

The Influence of Personality, Motivation and Social Class towards Costumers' Decision Making in Choosing Bank Riau Kepri Sharia Tembilahan Kota

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Abstract:- This research aims to achieve the objectives of 1) analyzing the extent of personality influences decision making to be a customer of Bank Riau Kepri Sharia (BRKS), 2) analyzing the extent of motivation influences decision making to be a customer of BRKS, and 3) analyzing the extent of social class influences decision making to be customer of BRKS. This research used explanatory quantitative, intended to explain the relationship among variables to examine several hypotheses. The population of this study is all customers of BRKS in year 2021. The total sample are 205 respondents. To answer the problems formulated in this study using Structural Equation Modeling (SEM) is conducted. Based on the discussion and analysis, the result reveals several conclusions as follows: 1) Personality has no influence towards decision making to be a customer of BRKS, because most customers are millennial generations who were not only have extraversion but also openness. 2) Motivation has influence towards decision making to be a customer of BRKS, which means that customers are motivated to be customers of BRKS because affiliated to a certain religion, group, or ethnic relationship. 3) Social class has influence towards decision making to be a customer of BRKS, which means that increasing the social class will influence the decision to be a customer of BRKS, 4) Personality did not simultaneously influence decision making to be costumer of BRKS. Motivation and social class did simultaneously, which means the changes in variables of motivation and social class would change the decision making to be a customer of BRKS.

Keywords:- Personality, Motivation, Social Class and Customer Decision

I. INTRODUCTION

The growth of Islamic banking in the world is very fast. It can be seen from the growth data of Islamic banking that an average of more than 15% per year, has assets of more than U \$ 250 Million. There are 10 countries that have performed well in developing Islamic finance: Kuala Lumpur-Malaysia, Manama-Bahrain, Dubai-UAE, London-United Kingdom, Doha-Qatar, Kuwait-Kuwait, Karachi-Pakistan, Riyadh-Saudi Arabia, Jakarta-Indonesia, dan Istanbul-Turkey.

Table 1. Growth of Global Fund Assets



Source: Various, KFH Research Database

The decision to become a customer of Islamic banking is also accepted in both western and European countries. Because the concept of Islamic economics has a system and clear objectives in solving with various economic problems and social inequalities. The atmosphere for the development of sharia began in 2004 after The Islamic Bank of Britain (IBB) was officially established as Europe's first Islamic bank. Sharia bank assets in the UK reach US \$ 18 Million.

The Islamic banking industry in Indonesia continues to grow, after the enactment of Law no. 10 of 1998 concerning Islamic banking. Islamic banking law No. 21 of 2008 describes the operational principle of profit sharing according to Islamic teachings as a solution to eliminating usury. Using the system and profit sharing, Islamic banks can create a conducive and fair investment climate because they can share profits and losses, so that they are accepted by various levels of society.

Table 2. Growth of Indonesia Sharia Bank

Component	2015	2016	2017	2018
Total Assets	304,0	365,6	424,1	477,3
Financing	218,72	254,7	293,5	329,3
Third-Party Funds	236,02	285,2	341,9	379,9

Source: Statistic Islamic Bank 2018. IDR Trillion

However, regionally, the development of sharia banking in Tembilahan Kota (Indragiri Hilir, Sumatra, Indonesia) has seen a decline. One sharia bank has closed permanently, its sub-branch offices. This can be seen in table 3 below.

Table 3. Declining of Sub-Branch Office Sharia Tembilahan Kota

Sharia Bank	Year				
	2016	2017	2018	2019	2020
Muamalat	1	-	-	-	-
Riau Kepri Sharia	1	1	1	1	1
Mandiri Sharia	1	1	1	1	1
Total	3	2	2	2	2

Source: Otoritas Jasa Keuangan (OJK) 2016-2020

Bank Muamalat has closed its branch office at Tembilahan Kota permanently. Table 4 below is Bank Muamalat Indonesia Annual Report, shows that the Sub-Branch Office in 2016 amounted to 202, then in 2017 the number decreased very drastically to 152.

