

## The Influence of Location, Promotion and Quality of Service Factors on The Customer's Decision To Choose Murabahah Financing At The Branch Office of BPRS Al Salaam Amal Salman Depok

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### Abstract

Murabaha financing is one of the most sought after financing by the people of Indonesia. Therefore, it is important to know what factors influence the community in choosing murabahah financing to meet their needs. So, the purpose of this study was to determine whether the factors of location, promotion, and quality of service affect customer decisions in choosing murabahah financing. This research includes quantitative research with sampling technique is probability sampling. The data processing and analysis techniques used are descriptive statistical analysis, classical assumption test, F test, t test, Adjusted R square test, and multiple linear regression analysis using SPSS Statistic 25. The results of the study that have a significant effect on customer decisions to choose murabahah financing are factors location and quality of service based on the results of  $t_{count} = 5.395 >$  from  $t_{table} 1.987$  and  $t_{count} = 6.603 >$  from  $t_{table} 1.987$ . While the promotion does not affect the customer's decision to choose murabahah financing based on the results of the value of  $t_{count} = 1.954 <$  from  $t_{table} 1.987$ .

**Keywords:** Location, Promotion, Service Quality, Customer Decision, Murabahah.

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### 1. INTRODUCTION

The background is the community's need to save money, venture capital, and other increasingly complex needs. And also based on the awareness of the importance of managing finances according to Islamic principles. Thus, Islamic banks are present in the community to meet the needs of the community.

According to Law Number 21 of 2008 concerning Islamic banking, Islamic Banks are Islamic financial institutions whose operations are based on sharia principles or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council (MUI). With the enactment of this law, Islamic banking in Indonesia now has an increasingly sufficient legal basis. One of the regulations contained in the law is that conventional commercial banks have work units whose business activities are based on sharia principles or often referred to as Sharia Business Units (UUS). Therefore, currently the types

of Islamic banking in Indonesia consist of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS).

The number of Islamic Banks which continues to increase in number from year to year has an impact on increasing the national economy and minimizing economic inequality based on sharia implemented in Indonesia. It is recorded in the statistical data of the Financial Services Authority (OJK, 2020) that until 2020 there are 14 BUS with 2,034 office units and 20 UUS with 392 office units. The increase in sharia banking is also shown by the registration of 163 Islamic People's Financing Banks (BPRS) with 627 office units.

**Table 1**  
**Total Growth of BUS, UUS, and BPRS from 2018 to 2020**

Kelompok Bank	Tahun					
	2018		2019		2020	
	Jumlah Bank	Jumlah Kantor	Jumlah Bank	Jumlah Kantor	Jumlah Bank	Jumlah Kantor
BUS	14	1.875	14	1.919	14	2.034
UUS	20	354	20	381	20	392
BPRS	167	495	164	617	163	627

Source: The Financial Services Authority (OJK) 2020

At the beginning of the development of Islamic banking in Indonesia, murabahah financing was the most dominating financing among the community, this was because the largest financing channeled to the public was financing with murabahah contracts. The following is the distribution of financing for Sharia Rural Banks based on the financing agreement :

**Table 2**  
**Composition of Financing Provided by BPRS Based on the 2018-2020 Financing Agreement**

Tahun	Jenis Pembiayaan		
	Murabahah	Musyarakah	Mudharabah
2018	6.940.379	837.915	180.956
2019	7.457.774	1.121.004	240.606
2020	7.648.501	1.551.953	260.651

Source: The Financial Services Authority OJK (2020)

This also happened in the operations of the Al-Salaam Aman Salman BPRS Depok Branch Office. Murabaha financing has the highest presentation rate of 80%. The following is the financing growth at BPRS Al-Salaam Aman Salman Depok Branch Office:

**Table 3**  
**Development of Number of Financing Contracts for 2018-2020**

Tahun	Jenis Pembiayaan		
	Murabahah	Musyarakah	Mudharabah
2018	336	32	39
2019	348	37	33
2020	366	31	33

Source: BPRS Al-Salaam Aman Salman Depok Branch Office (2021).

Consumers are mainly interested in murabaha finance, as seen in the table above, with a total of 1,050 customers. Whereas there were 336 murabahah

finance customers in 2018, there were 348 consumers in 2019, and 366 customers in 2020. This demonstrates that the demand for murabahah funding to satisfy community needs is continuing to rise. The community understands the value of the BPRS Al-Salaam Aman Salman Depok Branch Office in meeting their requirements and saving money.

