

## Decoding Customer Choices: Unraveling the Impact of Personality, Reputation, and Shariah Compliance on Financial Service Selection

Gilang Kharisma Putra<sup>1)\*</sup>, Fitria Yuni Astuti<sup>2)</sup>, Arum Pujiastuti<sup>3)</sup>

<sup>1,2</sup> Selamat Sri University, Indonesian

<sup>3</sup> State University of Surabaya, Indonesian

Email Correspondence : gilangkharisma0316@gmail.com

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### Abstrak

Penelitian ini menyelidiki apakah kepribadian, reputasi, dan kepatuhan syariah memengaruhi pilihan pelanggan saat menggunakan layanan keuangan di Kabupaten Kendal. Studi ini menggunakan metode penelitian kuantitatif untuk menguji hipotesis yang diajukan. Populasi penelitian terdiri dari semua pelanggan bank syariah di Kabupaten Kendal. Pendekatan pemilihan purposive sampling digunakan untuk memilih sampel sebanyak 122 responden untuk studi ini. Hasil menunjukkan bahwa reputasi dan kepatuhan syariah memiliki hubungan positif dengan pilihan pelanggan. Namun, kepribadian tidak memengaruhi pilihan pelanggan. Penelitian ini mencakup rentang responden yang lebih luas dari semua bank syariah yang ada di Kendal, sementara penelitian sebelumnya hanya berfokus pada satu cabang bank tertentu. Hasil ini diharapkan dapat memberikan wawasan berharga bagi industri perbankan, terutama di departemen pemasaran, untuk menerapkan strategi efektif dalam menarik pelanggan. Kesimpulannya, temuan penelitian ini menerangi faktor-faktor yang dapat mempengaruhi keputusan pelanggan di bank syariah dan dapat menjadi masukan yang berguna bagi industri perbankan dalam mengembangkan strategi pemasaran yang efektif untuk menarik pelanggan.

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### Abstract

*This research investigates whether personality, reputation, and Sharia compliance influence customers' choices when using financial services in Kendal Regency. This study employs a quantitative research method to test the proposed hypothesis. The research population comprises all customers of Sharia-compliant banks in Kendal Regency. A purposive sampling approach was used to select a sample of 122 respondents for this study. The results show that reputation and sharia compliance positively related to customer choices. However, personality does not affect the customer choices. This research includes a broader range of respondents from all Shariah-compliant banks in Kendal, while prior research only focused on one specific bank branch. These results are expected to provide valuable insights for the banking industry, especially in the marketing department, to implement effective strategies to attract customers. In conclusion, the findings of this research shed light on the factors that can influence customers' decisions in Shariah banks and can serve as useful input for the banking industry in developing effective marketing strategies to attract customers.*

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## INTRODUCTION

In recent times, Islamic banking has experienced remarkable growth, which can be attributed to the increased awareness of Islamic values among Muslims (Mainata et al., 2025), contributing to its development in Indonesia. Notably, there are major differences between Islamic bank and traditional bank, especially regarding how the operate (Alshammari, 2025). Conventional banks follow interest-based practices governed by established banking regulations, while Islamic banks adopt profit-sharing or nisbah principles (Ghroubi, 2025). Unlike conventional banks that primarily prioritize profit maximization within a free-market system, Islamic banks focus not only on profits but also on adhering to Islamic norms and principles (Farooq et al., 2025).

Undoubtedly, clients are essential in the banking sector, as a financial well-being of banks depends on their clientele (Haghighinasab et al., 2024). Considering that customers of conventional banks differ from those of Islamic banks, the approach to attracting customer decisions varies accordingly (Lassoued et al., 2025). This study seeks to explore how personality affects behavior, reputation, and Shariah compliance on customer decision-making specifically within the context of Islamic banking in Kendal city. By exploring these factors, this study endeavors to offer important perspectives on what customers like and how they make choices within the Islamic banking sector.

The topic of financial behavior based on personality has become a compelling subject of research (Putra, 2024), with a particular emphasis on the community's religious inclination in Kendal. Known as the "City of Santri," Kendal's strong presence of Islamic boarding schools indicates a deeply religious community. The life cycle, occupation, and lifestyle of the people in Kendal are well-suited for Islamic banking. However, despite this alignment, there is a significant portion of the population in Kendal who may still lack understanding of Islamic banking, resulting in their continued use of conventional banking services.

While Islamic banks have earned a positive reputation among the general Indonesian public, they have not reached the same level of popularity or size as conventional banks (Abdel-Gadir & Billah, 2025). This situation is unfortunate, considering Indonesian status as the nation that has the highest numbers of muslim globally. Nevertheless, there appears to be a gradual shift in society towards Islamic banking.