Table 4. Bank Muamalat Annual Report 2019

Office Type	Year			
	2019	2018	2017	2016
Head Office	1	1	1	1
Branch Office	83	83	83	83
Sub-Branch Office	150	150	152	202
Cash Office	43	43	43	78
Overseas Office	1	1	1	1
Jumlah Total	276	276	278	363

Source: Bank Mu'amalat Annual Report 2019

Table 5 below shows the growth of conventional banking in Tembilahan Kota in 2016-2020. There is a development of conventional banking in Tembilahan Kota.

Table 5. Conventional Bank Sub-Branch Offices Tembilahan Kota

	Year				
	2020	2019	2018	2017	2016
BCA Bank	1	1	1	-	-
Panin Bank	1	1	1	1	1
Bank Mega	1	1	1	1	1
Danamon	1	1	1	1	1
Riau Kepri Mandiri	1	1	1	1	1
BTN	1	1	1	1	1
BNI	1	1	1	1	1
BRI	1	1	1	1	1
Total	9	9	9	8	8

Source: Tembilahan Archives

Table 6 below presents a comparison of total data on Islamic and conventional banking financing of Bank Riau Kepri (Kepulauan Riau).

Table 6. Comparison of Total Financing of Bank Sharia - Conventional

Type of Bank (based on operations)	Year			
	2020	2019	2018	2017
Sharia	2836	2880	2962	2990
Conventional	27054	27084	24926	22617

Source: Sharia - Conventional Annual Report Otoritas Jasa Keuangan (OJK), 2017-2020

Table 6 shows the decrease in total sharia financing in Riau Kepri in 2018 to be 2962, then decreased in 2019 to be 2880, and in 2020 to be 2836. While conventional banking from 2017 was 22617, then there was an increase in 2018 to be 24926, and in 2019 to be 27084. These data show a decrease in total financing in sharia banking (Riau-Kepri regionally), from 2017 to 2020. This is contrary to conventional banking, which has increased since 2017.

II. PROBLEM FORMULATIONS AND OBJECTIVES OF STUDY

Referring to the background of study, problem identification and limitation, problem formulations created in this research is as follows:

1. Does personality influence decision making to be customers of Bank Riau Kepri Sharia (BRKS) Tembilahan Kota?
2. Does motivation influence decision making to be customers of BRKS Tembilahan Kota?
3. Does social class influence decision making to be customers of BRKS Tembilahan Kota?
4. Do these variables simultaneously influence decision making to be customers of BRKS Tembilahan Kota?

Objectives of this study are as follows:

- 1 To analyze the extent of personality towards decision making to be a customer of BRKS Tembilahan Kota.
- 2 To analyze the extent of motivation towards decision making to be a customer of BRKS Tembilahan Kota.
- 3 To analyze the extent of social class towards decision making to be a customer of BRKS Tembilahan Kota.

III. THEORETICAL FRAMEWORK**A. Personality (Extraversion)**

Harry Stack Sullivan (interpersonal) (2005) and Abraham Maslow (in Kevin John McGuire, 2007), suggest the concepts of personality. Papalia et al (1989) proposed four models of personality; (1) Trait models: Costa and McCrae's Five factor or The Big Five Factor, (2) Normative-crisis models, (3) Timing of event models, dan (4) Humanistic model: Maslow's hierarchy of need. The Big Five Factor was developed by Paul T. Costa and Robert R McCrae (1996) which the researcher uses to measure personality with extraversion, as a customer trait that is measured.

B. Motivation (Affiliation)

Motivation according to Robbins (in Amiruddin, 2019) is the willingness to make high efforts to achieve goals. McClelland's theory of motivation explains that there are three human needs; need for Achievement (nAch), need for power (nPower), and need for affiliation (nAff). Researcher only uses aspects of Need for Affiliation (nAff) to measure motivation variables.

Batia M. Wiesenfeld, Sumita Raghuram and Raghu Garud (2001), which two items of affiliate research adopted from positive stimulation (Hill, 1987). These items are "I think being close to others, listening to them, and relating to them is one of my favorite and most satisfying pastimes," and "I would find it very satisfying to be able to form new friendships with whomever I liked."

Hill (1987) developed an interpersonal orientation scale to focus on the four dimensions underlying affiliation motivation: positive stimulation, social comparisons, emotional support, and attention.