The goal of this research was to see how location, promotion, and service quality influenced consumer decisions to use murabahah financing at BPRS Al-Salaam Aman Salman.

**Literature Review**

**Location**

Location is defined as the physical position of a business in a certain area (Levy & Weitz, 2007) Site selection is a multi-attribute decision because it cannot be decided only on the basis of one attribute, several criteria will be needed to make the right decision (Das, Akter, & Fahim, 2021). Location is a place where a product is traded. So that the location of the bank is a place where banking products are traded and the bank's control center (Kasmir, 2012)

**Promotion**

The business world is becoming more competitive. As a result, if a firm wants to improve its products, it must increase its marketing operations in the context of market conditions and the environment, as well as be supported by activity in other disciplines, such as finance. (Arfah et al., 2020). Marketing communication opens up a world of possibilities for both businesses and consumers. (Yoshida, 2017). In this case the bank must know who the target market is. As a result, banks must be able to pay attention to their customers' requirements and aspirations, as customers are the most important factor in the smooth operation of a banking institution. In such a competitive environment, businesses must not only rely on quality improvement and product development services, but they must also generate dynamic and harmonious excellent relationships with their customers or sell their services.

**Service quality**

High loyalty reflects a high level of satisfaction from consumers when deciding to adopt a product. The decision to accept or reject a product appears after consumers try the product, then feelings of liking or disliking a product emerge (Permatasari, Anwar, & Rustham, 2021). One of the tools to measure customer satisfaction is through the services provided by consumers. Customer satisfaction in using the services

or products offered can be used as input for management to improve and improve the quality of services provided (Mashur, Razak, Muhammad, H., & Shandra, 2020; Nguyen, Nguyen, & Vo, 2019). There are 5 dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and physical evidence (Farida Jafar, 2005).

### Decision Making

Decision making is a systematic strategy to decide on the most appropriate course of action (Siagian, 2003). So that it can be concluded that decision making is a method used to make choices from two or more possibilities. To make a decision, an individual will go through a certain process. This also happens in the selection of a product or brand, an individual will go through a process of consideration to take action that minimizes risk.

The stages of decision making are need recognition, information search, evaluation of alternatives, purchase decisions and post-purchase behavior (Kotler & Armstrong, 2008)

### Previous Studies and Hypotheses

Research conducted by (Pabbajah, Widyanti, & Widyatmoko, 2019) in Yogyakarta, this has resulted in a high level of client confidence in performing economic transactions through Islamic banking. Good Islamic banking services, high public knowledge and one's religiosity have a significant effect on fund transaction decisions at Islamic banks in Yogyakarta.

Research conducted by (Mohamad, HM, & Syawaluddin, 2021) resulted in an understanding of financing products that has a positive and significant direct effect on customer interest and customer decisions. Interest has a positive and significant direct effect on customer decisions.

Research conducted by (Anggi, 2018) states that customer income, murabahah margin, company capital, and collateral value at the request of murabahah all have a major impact on Bank BNI Syariah Micro Praya Sub Branch at the same time.

According to research (Tho'in, 2021) BMT Samara's promotional mix approach includes advertising, promotion, experience through activities, publicity, personal selling, direct marketing, word of mouth marketing, and online marketing to grow the number of customers and maintain a product presence.

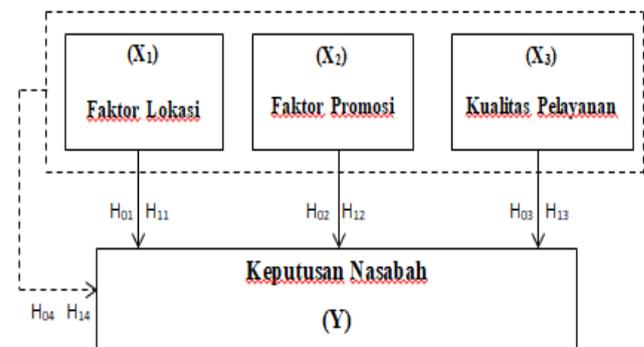
Research (Ricadonna, Saifullah, & Prasetyoningrum, 2021) variable trust and brand image can mediate client retention through customer loyalty, according to findings. Customer retention is

directly affected by brand image. Customer loyalty, on the other hand, is not able to mediate brand image and customer retention variables.

Research (Shabrina, Yuliati, & Simanjuntak, 2018) through attitudes, prices and company image has a beneficial and important impact. The customer's attitude towards the product will be determined by the higher-lower price in Islamic microfinance costs.

