

The Influence Of Understanding Profit-Sharing And Knowledge Of Usury On The Decision To Become A Customer Of Bank 9 Jambi Sharia

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Abstract

This research aims to find out the influence of the understanding of profit sharing and knowledge of riba on the decision to become a customer of Bank 9 Jambi Sharia in Jambi City, both partially and simultaneously. This research uses a quantitative approach with data obtained through the distribution of questionnaires to 99 respondents. Data analysis techniques include instrument testing, classical assumption testing, multiple linear regression, t-test, F-test, and coefficient of determination with the help of SPSS version 25. The results of the research show that the understanding of profit sharing has a positive and significant influence on the decision to become a customer, with a t value of 6.912 and a significance of 0.000. Knowledge of usury also has a positive and significant influence on the decision to become a customer, with a t value of 5.207 and a significance of 0.000. Simultaneously, the two variables have a significant influence on the decision to become a customer, with an F value of 74.073 and a significance of 0.000. The Adjusted R Square value of 0.599 shows that the understanding of profit sharing and knowledge of usury can explain 59.9% of the variation in the decision to become a customer, while 40.1% is influenced by other factors outside of the study.

Keywords: Understanding Profit Sharing, Knowledge of Usury, Decision to Become a Customer

INTRODUCTION

The development of Sharia banking in Indonesia continues to show a positive trend, including in Jambi Province. The presence of Bank 9 Jambi Sharia a regional financial institution operating based on Sharia principles offers the public an alternative for meeting financial service needs that align with Islamic teachings (Laila & Widyawati,

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2021). The decision to become a customer of Bank 9 Jambi Sharia is an interesting phenomenon to examine within the context of the Sharia banking industry's growth. Although Sharia banking in Indonesia is trending positively, the decision to choose Bank 9 Jambi Sharia remains suboptimal when compared to conventional banking. This situation indicates that the decision to become a customer is influenced not only by religiosity but also by the customer's level of understanding regarding Sharia banking products and operational systems.

The decision to become a customer represents the final stage of the consumer behavior process, characterized by the act of selecting a product or service based on specific considerations (Saputri & Julianti, 2019). Within the scope of Sharia banking, a crucial factor influencing this decision is the understanding of the profit-sharing concept. Profit-sharing involves the distribution of profits between the bank and the customer based on an agreed ratio and the actual business results achieved; unlike the fixed interest rates found in conventional banking, this model reflects principles of fairness and risk-sharing. In contrast, usury refers to an additional amount stipulated in lending transactions without a commensurate return and is strictly prohibited in Islam. Consequently, the greater the understanding of the distinction between profit-sharing and usury, the more likely individuals are to decide to become Sharia banking customers (Maharani et al., 2024).

The number of customers serves as an indicator that reflects the level of trust and the decision-making process regarding the choice of Sharia banking services. An increase in the number of customers reflects customer interest in the products and services offered, whereas a decline indicates that various factors still influence decisions regarding the choice of banking services (Mahmuda & Anwar, 2019). These factors may stem from internal aspects such as the level of customer understanding regarding profit-sharing and knowledge of the prohibition of usury or from external aspects, such as service quality, promotions, economic conditions, and competition with other banking institutions. The trends in the number of Bank 9 Jambi Sharia customers during the 2021–2025 period are as follows:

Table 1. Number of Bank 9 Jambi Sharia Customers, 2021–2025

No.	Year	Number of Customers
1	2021	2.168
2	2022	3.175
3	2023	2.188
4	2024	2.573
5	2025	3.331



No.	Year	Number of Customers
Amount		13.435

(Source: Bank 9 Jambi Syariah, 2025)

Based on Table 1, the number of Bank 9 Jambi Sharia customers fluctuated during the 2021–2025 period. In 2021, the number of customers stood at 2,168; this figure rose to 3,175 in 2022, then fell to 2,188 in 2023. The number subsequently increased again to 2,573 in 2024 and reached 3,331 in 2025. Overall, the total number of customers throughout the study period was 13,435. These fluctuations indicate inconsistent customer growth; consequently, understanding the profit-sharing system and the prohibition of usury is considered a key factor to examine regarding the public's decision to choose Sharia banking services.