C. Purchase Decision

Schiffman and Kanuk (in Putu Agus and I Ketut, 2019) said the decision is the selection of an action from several options (Putu Agus and I Ketut, 2019) as a selection of two or more alternative options. Engel (in Anang Firmansyah, 2018) said that the consumer decision process is an important thing for consumers to buy a product. Kotler and Keller (2007) explain that the decision-making process is a psychological process that plays an important role in understanding how consumers make purchasing decisions. Deriving from the definitions pointed out by the experts, it may be concluded that purchase decision is an action conducted by a consumer to select his or her preferred brand from a range of alternatives to fulfill his or her needs and desire.

IV. METHODOLOGY

This research uses explanatory quantitative method to explain the relationship between one variable with another variable to test a hypothesis. The purpose of employing this explanatory method is to explain the relationship between the variables of personality (extraversion), motivation (affiliation), and social class towards purchase decision variable. Dependent variable used in this study is decision of becoming a customer of BRKS Tembilahan Kota (Y). Independent variables used in this study are:

- Personality (extraversion) variable (X1)
- Motivation (Affiliation) (X2)
- Social class (X3)

Population in this study is derived from all customers of Bank Riau Kepri Syariah Tembilahan Kota during the period of January 2021. Sampling method employed is purposive sampling therefore the total sample is determined to be 205 respondents. To determine the sample using multivariate analysis Jhon Hair (Joseph F. Hair, 2014). Hair recommends that the minimum sample size is 5 - 10 times the number of parameters estimated. In this research model, there are 41 items (estimated parameters), so the sample used is between 205-410. The assumed sample size for SEM that must be met is at least 205.

To answer the problems formulated in this study using Structural Equation Modeling (SEM) is conducted to find out the extent of independent variables of Personality (X1), Motivation (X₂), Social Class (X3), towards dependent variable which is Purchase Decision (Y).

V. RESULTS AND DISCUSSION**A. Composite Reliability**

Reliability above or equal to 0.6 represents the latent construct being developed correctly (Jonathan Sarwono and Herlina Budiono, 2012). Composite reliability can be calculated with the formula:

$$\text{Construct Reliability} = \frac{(\sum \text{Std. Loading})^2}{(\sum \text{Std. Loading})^2 + \sum \varepsilon_j}$$

Table 7. Composite Reliability Results

Variable	Composite Reliability	Reliabel
Personality	0.90	Reliabel
Motivation	0.83	Reliabel
Social Class	0.90	Reliabel
Purchase Decision	0.93	Reliabel

Source: Primary data processed, 2021

B. Confirmatory Factor Analysis (CFA)

The items were significant with C.R. value > 1.96 and P value < 0.05.

1. CFA Personality Variable

Table 8. CFA Personality Variables

Item	Loading Factor	C.R.	P
socializing (X _{1p})	0,77	Fix	Fix
active (X _{2p})	0,82	13,076	***
vocals (X _{3p})	0,73	10,215	***
excited (X _{4p})	0,82	10,729	***
cuteness (X _{5p})	0,76	9,564	***
attentive (X _{6p})	0,78	10,088	***

Source: Primary data processed, 2021

2. CFA Motivation Variable

Table 9. CFA Motivation Variable

Item	Loading Factor	C.R.	P
being close to other people, listening to them, and connecting with them is one of our favorite pastimes (X _{7m})	0,67	Fix	Fix
feel very happy to be able to make friends (X _{8m})	0,99	10,453	***
Pleasure around other people is a warm glow (X _{9m})	0,76	10,215	***

Source: Primary data processed, 2021

3. CFA Social Class Variable

Table 10. CFA Social Class Variable

Item	Loading Factor	C.R.	P
profession (X _{10SC})	0,73	Fix	Fix
Income (X _{11SC})	0,87	12,837	***
wealth (X _{12SC})	0,88	12,889	***
prestige (X _{13SC})	0,86	12,486	***
association (X _{14SC})	0,76	10,972	***
socialization (X _{15SC})	0,89	12,974	***
wide network (X _{16SC})	0,90	13,189	***
class consciousness (X _{17SC})	0,88	12,899	***
movement (X _{18SC})	0,83	12,137	***

