CHAPTER V

RESEARCH FINDING

A. Instrument Quality Test

Before continue this research to the next step, it needs to test the instrument quality first. This research use primary data, where collecting data use the questionnaire. Questionnaire distributes to 60 respondents which is new student of public health department of STIKES Muhammadiyah Samarinda who become customer in Islamic bank.

1. Validity Test

Validity test is the test of validity to measure the variable. Instrument said valid means the tools that used to obtain the data can be used to measure what its supposed to be (Sugiyono, 2004).

From the result of its research, the result show all of indicators that used to measure the variables are valid. This research use the value of KMO to measure the validity of the variable by using SPSS version 15.0. Based on (Basuki and Yuliadi, 2014) if value of KMO is greater than 0,50 the instrument is valid.

Based on the results, it obtain the result of validity test of each question from the variables of the reason, knowledge, service, image and location.

a) Reason Variable

Here is validity results of the reason variable. It tests of each items of the reason variable. The result explained as the tables below:

Table 5.1
Anti-Image Correlation Test of the Reason Variable

Anti Image Correlation	
Reason1	**0,649(a)**
Reason2	**0,633(a)**
Reason3	**0,646(a)**
Reason4	**0,813(a)**
Reason5	**0,651(a)**

Source: Data processed by SPSS version 15.0

Table 5.2
KMO and Bartlett's Test of the Reason Variable

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0,668**

Source: Data processed by SPSS version 15.0

On the reason variable, the value of KMO is 0,668. It means, the instument on this variable is valid. Every single question on the reason variable showed outcome as first question (reason1) is 0,649, second question (reason2) is 0,633, third question (reason3) is 0,646, forth question (reason4) is 0,813 and fifth question (reason5) is 0,651. From the result, it concluded 5 items that used to measure the reason variable are valid.

b) Knowledge Variable

Here is validity results of the knowledge variable. It test of each items of the knowledge variable. The result explained as the tables below:

Table 5.3
Anti-Image Correlation Test of the Knowledge Variable

Anti Image Correlation	
Knowledge1	**0,843(a)**
Knowledge2	**0,817(a)**
Knowledge3	**0,778(a)**
Knowledge4	**0,810(a)**
Knowledge5	**0,799(a)**

Source: Data processed by SPSS version 15.0

Table 5.4
KMO and Bartlett's Test of the Knowledge Variable

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0,806**

Source: Data processed by SPSS version 15.0

On the knowledge variable, the value of KMO is 0,806. It means, the instument on this variable is valid. Every single question on the knowledge variable showed outcome as first question (knowledge1) is 0,843, second question (knowledge2) is 0,817, third question (knowledge3) is 0,778, forth question (knowledge4) is 0,810 and fifth question (knowledge5) is 0,799. From the result, it concluded 5 items that used to measure the knowledge variable are valid.

c) Service Variable

Here is validity results of the service variable. It test of each items of the service variable. The result explained as the tables below:

Table 5.5
Anti-Image Correlation Test of the Service Variable

Anti Image Correlation	
Service1	**0,723(a)**
Service2	**0,743(a)**
Service3	**0,722(a)**
Service4	**0,688(a)**
Service5	**0,783(a)**

Source: Data processed by SPSS version 15.0

Table 5.6
KMO and Bartlett's Test of the Service Variable

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0,726**

Source: Data processed by SPSS version 15.0

On the service variable, the value of KMO is 0,726. It means, the instument on this variable is valid. Every single question on the service variable showed outcome as first question (service1) is 0,723, second question (service2) is 0,743, third question (service3) is 0,722, forth question (service4) is 0,688 and fifth question (servcie5) is 0,783. From the result, it concluded 5 items that used to measure the knowledge variable are valid.

d) Location Variable

Here is validity results of the location variable. It tests of each items of the location variable. The result explained as the tables below:

Table 5.7
Anti-Image Correlation Test of Location Variable

Anti Image Correlation	
Location1	**0,755(a)**
Location2	**0,771(a)**
Location3	**0,792(a)**
Location4	**0,780(a)**

Source: Data processed by SPSS version 15.0

Table 5.8
KMO and Bartlett's Test of Location Variable

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0,773**

Source: Data processed by SPSS version 15.0

On the location variable, the value of KMO is 0,773. It means, the instument on this variable is valid. Every single question on location variable showed outcome as first question (location1) is 0,755, second question (location2) is 0,771, third question (location3) is 0,792 and forth question (location4) is 0,780. From the result, it concluded 5 items that used to measure location variable are valid.

