

THE INFLUENCE OF KNOWLEDGE, PERCEPTIONS, AND PREFERENCES ON CUSTOMER BEHAVIOR THROUGH RELIGIOUS AS AN INTERVENING VARIABLE

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Abstract

This study analyzes the impact of knowledge, perceptions, and preferences on customer behavior through religiosity as an intervening variable at Bank Aceh Syariah Aceh Tamiang Regency. This study employs field research with a sample size of 96. The data analysis technique used is PLS-SEM version 3.0, which includes Outer Model, Inner Model, and Hypothesis Test analysis. The findings indicate that knowledge has a direct positive effect on customer behavior, and that knowledge through religiosity also has a positive and significant impact. Perception variables have a positive but insignificant effect on customer behavior, while religiosity has a positive and significant effect on perception. Preferences have a positive but insignificant effect on customer behavior, while religiosity has a negative and insignificant effect on preferences. Additionally, religiosity has a positive and significant effect on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency. The implications of this research can serve as a reference for academic studies by government officials, Islamic banking practitioners, and the wider community to support scientific development, products, and technology in the future development of Islamic banks. Further research should consider additional and intervening variables for maximum results.

Keywords: Knowledge, Perception, Preference, Religiosity, and Customer Behavior

THE INTRODUCTION

Islamic banking has been operating in Indonesia for approximately 30 years as of 2019. Although 30 years may not be considered young for a financial institution, it is still relatively new compared to conventional banking. PT Bank Pembangunan Daerah Aceh was initially a project of the Aceh Provincial Transitional Regional Government Council (now known as the Aceh Provincial Government) before becoming a Limited Liability Company and preceding the establishment of Bank Aceh Syariah. Bank Aceh began its sharia-based

operational activities on November 5, 2004, following the receipt of Bank Indonesia letter No. 6/4/Dpb/BNA dated October 19, 2004, which granted permission to open sharia bank branch offices for commercial activities. On May 25, 2015, the Extraordinary General Meeting of Shareholders (EGMS) marked a new chapter in Bank Aceh's history by transitioning all of its business operations to the sharia system (Bloom & Reenen, 2013).

Based on the Decree of the OJK Board of Commissioners Number KEP-44/D.03/2016 dated September 1, 2016, the permission to change the business activities of conventional commercial banks into Sharia commercial banks was granted. The decree was submitted directly by the OJK Board of Commissioners to the Governor of Aceh, Zaini Abdullah, through the Head of OJK Aceh Province, Ahmad Wijaya Putra, in Banda Aceh. On September 19, 2016, the Bank Aceh office network underwent a simultaneous operating system change.

Aceh Tamiang is a district in Aceh Province that is home to many migrants from various regions within and outside the province. According to the observational study conducted in Aceh Tamiang District, Bank Aceh Syariah has grown more than previously anticipated. This is evidenced by the increasing number of Sub-Branch Offices and Cash Offices of Bank Aceh Syariah in Aceh Tamiang District. Table 1 below lists the number of Bank Aceh Syariah locations in Aceh Tamiang District.

Table 1. The Number of Bank Aceh Syariah Offices in Aceh Tamiang District

No	Office Name	Address
1	Kuala Simpang Branch Office	Kuala Simpang, Aceh Tamiang District
2	City Sub-Branch Office	Kuala Simpang, Aceh Tamiang District
3	Simpang Empat Upah Sub-Branch Office	Jalan Simpang Empat Desa Upah
4	Tualang Sub-Branch Office	Tualang Cut, Manyak Payed Sub-district
5	Cash Office	Sungai Liput Village
6	Cash Office	Pulau Tiga Village

Source: Bank Aceh's 2022 Financial Report

Based on table 1 above, the development of Bank Aceh Syariah in Aceh Tamiang Regency is increasing with the growth in the number of Sub-Branch Offices and Cash Offices of Bank Aceh Syariah in Aceh Tamiang Regency. The

development of Bank Aceh Syariah also affects the growth in the total assets of Islamic Banks every year.

The growth of Bank Aceh Syariah's assets can be observed in the Bank's Annual Financial Reports for the past six years. In 2019, Bank Aceh Syariah's total assets increased to 25.12 trillion, a growth of 8.77%. The following year, despite the Covid-19 pandemic, the total assets increased to 25.48 trillion, a growth of 1.43%. By 2021, the total assets had increased to 28.17 trillion, a growth of 10.56%. As of 2022, Bank Aceh Syariah's total assets amounted to 29.30 trillion. Please refer to the table below for further details.

Table 2. Total Asset Growth at Bank Aceh Syariah from 2017 to 2022

No	Year	Bank Aceh Syariah Assets	Asset Growth (%)
1	2017	Rp. 22.612.006	20,54%
2	2018	Rp. 23.095.159	2.14%
3	2019	Rp. 25.121.063	8.77%
4	2020	Rp. 25.480.963	1.43%
5	2021	Rp. 28.170.826	10.56%
6	2022	Rp. 29.306.500	1.74%

Source: Bank Aceh's 2022 Financial Report

Table 2 shows that the number of assets at Bank Aceh Syariah has increased every year, except for 2020 when it only grew by 1.43% due to the Covid-19 pandemic. The largest increase in asset development occurred in 2021, with a growth rate of 10.56%. However, in 2022, the increase in bank assets was only 1.74%, which was not as significant as the previous year.