The specific aim of this study is to obtain insights into the significance of personality, reputation, and Shariah compliance in influencing customer decisions within the Islamic banking context. The research findings are expected to provide valuable representations and recommendations for Islamic banks in Indonesia, enabling them to implement appropriate strategies to effectively compete in the market.

## LITERATURE REVIEW

### Learning Theory Behavior

This theory states that learning is a change in behavior that occurs as a result of the interaction between stimuli and responses. This theory focuses on how the environment shapes an individual's behavior, and innate or genetic factors have a small influence on behavior (Mowrer, 1960). With this theory, it allows service users to weigh which financial services to choose based on their experiences using financial services.

### Hypothesis development

Personality plays a role in influencing customers' decisions when selecting banking services (Khan et al., 2025). In this study, the researchers suspect that the religious-oriented personality of the Kendal community might have an impact on their choices prompting them to select Islamic banking offerings. Similarly, Merz & Mortelliti, (2025) conducted a study and found a significant relationship between personality and customers' decisions. On the other hand, Fathoni

et al., (2025) held a contrasting view, stating that personality does not have any influence on customers' decisions. Based on the information provided, we propose the following hypothesis:  
H1: Personality has a positive influence on customers' decisions.

According to Cele & Kwenda, (2025), reputation can influence customers' decisions when choosing banking services. In this study, it is hypothesized that the reputation of Islamic banking may impact customers' choices in selecting a bank. Similar research conducted by Manta et al., (2025), Gan et al., (2025), Quaglia & Verdun, (2025), (Kismawadi, 2025), and Moharrak & Mogaji, (2025) also supports the idea that reputation significantly affects customers' decisions. Based on the findings from these studies, we propose the following hypothesis:  
H2: Reputation positively influences customers' decisions.

According to Bechihi & Nafti, (2025), Shariah compliance can influence customers' decisions when choosing banking services. In this study, it is hypothesized that Shariah compliance may impact customers' choices in selecting a bank. Similar research conducted by Tawfik et al., (2025) also suggests that Shariah compliance has a significant impact on customers' decisions. Based on these findings, we propose the following hypothesis:  
H3: Shariah Compliance has a positive effect on customers' decisions.

Based on the above, the framework of thinking in this research is as follows.

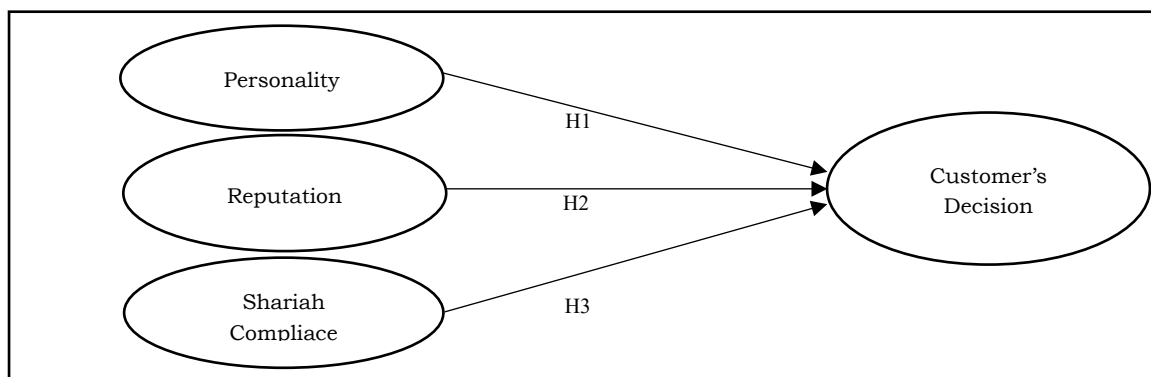


Figure 1. Research Framework

## METHODS

This study was conducted among customers of Shariah-compliant banks in Kendal Regency, Central Java, Indonesia. The specific branch of Bank Syariah Indonesia in Kendal was chosen as the research focus due to its inherent religious and spiritual attributes, which rendered it suitable for investigation. The sampling method employed in this research was purposive sampling, a technique that involves selecting samples based on predetermined criteria (Creswell & Creswell, 2018), in this case, individuals who are customers of the Bank Syariah Indonesia branch in Kendal. Consequently, the total number of samples used in this study was 122 respondents, all of whom are customers of Shariah-compliant banks in Kendal Regency.

