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# The Influence of Emotional and Rational Factors on Customer Decisions in Choosing Islamic Banking Services

**Nur Haya[1], Indah Pratiwi[2], Sultan [3]**

[123] Faculty of Economics and Business, Muhammadiyah University of Palopo, Indonesia

*Email: nurhayanur4567@gmail.com, Indahpratiwi@umpalopo.ac.id,*

*Sultan@umpalopo.ac.id*

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*Emotional Factors, Rational Factors, Customer Decisions*

***Abstract***

*The purpose of this study is to understand the factors that influence customer decisions in choosing Islamic banks in Indonesia. The study used a quantitative method, by distributing questionnaires to respondents, the type of data used is primary data from 153 respondents who are Islamic bank customers. The sampling technique used was incidental sampling, and data analysis was carried out using multiple linear regression, classical assumption tests, hypothesis tests, and descriptive statistics, using SPSS version 27. The results of the study indicate that emotional and rational factors individually have a positive impact on customer decisions for the t-test, while for the f-test simultaneously, both also significantly influence customer decisions.*

## INTRODUCTION

Banks are trust institutions that act as intermediary bodies to facilitate the payment system as a means of implementing government policies, especially monetary policies.(Nabil 2024)In Indonesia, there are two types of banks: conventional and sharia banks. Conventional banks function as financial institutions that operate traditionally and based on an interest-based system, while sharia banks, also known as Islamic banks, are financial institutions that do not rely on interest (riba) and operate based on sharia principles, the Quran, and the Hadith.(Augustin 2021).

Emotional factors are a crucial element influencing customer behavior in purchasing decisions, encompassing social status, comfort, and safety. Related research has often linked these emotional factors to religious adherence, psychological well-being, and product attributes that meet Islamic values.(Nugraheni 2023).

The rational factor is a consumer's ability to think and consider logically when making decisions, including aspects of price, convenience, and potential benefits. Consumers with rational considerations will focus more on economic value and practical benefits, so their decisions tend to be more durable and consistent.(Gunawan 2022).

Emotional and rational factors are important for consumers when saving or purchasing Islamic banking products. Emotional factors relate to personal feelings and are subjective, such as expressions of love or pride in a chosen bank. Rational factors include considerations of price, convenience, and the benefits offered by the bank. Thus, emotional factors are measured by a customer's feelings about their chosen bank, while rational factors encompass how comfortable the Islamic bank is in providing services to customers.(Noviasari 2020)

So far, several researchers have investigated customer interest in choosing Islamic banking services, yielding various findings. One such study is conducted by(Jannah 2023)This study applied

a quantitative approach using multiple linear regression analysis techniques to evaluate the factors influencing customers' choice to invest their funds in PT Bank Syariah. In this study, the customer's decision to save was positioned as the dependent variable, while the independent variables included the influence of emotional and rational factors. The analysis results obtained using SPSS indicated that, separately, emotional factors had a significant positive impact on customers' decisions to save, and rational factors also showed a significant positive impact.

In contrast to research from(2020 Era)This study applies a quantitative approach to analyze the impact of emotional and rational factors on customer decisions in choosing a Sharia bank. Customer decisions are the influencing variables, while emotional and rational factors serve as influencing variables. The findings of this study indicate that, of the two factors, rational factors significantly influence customer choices, while emotional factors show no significant impact.

Based on the results of this study, the researcher is interested in conducting research with the title "The Influence of Emotional Factors and Rational Factors on Customer Decisions in Choosing Islamic Banking Services".

The objectives of this study are, first, to understand how emotional factors influence customer choices in selecting Islamic banking services. Second, to determine how rational factors play a role in customer decisions in selecting Islamic banking services.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

*Schachter-Singer Two-Factor Theory*

The Schachter-Singer theory is an important aspect of emotional psychology, developed by Stanley Schachter and Jerome E. Singer in 1962. This theory states that emotions are formed from two things: bodily reactions (such as heart palpitations) and how we evaluate the situation. For example, when our body feels tense, we can feel fear, happiness, or anger depending on how we perceive the situation. Therefore, two people can feel differently about the same situation because their evaluations differ.(LEBBA KADORRE PONGSIBANNE 2020)

*Bounded Rationality (Herbert Simon)*

The theory of bounded rationality was first introduced by (Herbert A. Simon, 1957) which states that decision making is not always based on perfect rationality, but is limited by human activity factors. Simon revealed that the results of decisions taken under these limited conditions are often available choices rather than completely optimal decisions.(Sumarsono 2019).