Research (Albra et al., 2019) Perception (X1) and Location (X2) simultaneously affect Merchant Interest in Micro Business Financing Selection in Islamic Banking in Bireuen (Y).

### Research Framework



## 2. METHOD

In this study, researchers used quantitative methods. The quantitative approach is an approach whose analysis is on data in the form of numbers processed by statistical methods. With the quantitative method, the significance of group differences or the significance of the relationship between the variables studied will be obtained.

The population in this study is the financing customer of BPRS Al Salaam Amal Salman Depok Branch Office. the population in the study amounted to 1,050 customers. In this study, researchers used a sampling technique with probability sampling technique. "Probability sampling is a sampling technique that provides equal opportunities for each member of the population to be selected as a sample member" (Sugiyono, 2017). The sampling method used simple random sampling. The number of samples is determined using the Slovin formula, as follows:

$$n = \frac{N}{1 + Ne^2}$$

From this formula, the result is 91,304 which is rounded up to 92. So that the research sample is 92 customers.

Data collection techniques in this study are 1) Questionnaire, which was distributed to the sample via google form. 2) Documentation, namely documents

such as journals, books, theses and the internet that have been published.

This study uses data quality test methods, descriptive data analysis test, classical assumption test, multiple linear regression analysis, correlation coefficient analysis, coefficient of determination analysis, partial test and simultaneous test. Data processing using SPSS Statistics 25.

**3. RESULTS AND DISCUSSION**

**Validity test**

**Table 4**  
**Location Variable Validity Test Results (X<sub>1</sub>)**

No. Item	<i>r</i> <sub>hitung</sub>	<i>r</i> <sub>tabel</sub>	Status
1	0,659	0,2050	VALID
2	0,817	0,2050	VALID
3	0,821	0,2050	VALID

Source: Questionnaire Processed Results Through SPSS 25

From the data above, the results of the validity test of the Location variable (X<sub>1</sub>) show that the results of each statement item are concluded to be valid, because the results of *r* count > *r* table (df = 92-2 = 90), with a significant level of 0.05, namely 0.2050 . It can be concluded that the location variable data (X<sub>1</sub>) is suitable for use in research data.

**Table 5**  
**Promotion Variable Validity Test Results (X<sub>2</sub>)**

No. Item	<i>r</i> <sub>hitung</sub>	<i>r</i> <sub>tabel</sub>	Status
1	0,591	0,2050	VALID
2	0,394	0,2050	VALID
3	0,482	0,2050	VALID
4	0,699	0,2050	VALID
5	0,546	0,2050	VALID
6	0,604	0,2050	VALID
7	0,594	0,2050	VALID

Source: Questionnaire Processed Results Through SPSS 25

From the data above, the results of the validity test of the Promotion variable (X<sub>2</sub>) show that the results of each statement item are concluded to be valid, because the results of *r* count > *r* table (df = 92-2 = 90), with a significant level of 0.05, namely 0.2050 . It can be concluded that the Promotion variable data (X<sub>2</sub>) is suitable for use in research data.

**Table 6**  
**Service Quality Variable Validity Test Results (X<sub>3</sub>)**

No. Item	<i>r</i> <sub>hitung</sub>	<i>r</i> <sub>tabel</sub>	Status
1	0,709	0,2050	VALID
2	0,519	0,2050	VALID
3	0,583	0,2050	VALID
4	0,773	0,2050	VALID
5	0,799	0,2050	VALID
6	0,739	0,2050	VALID
7	0,589	0,2050	VALID
8	0,790	0,2050	VALID
9	0,608	0,2050	VALID
10	0,787	0,2050	VALID
11	0,657	0,2050	VALID
12	0,751	0,2050	VALID
13	0,795	0,2050	VALID

Source: Questionnaire Processed Results Through SPSS 25

From the data above, the results of the validity test of the Service Quality variable (X<sub>3</sub>) show that the results of each statement item are concluded to be valid, because the results of *r* count > *r* table (df = 92-2 = 90), with a significant level of 0.05, namely 0.2050. It can be concluded that the service quality variable data (X<sub>3</sub>) is feasible to be used in research data.