The data in this study were collected through primary sources, which involved direct data collection by the researchers. Online questionnaires were distributed to customers of Bank Syariah Indonesia in Kendal Branch using social media platforms to assess their perceptions regarding personality, reputation, Shariah compliance, and customer decision-making. The questionnaire consisted of two parts: the first part aimed to gather demographic information from the respondents, while the second part contained research questions to evaluate respondents' perceptions pertaining to personality, reputation, Shariah compliance, and customer decision-making.

The assessment utilized a modified Likert scale with five response options: "Strongly Agree (SA)" assigned a score of 5; "Agree (A)" assigned a score of 4; "Neutral (N)" assigned a score of 3; "Disagree (D)" assigned a score of 2; and "Strongly Disagree (SD)" assigned a score of 1.

This research incorporates independent and dependent variables. Independent variables are the factors that have the autonomy to influence other variables, whereas dependent variables are the factors that can be influenced by other variables (Schindler, 2019). The independent variables in this study encompass personality, reputation, and Shariah compliance, while the dependent variable is customer decision-making. The measurement of the research variables can be observed in Table 1.

**Table 1. Variables Definition**

No	Variables	Indicator	Source
1	Personality	1. Job 2. Economic condition 3. Environment	(Abdullah & Tantri, 2016)
2	Reputation	1. Good reputation 2. Competitor's reputation 3. Well-known 4. Remarkable	(Hasan et al., n.d.)
3	Shariah Compliance	1. Banking operations in accordance with Islamic principles 2. Islamic Shariah-compliant products and services 3. Operating the profit-sharing system	(Farhat & Hili, 2025)
4	Customer's decision	1. Customer identification 2. Information retrieval 3. Evaluation of alternatives 4. Purchasing decision 5. Post-purchase behavior	(Kotler & Keller, 2008)

Source: Processed data, 2025

This study employs linear regression analysis, which is subjected to statistical testing using the SPSS software. The data analysis method consists of several stages. First, the instruments are tested using two methods: the validity test through Confirmatory Factor Analysis (CFA) and the reliability test through Cronbach Alpha. Second, classical assumption tests, including normality and multicollinearity, are conducted. Third, hypothesis testing is performed using the partial statistical test (t-test) with a significance level ( $\alpha$ ) of  $\leq 0.05$  (Chin, 2010). If the criteria are met, the research hypotheses are accepted, and the regression equation model is as follows.

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + e$$

Notes:

Y : Customer's Decisions  
 $\alpha$  : Constant  
 $\beta_1, \beta_2, \beta_3$  : Coefficient  
 $X_1$  : Personality  
 $X_2$  : Reputation  
 $X_3$  : Sharia Compliance  
 $e$  : error

## RESULT AND DISCUSSION

### 1. Instrument Test

#### Validity Test

The validity test is employed to assess the appropriateness of the items used in this research according to the underlying theory. Confirmatory Factor Analysis (CFA) is the method utilized for this testing. The test involves two stages, using the Kaiser-Meyer-Olkin Measure of Sampling (KMO-MSA) method and Barlett's Test, along with the Rotated Component Matrix method.

The criterion used for validation is that if the KMO-MSA value is  $\geq 0.5$  and 0.50 (for a sample

size  $\geq 100$ ), the indicator is considered valid (Chin, 2001). Unfortunately, the specific results of the validity test are not provided in this context.

**Table 2. KMO and Bartlett's Test Result**

<i>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</i>		0,898
<i>Bartlett's Test of Sphericity</i>	<i>Approx. Chi-Square</i>	1695,300
	<i>Df</i>	105
	<i>Sig.</i>	0,000

Source: Processed data, 2025

Table 2 presents crucial information regarding the Kaiser-Meyer-Olkin (KMO) value, which is 0.898  $\geq 0.5$ , and the significance value of 0.000. These values indicate that the instrument used in this research is appropriate for advancing to the factor analysis stage. The factor analysis conducted resulted in the Rotated Component Matrix. The ensuing section displays the outcomes of the Rotated Component Matrix test in this study. Presented below are the outcomes of the Rotated Component Matrix test conducted in this study.