The primary challenge for Islamic financial institutions is to attract and retain customers to ensure their business's survival and growth. Therefore, marketers must closely monitor customer behavior to create effective products, identify target audiences, and carry out promotions that meet their demands (Melyani, 2017). In addition, when developing their plans, marketers must consider the variables that influence consumer behavior.

In marketing for Islamic Banking Institutions, it is important to make strategic choices to address the main challenges faced by the industry. Specifically, marketers must focus on attracting customers to Islamic Banking and generating interest in its services. To achieve this, it is crucial to consider the various factors that influence consumer behavior when developing

marketing plans (Triyatna, 2016).

Factors that influence saving behavior at Bank Aceh Syariah include knowledge about the bank's products and services. Consumer knowledge refers to the information that customers gain through experience with various products, as well as other knowledge related to their function as customers (Kasmir, 2018). Dika Andana's research demonstrates that knowledge has a positive impact on customer behavior. Therefore, education is necessary to improve knowledge about Islamic Banking and its services. This is particularly important for Bank Aceh Syariah customers (Awaludin, 2008).

Perception is a key factor that influences the saving behavior of customers, in addition to their knowledge. The variety of perceptions and behaviors towards Sharia Banks is caused by the relatively low understanding that customers have regarding Sharia Banking. This often leads to the perception that conventional banking is superior to Islamic banking. According to Rohmatul Umah et al.'s research, community perceptions have a significant and positive impact of 22.9% on customer behavior at Islamic Banks. The remaining 77.1% is influenced by other factors (Rohmatul Umah, n.d.).

In addition to knowledge and perceptions, customer preference is a crucial factor in saving. Currently, there are various preferences expressed by customers regarding Islamic Banking, posing a challenge for the industry to align customer perceptions and create a positive image of Islamic banking (Rohmatul Umah, n.d.). According to research conducted by Claudia, there is an insignificant relationship between preferences and customer behavior, while knowledge has a significant impact on customer behavior (Claudia Meidisa, 2019).

In addition to the previously mentioned influential factors in shaping customer behavior, religiosity sensitivity also plays a role. A person's religiosity is evident in various aspects of their life, not just during ritual behavior such as worship, but also during other activities influenced by other forces. Based on this customer behavior, humans carry out activities in accordance with religious

provisions and the orders of their god with the aim of pleasing Him. Previous research conducted by Hamidi found that Islamic banks are similar to conventional banks in terms of profit sharing and interest. However, the religious factor is not a significant influence on the tendency to use Islamic banking services.

Bank Aceh has merged into a fully Sharia-compliant bank in accordance with PBI Number 11/15/PBI/2009. It is now one of the regional banks that has become a Sharia Commercial Bank. The existence of Bank Aceh Syariah is expected to have a positive impact on the economic and social life of the community, and can become a focal point for economic growth and regional development (Miftah, 2020).

At Bank Aceh Syariah Aceh Tamiang Regency, the majority of customers who save with the bank are government employees. However, the general public still has many considerations to make before deciding to save with the bank. This is due to various factors that influence customer behavior at Bank Aceh Syariah Aceh Tamiang Regency.

The researcher is interested in conducting further research on the effect of knowledge, perceptions, and preferences on customer behavior through religiosity as an intervening variable, based on the above phenomenon.

LITERATURE REVIEW

Knowledge

Knowledge means everything that is known about something. Knowledge essentially includes everything a person knows about a particular object. Knowledge aims to gain certainty and eliminate prejudice, as a result of this uncertainty. Everything about knowledge is a matter of true belief.

Therefore, a marketer must have a thorough understanding of the company's product knowledge to ensure that the market segmentation used as a marketing target aligns with the company's expectations and supports an increase in product sales. As noted by Notoatmojdo, knowledge can be

influenced by several factors, including education, work experience, and beliefs (Danang sunyoto, 2015).

Perception

Perception is the process by which individuals organize and interpret sensory impressions to make sense of their environment. What we perceive may be substantially different from objective reality. Perception is important to organizational behavior because people's behavior is based on their perceptions of what reality is, not on reality itself (Stephan P. Robbins, 2015). Perceptions can be influenced by several factors, including convenience, benefits, and trust.

Preferences

Based on previous research conducted by Fatihatun, customer preferences for a wide selection of existing service products have been identified. Preference is defined as a person's choice of likes or dislikes for a product, whether it is a good or a service (Miftah, 2020).

The concept of preference or taste is commonly used in social science, particularly in economics. It is based on the assumption of a choice between alternatives and the ability to rank them based on pleasure, satisfaction, gratification, fulfillment, or utility. It can also be viewed as a source of motivation. Nugroho J. Setiadi (2013) identified four factors that influence preferences for goods and services: cultural, social, personal, and psychological factors (Nugroho, 2013).

Religiosity

Harun Nasution's definition of religion is derived from the Arabic words al-Din, religi (relegee, religare), and agama. Al-Din means law or rule. In Arabic, this word also connotes mastery, submission, obedience, debt, reward, and habit. Religi or relegere means to collect and read, while religare means to bind.

