

# The Influence of Emotional and Rational Factors on Traders' Decision in Choosing Islamic Banking Services (Case Study of Traders at Baruga Market)

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## ABSTRACT

This study aims to examine and analyze the influence of emotional and rational factors on traders' decisions in choosing Islamic banking services (case study of Baruga Market traders). This type of research is quantitative research. The data source in this study is primary data. The sample in this study amounted to 97 people taken using purposive sampling technique. The data collection technique used questionnaires distributed directly in the form of printed paper and Google form. Analyzed using multiple linear regression through SPSS software. The results of this study indicate that emotional factors have a significant influence on traders' decisions in choosing Islamic banking services (case study of Baruga Market traders), rational factors have a significant influence on traders' decisions in choosing Islamic banking services (case study of Baruga Market traders). As well as emotional factors and rational factors have a significant influence on traders' decisions in choosing Islamic banking services (case study of Baruga Market traders).

## ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh factor emosional dan rasional terhadap keputusan pedagang dalam memilih jasa perbankan syariah (studi kasus pedagang Pasar Baruga). Jenis penelitian ini adalah penelitian kuantitatif. Sumber data dalam penelitian ini adalah data primer. Sampel dalam penelitian ini berjumlah 97 yang di ambil menggunakan teknik *purposive sampling*. Teknik pengumpulan data menggunakan kuesioner yang disebar langsung dalam bentuk kertas print dan *google form*. Dianalisis menggunakan regresi linear berganda melalui perangkat lunak SPSS. Hasil penelitian ini menunjukkan bahwa faktor emosional berpengaruh signifikan terhadap Keputusan pedagang dalam memilih jasa perbankan syariah (studi kasus pedagang Pasar Baruga), faktor rasional berpengaruh signifikan terhadap keputusan pedagang dalam memilih jasa perbankan syariah (studi kasus pedagang pasar baruga). Serta faktor emosional dan faktor rasional berpengaruh signifikan terhadap keputusan pedagang dalam memilih jasa perbankan syariah (studi kasus pedagang Pasar Baruga).

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Faktor Emosional; Faktor Rasional; Keputusan Pedagang.

## 1. Introduction

Islamic banking in Indonesia has grown rapidly in recent times. There is a growing awareness of the Sharia principle in carrying out economic activities, so that many traders have started to think about Islamic banking. In order to maintain and accelerate the development of the Islamic banking system, it is necessary to have human resources who understand Islamic banking and are committed to this field. The choice made by the public on Islamic banking services can be seen as motivation or encouragement to use Islamic banks as places for saving and investing (Pradesyah, 2020). Traders' decisions regarding the use of Islamic banking services are usually influenced by research results on such decisions. There are two main factors that influence these decisions: emotional and rational factors. Emotional factors include feelings and emotions experienced by traders, such as religion and product attributes. Religion reflects the obligation to fulfill religious rules which can motivate someone to transact at an Islamic bank

(Puspitasari, 2022). Trader decisions in choosing Islamic banking services are greatly influenced by the combination of emotional and rational factors. These two factors work as drivers that influence how traders assess and decide which financial institution they will choose. By knowing how these two factors interact with each other, it will help Islamic banks formulate better strategies in attracting customers as well as retaining them while supporting Islamic economic growth overall.

Traditional markets have a strategic role in the economy of society, especially as places for buying and selling activities by various groups. Baruga Market is one of the biggest markets in Kendari City which serves thousands of traders with transaction activities every day. Based on preliminary observations made on December 27, 2024, there were several interesting phenomena found at Baruga Market related to the selection of Islamic banking services. A very large gap was found regarding the use of Islamic banking services among traders; from a total population of 1019 traders who were met, only about 30% used Islamic banking services while the remaining 70% still used conventional banks. The selection made by traders at Baruga Market on Islamic banking services was based on emotional and rational factors. Emotional factors include high religious awareness and trust in the perception that the system is more aligned with Islamic principles, while rational factors include considerations regarding financial benefits, service quality, and security levels provided by these banks. Understanding trader's preferences in selecting banking services becomes an important aspect in developing marketing strategies as well as improving Islamic banking services within traditional market environments.

Based on the result of observations through direct interviews with traders at Baruga Market, different reasons emerged for choosing or using products at Islamic banks. Some traders answered that Islamic banks are based on Islamic Sharia so they feel comfortable and safe when dealing with a bank that was established based on religious values. Other traders answered that the reason for choosing or using products in Islamic banks is because they perceive Islamic banks as more concerned about social and environmental interests. This is in line with research by Rahmi Muliyani and Riyan Pradesyah (2024) which found that partially, rational factor variables significantly influence traders' decisions in selecting banking services while emotional factors do not influence traders' decisions in choosing banking services. Further, research by Devi Ratna Sari Habibie (2023) found that partially emotional factor, rational factor, and customer decision variables significantly influence decisions to select products at Islamic banks.

The theoretical gap of the current research deals with the difference between results and past studies. Not all trader decisions can be influenced by emotional factors but some research results have indicated that emotional factors, rational factors, and trader decisions simultaneously affect trader decisions while other research results state that emotional factors and trader decisions affect trader decisions but not rational factors.