Source: Primary data processed, 2021

4. CFA Purchase Decision Variable

Table 11. CFA Purchase Decision Variable

Item	Loading Factor	C.R.	P
high quality Islamic bank (Y _{19pd})	0,82	12,712	***
Islamic bank products are the best products (Y _{20pd})	0,83	12,962	***
become a customer of sharia bank to carry out Islamic kaffah (Y _{21pd})	0,83	13,024	***
the reputation of Islamic bank continues to increase (Y _{22pd})	0,78	12,212	***
profit sharing (Y _{23pd})	0,78	12,108	***
excellent Islamic banking services (Y _{24pd})	0,82	12,872	***
easy access (Y _{25pd})	0,81	12,659	***
Islamic bank provide long-term investment (Y _{26pd})	0,78	Fix	Fix

Source: Primary data processed, 2021

C. Assumption Evaluation of SEM

1. Normality Test

The normality test is one of the steps that must be passed in the SEM evaluation. Items that have been calculated produce normally distributed data, this is due to the value of C.R. (Critical Ratio) and skew ≤ 2.54. Variables yields a value below 2.54 so all data is normal. So that it can be continued to the next test.

2. Outlier

Testing the presence or absence of outliers in Amos can be seen from the Mahalanobis distance (Md) table. The parameter used in the model is 135 which is obtained from the attachment of the SEM results, namely the parameter summary. In the statistical table, the value $\chi^2_{135} = 191.52$ is obtained. The rule of decision making is if Md of the observed value > 191.52 it is said that the observation point is an outlier. Meanwhile, if Md from the observation point < 191.52 then it is said that the observation point is not an outlier. So, in this study there is no outlier observation point because each of the Md values is smaller than 191.52.

3. Linearities

The model is assumed to be linear if all significant values < 0.05.

Table 12. Linearity of Assumption

Exogenous Variables	Endogenous Variable	sig. Linear	Assumption of Linearity
Personality	Decision	***	Linear
Motivation	Decision	***	Linear
Social Class	Decision	***	Linear

Source: Primary data processed, 2021

4. Goodness of Fit (Model Over-All)

Table 13. Goodness of Fit (Model Over-All)

Criteria	Result	Cut-off	Model Evaluation
CMN/DF	0,322	<2,00	Good
Chi-square	1639,719	Small Expected	Marginal
P-Value	0,000	≥0,05	Marginal
RMSEA	0,142	≤0,08	Marginal
GFI	0,617	≥0,90	Marginal
AGFI	0,550	≥0,90	Marginal
TLI	0,732	≥0,95	Marginal
CFI	0,754	≥0,95	Marginal

Source: Primary data processed, 2021

The results goodness of fit in table 13 above shows that the overall acceptance evaluation (over-all model) is generally included in the marginal category and only one goodness of fit criterion fulfills, namely CMN/DF with a result of 0.322, where the critical value (cut-off) < 2.00. Although only one or two meet the criteria goodness of fit, it can be said that this model is good (Rinaldo, 2009).

5. Result of Hypothesis

The hypothesis will be accepted if the t statistical value (C.R.) is > 1.96 and P < 0.05 in the SEM analysis results. SEM results obtained that one hypothesis is not significant because the results are unacceptable, and 2 hypotheses have a significant result.

The influence of personality towards decision to be a customer of Bank Riau Kepri Sharia (no significant). The influence of motivation towards decision to be a customer of Bank Riau Kepri Sharia (significant). The influence of social class towards decision to be a customer of Bank Riau Kepri Sharia (significant).

Table 14. Hypothesis

Endogenous Variable	Exogenous Variables	Standardized Estimates	C.R.	P	Result
Decision	Personality	0,072	1,598	0,110	No Significant
Decision	Motivation	0,079	3,824	***	Significant
Decision	Social Class	0,076	5,825	***	Significant

Source: Primary data processed, 2021

6. Direct Influence

The measurement results are based on the relationship between variables using the SEM analysis measuring tool AMOS 23 program,

The relationship between the variables in this study using a direct effect with each value is first 0.140, second 0.348, and third 0.562.

Table 15. Direct Influence Between Variables

Variable Relationships			Direct Influence
Endogenous	Directions	Exogenous	
Decision	←	Personality	0,140
Decision	←	Motivation	0,348
Decision	←	Social Class	0,562

Source: Primary data processed, 2021

D. Result

The result of personality variable. The results of hypothesis table 14. shows the probability P value shows 0.110 and C.R. 1.598, the personality variable has no significant effect on the decision variable to become a customer with a standardized estimates (S.E.) coefficient value of 0.072. That is, increasing the personality value by one unit will increase the decision to become a customer 7.2%.