Religiosity refers to a person's level of attachment to their religion (Abuddin Nata, 2018). Religiosity can be influenced by various factors, including education, experience, needs, and intellectual factors (Abuddin Nata, 2018).

Customer Behavior

Nugroho (2013) defines customer behavior as the actions involved in obtaining, consuming, and spending products or services, including the decision process that precedes and follows this action (Nugroho, 2013). Kotler and Armstrong describe consumer behavior as the buying behavior of individuals and households who purchase goods and services for personal consumption. Customer behavior is determined by the buying habits of individual customers for personal consumption (Philip Kotler dan Grey Armstrong, 2016).

According to Kotler's customer behavior model, purchasing decisions are influenced by both customer characteristic and psychological factors. The customer characteristics factor includes cultural, social, and personal factors (Philip Kotler dan Grey Armstrong, 2016).

Theoretical Framework

The framework is a conceptual model that illustrates the logical relationship between variables measured in the study. The variables used in this study are knowledge (X1), perception (X2), preference (X3), religiosity (Z), and customer behavior (Y). The scheme is also presented in the following figure.

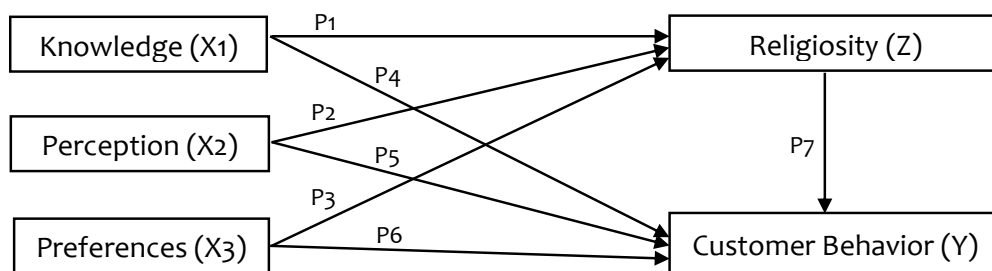


Figure 1. Theoretical Framework

Hypothesis

- H₁: Knowledge has an impact on customer religiosity at Bank Aceh Syariah in Aceh Tamiang Regency
- H₂: Perceptions can influence the level of customer religiosity at Bank Aceh Syariah in Aceh Tamiang Regency
- H₃: Preferences can influence the level of religiosity among customers of Bank Aceh Syariah in Aceh Tamiang Regency
- H₄: Knowledge impacts customer behavior at Bank Aceh Syariah in Aceh Tamiang Regency
- H₅: Perceptions can have a significant impact on customer behavior at Bank Aceh Syariah in Aceh Tamiang Regency
- H₆: Preferences can have a significant impact on customer behavior at Bank Aceh Syariah in Aceh Tamiang Regency
- H₇: Customer religiosity has an impact on their behavior at Bank Aceh Syariah in Aceh Tamiang Regency
- H₈: Customer behavior at Bank Aceh Syariah Aceh Tamiang Regency is influenced by their level of religiosity
- H₉: Perceptions can influence customer behavior through their level of religiosity at Bank Aceh Syariah in Aceh Tamiang Regency
- H₁₀: Preferences influence customer behavior through their level of religiosity at Bank Aceh Syariah in Aceh Tamiang Regency

METHODOLOGY

This study employs field research methods and utilizes primary data sources. The author collected data through observation, distributing questionnaires, and documentation. The study employs Probability Sampling (unknown population) as its sampling technique. This technique does not provide equal opportunities for selection as a sample due to the uncertainty of the population. To determine the sample size, the formula for unknown populations is used (Sugiyono, 2017).

$$n = \frac{z^2}{4\mu^2}$$

Description :

n = Sample size

Z = The sample confidence level required in the study (at $\alpha = 5\%$ or the degree of confidence is set at 95%, $Z = 1.96$)

μ = Margin of error, the tolerable error rate (set at 5%)

The formula provided yields the following calculation:

$$n = \frac{z^2}{4\mu^2}$$

$$n = \frac{1,96^2}{4(0,1)^2}$$

$n = 96,4 = 96$ respondent

Table 3. Instrument Design for Each Indicator

Variable	Definition	Indicators	Scale
Knowledge	Knowledge is information obtained from various sources, such as advertisements in magazines, television, newspapers, radio, pamphlets, and personal experience. Consumer knowledge refers to all the information that consumers have acquired through experience regarding various products, as well as other knowledge related to their function as consumers.	<ol style="list-style-type: none"> 1. Understanding of Islamic Banks 2. Familiarity with Islamic Bank products 3. Understanding how to utilize Product 4. conducting a product evaluation. 	Likert Scale (1-5)
Perception	Perception is the mental impression or understanding of an object that is being observed.	<ol style="list-style-type: none"> 1. Cognitive 2. Affective 3. Conactive 	Likert Scale (1-5)
Preferences	Preference is the customer's expectation of what they will receive, as it is based on evaluation.	<ol style="list-style-type: none"> 1. Trust 2. Completeness 3. Continuity 	Likert Scale (1-5)
Religious	Religiosity refers to a customer's behavior or awareness that is influenced by their religious beliefs. It is a condition that motivates individuals to act in accordance with their level of religious devotion.	<ol style="list-style-type: none"> 1. Trust 2. Completeness 3. Continuity 	Likert Scale (1-5)

Customer Behavior	All activities, actions and psychological processes that drive these actions at the time before buying, when buying, using and spending products or services after evaluating.	1. Consumer beliefs and perceptions about objects 2. Completeness 3. Continuity	Likert Scale (1-5)
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Source: Instrument Design Theory for Each Indicator

The indicators presented in Table 2 can be transformed into a questionnaire consisting of questions that will be scored based on responses from reliable and accurate respondents, using a Likert scale.