**Table 3. Rotated Component Matrix Test Result**

	<i>Component</i>			
	1	2	3	4
K1		0,720		
K2		0,867		
K3		0,800		
R1			0,738	
R2			0,670	
R3			0,724	
R4			0,788	
SC1	0,507			
SC2	0,685			
SC3	0,561			
KN1				0,693
KN2				0,551
KN3				0,605
KN4				0,816
KN5				0,805

Source: Processed data, 2025

Table 3 provides information on the results of the Rotated Component Matrix test, indicating that the overall factor loading values are  $> 0.50$ . Additionally, items KI, K2, and K3 from the personality variable are grouped in component 2, items R1, R2, R3, and R4 from the reputation variable are grouped in component 3, items SC1, SC2, and SC3 from the Shariah compliance variable are grouped in component 1, and items KN1, KN2, KN3, KN4, and KN5 from the customer decision variable are grouped in component 4. These results lead to the conclusion that the quality of the research instrument is deemed valid.

#### Reliability Test

The reliability test is a tool used to measure the consistency of a questionnaire, which serves as an indicator of a variable or construct. A questionnaire is considered reliable if the Cronbach Alpha value is  $\geq 0.60$ , indicating that the data is reliable. The results of the reliability test are as follows:

**Table 4. Reliability Test Result**

Variable	Item	Cronbach Alpha	Conclusion
Personality	3	0,893	Reliable
Reputation	4	0,887	Reliable
Sharia Compliance	3	0,825	Reliable
Customer Decision	5	0,898	Reliable

Source: Processed data, 2025

In Table 4, the data pertaining to the four research variables, namely personality, reputation, sharia compliance and customer's decisions, reveal that all of them exhibit Cronbach Alpha values greater than 0.60. These results affirm the reliability of the questionnaire items associated with all four research variables.

## 2. Classical Assumption Test

The classical assumption test is employed to ensure that the regression equation obtained provides accurate estimations, is unbiased, and consistent. The classical assumptions are the conditions that must be met in the Ordinary Least Squares (OLS) linear regression model to render it valid or a Best Linear Unbiased Estimator (BLUE).

### Normality Test

The normality test is used to assess whether the data follows a normal distribution or not, using the One Sample Kolmogorov-Smirnov method with a criterion of Asymp sig  $\geq 0.05$ . The results of the normality test are as follows:

**Table 5. Normality Test Result**

	Unstandardized Residual	Conclusion
Asymp sig	0,15	Normal

Source: Processed data, 2025

Table 5 provides information that the results of the normality test have an Asymp sig value of 0.15, which is greater than 0.05. Therefore, it can be concluded that the data is normally distributed.

### Multicollinearity Test

The multicollinearity test is utilized to analyze the correlation between independent variables using the Variance Inflation Factor (VIF) approach with the criteria of Tolerance  $\geq 0.10$  and VIF  $\leq 10$ . The results of the multicollinearity test are presented in Table 6.

**Table 6. Multicollinearity Test Result**

Variable	Collinearity Statistics		Conclusion
	Tolerance	VIF	
Personality	0,457	2,189	No multicollinearity
Reputation	0,378	2,642	No multicollinearity
Sharia Compliance	0,353	2,832	No multicollinearity

Source: Processed data, 2025

Table 6 provides information that the multicollinearity test results show Tolerance values for all three independent variables are  $> 0.10$ , and the VIF values are  $< 10$ . These results indicate that the data is deemed to be free from multicollinearity issues.

## 3. Multiple Linear Regression Analysis Results

This research analyzed the influence of religious framing and customer centricity on purchasing decisions by testing two proposed hypotheses, H1 and H2. The multiple linear regression analysis was conducted using partial statistical testing with a criterion of sig  $\leq 0.05$ . Consequently, the hypotheses were accepted. The results of the hypothesis testing are presented in Table 7.

**Table 7. Hypothesis Test Result**

<u>Variabel</u>	<u>Expected Effect</u>	<u>B</u>	<u>Sig</u>	<u>Conclusion</u>
Constant		0,447	0,040	
Personality (X <sub>1</sub> )	+	0,006	0,921	H1 rejected
Reputation (X <sub>2</sub> )	+	0,353	0,000	H2 accepted
Sharia Compliance (X <sub>3</sub> )	+	0,547	0,000	H3 accepted
Adjusted R <sup>2</sup>	0,759			
F statistic	0,000			