The following diagram presents respondents' feedback regarding their level of understanding of the profit-sharing concept at Bank 9 Jambi Sharia. This diagram aims to provide an initial overview of the extent to which customers understand the principles, mechanisms, and implementation of the profit-sharing system one of the defining characteristics of Sharia banking.

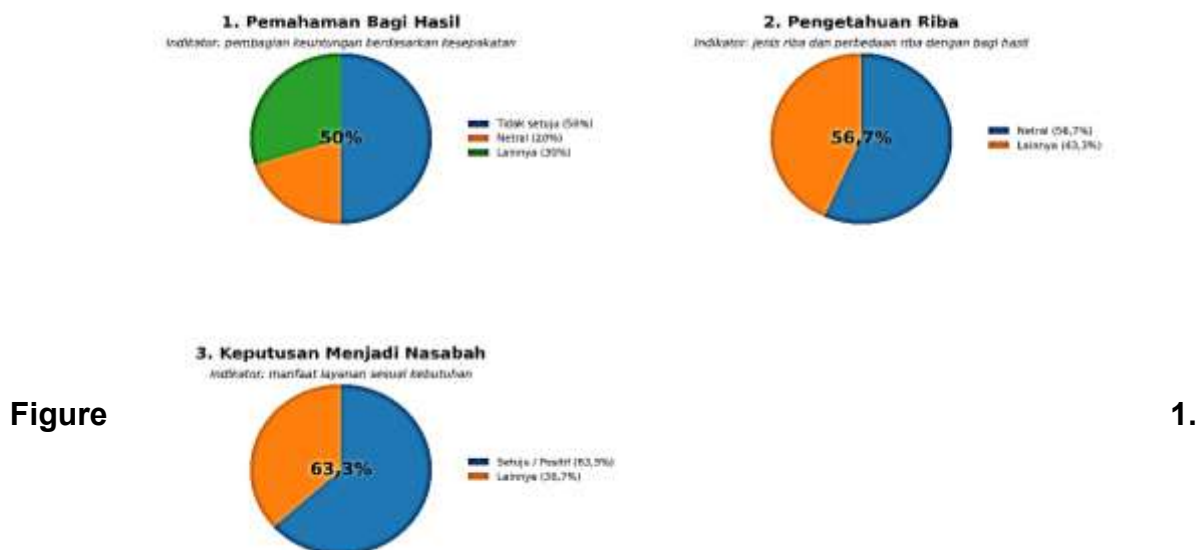


Figure 1. Understanding Profit Sharing, Knowledge of Usury and the Decision to Become a Customer of Bank 9 Jambi Sharia

(Source: data processed by the researcher, 2026)

Figure 1 above illustrates that, based on a survey of 30 respondents, understanding of profit-sharing and knowledge of usury remain uneven, whereas the decision to become a customer of Bank 9 Jambi Sharia reflects a generally positive response. Regarding the Profit-Sharing Understanding variable (X1), there are still respondents who do not fully grasp the profit-sharing mechanism; 50% of respondents disagreed with profit distribution based on mutual agreement, while 20% remained neutral. This indicates a need to improve customer understanding of profit-sharing. Regarding the usury knowledge variable (X2), some respondents are aware of the definition of usury; however, their understanding of the different types of usury and the distinction between usury and profit-sharing remains weak. This is evidenced by neutral responses ranging from 36.7% to 56.7% across several statements. Meanwhile, regarding the Decision to Become a customer variable (Y), respondent feedback tends to be positive, with 63.3% responding favorably to the benefits of Bank 9 Jambi Sharia's services. Nevertheless, some respondents still provided neutral answers regarding certain aspects of the decision to become a customer.

Previous research by Mukminin et al. (2024) indicates that knowledge and perception of profit-sharing have a positive and significant influence on the intention to become a sharia bank customer. Their findings suggest that a better understanding of profit-sharing correlates with a higher level of customer interest in using sharia banking services. In contrast, a study by Mara et al. (2025) found that product knowledge does not have a partial effect on the decision to become a customer; instead, the motivation to avoid usury and religiosity significantly influence the decision to become a sharia bank customer. These results demonstrate that understanding or knowledge alone is not necessarily the primary factor determining an individual's decision to become a sharia bank customer.