The study employs smart PLS SEM (Partial Least Square-Structural Equation Modeling) software version 3.0 for data analysis. The author chose Partial Least Square due to its ability to measure latent variables based on their indicators, allowing for clear and detailed calculations (Imam Ghozali, 2013). Data analysis techniques using the PLS method can be performed through Outer Model analysis and Inner Model analysis (Ananda Sabil Husain, 2015).

Outer Model Analysis

1. Convergent validity refers to the factor loading value on the latent variable with its indicators. The expected value is greater than 0.50.
2. Discriminant validity, on the other hand, refers to the value of factor crossloading, which determines whether the construct has adequate discriminant. The expected value is greater than 0.70.
3. Composite reliability is a measurement of the reliability value, and if it is greater than 0.70, the construct value has high reliability.
4. Average Variance Extracted (AVE) is the average variance, which should be at least 0.50.
5. Cronbach's alpha is a statistical measure used to assess the reliability of a composite score. A minimum value of 0.60 is generally considered acceptable.

Inner Model Analysis

1. The coefficient of determination on endogenous constructs, known as R Square, explains the criteria for limiting its value in three classifications: 0.67 as substantial, 0.33 as moderate, and 0.19 as weak (Imam Ghozali, 2015).
2. Hypothesis testing can be performed using the t-statistic value and probability value. For a significance level of 5%, the t-statistic value used is 1.96. To determine whether to accept or reject a hypothesis, H_a is accepted and H_0 is rejected when the t-statistic is greater than 1.96. To determine whether to accept or reject a hypothesis, H_a is accepted and H_0 is rejected when the t-statistic is greater than 1.96. To determine whether to accept or reject a hypothesis, H_a is accepted and H_0 is rejected when the t-statistic is greater than 1.96. To make a decision based on probability, H_a is accepted if the p-value is less than 0.50.

RESULT AND DISCUSSION

Outer Model Test Results

Figure 2 illustrates the model results obtained from tabulating the data entered into the PLS application and analyzed by the calculation algorithm. The measurement model (Outer Model) was used to test the construct validity and reliability of the instrument. As shown in the figure, all variables have passed the test with a value of > 0.50 (Imam Ghozali, 2015).

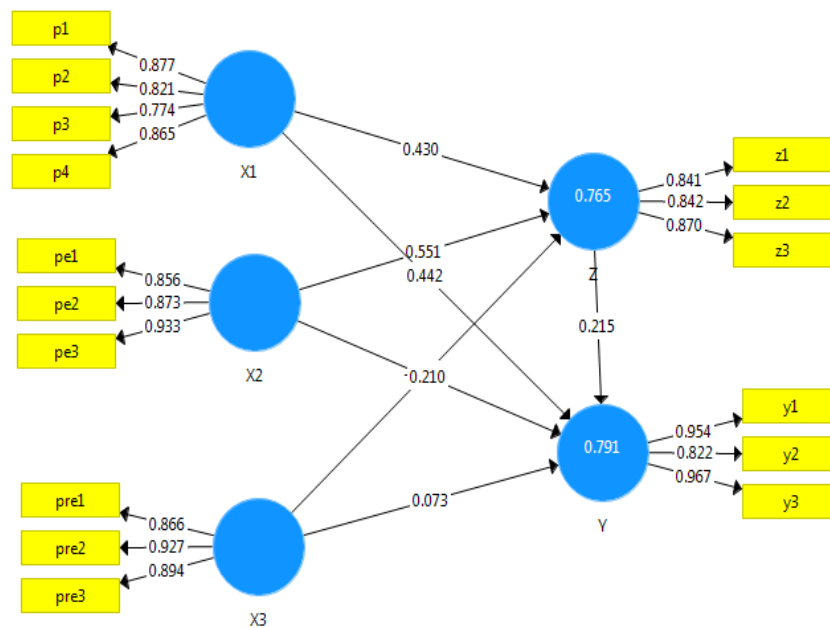


Figure 2. Results for the Initial Research Model
(Source: Primary data processed, 2023)

Convergent Validity Test

The construct validity test is divided into two, namely the convergent validity test and the discriminant validity test, the following are the results of the output and discussion:

Table 4. Convergent Validity Test

No	Indicator	Outer Loading Results	Standard	Description
1	P1	0,877	0,50	Valid
2	P2	0,821	0,50	Valid
3	P3	0,774	0,50	Valid
6	P4	0,865	0,50	Valid
7	Pe1	0,856	0,50	Valid
8	Pe2	0,873	0,50	Valid
10	Pre3	0,933	0,50	Valid
11	Pre1	0,866	0,50	Valid
12	Pre2	0,927	0,50	Valid
13	Pre3	0,894	0,50	Valid
14	Y1	0,954	0,50	Valid
15	Y2	0,822	0,50	Valid
16	Y3	0,967	0,50	Valid
17	Z1	0,841	0,50	Valid
20	Z2	0,842	0,50	Valid
21	Z3	0,870	0,50	Valid

Source: Primary data processed, 2023

Table 4 shows that all indicators passed the convergent validity test with a

safe point of over 0.50. Therefore, it can be concluded that all indicators passed the convergent validity test (Imam Ghozali, 2015)

Discriminant Validity Test

The discriminant validity test is a measure of whether a construct has adequate discriminant validity. It is determined by the factor crossloading value, which should be greater than 0.70. The test results are presented in the table below.