*Consumer Behavior Theory*

According to Schiffman and Kanuk in the book by Etta Mamang Sangadji and Sopiah, a decision is defined as a choice made in a particular action between two or more alternative choices.(Sangadji 2024)

**Conceptual Framework**

A conceptual framework is composed of a number of theories and concepts relevant to the issue being researched, which are organized into a conceptual framework and then produce a series of assumptions. This series of assumptions can then be transformed into operationalizable hypotheses.(Andika 2023)In this study, there are three variables for variable X (independent variable): emotional factors, rational factors, and variable Y (dependent variable), which is the customer's decision in choosing Islamic banking services. The thinking framework can be seen in Figure 1 as follows:

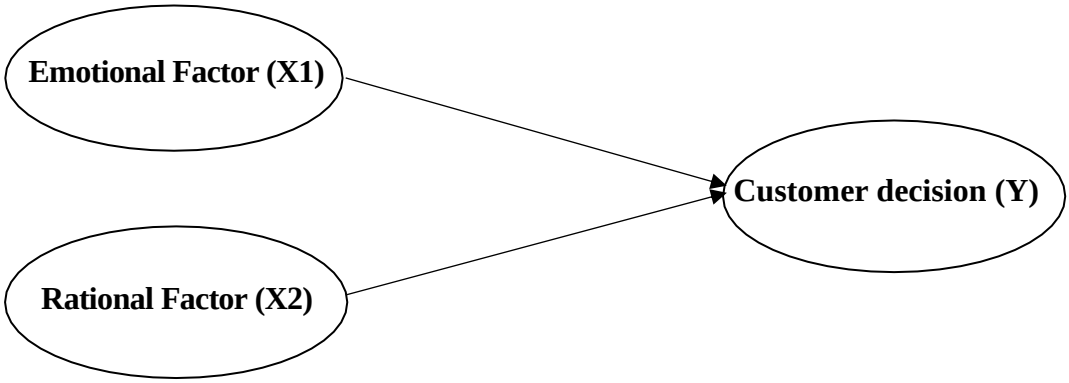



**Figure 1. Conceptual Framework**

**Hypothesis**

A hypothesis is a temporary answer to a research problem where the results provided are not based on real data obtained through collecting information in accordance with the related theory.(Sugiyono 2021). So the hypothetical can be considered as a temporary answer.

1. **The influence of emotional factors on customer decisions in choosing Islamic banking services**

   Emotional factors are factors that influence how a person feels, expresses, and manages emotions in various situations. This can have a significant impact on behavior, decision-making, and social relationships.(Doho 2023). Research conducted by(Kayani 2020)indicates that emotional factors significantly and positively influence customer decisions in choosing Islamic banking services, so that the higher the intensity of a person's emotions, the greater their tendency to use Islamic banking services, and the hypothesis in this study confirms the existence of a direct relationship between emotional factors and customer decisions in choosing Islamic banking services.

   **H1: Emotional factors have a big impact on customer choices when choosing a sharia bank.**

2. **The influence of rational factors on customer decisions in choosing Islamic banking services**

   To encourage individuals to transact, they must consider reasonable factors, such as more affordable prices, product durability, high quality, and confidence in the goods or services offered. Furthermore, rational factors also influence customer perceptions and knowledge, particularly when evaluating benefits, profit sharing, and the ease of access to facilities, including in the loan application process, which considers interest rates or margins based on the amount and affordability. Based on a study conducted by(Nugraheni 2023)found that the rational aspect has a positive impact on customer decisions, while research by(Yeno Metra 2020)shows that rational factors have a significant impact on customer decisions in choosing Islamic banking services, which indicates that the higher an individual's rational considerations, the greater the likelihood of choosing Islamic-based banking products.

