



The Influence Of Service Knowledge On The Decision To Choose Islamic Financial Institutions

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ABSTRACT

Service knowledge of Islamic financial institutions in the city of Pekanbaru riau, the results show that the level of public knowledge of the service to and the decision to choose Islamic financial institutions in the city of pekanbaru in the good to very good category, this is also supported by the results of the SPSS 23 test. SPSS 23 test results that the level of knowledge of services on the decision to choose sharia financial institutions has a positive effect and experiences a positive effect. Islamic financial institutions have a positive effect and have increased. This research was conducted in the city of Pekanbaru. The research method used used qualitative research. sample The sample size in the study was 110 customers, where the sample was taken 10 times the number of statement items on the questionnaire submitted to the customer, with multivariate data analysis.

Keywords: Knowledge, Service, Decision, Islamic Financial Institutions

1. Introduction

Islamic financial institutions are currently a benchmark and barometer of whether or not the financial sector in Indonesia will move, this can be seen from the growing and increasing Islamic financial sectors. Islamic financial institutions are currently also more advanced and renewable, this can be seen from the growth and mergers of various financial institutions that lead to Islamic finance, the current Islamic banks that have become one unit, namely Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia Syariah (BRI Syariah) and Bank Nasional Indonesia (BNI Syariah), the National Bank owned by the government merged / merged into Bank Syariah Indonesia (BSI).

This can also be noted especially at the local government level of Riau Province which is currently also changing the status of Bank Riau Kepri to Bank Riau Kepri Syariah. With the continued development and increase of Islamic banks, of course, it cannot be separated from the concern of the community in general and at the local government level and national level. The growth and development of Islamic financial institutions is of course not only in the banking sector, this can also be seen in the emergence and growth of other financial institution sectors, both banks and non-banks and other non-bank financial institutions. The emergence of Islamic pawnshops, Sharia Insurance, Islamic leasing, Islamic cooperatives and other institutions.

With the increase in various Islamic banks, it will certainly be an alternative solution to the con-

ventional banking system which is expected to drive the real sector (monetary based economy), therefore Islamic banking requires special arrangements. The rules must be able to accommodate the various interests of not only Muslims, but also non-Muslims because Islamic banking is universal. Like a product, Islamic banking is in demand by all consumers in Indonesia. Consumers have certain reasons or factors that influence them to make decisions in making choices in Islamic banks.

With the continued increase in Islamic financial institutions, this of course must start from the number of offices to the programs used. Islamic financial institutions should continue to socialize the contract, in order to stabilize or increase public insight regarding the understanding of the contract itself. Because, the contract is one of the characteristics of Islamic financial institutions. If the community does not understand the contract itself, then the community will consider Islamic financial institutions the same as existing conventional financial institutions. Understanding the contract is certainly not something that must be ignored, but must be maintained in understanding the contract itself, starting from the contract scheme used, cooperation obligations, to transparency between Islamic financial institutions and customers, Islam (2020).

Departing from the continued growth of Islamic financial institutions, of course, will have an impact on how to improve the services provided by Islamic banks to the community must continue

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to be improved because the nature of the banking business is a service business based on the principle of trust so that service quality issues become a very decisive factor in business success. Service quality is a comparison between the level of service received (perceived service) and the level of service expected (expected service).

The potential for Islamic financial institutions at this time and will continue to grow will certainly have considerable development potential. However, how much potential, in which market segmentation has good potential, what factors influence decision making to choose financial institutions, needs to be studied further.

Munajim & Anwar, (2016) This is also a common concern that can be seen from the studies that have been conducted stating that the public does not know the diversity of products available at Islamic Banks, this is because in the field, many of the majority of people including Islamic Bank customers themselves do not fully know about the operational mechanisms of Islamic Banks. They only understand the halal side which is free from usury.

In Nafiah, (2018) in Kottler, knowledge is a change in the behavior of an individual that comes from experience. Knowledge is everything that is obtained from the learning process, be it from school, one's experience, the surrounding environment or the five senses. Knowledge can be obtained from curiosity. The stronger the curiosity, the more knowledge is gained. Aini, (2022) According to Bakhtiar's opinion, there are two theories to determine the nature of knowledge, namely consisting of realism and idealism.