Table 5. Discriminant Validity Test

Variable	Knowledge	Perception	Preference	Customer	Religiosity
P1	0,877	0,690	0,699	0,792	0,734
p2	0,821	0,771	0,833	0,676	0,699
P3	0,774	0,616	0,635	0,505	0,536
P4	0,865	0,715	0,752	0,836	0,767
Pe1	0,765	0,856	0,825	0,857	0,710
Pe2	0,641	0,873	0,786	0,626	0,726
Pe3	0,812	0,933	0,914	0,713	0,811
Pre1	0,790	0,852	0,866	0,866	0,698
Pre2	0,799	0,869	0,927	0,724	0,761
Pre3	0,761	0,832	0,894	0,648	0,775
Y1	0,801	0,800	0,814	0,954	0,790
Y2	0,662	0,692	0,888	0,822	0,600
Y3	0,884	0,789	0,796	0,967	0,842
Z1	0,528	0,625	0,598	0,517	0,841
Z2	0,754	0,660	0,622	0,848	0,842
Z3	0,792	0,851	0,876	0,677	0,870

Source: Primary data processed, 2023

According to the analysis results in table 5, discriminant validity has been fulfilled in this study as the discriminant validity value is greater than 0.70 (Imam Ghozali, 2015)

Composite Reliability

The purpose of this measurement is to determine the reliability of the measuring instrument. The composite reliability must be greater than 0.70, as shown in Table 6.

Table 6. Composite Reliability

Indicator	Cronbach Alpha	Rho_A	Composite Reliability	AVE	Description
Knowledge (X1)	0,856	0,874	0,902	0,698	Reliable
Perception (X2)	0,865	0,869	0,918	0,788	Reliable
Preference (X3)	0,877	0,878	0,925	0,804	Reliable
Religiosity (Z)	0,813	0,827	0,888	0,841	Reliable
Customer Behavior (Y)	0,903	0,932	0,940	0,725	Reliable

Source: Primary data processed, 2023

Table 6 shows that all variables in this study have a Cronbach alpha value above 0.60, composite reliability above 0.70, and an AVE value above 0.50. Therefore, it can be concluded that all variables pass the reliability test (Imam Ghozali, 2015).

Inner Model

Inner model testing involves testing the R square (R^2) which is the coefficient of determination on endogenous constructs. The value of R square is limited by three criteria: 0.67 for substantial, 0.33 for moderate, and 0.19 for weak (Imam Ghozali, 2015). Table 7 below shows the results of the R^2 test.

Table 7 shows that the R-Square value of the customer behavior variable is 0.781, indicating that each variable in the model accounts for 78.1% of the total data, with the remaining 21.9% explained by factors not included in this study. The intervening variable religiosity is influenced by each variable at 0.757 or 75.7%, while 24.3% is influenced by other factors.

Table 7. R Square

Indikator	R square Adjusted
Perilaku (Y)	0,781
Religiusitas (Z)	0,757

Source: Primary data processed, 2023

Based on the results obtained, the customer behavior variable (Y) has a substantial effect with a value of 0.781, as does the intervening variable

religiosity media (Z) with a value of 0.757.

Partial Test (T)

Direct Relationship Test of Research Hypothesis

The results of hypothesis testing obtained from Bootstrapping testing using the Smart PLS 3 application are presented in the table below. Hypothesis testing is performed by comparing the t value to the t-table (alpha 5% = 1.96). If the t-count is greater than the t-table, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected, and vice versa.

Table 8. Direct Relationship Test of Research Hypothesis

Hypothesis	Sampel Original (O)	Sample Mean (M)	Standart Deviation (STDEV)	T-Statistics	P-Value	Description
X1 - Y	0,442	0,477	0,136	3,258	0,002	Positive and significant
X1 - Z	0,430	0,397	0,199	2,160	0,033	Positive and significant
X2 - Y	0,210	0,119	0,245	0,858	0,395	Positive and significant
X2 - Z	0,551	0,598	0,238	2,217	0,023	Positive and significant
X3 - Y	0,073	0,040	0,278	0,263	0,793	Positive not significant
X3 - Z	-0,070	-0,083	0,302	0,233	0,816	Negative not significant
Z - Y	0,215	0,226	0,091	2,365	0,020	Positive and significant

Source: Primary data processed, 2023

Table 8 above measures the supportability of the hypothesis. The original sample (O) column shows the results of the first analysis, while the t-statistics column shows the results of the second analysis. To determine the significance of hypothesis support, compare the T-table and T-Statistics values. If the T-Statistics value is higher than the T-table value, the hypothesis is accepted with a confidence level of 95% (alpha 5%). Conversely, if the value is below 1.96, the hypothesis is rejected. Table 5 presents seven proposed hypotheses, of which four are accepted and three are rejected. The following section provides an explanation of the results of the hypothesis analysis.