**H2: RATIONAL FACTORS HAVE A SIGNIFICANT INFLUENCE ON CUSTOMER DECISIONS IN CHOOSING ISLAMIC BANKS.**.

## METHODS

This research applies a quantitative method, which emphasizes the collection of data in the form of numbers which will be analyzed statistically to obtain scientific information.(Arisanti 2023)The use of quantitative research methods is to see how emotional and rational factors influence customer decisions in choosing Islamic banking services.(Iskandar 2022).

The data used in this study is primary data. Primary data is information collected or obtained directly by researchers from relevant locations or data sources.(Kuncoro 2021)This research method uses a questionnaire to collect data from a sample. This approach is based on the positivist paradigm commonly used in studying specific populations or samples with the aim of producing findings that can be objectively and measurably assessed.(Rukminingsih 2020).

This research was conducted at Muhammadiyah University of Palopo, with 246 accounting students from the 2021, 2022, and 2023 intakes. The location was selected based on the characteristics of the region and its students, who are known for their values of rationality and religiosity instilled by Islamic educational institutions in the area. The population in this study included students who met the criteria, while the sample was determined using the Slovin formula to represent the overall population.(Kayani 2020).

$$n = \frac{N}{1 + N(e)^2}$$

Where :

n= sample

N= population

e = percentage

The population (N) consists of 246 customers with an error rate (e) of 0.5, so the sampling size is as follows:

$$n\frac{246}{1 + (246 \times 0{,}5)^2}$$

$$n\frac{246}{1 + 246(0{,}0025)}$$

$$n\frac{246}{1 + 1{,}615}$$

$$153n =$$

Based on the calculation above with a population of 246 customers, the sample size used is 153 customers.

**Data Analysis Techniques**

1. **Factor Analysis Test**

   To analyze the data in this study, a factor analysis method known as Principal Component Analysis (PCA) will be applied. The main basis of factor analysis lies in correlation: a factor will be formed by variables that have a high correlation, while the variables included in that factor will have a high correlation. The fundamental formula of factor analysis is:

   X(px1)-μ=L(pxm)F(mx1)+εp

   Explanation:

X=vector of initial variables
μ=mean vector of initial variables
L=factor multiplier matrix
ε=vector of special factors

**2. Classical Assumption Test**

Classical assumption tests include normality evaluation, multicollinearity examination, heteroscedasticity analysis, and autocorrelation analysis.

a. Normality Test

The purpose of the normality test is to assess whether the remaining variables in a regression analysis follow a normal distribution pattern. A dataset is considered normally distributed if its significance level is greater than 0.05. Conversely, if the significance level is less than 0.05, the dataset is considered non-normally distributed. In this normality test, the Asymp. Sig. value was obtained = 0.19, indicating that the value is higher than 0.05. Therefore, it can be concluded that this data meets the criteria for a normal distribution.

b. Multicollinearity Test

Multicollinearity testing was carried out by utilizing VIF (Variance Inflation Factor) using SPSS 27 software for the Windows operating system.

c. Heteroscedasticity Test

A variable is considered free from heteroscedasticity if the significance value is greater than 0.05. Furthermore, this can be seen in the scatterplot, which displays data points randomly distributed, both above and below zero on the Y-axis and the vertical axis.

**3. Hypothesis Testing**

Hypothesis testing is conducted to determine the relationship between independent and dependent variables. The testing process includes multiple linear regression analysis, coefficient of determination (R2), and t- and f-tests. In the context of testing for hypotheses, partial analysis (t-test), simultaneous analysis (f-test), and evaluation of the coefficient of determination (R2) are used.

a. Partial Test (t-Test)

Partial testing is performed to determine the effect of each independent variable on the dependent variable. T-analysis can be performed by comparing the obtained t-value with the values in the table. If the calculated t-value exceeds the T-value in the table, the null hypothesis is accepted. The requirements for this test are:

1) Ho : b1 = 0
This shows that there is no significant partial impact of each independent variable.
2) Ha : b1 > 0
Demonstrates a significant influence separately from each independent variable. In addition, the criteria for testing include:
   a. Confidence level ( = 0.01)$\alpha$
   b. The t distribution with the number of degrees of freedom (n)

c. If the calculated t value > t stated in the table, then Ho is rejected and Ha is accepted.
d. If the calculated t value < t stated in the table, then Ho is accepted and Ha is rejected.

b. Simultaneous Test (f Test)
The f test is used to evaluate the overall influence of the independent variable on the dependent variable by comparing the resulting f value with the f value listed in the table and the level of significance obtained.

c. Determinant Coefficient (R2)
If the coefficient of determination (R2) increases or approaches one, it indicates that the independent variable (X) has a significant impact on the dependent variable (Y). This indicates that the applied model is increasingly effective in describing the relationship between the analyzed variable and the dependent variable. Conversely, if the coefficient of determination (R2) decreases or gets closer to 0, it can be interpreted that the influence of the independent variable (X) on the dependent variable (Y) is also reduced. In this situation, the applied model becomes less effective in explaining the relationship between the two variables. This trial can be evaluated using the determination formula as follows:

Formula :
D = x 100%$R^2$
Where :
D = Determination Number
$R^2$= Coefficient of Determination Number

**Table 2.1. Questionnaire Return Rate**

| | |
|---|---|
| Questionnaires distributed | 246 |
| Processable questionnaire | 153 |

## RESULTS AND DISCUSSION

### A. Respondent Characteristics

The respondents in this study were students from Muhammadiyah University of Palopo. Two characteristics identified respondents for this study: gender and age.

**Table 4.1**
**Characteristics of respondents based on gender**

| No | Gender | Amount | Total Percentage |
|---|---|---|---|
| **1.** | Man | 49 | 49% |
| **2.** | Woman | 51 | 51% |
| | Total | 153 | 100% |

Data sources processed using SPSS 27

Table 4.1 shows that 49 male respondents participated in the study, representing 51%. Meanwhile, 51 female respondents represented 76%. These results indicate that more women participated in completing the questionnaire for this study.

**Table 4.2**
**Respondent Characteristics by Age**

| No | Age | Amount | Percentage |
|---|---|---|---|
| **1.** | 19-21 | 70 | 46% |
| **2.** | 22-25 | 83 | 54% |
| | total | 153 | 100% |

Data sources processed using SPSS 27

Table 4.2 shows that the majority of respondents who completed the questionnaire were in the 22-25 age range, representing 54%, or 83 people. Meanwhile, the lowest number of respondents were in the 19-21 age group, representing 70 people, representing 46%.

**B. Data Analysis and Data Interpretation**

**1. Validity Test**

Validity testing was conducted by this study to ensure whether the questionnaire given to respondents was valid or not. To determine the validity of the questionnaire in the validity test, it can be known by checking the calculated r value > r table at N-2 degrees of freedom with a significance level of 0.05. In this study, the validity test was carried out using Pearson's Brivariate correlation assisted by the SPSS version 27 application. The results of the validity test conducted with the SPSS application can be seen in the following table:

**Table 4.3**
**Validity test results**

| No | Variables | r Count | r Table | Information |
|---|---|---|---|---|
| **1.** | Emotional factors (X1) | 0.165 | 0.158 | valid |
| | | 0.463 | 0.158 | valid |
| | | 0.238 | 0.158 | valid |
| | | 0.651 | 0.158 | valid |
| | | 0.616 | 0.158 | valid |
| | | 0.565 | 0.158 | valid |
| | | 0.651 | 0.158 | valid |
| | | 0.579 | 0.158 | valid |
| **2.** | Rational factor (X2) | 0.639 | 0.158 | valid |
| | | 0.720 | 0.158 | valid |
| | | 0.831 | 0.158 | valid |
| | | 0.807 | 0.158 | valid |

| | | | | |
|---|---|---|---|---|
| | | 0.791 | 0.158 | valid |
| | | 0.766 | 0.158 | valid |
| | | 0.831 | 0.158 | valid |
| | | 0.807 | 0.158 | valid |
| **3.** | Customer decision (Y) | 0.501 | 0.158 | valid |
| | | 0.459 | 0.158 | valid |
| | | 0.452 | 0.158 | valid |
| | | 0.159 | 0.158 | valid |
| | | 0.501 | 0.158 | valid |
| | | 0.459 | 0.158 | valid |
| | | 0.452 | 0.158 | valid |