Firmansyah, (2019) The perception of some people who do not have knowledge of the operations in the Islamic Bank. Public perception is limited to knowing that Islamic Banks do not use the principle of interest. Based on research conducted by Bank Indonesia in 2000 in this study, it was found that the general impression received by the community regarding Islamic Banks was identical to the profit sharing system, as well as Islamic banks.

Kolistiawan, (2017) The main purpose of establishing Islamic financial institutions is to fulfill Allah's commands in the fields of economics and muamalah, and to free the Islamic community from activities prohibited by Islam. The rationale for the development of Islamic financial institutions, especially in Indonesia, is to provide services to the Indonesian people in general, not only Muslims but all components of the nation, on the grounds that banks in Indonesia use a usury interest system that is very far from the values of justice.

Romdhoni & Sari, (2018) Knowledge of the services available at Islamic financial institutions will be a very important basis for the sustainability of these financial institutions, this can be seen from various factors, namely other factors that influence the low public understanding of Islamic financial institutions, the low public understanding is due to their lack of knowledge about Islamic economics. Not all Muslims can understand the importance of Islamic economics. This is due to the lack of socialization of these Islamic financial

institutions in providing an understanding of the dangers of interest (usury) for our lives and the lack of socialization in introducing various products and services offered to customers, so that customer knowledge about Islamic financial institutions is still lacking and the public in general still considers that the financial institution system run by Islamic financial institutions is not much different from that run by non-sharia financial institutions.

In Maulidhany, (2020) Decree of the Minister of Administrative Reform No. 63 of 2003 defines public services as follows: All forms of services carried out by Government agencies at the Central, Regional and within State-Owned Enterprises or Regional-Owned Enterprises in the form of goods or services, both in an effort to fulfill community needs and in the context of implementing the provisions of laws and regulations (MENPAN Decree No. 63/2003).

Firmansyah, (2019) Service is an action in helping, helping customers directly (Rianto 2012: 212). Quality is important for banking because the competition between each of the banks is getting tighter. One form of effort in increasing market share is to improve service to the customer itself. There are several dimensions that can influence customer behavior. A customer's perception of service quality includes perceptions related to physical evidence (tangibles), reliability, responsiveness, assurance, and empathy.

Zuhirsyan & Nurlinda, (2021) In the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990, a Financial Institution is an entity whose activities are in the financial sector, collecting and channeling funds to the public, especially to finance corporate investment. Although in this regulation financial institutions are prioritized to finance corporate investment, it does not mean limiting the financing activities of financial institutions. In fact, the business activities of financial institutions can be intended for corporate investment, consumption activities and distribution activities of goods and services. (Sumitra, 2010: 27-28).

Kolistiawan, (2017) To find out how Islamic financial institutions, it can be seen from the following characteristics: (1) The existence of a Sharia Supervisory Board, (2) Islamic Financial Institutions as an intermediary institution based on partnerships, not the relationship between debtors and creditors, (3) The business of Islamic Financial Institutions is not only based on profit oriented, but also *falah* oriented, namely prosperity in the world and happiness in the hereafter, (4) Islamic Financial Institutions only make halal investments and do not cause harm and do not harm the Islamic propaganda. In addition to these characteristics, Islamic financial institutions also have principles, including the principle of justice, the principle of equality, the principle of peace, the principle of transparency, and the universal principle.

In Harahap, (2020) Service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve satisfaction with consumers. The indicators of this variable are: knowledge of Islamic bank products and services,

skills, service quality, appearance. Ghozali Maski (2010) conducted research on customer decisions to save component approaches and logistic models at Islamic Banks in Malang. From the Logit estimation results, it can be stated that the customer's decision to choose or not choose an Islamic bank in saving is influenced by variables of Islamic bank characteristics, service and trust in banks, knowledge and physical objects of banks.