The relationship between knowledge (X1) and customer behavior (Y), when viewed from the value in the original sample column is 0.442, the direction of the relationship is positive. Additionally, based on the t-Statistics column value of 3.258 > 1.96, it can be concluded that there is a positive and significant influence of the knowledge variable (X1) on customer behavior (Y) at Bank Aceh

Syariah Aceh Tamiang Regency.

The relationship between knowledge (X_1) and religiosity (Z) is positive and significant, as indicated by the original sample column value of 0.430 and the t-Statistics column value of $2.160 > 1.96$. This suggests that knowledge (X_1) has a positive and significant effect on religiosity (Z) as an intervening variable at Bank Aceh Syariah Aceh Tamiang Regency.

The correlation coefficient between the two variables, as indicated by the value in the original sample column of 0.210, suggests a positive relationship. The language used is clear, objective, and value-neutral, adhering to the desired characteristics. The text is grammatically correct and follows conventional academic structure and formatting. However, the t-Statistics column value of $0.854 < 1.96$ indicates that the relationship is not statistically significant. To improve clarity, technical terms such as 'correlation coefficient' and 't-Statistics' have been explained upon first use. No changes in content have been made. The relationship between perception (X_2) and customer behavior (Y) is positive but insignificant at Bank Aceh Syariah Aceh Tamiang Regency.

The relationship between Perception (X_2) and Religiosity (Z), when viewed from the value in the Original Sample column is 0.551, the direction of the relationship is positive. However, looking at the value in the t-statistics column of $2.317 > 1.96$, the direction of the relationship is significant. Therefore, "there is a positive and significant effect of perception variable (X_2) on religiosity (Z) as an intervening variable at Bank Aceh Syariah Aceh Tamiang Regency.

The value in the original sample column is 0.073, while the value in the t-Statistics column is $0.263 < 1.96$. To improve clarity, technical term abbreviations such as X_3 and Y have been explained upon first use. The language used is clear, objective, and value-neutral, with a formal register and precise word choice. The text adheres to conventional structure and formatting features, including consistent citation and footnote style. The sentence structure is simple and the logical flow of information is maintained with causal connections between statements. The value in the original sample column is 0.073, while the value in

the t-Statistics column is $0.263 < 1.96$. No changes in content have been made. The relationship between preferences (X_3) and customer behavior (Y) is positive but insignificant at Bank Aceh Syariah Aceh Tamiang Regency.

The relationship between preference (X_3) and Religiosity (Z) is negative, as indicated by the value of -0.070 in the original sample column. However, the direction of the relationship is insignificant when viewed from the value of 0.233 in the t-Statistics column, which is less than 1.96 . Therefore, it can be concluded that there is no significant effect of the preference variable (X_3) on Religiosity (Z) as an intervening variable at Bank Aceh Syariah Aceh Tamiang Regency.

The relationship between religiosity (Z) and customer behavior (Y), when viewed from the value in the original sample column is 0.215 , the direction of the relationship is positive. However, when viewed from the value in the t-Statistics column of $3.365 > 1.96$, then the direction of the relationship is significant, then "there is a positive and significant effect of the religiosity variable (Z) on Customer Behavior (Y) at Bank Aceh Syariah Aceh Tamiang Regency.

Test of Intervening Effect of Research Hypothesis

For this hypothesis test, we require the t-statistic value and p-value. In this study, we used a significance level of 5% (0.05), and the t-table value is 1.96 . We accept H_a if the p-value is less than 0.05 and the t-statistic value is greater than the t-table value of 1.96 . Table 6 presents the results of the intervening test in this study.

Table 9. Test of Intervening Effect of Research Hypothesis

Hypothesis	Sample original (O)	T-Statistics	P-Value	Keterangan
$X_1 \Rightarrow Z \Rightarrow Y$	0,430	2,160	0,033	Positive and significant
$X_2 \Rightarrow Z \Rightarrow Y$	0,551	2,317	0,023	Positive and significant
$X_3 \Rightarrow Z \Rightarrow Y$	-0,070	0,233	0,816	Negative not significant

Source: Primary data processed, 2023

To test this hypothesis, we require the t-statistic and p-value. In this study, we use a significance level of 5% (0.05), and the t-table value is 1.96 . We accept H_a if the p-value is less than 0.05 and the t-statistic is greater than the t-table

value of 1.96. Table 9 presents the results of the intervening test in this study.

Likewise, religiosity can strengthen the influence of perceptions on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency. These results are supported by a statistically significant p-value of 0.023 (<0.05) with a T-table value of 2.317 (>1.96).

However, religiosity cannot influence customer behavior at Bank Aceh Syariah Aceh Tamiang Regency, as evidenced by the preference variable's P-value of 0.816, which is greater than the significance level of 0.05. Additionally, the T-table value of 0.233 is less than 1.96, further supporting the rejection of the proposed hypothesis.