The result of motivation variable. The results of hypothesis testing indicate that the P value shows *** < 0.05, which means that it has a very significant effect on the decision to become a customer. C.R. shows 3,823 and standardized estimates (S.E.) shows a value of 0.079. This means that an increase in the value of motivation by one unit will increase the decision to become a customer by 7.9%.

Result of social class variable. The results of hypothesis in table 14. shows that the probability P value is very small, *** < 0.05 and C.R. shows 5,825 social class variables have a very significant influence on the decision variable to become a customer with a standardized estimate (S.E.) showing a value of 0.076. This means that an increase in the value of social class by one unit will increase the decision to become a customer by 7.6%.

E. Discussions

Referring to the data analysis and findings conducted, the discussion in this study is elaborated as follows:

1. The Influence of Personality towards Decision to be a Customer of Bank Riau Kepri Sharia

The results of the hypothesis show that there is no direct relationship between the latent variable of personality and the latent variable of the decision to become a customer. This result is in accordance with Soenarmi (2005), that there is no empirical evidence to accept the influence and characteristics of consumers on decisions to borrow money from sharia banks. This indicates that the decision to become a customer is not influenced by his personality.

This result contradicts previous research that personality influences consumer decisions, for example Wibisna et.al (1999), Kotler (1996), Parasuraman et.al (1991). Venkateswaran and P. Tamilselvi (2018), Hojjat Vahdati and Seyed Hadi Mousavi Nejad (2016), Sandip Sarker, Tarun Kanti Bose, Mollika Palit2, Md. Enamul Haque (2013), JohnGountas SandraGountas1 (2007), Stephen A. Stumpf Roger L.M. Dunbar (1991), David E. Terpstra, Elizabeth J. Rozell & Robert K. Robinson (2010), Yu-Shu Peng, Hsin-Hua Hsiung, Ke-Hung Chen (2012).

2. The Influence of Motivation on Decision to be a Customer of Bank Riau Kepri Sharia

Hypothesis results of the motivation variable table 14. according to SEM testing and respondents there is a significant effect of the direct relationship of the latent variable motivation to the latent variable of the decision to become a customer. This is in accordance with the findings of Tuggaesti (2007) that there is a positive influence between shopping motivation and shopping satisfaction. Other researchers; Sarah C. Whitley, Remi Trudel, Didem Kurt (2018), Reynaldo Lomboan, David P.E. Saerang, and Sifrid S. Pangemanan (2013), Adeoye Augustine Bamgbose and Sunday Olusola Ladipo (2017), Arawati Agus, Za'faran Hassan (2010), Sonny Nwankwo, Nicolas Hamelin, Meryem Khaled (2014), Frank Basten, Jaap Ham Cees, Midden Luciano Gamberini, Anna Spagnolli (2015), Kurt Sokolowski, Heinz-Dieter Schmalt, Thomas A. Langens, and Rosa M. Puca (2000), Stefan Engeser and Thomas Langens (2010). Meanwhile, research that disagrees is Ratyh Rizka Lendo (2013) which explains that motivation is not significant for shopping decisions.

The relationship between exogenous and endogenous variables can be empirically proven by the socialization of the corporate values of Bank Riau Kepri Sharia (BRKS) to the community. The cooperation between BRKS (PT. Pembangunan Daerah) and local governments to promote sharia banking in remote areas has yielded many results. Government cooperation with ulama, community leaders and community organizations (NU-Muhammadiyah, Indonesian da'wah council, Shubuh fighters and others) has participated in tabligh to educate the community to be free from usury.

3. The Influence of Social Class towards Decision to be a Customer of Bank Riau Kepri Sharia

The results of hypothesis testing show that social class has a very significant effect on the decision to become a customer. The results of this study are in line with Haron et.al (1994), Anderson et.al (1976) explaining that the most important criteria for bank selection are recommendation by friends, location, and reputation. Research conducted by Tan and Chua (1986) suggests that suggestions from friends, neighbors and family members have the strongest influence on the decision to become a customer in choosing a bank.