2. Reliability

Reliability test aims to knowing the level of consistency of variabel that will be testing. Reliability shows how far the result and the tools can be trusted

(Suryabrata, 2004). The result must be reliable, in the meaning should have consistency level and steadiness. According to (Basuki, 2015) at the research by (Restiawati, 2016), good and bad value of reliability can be explained as:

- If alpha < 0,50 it is mean low reliability.
- If alpha 0,50 – 0,70 it is mean moderate reliability.
- If alpha 0,70 – 0,90 it is mean high reliability.
- If alpha > 0,90 it is mean perfect reliabity.

a) Reason Variable

Here is reliability results of the reason variable. It tests each items of the reason variable. The result explained as the tables below:

Table 5.9
Item-Total Statistics Test of the Reason Variable

Cronbach's Alpha if Item Deleted	
Reason1	**Reason1**
Reason2	**Reason2**
Reason3	**Reason3**
Reason4	**Reason4**
Reason5	**Reason5**

Source: Data processed by SPSS version 15.0

Table 5.10
Reliability Statistics Test of the Reason Variable

Cronbach's	N of Item
0,739	**5**

Source: Data processed by SPSS version 15.0

Reliability test on the reason variable showed the value of cronbach's alpha is 0,739. Thus, it can be said the reason variable is reliable. The value of cronbach's alpha on every single question of the reason variable showed outcome as first question (reason1) is 0,689, second question (reason2) is 0,636, third question (reason3) is 0,689, forth question (reason4) is 0,685 and fifth question (reason5) is 0,761. From the result, it concluded that 5 items that used to measure the reason variable are reliable.

b) Knowledge Variable

Here is reliability results of the knowledge variable. It tests each items of the knowledge variable. The result explained as the tables below:

Table 5.11
Item-Total Statistics Test of the Knowledge Variable

Cronbach's Alpha if Item Deleted	
Knowledge1	**0,818**
Knowledge2	**0,782**
Knowledge3	**0,766**
Knowledge4	**0,766**
Knowledge5	**0,819**

Source: Data processed by SPSS version 15.0

Table 5.12
Reliability Statistics Test of the Knowledge Variable

Cronbach's	N of Item
0,826	**5**

Source: Data processed by SPSS version 15.0

Reliability test on the knowledge variable show the value of cronbach's alpha is 0,826. Thus, it can be said that the knowledge variable is reliable. The value of cronbach's alpha on every single question of the knowledge variable showed outcome as first question (knowledge1) is 0,818, second question (knowledge2) is 0,782, third question (knowledge3) is 0,766, forth question (knowledge4) is 0,766 and fifth question (knowledge5) is 0,819. From the result, it concluded 5 items that used to measure the knowledge variable are reliable.

c) Service Variable

Here is reliability results of the service variable. It tests each items of the service variable. The result explained as the tables below:

Table 5.13
Item-Total Statistics Test of the Service Variable

Cronbach's Alpha if Item Deleted	
Service1	**0,688**
Service2	**0,696**
Service3	**0,631**
Service4	**0,627**
Service5	**0,667**

Source: Data processed by SPSS version 15.0

Table 5.14
Reliability Statistics Test of the Service Variable

Cronbach's	N of Item
0,711	**5**

Source: Data processed by SPSS version 15.0

Reliability test on the service variable show the value of cronbach's alpha is 0,711. Thus, it can be said that the service variable is reliable. The value of cronbach's alpha on every single question of the service variable showed outcome as first question (service1) is 0,688, second question (service2) is 0,696, third question (service3) is 0,631, forth question (service4) is 0,627 and fifth question (service5) is 0,667. From the result, it concluded 5 items that used to measure the service variable are reliable.

d) Location Variable

Here is reliability results of the location variable. It tests each items of the location variable. The result explained as the tables below:

Table 5.15
Item-Total Statistics Test of Location

Cronbach's Alpha if Item Deleted	
Location1	**0,708**
Location2	**0,726**
Location3	**0,765**
Location4	**0,741**

Source: Data processed by SPSS version 15.0

Table 5.16
Reliability Statistics Test of Location

Cronbach's	N of Item
0,787	**5**

Source: Data processed by SPSS version 15.0

Reliability test on location variable show the value of cronbach's alpha is 0,787. Thus, it can be said that location variable is reliable. The value of cronbach's alpha on every single question of location variable showed outcome as first question (location1) is 0,708, second question (location2) is 0,726, third question (location3) is 0,765, forth question (location4) is 0,741. From the result, it concluded 5 items that used to measure location variable are reliable.

3. Classical Assumption Test

Before we testing multiple regression, it needs to test classical assumption to ensure the regression equation obtained has eccuracy in estimation, unbiased and consistent. Classical assumption test consist of normality test, multocillinearity test, heteroscedasticity test and autocorrelation test. This research use primary data where researcher distribute questionnaire, thus researcher does not need autocorrelation test because it use on time series data.

a. Normality Test

Normality Test aims to knowing the normality of residual value between dependent variable and independent variable.