Data Interpretation

The Impact of Knowledge on Religiosity

Based on the results of hypothesis testing conducted using the bootstrapping method, it is shown that knowledge (X1) of religiosity (Z) has a path coefficient value of 0.430, indicating a positive influence of 43%. The p-value of 0.033 is less than the significance level of 0.05, indicating that the influence of the knowledge variable (X1) on religiosity (Z) is significant. This is supported by the t-statistic value of 2.160, which exceeds the critical value of 1.96 in this study. Therefore, it can be concluded that knowledge (X1) has a significant influence on religiosity (Z).

The study results indicate that customers with higher knowledge levels tend to have a higher level of religiosity, which in turn influences their access to Islamic banks. This demonstrates that customers possess knowledge and understanding of various aspects of Islamic banking, including the benefits of using Islamic banks, product knowledge, knowledge of Islamic banking operations, profit sharing, and Islamic banking contracts. This knowledge is likely to have a positive impact on the future development of Islamic banks.

The study's findings align with Kristiyadi & Hartiyah's research, which suggests that religion has a positive and significant impact on customer

knowledge in Sharia Financial Services Cooperatives.

The Impact of Perception on Religiosity

The results of the hypothesis testing conducted using the bootstrapping method indicate that perception (X_2) has a path coefficient value of 0.551 on religiosity (Z), indicating a positive influence of 55.1%. The p-value of 0.023 is smaller than 0.05, and the t-statistic value of 2.317 is greater than the t-table in this study, which is 1.96, proving the significant influence of the perception variable (X_2) on religiosity (Z). Therefore, perception (X_2) has a significant influence on religiosity (Z).

This demonstrates that the perception of the religiosity of Islamic banks can influence a person's ability to attract potential customers to use Islamic banks. These findings align with Ajzein's Theory of Planned Conduct and Perception of Behavioral Control, which explains people's behavior when saving at Islamic Banks. Behavioral control refers to a person's perception of their competence to perform certain behaviors.

The study's results align with Damayanti's research, which found that perceptions positively and significantly impact the religiosity of Islamic banks. This finding is also consistent with Indi's research, which indicates that perception significantly influences the religiosity of Islamic banks.

The Impact of Preferences on Religiosity

According to the research results, there is no significant effect of the preference variable (X_3) on religiosity (Z). This is supported by the preference P-value of $0.816 > 0.05$ and a T-Statistic value of $0.233 < 1.96$, leading to the rejection of the proposed hypothesis. The relationship between preference and the level of religiosity in influencing the use of Islamic banks is not supported by the data. However, the results of this study demonstrate that a person's level of religiosity is not necessarily correlated with their preferences.

This indicates that there is still doubt among customers regarding the

suitability of Koranic arguments with banking contracts, and many still view Islamic banking as similar to conventional banking. Therefore, Islamic banks must enhance public trust by improving services and providing adequate education related to Islamic banking. This will have a positive impact on the future development of Islamic banks.

The study's findings align with previous research conducted by Assyifa Nuril Hidayati (2017), which concluded that customer religiosity is not influenced by preferences. Azzahra's (2016) research also found that religiosity, as a moderating variable, did not strengthen the influence of preferences and disposable income on Islamic Bank saving behavior.

The Impact of Knowledge on Customer Behavior

Based on the results of hypothesis testing conducted using the bootstrapping method, it is shown that knowledge (X1) of customer behavior (Y) has an Original Sample value of 0.442, indicating a positive influence of 44.2%. The p-value is less than 0.05 (0.002), and the t-statistic value (3.258) exceeds the t-table value (1.96) in this study. Therefore, the influence of the knowledge variable (X1) on customer behavior (Y) is proven to be significant and positive at Bank Aceh Syariah Aceh Tamiang Regency. The obtained results demonstrate that customers have effectively mastered and understand the benefits of using Islamic banks. This is supported by the significant influence of knowledge on customer behavior.

The study's findings align with previous research indicating that knowledge has a positive and significant impact on saving practices at Islamic Banks. It is important to note that these evaluations are based on objective data and not subjective opinions. For example, Mukrima's (2018) study found that customers of Bank Muamalat Magelang Sub-Branch Office were significantly and positively influenced by their knowledge. In line with Pasi, I. R.'s (2019) research, knowledge can influence behavior. This means that knowledge, attitudes, and actions are interconnected.

The Impact of Perception on Consumer Behavior

The research results indicate that the Perception variable (X_3) does not affect Customer Behavior (Y). This is supported by the perception P-value of $0.395 > 0.05$ and a T-Statistic value of $0.854 < 1.96$. The proposed hypothesis is rejected. It was expected that higher customer perception would lead to higher levels of customer behavior towards Islamic banks, but the opposite was found. Therefore, Islamic banks need to work on increasing public trust in their services.

The study's findings align with Syahriyal's (2018) research, which indicates that perceptions positively and significantly impact customer behavior at Islamic Banks. However, Umah, Supriyatna, and Hubeis' (n.d.) research contradicts this, stating that customer perceptions of Islamic Banks have a genuine and positive effect on customer interest in saving at Islamic Banks.