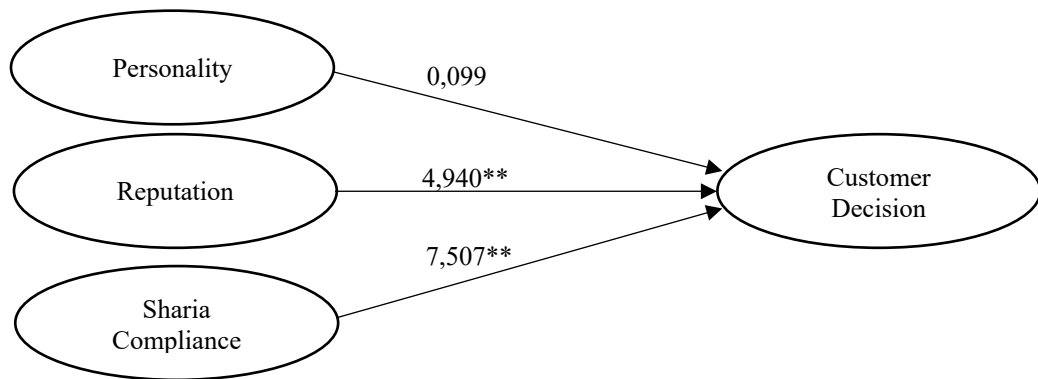
Source: Processed data, 2025

Table 7 provides information on the results of the hypothesis testing. The personality variable (X<sub>1</sub>) has a  $\beta$  coefficient of 0.006 with a significance value of 0.921. These results indicate that personality does not have a significant effect on customers' decisions, thus H1 is rejected. On the other hand, the reputation variable (X<sub>2</sub>) has a  $\beta$  coefficient of 0.353 with a significance value of 0.000, demonstrating that reputation has a statistically significant positive impact on customers' decisions at a 1% confidence level, and therefore H2 is accepted. Likewise, the Shariah compliance variable (X<sub>3</sub>) has a  $\beta$  coefficient of 0.547 with a significance value of 0.000, indicating that Shariah compliance also has a statistically significant positive influence on customers' decisions at a 1% confidence level, and hence H3 is accepted.

The research results demonstrate that, collectively, the variables of personality, reputation, and Shariah compliance have a sig value of 0.000. This indicates that, together, these variables significantly affect customers' decisions at a 1% confidence level. The determination coefficient (Adjusted R<sup>2</sup>) is 0.759, showing that 75.9% of the variability in customers' decisions can be explained by the variables of personality, reputation, and Shariah compliance, while the remaining 24.1% is explained by other unexamined variables.

In summary, the regression equation model and the findings of this study are as follows:

$$Y = 2,072 + 0,099.X_1 + 4,940.X_2 + 0,272.X_3$$

**Figure 2.** Summary of the Regression Analysis Result

Notes:

\*\* : Significant at  $\alpha$  0,01 (1%)\* : Significant at  $\alpha$  0,05 (5%)

## Discussion

This research investigates the impact of personality, reputation, and shariah compliance on customer decisions. The findings reveal that personality does not demonstrate a significant influence on customer decisions, likely due to the dominant factors of service needs and banking reputation playing a more crucial role in customers' choice of a bank. This aligns with the findings of (Bonang et al., 2025), which

also concluded that customer personality does not drive their banking decisions. However, it contradicts the study conducted by (van Tonder & Saunders, 2025) which asserted that personality indeed affects customer decisions.

Reputation emerges as a vital factor in attracting customers, as it directly relates to the motivation behind their purchasing decisions and choice of products and services. The research results clearly indicate a positive and significant correlation between reputation and customer decisions. These findings are in line with previous studies Manta et al., (2025), Gan et al., (2025), Quaglia & Verdun, (2025), (Kismawadi, 2025), and Moharrak & Mogaji, (2025), all of which underscored the influence of reputation on customer decisions.

Shariah compliance, as a religious behavior, holds the potential to attract consumers and influence their decisions in selecting products and services. The research findings provide compelling evidence of a positive and significant relationship between shariah compliance and customer decisions. These results are consistent with a prior study conducted by Tawfik et al., (2025), Holis et al., (2021), Khanafi, (2023), which highlighted the impact of shariah compliance on customer decision-making.

## CONCLUSION

This research analyzed the influence of personality, reputation, and Shariah compliance on customers' decisions in Shariah banks in Kendal Regency. The results of the study indicate that personality was not found to have a significant effect on customers' decisions. The results suggest that the personality of the Kendal community is not related to their decision to use Shariah banking services. On the other hand, reputation was statistically proven to influence customers' decisions. This implies that reputation can motivate customers to be interested in using Shariah banking services.

Furthermore, Shariah compliance was also statistically proven to influence customers' decisions. This finding suggests that Shariah compliance can encourage customers to be interested in using Shariah banking products. These results are expected to provide valuable insights for the banking industry, especially in the marketing department, to implement effective strategies to attract customers. In conclusion, the findings of this research shed light on the factors that can influence customers' decisions in Shariah banks and can serve as useful input for the banking industry in developing effective marketing strategies to attract customers.

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