Dylan Trotsek, (2017) The existence of Islamic banking in Indonesia is part of the struggle of Muslims. This struggle continues to be followed by the support of government regulations and policies in the form of a dual banking system and is currently issuing an independent legal umbrella in the form of Law No. 21 of 2008 concerning Islamic banking so that Islamic banks flourish in Indonesia both in the form of Islamic Commercial Banks and branches and Islamic Business Units. Banking as the main financial institution in today's financial system not only acts as a financial intermediary, but also as a financial service provider industry and the main monetary policy instrument.

Harahap, (2020), Sumar'in (2012) the normative objectives of the establishment of Islamic financial institutions are as follows: (a) Directing the economic activities of the people to do business in Islam, especially banking-related business, in order to avoid usury practices or other types of business or trade that contain elements of gharar (deception) where these types of businesses, apart from being prohibited in Islam, have also had a negative impact on the people's economy. (b) To create a fairness in the economic field, by way of equalizing opinions through investment activities, so that there is no huge gap between the owners of capital (the rich) with those who need funds (the poor). (c) To improve the quality of life of the people, by opening up greater business opportunities, especially to the poor who are directed to productive business activities, towards the creation of business independence (entrepreneurship). (d) To help overcome (alleviate the problem of poverty) in the form of customer coaching that is more prominent in the nature of togetherness of a complete business cycle. Such as coaching entrepreneurs producers, coaching intermediary traders, consumer development programs, working capital development programs and joint business development programs and (e) To maintain the economic or monetary stability of the government. f. To save the dependence of Muslims on the Islamic religion. To save the dependence of Muslims on non-Islamic banks (conventional) which causes Muslims to be unable to carry out the teachings of their religion in full, especially in the field of business and economic activities.

From various data and information obtained from various sources, this can be used as an implication of the importance of knowledge of existing services in Islamic financial institutions. Where researchers focus on Islamic financial institutions in the city of Pekanbaru, Riau, especially in people who have chosen to transact in Islamic financial institutions. This will be an inter-

esting study by researchers of the choice of the people of the city of Pekanbaru in choosing Islamic financial institutions. The title of the current research is the effect of service knowledge on the decision to choose an Islamic financial institution.

2. Method

Looking for supporting and valid data relating to parts and phenomena and their relationships. The purpose of this quantitative research is to develop and use mathematical models, theories and/or hypotheses related to natural phenomena.

The measurement process is a central part of quantitative research because it provides a fundamental link between empirical observations and mathematical expressions of quantitative relationships for data on the Effect of Service Knowledge on Decisions to Choose Islamic Financial Institutions.

The t test is used to test the significance of the relationship between the independent variable (X) and the dependent variable, whether variable X really has an effect on variable Y.

The coefficient of determination (R^2) is used to determine the percentage of independent variables (X) simultaneously on the dependent variable (Y). The coefficient of determination is 1 and 0.

The sample size in the study was 110 customers, where the sample was taken 10 times the number of statement items on the questionnaire submitted to customers with a ratio of 1: 10 (11 x10) (Hair, et al 2014) multivariate data analysis.

3. Result and Discussion

3.1. Result

From the results of the research that has been carried out and obtained data sourced from respondents related to service knowledge on decisions to choose Islamic financial institutions, questionnaires are distributed to respondents both related to banks, other financial institutions, and activities on the decision to choose Islamic financial institutions. Where in this study various data were obtained that led to the importance of knowledge of services to Islamic financial institutions, and led to how the decision to choose it had a positive effect on the progress of Islamic financial institutions. The sample size in the study was 110 customers, where the sample was taken 10 times the number of statement items on the questionnaire submitted to customers with a ratio of 1: 10 (11 x10) Hair, et al (2014) multivariate data analysis.

Service knowledge will have a strong impact on consumers / customers of the institution / company, where knowledge of services by customers / consumers will strengthen trust and quality of service to customers and this is what differentiates the company from consumers / customers Eisingerich & Bell, (2008), Wagner et al., (2014). Wiig, (1997) Knowledge will be a logical step towards services that will continue to develop and last for the long term where the sustainability of a service for knowledge itself becomes a

benchmark for whether or not a company will survive the services provided to consumers.