Table 5.17
Normality Test

	Unstandardized Residual
N	**60**
Kolmogorov-Smirnov Z	**0,545**
Asymp. Sig. (2-tailed)	**0,928**

Source: Data processed by SPSS version 15.0

The result of normality test show Kolmogorov-Smirnov test is 0,545. The significance show the value of 0,928 its value is more than 0,1 it means the normality test is normally distribution.

b. Multicollinearity Test

Multicollinearity test used to determine whether there is a correlation between the independent variable and the regression model. To test multicollinearity on this research, it can be seen based on the VIF (Variance Inflation Factor). The hypothesis of multicollinearity test is:

- Ho: VIF < 10 means not affected by multicollinearity.
- Ha: VIF > 10 means affected by multicollinearity.

Table 5.18
Multicollinearity Test

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
Knowledge	0,735	1,361
Service	0,705	1,419
Location	0,928	1,078

Source: Data processed by SPSS version 15.0

The results of multicollinearity test on the independent variables above show the knowledge variable is 1,361, the service variable is 1,419 and location variable is 1,078. From the result above all the VIF (Variance Inflation Factor) show the value < 10, it concluded that there is no multicollinearity on the regression model.

c. Heteroscedasticity Test

Heteroscedasticity test aims to knowing whether there is inequality variance from residual of an observation to other observation. Regression model that does not happen heteroscedasticity test is good regression model. Regression model said non heteroscedasticity if the significant is more than 0,05.

Table 5.19
Heteroscedasticity Test

Independent Variables	Significance
Knowledge	**0,968**
Service	**0,385**
Location	**0,112**

Source: Data processed by SPSS version 15.0

The result of heteroscedasticity test above obtained significance of independent variables as knowledge (0.968), service (0,385) and location (0,112). From these result, the entire value of the significance of the independent variables are more than 0,1. It concluded that regression model is free from heteroscedasticity or it can be said there is no heteroscedasticity.

4. Regression Model Analysis

Multiple regression analysis is regression that have more than two independent variables to determine the effect between dependent variable and independent variable. In this research, researcher will identify the influence of the independent variables (knowledge, service and location) to the dependent variable which is the reason of public health's new student of STIKES Muhammadiyah

Samarinda become customers on Islamic bank.

Table 5.20
Summary of Multiple Regression Model

Independent Variables	Beta	Significance
Knowledge	**0,606**	**0,000**
Service	**0,219**	**0,027**
Location	**-0,386**	**0,000**
F Count	**32,560**	
F Significant	**0,000**	
R Square	**0,636**	

Source: Data processed by SPSS version 15.0

$$Y = 0{,}606X1 + 0{,}219X2 + 0{,}386X3 + e$$

1) The first independent variable shows the influence of knowledge (X1) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customer on Islamic bank. From the result, it concluded the knowledge variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the knowledge variable that show the result of 0,000 < 0,1 and the influence as much as 0,606.

2) The second independent variable shows the influence of service (X2) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. From the result, it concluded that the service variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the service variable that show the result of 0,027 <

0,1 and the influence as much as 0,219.

3) The third independent variable shows the influence of location (X1) to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. From the result, it concluded that location variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the location variable that show the result of 0,000 < 0,1 and the influence as much as 0,386.

5. Hypothesis Test

According to Kerlinger (1973) and Tuckman (1982) define the hypothesis as supposition of the relationship between two or more variables (Harnovinsah, 2012). In this research, researcher will test the hypothesis about the relationship of independent variables (knowledge, service and location) to the dependent variable which is the reason of public health's new student become customers on Islamic bank.

a) t Test (Partial Test)

t test or partial test conducted to determine the effect of each independent variables to the dependent variable. t test is done by comparing t count with t table as provisions:

- If t count > t table Ho rejected and Ha accepted.
- If t count < t table Ho accepted and Ha rejected.

t test can be done by looking at the significance of each independent variable with the provisions:

- If the value of probability > 0,1 means not significant.
- If the value of probability < 0,1 means significant.