The Impact of Religious Beliefs on Consumer Behavior

The results indicate that religiosity has a positive and significant impact on customer behavior. This is evident from the original sample column value of 0.215, with a T Statistic value of $2.365 > 1.96$, indicating a positive and significant relationship. As religiosity increases, so does the level of customer behavior towards Islamic banks. This passage demonstrates that Islamic banks adhere to Sharia principles. Therefore, it is essential for Islamic banks to uphold religious values in all operational activities to attract more customers.

The study's findings align with previous research conducted by Mayssara in 2019. The results indicate that the level of religiosity influences Bireun customers when selecting products in Islamic banking. This is further supported by a study conducted by Muslichah, I & Sanusi in 2020, which found that the intention of business actors to use Islamic bank products is influenced by religiosity, literacy, and attitudes.

The Impact of Knowledge on Customer Behavior via Religiosity as an Intervening Variable

According to the study's results, religiosity can influence knowledge of customer behavior. This is supported by a p-value of 0.033 (<0.05) and a T-statistic value of 2.160 (>1.96). However, it is important to note that high levels of religiosity do not necessarily indicate a greater understanding of customer behavior. Customers will conduct transactions with Islamic banks when they possess adequate knowledge about Islamic banking and perceive it to be more valuable than conventional banking, and vice versa.

Similar research has shown that religiosity can impact customer behavior towards banks (Muhyidin, 2018). Additionally, Nurkhin, Mukhibad, and Aprilia (2020) found that customers' saving habits at Islamic Banks are influenced by their level of religiosity. It is worth noting that despite the post-Sharia Economic era, the majority of individuals still use traditional banks over Islamic banks. This demonstrates that knowledge is still viewed as a means of empowering individuals to act and behave in certain ways, despite the fact that many people still do not comprehend its importance.

The Impact of Perception on Customer Behavior with Religiosity as an Intervening Variable

The test results indicate that religiosity can affect perceptions of customer behavior at Bank Aceh Syariah. This is supported by a p-value of 0.023 (<0.05) and a T-Statistic value of 2.317 (>1.96).

These findings align with the theories of consumer behavior and sharia enterprise, which suggest that an individual's level of religiosity can influence their behavior as a customer at Islamic Banks. Thus, it is important for Islamic banks to maintain their religious identity to increase public confidence in them.

The Impact of Preferences on Customer Behavior with Religiosity as an Intervening Variable

According to the study results, religiosity does not have an impact on customer behavior. This is supported by the preference P-value of $0.816 > 0.05$ and a T-Statistic value of $0.233 < 1.96$, leading to the rejection of the proposed hypothesis.

These findings align with previous research conducted by Muhyidin (2018), which also found that bank product knowledge, after being influenced by religiosity, has no effect on customer behavior. According to Nurkhin, Mukhibad, and Aprilia (2020), religiosity does not have an impact on customer behavior at Islamic Banks.

CONCLUSIONS

Based on the test results of this study, it can be concluded that knowledge has a positive and significant effect on customer religiosity at Bank Aceh Syariah Aceh Tamiang Regency. This indicates that customers have a good understanding of Islamic banks, including the benefits of using them, knowledge about products, operations, profit sharing, and contracts.

Perception has a significant positive effect on customer religiosity at Bank Aceh Syariah Aceh Tamiang Regency. The presentation of Islamic banks' religiosity can influence and attract potential customers. The better one's perception of the religiosity of Islamic Aceh banks, the better the perception presented.

Customer preference has no significant effect on religiosity. Therefore, customer confidence in the suitability of the Koranic postulates with banking contracts is still in doubt. Many still consider Islamic banking to be the same as conventional banking.

On the other hand, knowledge has a positive and significant effect on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency. This indicates that customers have a clear understanding of what Islamic Banks are and the

advantages of utilizing them in banking institutions.

Perceptions have a positive but insignificant effect on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency. The results of the data analysis test also indicate that when customers perceive Islamic banks as operating not in accordance with Islamic sharia principles and being free of usury, it can affect customer behavior.

Preferences, on the other hand, have a positive but insignificant effect on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency, suggesting that customer preferences cannot influence customer behavior.

Religious values have a positive and significant impact on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency. It is important to note that this statement is based on objective evidence and not subjective evaluations. Religious values have a positive and significant impact on customer behavior at Bank Aceh Syariah Aceh Tamiang Regency.

Religiosity can influence the relationship between knowledge and behavior of Bank Aceh Syariah customers in Aceh Tamiang Regency. Religiosity can influence the relationship between knowledge and behavior of Bank Aceh Syariah customers in Aceh Tamiang Regency. It can also affect the relationship between perceptions and behavior of Bank Aceh Syariah customers in Aceh Tamiang Regency. However, it does not have an impact on the relationship between preferences and customer behavior of Bank Aceh Syariah in Aceh Tamiang Regency.

The implications of this research can serve as a reference for the development of theory and science related to strengthening literacy and education about Islamic banks. It can also be used as an academic study, particularly for the Aceh regional government, regarding the public's behavior towards Islamic banks. Additionally, it can serve as an illustration for Aceh Syariah bank practitioners as a model for developing Islamic banks in the future. Based on the limitations of this study, it is suggested that further research should consider additional variables and intervening factors to achieve optimal

results.

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