Dougherty, (2004); Youngdahl & Ramaswamy, (2008) Service knowledge will give birth to innovations in planning, where this knowledge will direct the results of the service, until the practice of the service becomes an actualization of a well-embedded and measurable practice, so that the services provided provide measurable, planned and high quality value. Windrum & Tomlinson, (1999) Service quality is a very important benchmark where services are a service economy that can be enjoyed by all groups / customers.

Salunke et al., (2019) Technological developments that lead to services (Fintech) provide convenience for technological developments. This is of course a reference service that will be felt by consumers, for the convenience and usefulness and satisfaction of service knowledge that exists in an institution Love et al., (2011). Service knowledge has a significant impact on the usefulness of the service and also leads to the continued use of the service by consumers, Lim et al., (2019).

Farzin et al., (2014), Kim & Lee, (2013) The ability to increase knowledge of services is not something that is considered unimportant, service knowledge from the results of studies conducted where the results are able to increase the effectiveness, efficiency, competitiveness of an organization, also in increasing service knowledge is influential and able to retain consumers and provide excellence, Tseng & Wu, (2014).

Service knowledge is becoming increasingly important along with global demand and global pressures, Manning, (2013). Knowledge exchange, service performance has a positive impact on service, Wu & Chen, (2015). Encouraging service knowledge and developing customer knowledge and innovation on performance has a successful impact by companies on consumers / customers, Johansson et al., (2019).

ents' answers based on the distribution of questionnaires that had been successfully responded to via Google form and distributed personally to the group of answers from the respondents. Obtained answers from respondents related to Islamic financial institutions spread to the area of the object under study, namely the city of Pekanbaru. The results of the distribution of data on the service knowledge variable which is derived based on the indicator, the results obtained are that in the service knowledge variable expressed by numbers, the number is obtained with an average value of 3.89 with the category agree (good). This shows that in the service knowledge variable of Islamic financial institutions it is deemed necessary to further socialize the role, virtues, advantages, facilities, choices, services, products and others of Islamic financial institutions in order to become the first choice for Islamic financial institutions in every financial activity, be it Islamic banks, Islamic banking, Islamic insurance, Islamic leasing, and other institutions, all of which involve sharia. The choice of results obtained from respondents' answers to service knowledge of Islamic financial institutions is currently good to very good (agree to strongly agree).

In the service knowledge variable which is derived into 6 (Six) indicators, the answers to the respondents' statements about Islamic financial institutions that have been distributed, namely the answers of respondents who agree or the highest, obtained 1 (one) indicator that is the highest with a score of 4.20 which is in the category of strongly agree (very good); I can choose the service that best suits my current needs. From the results of the statement with indicators strongly agreeing on the knowledge of services from Islamic financial institutions, this needs to be further improved in order to realize a complete and perfect knowledge of existing Islamic financial institutions, especially in the city of Pekanbaru and Indonesia in general. The role of Islamic financial institutions as financial institutions needs to get a full place in the hearts of the Muslim community so that existing institutions grow and continue to grow, develop and advance. This can be realized and carried out, of course, cannot be separated from the efforts of the managers of existing Islamic financial institutions to continue to increase public knowledge of Islamic financial institutions and provide quality and authoritative services for the value of sharia. The lowest indicator of this service knowledge is in I always provide criticism and suggestions on the services of Islamic financial institutions with a score of 3.45 which is in the sufficient category, this will certainly be a benchmark where criticism and suggestions in running an organization are needed to help an organization to further increase the value of the organization, as well as Islamic financial institutions to always improve for the good, sustainability, progress and glory of the institution.

