 0.05$ is used in the test procedure. If $\text{Sig} < \alpha$, H_0 is rejected and H_a is accepted; if $\text{Sig} > \alpha$, H_0 is accepted and H_a is rejected.

Table 2. Uji T

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.251	3.497		2.645	.010
	SOSIALISASI	.473	.097	.494	4.877	.000
	PROFESIONALITAS	.262	.085	.312	3.082	.003

Dependent Variable: Customer Decision

According to the equation for the level of freedom ($df = n - 1 = 97 - 1 = 96$), the ttable value of the study is 1.66088. Table 4.12 above shows the results of partial hypothesis testing with the t test, which produces the calculated t value:

- The t table value in this study is 1.66088, with the socialization variable's Sig value of 0.000 and the equation of freedom level ($df = n - 1 = 97 - 1 = 96$) at a 5% significant level. With the t value of 4.877 being more than 1.66088 and the sig value of 0.000 being smaller than 0.05, it is possible to draw the conclusion that customer decisions utilizing Hajj savings (Y) are positively and significantly influenced by the socializing variable (X1).
- The professionalism variable's sig value in this study was 0.003, the t count value was 3.082, and the ttable value was determined at the 5% significant level. Based on the level of freedom (df) equation, which is $n - 1 = 97 - 1 = 96$, the study's ttable value is 1.66088. Given that the sig value of 0.003 is less than 0.05 and the tcount value of 3.082 is more than 1.66088, it can be inferred that the professionalism variable (X2) significantly and favorably influences customer decisions when utilizing Hajj savings (Y).

F Test (Simultaneous)

The F test measures the impact of independent variables concurrently (simultaneously) on variations in the dependent variable's value. This is accomplished by calculating the extent to which variations in the values of all independent variables may account for variations in the dependent variable's value (Sureiman & Mangera, 2020). The significant level established for the study in relation to the potential value of the research findings was ascertained in this investigation by means of the F test or ANOVA. The significance level $\alpha = 0.05$ is used in the test procedure. If $\text{Sig} < \alpha$, H_0 is rejected and H_a is accepted; if $\text{Sig} > \alpha$, H_0 is accepted and H_a is rejected.

Table 3. F test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	792.564	2	396.282	62.701	.000 ^b
	Residual	594.096	94	6.320		
	Total	1386.660	96			

a. Dependent Variable: Customer Decision

b. Predictors: (Constant), Professional, Socialization

The computed f value of 62.701 and the Sig value of 0.000 are displayed in the table above. The following is the value of the f table as per the equation for the f table level of freedom (df): $df_1 = k - 1 = 2 - 1 = 1$ and $df_2 = n - k = 97 - 2 = 95$. Customers' decisions to use Hajj savings (Y) simultaneously are influenced by the socialization (X1) and professionalism (X2) variables, as evidenced by the f table value of 3.94, $df_1 = 1$, $df_2 = 95$, and sig value of $0.000 < 0.05$.

Coefficient of Determination**Tabel 4.** Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756 ^a	.572	.562	2.514

a. Predictors: (Constant), Profesionalism, socialization

Based on the Table above, we find that the adjusted R-Square value is 0.562 times 100, or 56.2 percent. This indicates that the variables of Socialization and Professionalism have the ability to influence customer decisions by 56.2 percent, and other variables not included in this study influence 43.8 percent of the total.

Discussion

a. The Effect of Socialization on Customer Decisions to Use Hajj Savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang

The results showed that socialization influenced customer decisions to use Hajj savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang. It is shown that the tcount value of 4.877 is greater than the ttable value of N = 94 of 1.66088, which means that the tcount value is greater than the ttable value of 1.66088. With a significance level of (0.000 < 0.05), it can be concluded that if the socialization variable exists and increases by five, then the level of customer decisions to use Hajj savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang will increase by 0.4. This is due to the fact that customer preference to use Hajj savings can be influenced by good socialization. Social interaction where we are part of the society allows us to develop our own thinking, it is also conveyed by (Hamilton et al., 2021) The social environment integrates the role of other people socially, including traveling companions, in influencing purchasing decisions, The social environment partially influences the decision (Sari et al., 2021),) Knowledge, social, and psychological factors have a significant effect on customer decisions to save (Prastiwi & Zuhdi, 2022) Social influence plays an important role in customer decisions to choose a product (Grewal & Sridhar, 2021). Because people do not fully understand the various types of Islamic banking products, the socialization process is very important so that people have a positive preference for Islamic bank products. Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang has made various efforts to introduce Hajj savings products to the general public. One example is seminars and workshops held at schools. In addition, they work with the local education office to introduce Hajj ad-din savings to children. In addition, the bank continues to improve services to its customers through direct socialization.

b. The Effect of Professionalism on Customer Decisions to Use Hajj Savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang.