The discrepancy between the findings of these two studies highlights a research gap that warrants further investigation. The first study emphasizes that knowledge specifically regarding profit-sharing systems is a primary factor influencing the interest in becoming a customer. Conversely, the second study indicates that knowledge is not the determining factor; instead, the motivation to avoid usury and religiosity exert a greater influence on the decision to become a customer. Given these findings, the researcher is interested in investigating this issue further. Therefore, the title of this study is "The Influence of Understanding Profit-Sharing and Knowledge of Usury on the Decision to Become a Customer of Bank 9 Jambi Sharia."

LITERATURE REVIEW

The Theory of Planned Behavior (TPB) is a theory developed by Ajzen (1991) as an extension of the Theory of Reasoned Action (TRA). This theory posits that an

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individual's behavior does not occur spontaneously but is preceded by a behavioral intention. This intention is influenced by three key components: attitude, subjective norm, and perceived behavioral control. The more positive an individual's attitude toward a behavior, the greater the social support received, and the higher the confidence in their ability to perform that behavior, the more likely they are to decide to engage in it.

The decision to become a customer is an individual choice to select and utilize Sharia banking products or services after considering needs, information, benefits, and alignment with Sharia principles. This decision can be influenced by product understanding, perceptions of profit-sharing, knowledge regarding usury or interest, and other considerations (Ibrahim & Azzaki, 2025).

Understanding profit-sharing refers to an individual's ability to comprehend the principles of profit distribution between the bank and the customer based on an agreed ratio in accordance with Sharia contracts. In Sharia banking, profit-sharing mechanisms are associated with contracts such as **mudharabah** and **musyarakah**. A solid understanding of the mechanisms, ratios, and risks associated with profit-sharing can assist the public in assessing the suitability of Sharia banking products for their financial needs (Afriani & Asandimitra, 2020).

Knowledge of usury refers to an individual's understanding of the definition, characteristics, and prohibition of usury based on Islamic principles, as well as its application in financial transactions. Such knowledge enables the public to distinguish between transaction practices that align with Sharia principles and those that contain elements of usury. In the banking context, knowledge regarding usury has the potential to influence public considerations when choosing Sharia banking services (Jannah & Arifin, 2026).

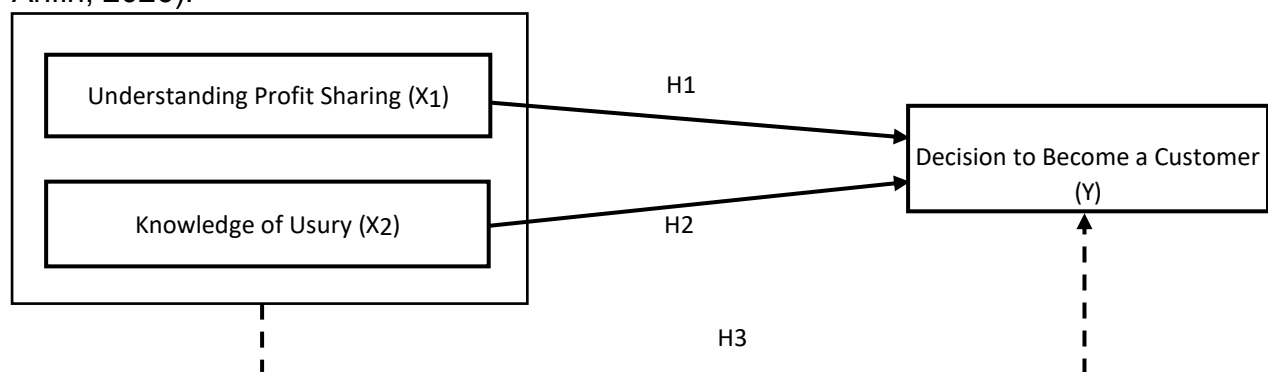


Figure 2. Conceptual Framework

Based on the outlined conceptual framework, the research hypotheses were formulated to test the influence of understanding profit-sharing and knowledge of usury on the decision to become a customer of Bank 9 Jambi Sharia both individually and simultaneously as follows:

H1: Understanding profit-sharing influences the decision to become a customer.