Munthiu, (2009) The decision to buy / choose something you want does not just happen or based on perceptions, but through a process that is wise enough to determine the decision. The decision to buy / choose what is an option re-

Table. 3.1. Service Knowledge

No	Service Knowledge	Answer Options					Score
		S	S	C	T	S	
1	I always remember the services offered by Islamic Financial Institutions.	3	4	1	1	2	3,88
		3	8	4	3		
2	I understand the differences of each Islamic financial institution's services	2	4	2	1	2	3,75
		5	8	3	2		
3	I can choose the service that best suits my current needs.	4	4	1	4	2	4,20
		7	6	1			
4	I always compare the services offered by Islamic financial institutions and conventional financial institutions.	4	4	1	8	2	4,05
		0	7	3			
5	I always assess the service performance of Islamic financial institutions	3	5	1	4	2	4,05
		6	1	7			
6	I always provide criticism and suggestions on the services of Islamic financial institutions	1	3	3	1	3	3,45
		7	9	3	8		
Averages						3,89	

Source: Data Processed by Researchers 2023

Based on the field data that was successfully obtained, data was obtained that had been filled in directly with respondents who had a connection with what was researched and wanted from what had been researched, as for the respond-

quires motivation, perception, learning, memory, personality, and attitudes play an important role in the unfolding of the consumer decision-making process including stages: problem recognition, information search, evaluation of alternatives, purchase decisions, and post-purchase behavior. Qazzafi, (2019) Consumers in buying / choosing it when needed, whether it is an expensive or cheap product. Azman & Sahak, (2014) This condition is also supported by the ability to create the value / brand / label of the product will also lead a consumer to buy / choose the product offered by a company.

The decision to buy / choose a product or service that exists as also expressed (Ahmad, 2014) states that word of mouth information sourced from consumers has a very important and strategic role in the sustainability of products that are marketed or produced. (Moiescu, 2009) The brand itself is the basis for consumers to buy / choose these products and on trust in the product and social, personal and psychological factors have an impact on buying / choosing decisions on brands, Lautiainen, (2015).

Table. 3.2. Choosing / Buying Decision

No	Choosing Decision	Answer Options					Score
		S	S	C	T	S	
1	I recognize the service problems that I need at Islamic financial institutions	2	5	2	9	2	3,8
2	I always look for the latest information about the services of Islamic financial institutions	2	4	2	1	3	3,7
3	I have choices in deciding and choosing Islamic financial institutions	4	4	1	4	1	4,1
4	I have criteria in deciding on the selection of Islamic financial institutions	4	4	1	5	1	4,1
5	I always assess the response of Islamic financial institutions after choosing Islamic financial institution services	3	5	1	1	1	4,1
Average							3,99

Source: Data Processed by Researchers 2023

Based on the field data that was successfully obtained, data was obtained that had been filled in directly with respondents who had a connection with what was researched and wanted from what had been researched, as for the respondents' answers based on the distribution of questionnaires that had been successfully responded to via Google form and distributed personally to the group of answers from the respondents. Obtained answers from respondents related to Islamic financial institutions spread to the area of the object under study, namely the city of Pekanbaru. The results of the distribution of data on the service knowledge variable which is derived based on the indicator, the results obtained are that in the service knowledge variable expressed by numbers, the number is obtained with an average value of 3.89 with the category agree (good). This shows that in the service knowledge variable of Islamic financial institutions it is deemed necessary to further socialize the role, virtues, advantages, facilities, choices, services, products and others of Islamic financial institutions in order to become the first choice for Islamic financial institutions in every financial activity, be it Islamic banks, Islamic banking, Islamic in-

surance, Islamic leasing, and other institutions, all of which involve sharia. The choice of results obtained from respondents' answers to service knowledge of Islamic financial institutions is currently good to very good (agree to strongly agree).