Data sources processed using SPSS 27

The data in Table 4.3 shows that all questions have a positive calculated r value, greater than the r table value of 0.158, and are valid. Therefore, it can be concluded that all indicators from the three variables, namely X1, X2, and Y, are valid. Thus, the information can be used in the next stage.

**2. Reliability Test**

Reliability testing is a tool used to evaluate questionnaires that represent specific variables or constructs. A questionnaire is considered reliable if each respondent's answers to each question remain consistent and unchanged over time. This level can be analyzed through reliability statistics expressed in the form of Cronbach's alpha, calculated using SPSS, with a measurement scale between 0 and 1. The closer the value is to 1, the better the quality of the instrument. In this study, the criteria for measuring the level of reliability are based on the following conditions:

a. It can be declared reliable if the Cronbach alpha value is > 0.60
b. Cannot be declared reliable if Cronbach alpha < 0.60

The results of the reliability test using SPS can be seen in the following table:

**Table 4.4**
**Reliability Test Results**

| **No** | **Variables** | ***Cronbach Alpha*** | **Information** |
|---|---|---|---|
| **1.** | Emotional factors (X1) | 0.621 | Reliable |
| **2.** | Rational factor (X2) | 0.640 | Reliable |
| **3.** | Customer decision (Y) | 0.688 | Reliable |

Data sources processed using SPSS 27

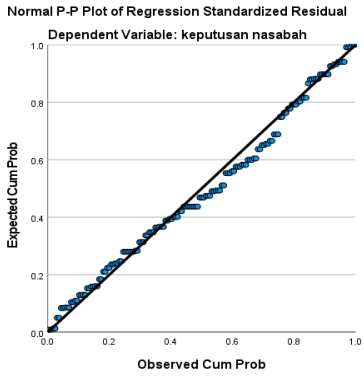
From the information in Table 4.4, each variable has a Cronbach's alpha value above 0.60. Therefore, variables X1, X2, and Y can be considered consistent and reliable. Therefore, the existing data can be used for the next stage.

### 3. Classical Assumption Test

#### 1) Normality Test

Normality testing is performed to determine whether the data distribution conforms to a normal pattern. An appropriate regression model should demonstrate a normal or nearly normal distribution. In this study, normality analysis was performed using a PP plot.

**Table 4.5**
**PP Plot Test Results**




Data analyzed using SPSS 27

In the Normal PP Plot graph shown in Table 4.5, it can be seen that the points are normally distributed and follow the path of the line, with no points significantly deviating from each other. Thus, it can be concluded that this data can be considered to have a normal distribution.

#### 2) Multicollinearity Test

The purpose of the multicollinearity test is to identify whether there is a significant relationship between the independent variables. In this study, the variables used are Tolerance and VIF; if the Tolerance value is > 0.1 and the VIF value is < 10, this indicates that multicollinearity is absent. The following are the results of the analysis using SPSS:

**Table 4.6**
**Multicollinearity test results**

| variables | Tolerance | VIF | Conclusion |
|---|---|---|---|
| **Emotional factors** | 0.931 | 1,074 | There is no multicollinearity |
| **Rational factors** | 0.931 | 1,074 | There is no multicollinearity |

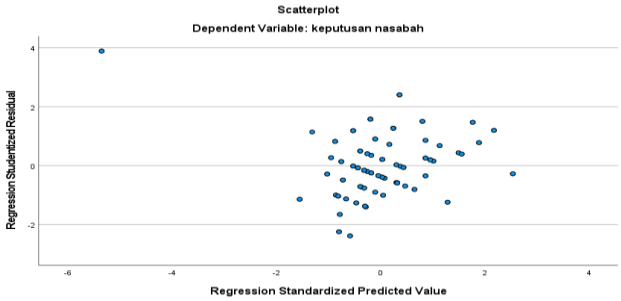
Data sources processed using SPSS 27

According to the multicollinearity testing criteria, if the VIF value is below 10, there is a relationship between the independent variables. Referring to Table 4.6, all independent variables show a tolerance value > 0.1 and a VIF value < 10, so it can be concluded that there is no multicollinearity between these variables.