H2: Knowledge of usury influences the decision to become a customer.

H3: Understanding profit-sharing and knowledge of usury influence the decision to become a customer.

RESEARCH METHODS

This study employs a quantitative approach with an associative research design. The quantitative approach is used to analyze numerical data obtained through questionnaires, while the associative research aims to examine the relationships and influence of independent variables specifically, understanding of profit-sharing (X1) and knowledge of usury (X2) on the dependent variable, namely the decision to become a customer of Bank 9 Jambi Sharia (Y). The study population consists of Bank 9 Jambi Sharia customers meeting the research criteria, totaling 13,435 individuals. The sample was determined using simple random sampling and the Slovin formula, resulting in a total of 99 respondents.

Data collection was conducted via questionnaires using a five-point Likert scale: a score of 1 for "strongly disagree," 2 for "disagree," 3 for "neutral," 4 for "agree," and 5 for "strongly agree." Research instruments were developed based on indicators for each variable to ensure measurements aligned with the research objectives. The collected data were processed using IBM SPSS Statistics version 25. Data analysis stages included descriptive statistical analysis, validity testing, reliability testing, normality testing, multicollinearity testing, heteroscedasticity testing, multiple linear regression analysis, t-tests, F-tests, and the coefficient of determination test.

Table 2. Operationalization of Variables

Variable	Indicator
Decision to Become a Customer (Y)	1. Alignment of benefits with needs 2. Consideration of advantages before choosing 3. Assessment of service excellence 4. Alignment of the product with Sharia principles 5. Sharia principles as a reason for choosing 6. Confidence in the correctness of the decision 7. Commitment to using the service in the future
Understanding Profit Sharing (X1)	1. Basic concept of profit-sharing 2. Differences between profit-sharing and interest-based systems 3. Profit distribution mechanism based on ratios 4. Principle of fairness in the profit-sharing system 5. Risk sharing between the bank and the customer



Variable	Indicator
	6. Understanding of contracts related to profit-sharing systems, such as *mudharabah* 7. Dependence of profit on business results
Knowledge of Usury (X2)	1. Definition of usury 2. The concept of usury in transactions 3. Types of usury 4. Forms of usury 5. Negative impacts of usury practices 6. The relationship between bank interest and usury according to Sharia 7. Identification of practices containing elements of usury

(Source: data processed by the researcher, 2026)

I. RESULTS AND DISCUSSION

Respondent Profile

The respondents' profiles in this study serve to provide an overview of the characteristics of Bank 9 Jambi Sharia customers participating in the research in Jambi City. The data collected includes gender, age, district of residence, occupation, duration of customer relationship, and the specific Bank 9 Jambi Sharia products used.

Table 3. Distribution of Respondents by Gender

Gender	Number	Percentage
Male	38	38%
Female	61	62%
Amount	99	100%

(Source: data processed by the researcher, 2026)

Based on the data analysis results in Table 3 above, there were 61 female respondents (61%) and 38 male respondents (38%). Thus, the majority of respondents in this study were female.

Table 4. Distribution of Respondents by Occupation

Occupation	Number	Percentage
University Student	7	7%
Private Sector Employee	24	24%
Civil Servant (ASN)	9	9%
Military/Police Personnel	2	2%
Entrepreneur/Self-Employed	14	14%



Occupation	Number	Percentage
Other	43	43%
Amount	99	100%

(Source: data processed by the researcher, 2026)

Based on the data analysis results in Table 4, the majority of respondents are students (7 individuals, or 7%), followed by private-sector employees (24 individuals, or 24%), civil servants (9 individuals, or 9%), military/police personnel (2 individuals, or 2%), entrepreneurs/self-employed individuals (14 individuals, or 14%), and those in other occupations (43 individuals, or 43%).