Simple Linear Regression

Model Summary^b

Model	R	Adjusted R Square	Std. Error of the Estimate
1	.819 ^a	.671	.668

a. Predictors: (Constant), Service knowledge

b. Dependent Variable: Buying decision

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	900.983	1	900.983	220.182	.000 ^a
	Residual	441.935	108	4.092		
	Total	1342.918	109			

a. Predictors: (Constant), Service knowledge

b. Dependent Variable: Buying decision

Coefficients^a

Model	Unstandardized Coefficients		Std. Error	Beta	t	Sig.
	B	Standardized Coefficients				
1 (Constant)	5.284		1.009		5.239	.000
Penggetahuan layanan	.629		.042	.819	14.839	.000

a. Dependent Variable: : Buying decision

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.0562	24.1450	19.9727	2.87505	110
Residual	-5.25891	7.94377	.00000	2.01357	110
Std. Predicted Value	-3.797	1.451	.000	1.000	110
Std. Residual	-2.600	3.927	.000	.995	110

a. Dependent Variable: Buying decision

Simple regression journal; Analysis of the effect of service knowledge on buying / choosing decisions. Based on the results of data processing using SPSS Version 23, it is known that the Coefficients value $Y = 5,284 + 0.29x$
Description:

The constant value of 2.84 indicates the value of the buying decision when $X = 0$, namely the value of the buying decision of 5, 284 units.

The regression coefficient value of service knowledge of 0, 629 means that the effect of service knowledge is positive, which means that if there is an increase in service knowledge by 1 (one) unit, the effect on the increase in voting / buying decisions is 0.629.

Then to test the hypothesis of the influence of the independent variable on the dependent variable, namely by comparing t count with t table or seeing the significance value with an alpha of 5%.

From the results of the calculation, it shows that the t value is 14, 839 and the significance value is 0.00. This shows that hypothesis 0 is rejected, which means that there is a significant effect of service knowledge on purchasing decisions. Overall, this proves that the research hypothesis is accepted.

Then the R Square value (coefficient determinasi) based on the results of the calculation shows a value of 0.671 which means that the effect of service knowledge on purchasing decisions is 67.1% while the remaining 32, 9% is influenced by other factors not examined in this study.

3.2. Discussion

Knowledge of services for Islamic financial institutions in the city of Pekanbaru, Riau, from the results of the data obtained by researchers, the results show that the level of public knowledge of services for Islamic financial institutions in the city of Pekanbaru is still in the good to very good category. This can also be seen based on the research formulation: The Effect of Service Knowledge on the Decision to Choose Islamic Financial Institutions, where from the results of research that has been carried out on service knowledge and the decision to choose people to choose Islamic financial institutions. From the results revealed that the service knowledge with a score of 3.89 with a good / agree category and the decision to choose / buy with a score of 3.99 in the good category, meaning that here it can be revealed on average that service knowledge is obtained and the decision to choose Islamic financial institutions is in the good to very good category. From the results of this data, it is also an indirect reference to the managers of Islamic financial institutions in the city of Pekanbaru to be more active in socializing existing Islamic financial institutions, both directly and indirectly to these institutions.

Based on the data obtained from various respondents of Islamic financial institutions, the results obtained, where the service knowledge of Islamic financial institutions in the city of Pekanbaru with 6 (six) indicators; remember, understand, apply, analyze, evaluate and create. From the service knowledge variable with indicators, data were obtained that the highest indicator of the 6 indicators on the indicator (understanding) I can choose the service that best suits my current needs with a score of 4.20

with a strongly agreed category, this means indirectly that the people of the city of Pekanbaru really understand very well the Islamic financial institutions in the city of Pekanbaru, followed by knowledge of existing services at Islamic financial institutions with the lowest service knowledge (creating) I always provide criticism and suggestions on Islamic financial institution services with a score of 3, 45 with the category agree, this means that the lack of response from Islamic financial institutions to input and suggestions that come from the community / consumers, with a lack of response from Islamic financial institutions will have a negative impact on these financial institutions, where with input and suggestions as evidence that the community / consumers / customers want changes, innovations and evidence as a concern for the good and progress and sustainability of these financial institutions.