#### 3) Heteroscedasticity Test

**Table 4.7**

**Heteroscedasticity Test Results using Scatterplot**




Data sources processed with SPSS 27

Through the scatter plot visualization applied in this study, the heteroscedasticity analysis displayed in table 4.7 shows that the points are randomly distributed without following a clear pattern, and the distribution is even both above and below the number 0 on the Y axis. This indicates that heteroscedasticity does not occur.

4. Hypothesis

**1)** Multiple Linear Regression Test

Multiple linear regression analysis is used to assess the extent of the impact of the independent variable (X), which includes emotional factors (X1), rational factors (X2), and customer decisions on the dependent variable (Y).

Table 4.8
Multiple Linear Regression Test
**Coefficientsa**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 41,197 | 1,688 | | 24,405 | .001 |
| | emotional factors | .236 | .052 | .317 | 4,517 | .001 |
| | rational factors | .151 | .028 | .384 | 5,475 | .001 |

Data sources processed using SPSS 27

In Table 4.8, the results of the regression analysis reveal the following regression equation: Y = 41.197 + 0.236 (X1) + 0.151 (X2). The following is an explanation of the results of the multiple linear regression equation, which can be described as follows:

**1)** This study shows that the formula produces a figure of 41.197, assuming that the values for variables X1 (emotional factors) and X2 (rational factors) are set at 0. In this study, customer choice in using Islamic banking services at Bank Syariah Indonesia reached a value of 41.197.

**2)** Factor X1 (emotional factor) yields a coefficient of 0.236. This indicates that a 1% increase in emotional factors will also increase

customer preference for Islamic banking services by 0.236, provided that other variables remain constant and unchanged.

**3)** The X2 factor (rational factor) shows a coefficient value of 0.151. This indicates that a 1% increase in the customer decision variable will also increase the customer's decision to choose Islamic banking services by approximately 0.15, assuming the other variables remain unchanged and consistent.

**2)** T-test

The T-test, often referred to as a partial test, aims to evaluate the extent to which independent variables influence the dependent variable individually. The T-value can be found in the statistical table with a significance level of 0.05. Considering that the hypothesis used is a one-tailed test, the significance level remains at 0.05 with df = nk. Where k reflects the number of independent and dependent variables, while n is the total sample used in the regression analysis. Therefore, df = 100.

**a.** If the significance value T > 0.05, this indicates that there is no partial influence between the independent variable and the dependent variable.

**b.** If the significance value T < 0.05, this means that there is a partial significant influence of the independent variable on the dependent variable.

Based on table 4.8 of the partial testing results in this study, the following conclusions can be drawn:

The T-count and T-table values determined for the emotional factor variable (X1) are (4.517 > 1.975) or significant and α (0.001 < 0.05). The results listed in table 4.8 show that the results of the emotional variable also have a partial significant influence on customer decisions in choosing Islamic banking services.

For the rational factor (X2), the T-count and T-table values are (5.475 > 1.975) or sig and α (0.001 < 0.05). This research is shown in table 4.Shows that the impact of rational factor variables also has an important individual influence on customer decisions in choosing Islamic banking services.

**3)** F test

The F-statistic test is used to determine whether all independent variables, including emotional and rational factors, have a positive and significant impact on the dependent variable (customer decision). The impact of independent variables on the dependent variable can be analyzed using the F-test, with the following conditions:

**1)** When the f-count value > f-table, this indicates that the independent variable (X) simultaneously influences the dependent variable (Y).).

**2)** If the F-calculated value < F-table, then the independent variable (X) does not have a simultaneous effect on the dependent variable (Y).