Table 5. Distribution of Respondents by Age

Age	Number	Percentage
20-25 years	6	6%
26-30 years	17	17%
31-35 years	21	21%
36-40 years	55	56%
Amount	99	100%

(Source: data processed by the researcher, 2026)

Based on the data processing results in Table 5, the respondents comprised 6 individuals (6%) aged 20–25 years, 17 individuals (17%) aged 26–30 years, 21 individuals (21%) aged 31–35 years, and 55 individuals (56%) aged 36–40 years.

Data Quality Test

Validity Test

Table 6. Validity Test Results

Variable	Question	r-hitung	r-tabel	Information
Understanding Profit Sharing (X1)	X1.1	0,848	0,197	Valid
	X1.2	0,809	0,197	Valid
	X1.3	0,862	0,197	Valid
	X1.4	0,888	0,197	Valid
	X1.5	0,779	0,197	Valid
	X1.6	0,784	0,197	Valid
	X1.7	0,785	0,197	Valid
Knowledge of Usury (X2)	X2.1	0,805	0,197	Valid
	X2.2	0,876	0,197	Valid

Variable	Question	r-hitung	r-tabel	Information
	X2.3	0,832	0,197	Valid
	X2.4	0,844	0,197	Valid
	X2.5	0,900	0,197	Valid
	X2.6	0,918	0,197	Valid
	X2.7	0,809	0,197	Valid
Decision to Become a Customer (Y)	Y.1	0,870	0,197	Valid
	Y.2	0,878	0,197	Valid
	Y.3	0,848	0,197	Valid
	Y.4	0,867	0,197	Valid
	Y.5	0,853	0,197	Valid
	Y.6	0,888	0,197	Valid
	Y.7	0,889	0,197	Valid

(Source: SPSS version 25, 2026)

Based on the validity test results in Table 6 above, the profit-sharing understanding variable (X1) comprising 7 indicators the usury knowledge variable (X2) comprising 7 indicators and the decision to become a customer variable (Y) comprising 7 indicators are deemed valid if all indicators have a calculated (r) value exceeding 0.197. Consequently, provided all indicators meet this criterion, the 21 indicators can be used for further analysis.

Reliability Test

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Information
Understanding Profit Sharing (X1)	0,920	Reliabel
Knowledge of Usury (X2)	0,929	Reliabel
Decision to Become a Customer (Y)	0,984	Reliabel

(Source: SPSS version 25, 2026)

Based on the reliability test results in Table 7 above, the variables Understanding of Profit-Sharing (X1), Knowledge of Usury (X2), and Decision to Become a Customer (Y) yielded Cronbach's Alpha values of 0.920, 0.929, and 0.984, respectively. All these values exceed 0.60; therefore, the research instruments are deemed reliable and suitable for further analysis.



Classical Assumption Test**Normality Test****Table 8. Normality Test Results**

Method	Value
Kolmogorov-Smirnov Test Statistic	0,041
Asymp.Sig. (2-tailed)	0,299
Sample Size (N)	99

(Source: SPSS version 25, 2026)

Based on the normality test results presented in Table 8, the Kolmogorov-Smirnov Test Statistic is 0.041, with an Asymp. Sig. (2-tailed) value of 0.299 and a sample size of 99 respondents. The significance value of 0.299 exceeds 0.05 ($0.299 > 0.05$). Consequently, the data in this study can be considered normally distributed, meaning the data used in the regression analysis satisfy the normality assumption.

Multicollinearity Test**Table 9. Multicollinearity Test Results**

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Understanding Profit Sharing (X1)	.749	1.335
Knowledge of Usury (X2)	.749	1.335

(Source: SPSS version 25, 2026)

Based on the results of the multicollinearity test shown in Table 9, the "Profit-Sharing Understanding" variable has a Tolerance value of 0.749 and a VIF of 1.335. Meanwhile, the "Knowledge of Usury" variable also has a Tolerance value of 0.749 and a VIF of 1.335. For both variables, the Tolerance value of 0.749 exceeds 0.10, and the VIF value of 1.335 is below 10.00. Thus, it can be concluded that there is no indication of multicollinearity between the "Profit-Sharing Understanding" and "Knowledge of Usury" variables in this study's regression model.