A person's expertise and reliability in completing the tasks assigned to him in a high-quality manner at the right time and in accordance with his field or specialization is known as work professionalism. Research shows that professionalism influences customer decisions to use Hajj savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang. The t table value of N = 94 of 1.66088 is greater than the calculated t value of 3.082 (3.082 is greater than 1.66088), and there is a significance level of (0.003 greater than 0.05).

Factors that influence customer decisions are the professionalism of Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang employees, this was also conveyed by (Bila & Assyahri, 2023) Professionalism and timeliness in public service management will make customers trust, work professionalism has a dominant influence on decisions (Ho & Chow, 2022). Employees who show a good attitude of work professionalism, such as discipline, courtesy, good communication, and listen well to customer complaints. This will increase customer trust in the bank, when trust in a bank is good, it will make customers decide to save Hajj savings at bank sumsel babel syariah capem UIN Raden Fatah Palembang.

In carrying out a job, professionalism is very important. This is because professionalism is related to the need for people to trust the quality of services provided. This means that the more professional a person is at work, the better consumers see the products offered, especially Hajj savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang.

c. The Effect of Socialization and Professionalism on Customer Decisions to Use Hajj Savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang

The results showed a relationship between socialization and professionalism in customer decisions to use Hajj savings at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang. This is evidenced by the results of f count 62.701 and Sig value 0.000. As shown by the R Square value of 0.572, it can be concluded that the variables of Socialization (X1) and Professionalism (X2) affect customer decisions to use Hajj savings (Y) simultaneously. The f_{hitung} value of 62.701 is greater than the f_{tabel} 3.94 and the sig value of 0.000 is smaller than 0.05. This shows that the influence of socialization and professionalism on consumer decisions is 56.2 percent. Overall, socialization and professionalism at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang have a proportion of influence on customer decisions by 56.2 percent. Other variables not included in this linear regression model affect the rest, which is 43.8 percent, or 100% of 57.2 percent.

Overall, socialization and professionalism at Bank Sumsel Babel Syariah Capem UIN Raden Fatah Palembang have a proportion of influence on customer decisions of 56.2%. Other variables that are not included in this linear regression model provide an influence of 43.8%, or one hundred percent of the proportion of 57.2%.

By often carrying out activities to introduce Hajj savings products along with a good attitude in serving customers, the image of Islamic banks and products is getting better, this is also conveyed by (Hoque et al., 2022) who said that the attitude of customers who serve well will affect customer behavior towards the products offered, customer attitudes are influenced by knowledge through customer socialization (Resty & Hidayat, 2021), understanding of a product makes it easy for customers to determine the decision to become a customer (Yuliafitri & Lathifah, 2022). Customer trust is positively correlated with various elements of professional service quality (Muhammad Ahmad ur Rehman et al., 2020), The professionalism of service quality will create a sustainable relationship with customers (Hong et al., 2020), Socialization, service quality, and trust all significantly affect customer interest and decisions (Mulyadi, 2022). So it can be interpreted that good socialization provides knowledge to the public about Islamic bank products and professionalism provides a good perception of the quality of service that will be received when using Islamic bank products. The reputation of banks and Hajj savings products is getting better and more attractive if socialization is carried out with a diversity of promotions and good and professional services.

4. Conclusion

These results confirm the results of the hypothesis that socialization and professionalism partially affect customer decisions using Hajj savings at bank sumsel babel syariah sub-branch UIN Raden Fatah Palembang, as well as the results of the hypothesis simultaneously that socialization and professionalism affect customer decisions using Hajj savings at bank sumsel babel syariah sub-branch UIN Raden Fatah Palembang. This research is expected to contribute to banking in general and especially for bank sumsel babel sharia sub-branch UIN Raden Fatah Palembang, in terms of socialization and more professional services in order to increase the number of customers in products in general, and especially in Hajj savings. The researcher realizes that this study still has shortcomings due to the small testing estimate of the entire population. To make this study more general, researchers should consider a larger test estimate. In addition, problems arise because distributing questionnaires through online forms may

result in subjective answers. One suggestion for future research is to improve the results by using a face-to-face approach with Hajj customers to determine whether socialization and professionalism actually influence customers' decision to become Hajj savings customers.

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