**1)** If the significance value F > 0.05, this indicates that the null hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected, which means there is no joint influence between the independent and dependent variables.

**2)** If the significance value of F < 0.05, this indicates that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, so that there is a joint influence between the independent and dependent variables. The F-table value can be found in the statistical table for a significance level of 0.05 with df1= (k-1) and df2= (nk), where k indicates the

number of variables (both independent and dependent) and n is the total sample or respondents.

Table 4.9
F Test Results
ANOVA

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 189,161 | 2 | 94,581 | 34,015 | .001b |
| | Residual | 417,087 | 150 | 2,781 | | |
| | Total | 606,248 | 152 | | | |

Data sources processed using SPSS 27

Based on table 4.9, it can be seen that the f-count value obtained is 34.015, this figure exceeds the f-table which is 2.74, so that the f-count 34.015> 2.74 with a significance level of 0.001. Considering this possibility exceeds 0.05, the regression model can be applied for further testing, and this shows that both emotional and rational factors have a significant and positive influence on customer decisions in choosing Islamic banking services.

**4)** Coefficient of Determination Test

The coefficient of determination (R2) serves as an indicator that shows the extent to which a variable can explain the variation of the dependent variable in percentage form. The findings obtained from testing the coefficient of determination (R2) are as follows:

Table 4.10
Coefficient of Determination Tester
**Model Summary**

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|---|---|---|---|---|
| 1 | .559a | .312 | .303 | 1.66751 |

Data sources processed using SPSS 27

Table 4.11 shows an R-squared value of 0.312, indicating that 31.2% of customer decisions can be explained by the two factors examined in this study: emotional and rational factors. The remainder is explained by other variables not included in the analysis.

C. Analysis and Discussion

The results of this study reveal the influence between the independent and dependent variables. The following is an explanation of the relationship between the independent and dependent variables.

1. The Influence of Emotional Factors on Customer Decisions in Choosing Islamic Banking Services (X1)

Analysis of partial statistical tests shows that hypothesis testing is conducted by comparing the calculated t-value with the t-table. For variables related to emotional factors, the calculated t-value was recorded at 4.517, while the t-table was at 1.975. This indicates that emotional factors have a significant and positive impact on customer decisions in choosing Islamic banking services. The significance value for the emotional factor variable

was recorded at 0.001 < 0.05, so this hypothesis can be accepted because the significance value for this variable must be less than 0.05.

The results of this study confirm that emotional factors serve to drive customer decisions in choosing Islamic banking services. Previous research(Zuhirsyan 2021)also revealed that emotional factors have a positive impact on the decision-making process when choosing Islamic banking services. This suggests that emotional factors contribute to strengthening customer decisions and also contribute to simpler decisions.

2. The Influence of Rational Factors on Customer Decisions in Choosing Islamic Banking Services (X2)

The results of the partial analysis indicate that the hypothesis is used to evaluate the comparison between the t-count and t-table values. For the rational factor variable (X2), the t-count obtained is 5.475, while the t-table is at 1.975. This indicates a positive and significant influence of the rational factor variable on customer decisions. The difference between the t-count of 5.475 and the t-table of 1.975 is clear, with a significance level of 0.01.

These results indicate that there is a positive relationship between rational variables and customer decisions. This is consistent with previous research.(Zuhirsyan, 2021)which reveals that rational factors contribute positively to customer decisions. From the above review, it can be concluded that emotional factors (X1) have a significant positive influence on this indicator.

## CONCLUSION

Based on the presentation and analysis conducted in this study, the author can draw several conclusions as follows:

Emotional factors (X1) show a positive and significant influence on customer decisions in choosing Islamic banking services. Through partial testing, the t-value was recorded at 4.517, > t-table 1.975, with a significance level of 0.001 < 0.05. This indicates that emotional factors have a significant influence on customer decisions.

The rational factor (X2) also showed a positive and significant influence on customer decisions in choosing Islamic banking services. In partial testing, the calculated t-value was recorded at 5.475, exceeding the t-table of 1.975, with a significance level of 0.001 < 0.05. This indicates that the rational factor has a significant influence on customer decisions.

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