Heteroskedasticity Test

Table 10. Heteroskedasticity Test Results

Unstandardized Coefficients				Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3,057	1,068		2,863	,005
	Understanding Profit Sharing	,046	,050	,109	,926	,357
	Knowledge of Usury	-,023	,049	-,056	-,477	,634
a. Dependent Variable: ABS_RES						

(Source: SPSS version 25, 2026)

Based on the heteroscedasticity test results in Table 10 above, the significance value for the Profit-Sharing Understanding variable is 0.357 (greater than 0.05), and the significance value for the Usury Knowledge variable is 0.634 (also greater than 0.05). Thus, it can be concluded that the regression model in this study does not exhibit heteroscedasticity. This means the residual variance in the regression model is relatively constant, and the model can proceed to the regression analysis stage.

Hypothesis Test

Multiple Linear Regression Analysis

Table 11. Results of Multiple Linear Regression Analysis

Unstandardized Coefficients			
Model		B	Std. Error
1	(Constant)	-,268	1,797
	Understanding Profit Sharing	,580	,084
	Knowledge of Usury	,426	,082

(Source: SPSS version 25, 2026)

Based on the results of the multiple linear regression analysis in Table 11 above, a linear regression equation model can be formulated. The equation is as follows:

$$Y = -0,268 + 0,580X_1 + 0,426X_2 + e$$

- a) The constant value of -0.268 indicates that if the variables for profit-sharing understanding (X_1) and knowledge of usury (X_2) are assumed to be zero, the value of the customer satisfaction variable (Y) is -0.268 . This value represents the baseline condition when neither independent variable exerts any influence.



- b) The regression coefficient for the profit-sharing understanding variable (X1) is 0.580. This means that a one-unit increase in the profit-sharing understanding variable will increase the value of the decision to become a customer (Y) by 0.580 units, assuming the usury knowledge variable (X2) remains constant.
- c) The regression coefficient for the usury knowledge variable (X2) is 0.426. This indicates that every one-unit increase in the usury knowledge variable will increase the value of the decision to become a customer (Y) by 0.426 units, assuming the profit-sharing understanding variable (X1) remains constant.

t Test**Table 12. t-Test Results**

Standardized Coefficients		t	Sig.
Model	Beta		
1	(Constant)	-,149	,882
	Understanding Profit Sharing	6,912	,000
	Knowledge of Usury	5,207	,000

(Source: SPSS version 25, 2026)

Based on the results of the t-test analysis in Table 12 above, the findings can be explained as follows:

- The Profit-Sharing Understanding variable (X1) yielded a calculated t-value of 6.912 with a significance value of 0.000. Since the significance value of 0.000 is less than 0.05, Profit-Sharing Understanding (X1) has a significant effect on the Decision to Become a Customer (Y). A regression coefficient of 0.580 indicates that this effect is positive in direction.
- The Usury Knowledge variable (X2) yielded a calculated t-value of 5.207 with a significance value of 0.000. The significance value of 0.000 is less than 0.05; therefore, Usury Knowledge (X2) also has a significant effect on the Decision to Become a Customer (Y). A regression coefficient of 0.426 indicates that this effect is positive in direction.

F Test**Table 13. F Test Results**

Sum of Model		Squares	df	Mean Square	F	Sig.
1	Regression	3001,522	2	1500,761	74,073	,000b
	Residual	1945,024	96	20,261		
	Total	4946,545	98			

(Source: SPSS version 25, 2026)



Based on the F-test results in Table 13 above, the calculated F-value is 74.073, with a significance value of 0.000. This significance value is less than 0.05 ($0.000 < 0.05$). Consequently, based on the figures presented in Table 1.14, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. This indicates that the variables of Understanding of Profit-Sharing (X_1) and Knowledge of Usury (X_2) simultaneously have a significant effect on the Decision to Become a Customer (Y) of Bank 9 Jambi Sharia.