**Table 7**  
**Result of Validity Test of Customer Decision Variable Choosing Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y)**

No. Item	<i>r</i> <sub>hitung</sub>	<i>r</i> <sub>tabel</sub>	Status
1	0,647	0,2050	VALID
2	0,752	0,2050	VALID
3	0,804	0,2050	VALID
4	0,643	0,2050	VALID
5	0,785	0,2050	VALID

Source: Questionnaire Processed Results Through SPSS 25

From the data above, the results of the validity test of the Customer Decision to Choose Murabahah Financing at the Al Salaam Aman Salman BPRS Depok Branch Office (Y) show that the results of each statement item are concluded to be valid, because the results of *r* count > *r* table (df = 91-2= 90), with a significant level of 0.05, which is 0.2061. It can be concluded that the variable data on Customer Decision to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y) is suitable for use in research data.

Judging from the thorough analysis, it can be concluded that all statement items contained in the questionnaire are used in all variables.

**Reliability Test**

**Table 8**  
**Reliability Test Results**

No.	Variabel	Cronbach's Alpha	Standar Reliabilitas	Keterangan
1	Location (X <sub>1</sub> )	0,650	0,60	Reliable
2	Promotion (X <sub>2</sub> )	0,629	0,60	Reliable
3	Service Quality (X <sub>3</sub> )	0,915	0,60	Reliable
4	Customer Decisions to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y)	0,771	0,60	Reliable

Source: Questionnaire Processed Results Through SPSS 25

From the data above, the results of the reliability test obtained cronbach aplha values from each variable Location (X<sub>1</sub>), Promotion (X<sub>2</sub>) and Service Quality (X<sub>3</sub>) on Customer Decisions to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y) more of 0.60. It can be concluded that the questionnaire in this study is reliable.

**Descriptive Statistical Analysis**

**Table 9**  
**Descriptive Analysis Results**

	Descriptive Statistics						
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
X1	92	9	6	15	12.66	1.811	3.281
X2	92	14	21	35	27.61	3.631	13.186
X3	92	29	36	65	58.45	5.756	33.129
Y	92	12	13	25	21.97	2.633	6.933
Valid N (listwise)	92						

Source: Questionnaire Processed Results Through SPSS 25

The table above shows the results of the analysis as follows:

- a. Location Variable (X<sub>1</sub>) with the number of respondents (N) 92 people has an average respondent answer (mean) of 12.66 with a minimum answer (minimum) of 6 and a maximum answer (maximum) of 15. While the standard deviation (std. deviation ) 1,811.
- b. Promotion variable (X<sub>2</sub>) with 92 respondents (N) has an average respondent answer (mean) of 27.61

with a minimum answer (minimum) of 21 and a maximum answer (maximum) of 35. While the standard deviation (std. deviation ) 3,631.

- c. Service Quality Variable (X<sub>3</sub>) with the number of respondents (N) 92 people has an average respondent answer (mean) of 58.45 with a minimum answer (minimum) of 36 and a maximum answer (maximum) of 65. While the standard deviation (std. deviation) 5.756.
- d. Customer Decision Variables to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y) with a number of respondents (N) 92 people having an average respondent answer (mean) of 21.97 with a minimum answer (minimum) of 13 and an answer maximum (maximum) 25. While the standard deviation (std. deviation) is 2,633.

**Normality test**

**Table 10**  
**Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		92
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.43383083
	Most Extreme Differences	
	Absolute	.091
	Positive	.058
	Negative	-.091
Test Statistic		.091
Asymp. Sig. (2-tailed)		.063 <sup>c</sup>

Source: Questionnaire Processed Results Through SPSS 25

From picture above shows the results of Asymp. Sig. (2-tailed) 0.063. Because the value of 0.063 > from the significant level ( $\alpha = 0.05$ ), it can be concluded that the data is normally distributed in the model fulfilled.the

**Autocorrelation Test**

**Table 11**  
**Autocorrelation Test Results**

R Square Change	Change Statistics				Durbin-Watson
	F Change	df1	df2	Sig. F Change	
.718	74.833	3	88	.000	2.266

Source: Questionnaire Processed Results Through SPSS 25

Judging from the picture above, it shows the results of the Durbin-Watson value of 2.266. For further, this value is compared with the value in the Durbin-Watson table at a significance of 5% with the formula (k : n). Where k is the number of independent variables (k = 3), and n is the number of samples (n = 91). Furthermore, the figure is seen in the distribution table of the Durbin-Watson table. The values of dL = 1.5889 and dU = 1.7264 were found.

The result of the Durbin-Watson value shows the result of 2,266. Where the value of dU is less than the value of Durbin-Watson (1.7264 < 2.266) and the value of Durbin-Watson is less than (4- dU) 4 - 1.7264 = 2.2736 (2.266 < 2.2736). So that the Durbin-Watson results can be realized in the equation dU < dw value < 4-dU, namely 1.7264 < 2.266 < 2.2736. From these results it can be concluded that in the data there are no symptoms of autocorrelation.