This research is obtain the value of t table used the degree of freedom (df) with provisions:

$$df = n - k$$

Where: n = 60
k = 4
α = 0,1 (10%)

So that, df = 60 – 4 = 56

At the significant level of 10% (α = 0,1) using one-tailed test then obtained the value of t table of 1,29685, while t count from the independent variables are follows:

Table 5.21
t Test

Variable	Beta	t Count	Significance
Knowledge	**0,606**	**7,093**	**0,000**
Service	**0,219**	**2,275**	**0,027**
Location	**-0,386**	**-3,900**	**0,000**

Source: data processed by SPSS version 15.0

Variable X1 (knowledge) the t count is 7,093, thus t count > t table (7,093 > 1,29685) it means Ho rejected and Ha accepted. Variable X2 (service)

the t count is 2,275, thus t count > t table (2,275 > 1,29685) it means Ho rejected and Ha accepted. Variable X3 (location) the t count is -3,900, thus t count < t table (-3,900 < 1,29685) it means Ho accepted and Ha rejected. Significance of the independent variables above demonstrate knowledge (0,000), service (0,027) and location (0,000). The entire variable have significance value less than 0,1, it concluded that the variables of knowledge, service and location have influence to the reason of public health's new student become customers on Islamic bank.

b) F Test (Anova Test)

F test or as known as Anova test aims to knowing the influence of entire independent variables to the dependent variable. This research will be test the independent variables concomitantly to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank.

Table 5.22
Anova Test

Item	Value
df	**3**
F	**32,560**
Significance	**0,000**

Source: Data processed by SPSS version 15.0

From the result above, F count is 32,560 with significance 0,000 < 0,1. Thus, it can be concluded that knowledge, service and location that counted simultantly has influence significant to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank.

c) R Square Test

R square is a test to see the suitable regression model. R square is a value to indicate how much independent variables explain the dependent variables.

Table 5.23
R Square Test

R	**0,797**
R Square	**0,636**
Adjusted R Square	**0,616**
Durbin Watson	**2,301**

Source: Data processed by SPSS version 15.0

On the result above, obtained that R square value is 0,636 or 63%. It means, the independent variable can explain the dependent variables of 63%, while 37% explained by other factors out of the model.

B. Interpretation

In this research, researcher wants to know how much the independent variables (knowledge, service and location) influence the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. Based on the result, it can be explained:

1) Knowledge Variable

On the knowledge variable, the coefficient value is 0,606 with probability of 0,000. It can be concluded that the knowledge variable influence significant and positive to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. Coefficient of the

knowledge variable is 0,606, it can be interpreted that every increase 1% of the knowledge, it will increase the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,606.

Knowledge of a product is important in order to customers know the advantages and disadvantages of products to be used. From the theories that have been explained by some experts before, according to Sumarwan at the research by (Afifah, 2016), consumer knowledge is all of the information held by consumer on variety products and services, and other knowledge related to such products and services, and information related to its function as a consumer. From its explanation, it can be concluded that knowledge is all of information that compiled by consumer as a references to know the advantages and disadvantages of products. The greater of consumer knowledge of the products, it will influence the consumer decision to choose purchasing that things.

Functionally, it can be said the greater of student knowledge of the products of Islamic bank, it will increase the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,606.

2) Service Variable

On the service variable, the coefficient value is 0,219 with probability of 0,027. It concluded that the service variable influence significant and positive to

the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. Coefficient of the service variable is 0,219, it can be interpreted that every increase 1% of the service, it will increase the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,219.

Service is an important thing in the transaction, consumer convenience during transaction determined by its company's service. Service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership (Kotler, 2008).

It can be said during the transaction, it will make a relationship between seller and buyer. Seller in here is a key in a transaction, how the seller's attitude, speech and appearance during offer the products and services or interact with the buyer. The more good seller in doing its job, consumer will be more interested to purchase its products.

Functionally, it can be said that greater of service on Islamic bank in Samarinda, it will increase the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,219.

3) Location Variable

On the location variable, the coefficient value is -0,386 with probability of 0,000. It can be concluded that location variable influence significant and

negative to the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. Coefficient of location variable is -0,385, it can be interpreted that every increase 1% of the location, it will decrease the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,385.

Lupiyoadi (2001) defines location as a place where the company must be based to operation (Umar, 2003). While, Thiptono (2000) at the research by (Afifah, 2016) location of service facility can be divided into two, the first is the consumer come to the location of the service facility and the second is service provider who come to the consumer.

In this thing, banking is an institution of financial provider service where the consumer must come to the location of bank. Good location is the location that exist at the community center and easy to reach. It will be increase consumer interests to purchase the products and service because of its strategic location. Otherwise, if the location that selected by a company is far from the community center and hard to reach, it will be impact to the less interest of consumer to make a transaction in the company.

In this research, location is negatively influence to the reason of public health's new student of STIKES Muhammadiyah Samarinda become costumers on Islamic bank. The result showed location factor decreasing the reason of public

health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank as much as 0,386.

Beside that, there are several reasons out of the variable questions that influence public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank. Some of them interesting to become customers on Islamic bank because it is the requirement to follow the scholarship. The requirements of the scholarship is the participants should have an Islamic bank account.