Coefficient of Determination Test

Table 14. Coefficient of Determination Test Results

Model	R	R-Square	Adjusted R Square	Std. Error of The Estimate
1	,779a	,607	,599	4,501

(Source: SPSS version 25, 2026)

Based on the results of the coefficient of determination analysis presented in Table 13, an R-value of 0.779 was obtained. The R-Square value is 0.607, while the Adjusted R-Square value is 0.599. The Adjusted R-Square value of 0.599 indicates that the variables of Profit-Sharing Understanding (X_1) and Knowledge of Usury (X_2) collectively explain 59.9% of the variation in the decision to become a customer (Y). Meanwhile, 40.1% of the variation in the decision to become a customer is explained by other factors not included in this research model.

Based on the hypothesis testing results, the understanding of profit-sharing has a significant influence on the decision to become a customer of Bank 9 Jambi Sharia. These results indicate that the better the public's understanding of profit-sharing principles, profit distribution mechanisms, and agreed-upon ratios, the more likely this understanding becomes a factor in the choice of sharia banking services. Understanding profit-sharing helps prospective customers recognize the differences in operational principles between sharia and conventional banks, thereby serving as a consideration in their decision-making process. These results align with the study by Mahmuda & Anwar (2019), which found that the understanding of profit-sharing significantly influences the decision to save at BNI Sharia Surabaya. This finding supports the view that understanding profit-sharing mechanisms is a relevant aspect in the decision to use sharia banking services. Consequently, enhancing education regarding profit-sharing principles and implementation can serve as a strategy to help the public understand the services offered by Bank 9 Jambi Sharia.

Based on the hypothesis testing results, knowledge of usury has a significant influence on the decision to become a customer of Bank 9 Jambi Sharia. This finding



indicates that knowledge regarding the definition of usury, its forms, its prohibition in Islam, and the differences between sharia and conventional banking transaction principles can serve as factors for the public when choosing financial services. Such knowledge helps prospective customers assess the extent to which a bank's services align with the Sharia principles they wish to apply to their financial activities. This result aligns with the study by Rohmawati & Nurajizah (2020), which found that the public's level of understanding regarding usury has a positive and significant influence on the decision to become a customer of BPRS Artha Madani Cikarang. That study reinforces the premise that and knowledge of usury plays a role in the decision to choose a Sharia bank.

Based on the F-test results, an understanding of profit-sharing and knowledge of usury simultaneously exert a significant influence on the decision to become a customer of Bank 9 Jambi Syariah. These results indicate that both variables are significantly linked to the customer's decision. Understanding profit-sharing provides insight into the profit distribution mechanisms within Sharia banking, while knowledge of usury helps the public grasp transaction principles that comply with Sharia regulations. Both aspects serve as factors to consider when evaluating bank services prior to making a decision. These findings are consistent with the research of Yuliafitri & Lathifah (2022), which demonstrated that an knowledge of usury, product knowledge, and attitudes toward Sharia banks simultaneously influence the intention to become a Sharia bank customer.

CONCLUSION

Based on the research results, it can be concluded that understanding profit sharing has a significant influence on the decision to become a customer of Bank 9 Jambi Sharia. This shows that understanding the principles and mechanisms for profit sharing is one of the considerations for society in choosing sharia banking services. Knowledge of usury also has a significant influence on the decision to become a customer, which indicates that understanding the prohibition of usury and sharia-compliant transaction principles plays a role in decision making. Simultaneously, understanding profit sharing and knowledge of usury have a significant influence on the decision to become a Bank 9 Jambi Syariah customer. Thus, these two variables are relevant factors to consider in efforts to increase public understanding and interest in sharia banking services.

Bank 9 Jambi Sharia is advised to enhance public education and outreach regarding profit-sharing mechanisms, profit-sharing ratios, and the distinctions between Sharia and conventional banking transactions particularly concerning the prohibition of usury. Such education can be delivered through Sharia financial literacy initiatives, customer consultation services, and the use of digital media to make information more accessible and easier for the public to understand. Furthermore, future research should incorporate additional variables such as service quality, trust, Sharia financial literacy,



and bank image and expand the scope of respondents to gain a more comprehensive understanding of the factors influencing the decision to become a Sharia bank customer.

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