Variable knowledge of services at Islamic financial institutions by the community / consumers who enjoy the facilities at each Islamic financial institution and can provide positive added value for progress. Islamic financial institutions will be the main reference and choice for every financial transaction, both in service, convenience, information, transparency and accountability and at the forefront when what the community/consumers want can be fulfilled and in accordance with the inherent sharia concept. Based on the information and research data distributed, the results obtained, where the knowledge of existing services at Islamic financial institutions is still overall in the good to very good category, meaning that here you still have to continue to make innovations, changes, increase the selling value that is more and trusted as part of Islamic finance and continue to make leaps to continue to synergize with fellow Islamic financial institutions and other finances in order to get results continue to increase, especially the increasing knowledge of Islamic financial institution services to customers and society in general, both Muslim and non-Muslim. Service knowledge of an organization and institution will have an impact that leads to a more specific choice and not something that is considered trivial and not important, Metters & Verma, (2018). The ability to be able to create a breakthrough for an institution or organization must be able to provide more value than existing values, in this case creating a quality service, because quality service will be able to influence a person's life and choices, Anderson & Ostrom, (2015), Diana, (2017). Service knowledge of Islamic financial institutions has an influence on choosing Islamic financial institutions, Yuri et al., (2023).

The decision to choose an Islamic financial institution in the city of Pekanbaru Riau, from the results of the data obtained by researchers, the results show that the decision to choose an Islamic financial institution is still in the good to very good category. This can also be seen based on the research formulation: The Effect of Service Knowledge on the Decision to Choose Islamic Financial Institutions, where from the results of

research that has been carried out on service knowledge and the decision to choose people to choose Islamic financial institutions. From the results revealed that the decision to choose / buy with a score of 3.99 with a good / agree category, meaning that here it can be revealed on average that service knowledge and decisions to choose Islamic financial institutions are obtained in the good to very good category. From the results of this data, it is also an indirect reference to the managers of Islamic financial institutions in the city of Pekanbaru to be more active in socializing existing Islamic financial institutions, both directly and indirectly to these institutions.

Choosing, buying, consuming and being satisfied with the services and products owned by an institution / organization is very much determined by the ability of an institution / organization to convince the public or consumers of the products / services offered. This will be a good choice as a manager of an existing financial institution and the community / consumers who will use services or products at the institution / organization. Based on research that has been carried out and obtained data that reveals that the decision to choose or buy services / products offered by Islamic financial institutions in the city of Pekanbaru is still within the scope of good to very good. From here it is necessary to make more wise efforts in responding to what is the choice and desire of the community / consumers of Islamic financial institutions. This can also be seen from the test results using SPSS 23, it is found that there is a positive influence on service knowledge on the decision to choose Islamic financial institutions. This research is in line with research conducted, Choo, (1996), Romdhoni & Sari, (2018) that service knowledge on voting decisions can improve performance which in turn with knowledge and decisions in choosing will make consumers or the public get the right product / service Sriyanto & Utami, (2016). Widowati & Mustikawati, (2018) Customer perceptions and reputation of Islamic financial institutions are a measure of service knowledge and decisions to choose Islamic financial institutions. Abhimantra et al., (2013), Hasanah, (2019) Knowledge, religious, reputation, service factors have a positive influence on the decision to choose Islamic finance.

4. Conclusions and Suggestions

4.1. Conclusions

From the results and discussions that have been described, conclusions can be drawn from the research that has been conducted, that the knowledge of services on the decision to choose Islamic financial institutions, the results can be concluded, namely: (1) The data reveals that the level of knowledge of community / consumer / customer services at Islamic financial institutions is still in the good to very good category, with an average score of (3.89). This must be the main focus of Islamic financial institutions to increase public/consumer/customer knowledge of existing services at these Islamic financial institutions. (2) This can be revealed about the decision to

choose / buy products / services in Islamic financial institutions, getting the results that the decision to choose Islamic financial institutions is currently still in the good to good category with (3.99). (3) And based on the results of the t test with SPSS 23, it reveals that the knowledge of the services of existing Islamic financial institutions affects the decision to choose Islamic financial institutions in the city of Pekanbaru.

4.2. Suggestions

The suggestions that can be proposed from the results of the research that has been carried out, can be drawn from the conclusions presented, namely: increasing knowledge, understanding and belief in the importance of services available at Islamic financial institutions. In knowledge and decisions to choose Islamic financial institutions at this time are also still in the good to good category.

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