**Heteroscedasticity Test**

**Table 12**  
**Heteroscedasticity Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.203	1.165		1.890	.062
X1	-.106	.073	-.205	-1.459	.148
X2	-.013	.034	-.044	-.372	.711
X3	.009	.022	.052	.400	.690

a. Dependent Variable: RES2

Source: Questionnaire Processed Results Through SPSS 25

It can be seen in the picture above, showing the results that the calculated F value for the X1 variable (Sig. X1) is 0.148, the F calculated for the X2 variable (Sig. X2) is 0.711, and the F calculated on the X3 variable (Sig. X3) is 0.690. Because the entire value of the calculated F of each variable > from the significant level (α = 0.05), it was concluded that the data did not occur heteroscedasticity.

**Multicollinearity Test**

**Table 13**  
**Multicollinearity Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.558	1.657		-.337	.737		
X1	.598	.111	.412	5.395	.000	.550	1.819
X2	.093	.048	.128	1.954	.054	.744	1.344
X3	.212	.032	.463	6.603	.000	.660	1.538

a. Dependent Variable: Y

Source: Questionnaire Processed Results Through SPSS 25

It can be seen in the picture above, showing the results of the Statistics FIV X1 value of 1.819, Statistics FIV X2 of 1.344, and Statistics FIV X3 of 1.538. Because all values in the Statistics FIV column are > from 10.00, it can be concluded that there is no multicollinearity in the data.

**Multiple Linear Regression Analysis**

**Table 14**  
**Multiple Linear Regression Analysis Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.558	1.657		-.337	.737		
X1	.598	.111	.412	5.395	.000	.550	1.819
X2	.093	.048	.128	1.954	.054	.744	1.344
X3	.212	.032	.463	6.603	.000	.660	1.538

a. Dependent Variable: Y

Source: Questionnaire Processed Results Through SPSS 25

It can be seen in the picture above, showing the value of the multiple linear regression equation as follows:

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3$$

$$\hat{y} = -0,558 + 0,598x_1 + 0,093x_2 + 0,212x_3$$

The results of calculations using SPSS Statistics 25 show that the coefficient value of the constant (b0) -0.558, the value of the coefficient of the variable X1 (b1) is 0.598, the value of the coefficient of the variable X2 (b2) is 0.093, and the coefficient value of the variable X3 (b3) is 0.212. Here is the explanation:

- a. A constant with a value of -0.558 can be stated if the location, promotion, and quality of service at the BPRS Al Salaam Aman Salman Depok Branch Office has a value of 0, so that the customer's decision to choose a murabahah financing product is -0.558. Because the constant value is negative, it means that there is a decrease of -0.558 if X1, X2, and X3 are 0.
- b. The coefficient of the location variable (X1) with a value of 0.598 can be stated if the other independent variables are constant and the location is increased by 1, it will increase the customer's decision to choose murabahah financing products by 0.598 while maintaining the Promotion value (X2) and Service Quality (X3) remain constant. Because the coefficient has a positive value, it means that there is a positive relationship between the location and the

customer's decision to choose murabahah financing products. The higher the influence of location, there will be an increase in customer decisions to choose murabahah financing products at BPRS Al Salaam Aman Salman Depok Branch Office.

- c. The coefficient of the Promotion variable (X2) with a value of 0.093 can be stated if the other independent variables are constant and the promotion has increased by 1, it will increase the customer's decision to choose murabahah financing products by 0.093 while maintaining the value of Location (X1) and Quality of Service (X3) remain constant. Because the coefficient has a positive value, it means that there is a positive relationship between promotions and customer decisions to choose murabahah financing products. The better the promotion strategy, the higher the customer's decision to choose murabahah financing products at the BPRS Al Salaam Aman Salman Depok Branch Office.
- d. The service quality variable coefficient (X3) with a value of 0.212 can be stated if the other independent variables are constant and service quality has an additional 1, which will increase the customer's decision to choose murabahah financing products by 0.212 while maintaining the value of Location (X1) and Promotion (X2) remain constant. Because the coefficient has a positive value, it means that there is a positive relationship between promotions and customer decisions to choose murabahah financing products. The better the quality of service provided, there will be an increase in customer decisions to choose murabahah financing products at BPRS Al Salaam Aman Salman Depok Branch Office.