The item social network has the strongest loading factor in this variable according to research by Haron et.al (1994), Anderson et.al (1976) and Tan and Chua (1986) which is social network (recommendations from friends, friends, neighbors, family, ulama, community leaders, government), a good reputation and strategic location are effective means of strengthening the decision to become a customer of Bank Riau Kepri Sharia.

Jonida Xhema (2019) explains the influence of social networks on customer behavior, that social networks affect customer behavior because social networks have changed the lifestyle and culture of society so that companies must be sensitive to customers by opening two-way communication between individuals and companies.

The conclusion is that the hypothesis shows that the increasing social class, the more strengthening the decision to become a customer of Bank Riau Kepri Sharia can be

It is interesting from the measurement results of personality variables that the personality traits of customers are not crucial to their decision to become customers of sharia banks. In general, it is concluded that the hypothesis that shows the weaker personality of the customer, the weaker in making the decision to become a customer of Bank Riau Kepri Sharia is not proven, because the weakening of the personality has less influence on the decision to become a customer. This contradicts the theories of consumer behavior where personality is influential in the decision-making process. Assael (1992), Kanuk and Schiffman (2007), Engel, Blackwall, and Miniard (2009).

Millennial Personality characteristics)

The interesting thing about the personality variable that is not significant, because most respondents are millennials aged 16 - 35, reaching 77.1% of the total number of respondents. The characteristics of millennials are very strong and open, creative, analytical, collaborative, and courageous (Deloitte Indonesia, 2019). In accordance with the characteristic aspects of the Big Five, Costa and McCrea, namely openness to experience (imaginative, creative, original, like diversity, curious, liberal), it is not enough just extraversion, because the millennial era is openness with various technological sophistication.

Millennial generation is a human resource with extraordinary potential that is very much needed at this time, where communication technology is at the forefront. The existence of the internet, Wi-Fi, laptops, and smartphones allows them to connect and have a global perspective. In addition, they also have a different approach to communication. Millennials want to be free from the rules where they are and where they work. Millennials have a connected relationship with digital, their way of life is also different from the previous generation but that does not create a gap between generations, because we are in the timeline of generation mix in one workplace.

The millennial generation needs to be embraced, here the importance of social mission for millennials. Millennials often get bad marks from previous generations because millennials like freedom, want everything to be fast, instant, and everything that is digital. Some even think that millennials tend to be seen as lazy, happy with instant joy, boredom, and fleas. This cannot be denied because millennial DNA is curious as the original millennial characteristics that prioritize freedom and flexibility. So, sharia banking, especially Bank Riau Kepri Sharia (BRKS) must recognize the personality characteristics of its customers, the Millennial Generation, not only extraversion but also openness.

The results of this personality variable are contrary to Ella Intan Anggraeni, et al (2018), writing exploring the five-factor personality traits on the usefulness and easiness perceptions of using Instagram's paid promotion. Ella's research results found that extraversion is the most influencing factor in the perceived usefulness of paid promotion for Instagram stories. In addition, openness to experience is the most influential variable on the perceived ease of users.

proven, because the increase in social class has a significant effect on the decision to become a customer. This is in line with the behavioral economic theory that personality influences the decision-making process. Assael (1992), Kanuk and Schiffman (2007), Engel, Blackwell, and Miniard (2009).

VI. CONCLUSION

Based on the result of research and discussion conducted, several conclusions may be drawn as follows:

Personality has no provides influence towards decision of becoming a customer of Bank Riau Kepri Sharia Tembilahan Kota, because most customers are millennial generations who were not only have extraversion but also openness.

Motivation provides influence towards decision making of becoming a customer of Bank Riau Kepri Sharia Tembilahan Kota, which means that customers are motivated to be customers of Bank Riau Kepri Sharia because affiliated to a certain religion, group, or ethnic relationship.

Social Class provides influence towards decision making of becoming a customer of Bank Riau Kepri Sharia, which means that increasing the social class will influence the decision to be a customer of ank Riau Kepri Sharia.

Personality has not simultaneously provided influence towards decision making to be costumer of Bank Riau Kepri Sharia. Motivation and social class have simultaneously, which means the changes in variables of motivation and social class also changes the decision making to be a customer of Bank Riau Kepri Sharia Tembilahan Kota.

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