**Simultaneous Test (F Test)**

**Table 15**  
**Simultaneous Test Results (F Test)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	453.240	3	151.080	74.833	.000 <sup>b</sup>
	Residual	177.662	88	2.019		
	Total	630.902	91			

a. Dependent Variable: Y  
b. Predictors: (Constant), X3, X2, X1

Source: Questionnaire Processed Results Through SPSS 25

This partial test is declared influential if the value of  $f_{count} >$  from  $f_{table}$  2.71. However, if the value of  $f_{count} <$  from  $f_{table}$  2.71, it is stated that there is no effect. In the picture above, the  $f_{count}$  value in column F is 74,833, where the value is  $74,833 >$  from 2.71. Then  $H_0$  is rejected and  $H_1$  is accepted. Then it was concluded that there was a positive effect of Location (X1), Promotion (X2) and Service Quality (X3) variables on the Customer Decision to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y).

**Partial Test (T Test)**

**Table 16**  
**Partial Test Results (T Test)**

Model	Unstandardized Coefficients		Coefficients <sup>a</sup>			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-.558	1.657		-.337	.737		
X1	.598	.111	.412	5.395	.000	.550	1.819
X2	.093	.048	.128	1.954	.054	.744	1.344
X3	.212	.032	.463	6.603	.000	.650	1.538

a. Dependent Variable: Y

Source: Questionnaire Processed Results Through SPSS 25

This partial test is declared influential if the value of  $t_{count} <$  from  $t_{table}$  1.987. However, if the value of  $t_{count} >$  from  $t_{table}$  1.987, it is stated that there is no effect. It can be seen that the value of  $t_{count} = 5.395 >$  from  $t_{table}$  1.987, then  $H_0$  is rejected and  $H_1$  is accepted. So it can be concluded that there is a positive effect of location (X1) on (Y). It can be seen that the value of  $t_{count} = 1.954 <$  from  $t_{table}$  1.987, then  $H_0$  is accepted and  $H_1$  is rejected. So it can be concluded that there is no effect of Promotion (X2) on (Y). It can be seen that the value of  $t_{count} = 6.603 >$  from  $t_{table}$  1.987 then  $H_0$  is rejected and  $H_1$  is accepted. So it can be concluded that there is a positive effect of Service Quality (X3) on (Y).

**Correlation Coefficient Analysis (R)**

**Table 17**  
**Correlation Coefficient Analysis Test Results (R)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.718	.709	1.421

a. Predictors: (Constant), X3, X2, X1

Source: Questionnaire Processed Results Through SPSS 25

It can be seen in the picture above, showing the results of the R value of 0.848. It is stated that there is a very strong relationship between Location, Promotion and Service Quality on customer decisions to choose murabahah financing products at BPRS Al Salaam Aman Salman Depok Branch Office.

**Coefficient of Determination Analysis (R<sup>2</sup>)**

**Table 18**  
**Coefficient of Determination Test Results**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.718	.709	1.421
a. Predictors: (Constant), X3, X2, X1				

Source: Questionnaire Processed Results Through SPSS 25

It can be seen in the picture above, in the Adjusted R Square column, the value is 0.709. Where it can be interpreted that the number of presentations of variations in the dependent variable described in the independent variable is 0.709 or 70.3%. So it can be concluded that the magnitude of the influence of the independent variable on the dependent variable is 70.3%. For the rest of the effects described by other variables outside the study.

**4. CONCLUSION**

The conclusions that can be drawn from this research are (1) The location variable has a positive influence on the variable of Customer Decision to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y). This is based on the results of the tcount = 5.395 > from ttable 1.987. (2) The promotion variable has no influence on the Customer's Decision to Choose Murabahah Financing at the Al Salaam Aman Salman BPRS Depok Branch Office (Y). This is based on the results of the tcount = 1.954 < from ttable 1.987. (3) The service quality variable has a positive influence on the Customer's Decision to Choose Murabahah Financing at the Al Salaam Aman Salman BPRS Depok Branch Office (Y). This is based on the result of tcount = 6.603 > from ttable 1.987. (4) All variables Location (X1), Promotion (X2) and Service Quality (X3) simultaneously have a positive influence on the variable Customer Decision to Choose Murabahah Financing at BPRS Al Salaam Aman Salman Depok Branch Office (Y). This is based on the result of fcount

74,833 < from ftable 2.71. (5) The result of the R-square value is 0.848 > r table 2.050 and the Adjusted R-squared value is 0.709. So it can be concluded that each independent variable together can interpret the dependent variable by 70.9%. Furthermore, the other 29.1% are explained by variables outside of this study.

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