## 2. Methodology

The present study employs a quantitative research design. The population consists of traders at Baruga Market who use Islamic Bank products, resulting in an unknown total population size. Sample determination utilizes purposive sampling technique, which involves determining samples with specific considerations or criteria without making generalizations (Sugiyono, 2016, p. 82). To determine the sample size, the Lemeshow formula was applied (Sugiyono, 2018), yielding a total sample of 97 respondents selected through purposive sampling technique. Data collection techniques involved documentation, observation, and questionnaires distributed directly in printed paper form and Google Forms. The instrument used was a questionnaire through which researchers obtained data and information from respondents. The questionnaire was measured using a Likert scale measurement, and data analysis employed multiple linear regression through SPSS software.

### 3. Results

#### 3.1 Classical Assumption Tests

Based on the normality test results, the significance value is greater than 0.05, specifically 0.200, indicating that the data is normally distributed. The heteroscedasticity test results show that points on the scatter plot graph are randomly scattered above and below the number 0 on the Y-axis, indicating that heteroscedasticity does not occur in the regression model.

Table 1. One-Sample Kolmogorov-Smirnov Test Results

Parameter	Unstandardized Residual	
N	97	
Normal Parameters <sup>a,b</sup>	Mean	0.000000
	Std. Deviation	2.38407756
Most Extreme Differences	Absolute	0.070
	Positive	0.070
	Negative	-0.062
Test Statistic	0.070	
Asymp. Sig. (2-tailed)	0.200 <sup>c,d</sup>	

- a. Test distribution is Normal
  - b. Calculated from data
  - c. Lilliefors Significance Correction
  - d. This is a lower bound of the true significance
- Source: Processed Questionnaire Data SPSS 25.

The multicollinearity test results reveal that all variables have Tolerance values > 0.10. The emotional factor variable (X<sub>1</sub>) has a Tolerance value of 0.944 > 0.1, while the rational factor variable (X<sub>2</sub>) has a tolerance value of 0.944 > 0.1, indicating that both variables do not experience multicollinearity symptoms. Each independent variable coefficient has a variance inflation factor (VIF) value < 10. The emotional factor variable (X<sub>1</sub>) obtained a VIF value of 1.060, and the rational factor variable (X<sub>2</sub>) obtained a VIF value of 1.060, both showing values less than 10. All variables meet the criteria of VIF < 10 and tolerance > 0.1, confirming that the multiple linear regression model is free from multicollinearity symptoms.

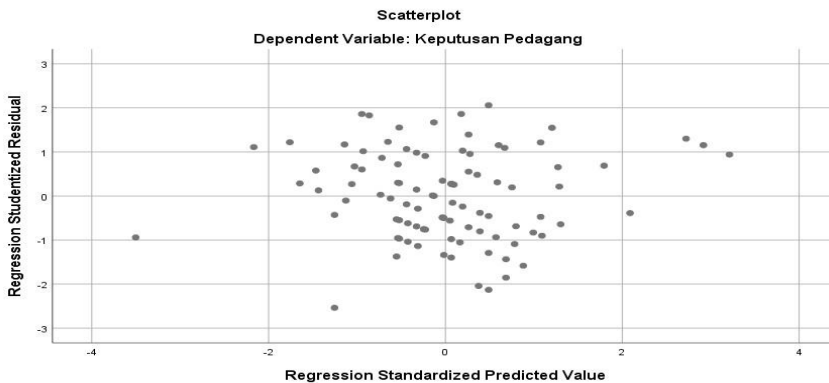


Figure 1. Results of Heteroscedasticity Test

Based on the image above, the results of the heteroscedasticity test show that the points on the scatter plot graph are randomly distributed above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity in the regression model of this study.

3.2 Hypothesis Test Results

Table 2. Partial Test (T-Test) Results  
Coefficients <sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B		Std. Error	Beta	
(Constant)	-2.263		5.178		-0.437
Emotional factor	0.199		0.045	0.351	4.388
Rational factor	0.593		0.099	0.478	5.974

a. Dependent Variable: trader decision  
Source: Processed Questionnaire Data SPSS 25.

The t-test results show the significance values for each independent variable. The Emotional Factor variable ( $X_1$ ) has a t-calculated value of 4.388 > t-table of 1.985, with a significance level of  $0.000 < 0.05$ , indicating that the emotional factor variable ( $X_1$ ) influences trader decisions (Y). The first hypothesis ( $H_1$ ) stating that emotional factors ( $X_1$ ) partially influence trader decisions (Y) of Baruga Market traders is accepted. Similarly, the Rational Factor variable ( $X_2$ ) has a t-calculated value of 5.974 > t-table of 1.985, with a significance level of  $0.000 < 0.05$ , indicating that the rational factor variable ( $X_2$ ) influences trader decisions (Y). The second hypothesis ( $H_2$ ) stating that rational factors ( $X_2$ ) partially influence trader decisions (Y) of Baruga Market traders is accepted.

Table 3. Simultaneous Test (F-Test) Results

F-calculated	F-table	Sig.
35.692	3.09	0.000

Source: Processed Questionnaire Data SPSS 25

The F-test or simultaneous test results show that the f-calculated value is 35.692, while the f-table value is 3.09. Since the f-calculated value (35.692) exceeds the f-table value (3.09), the emotional factor variables ( $X_1$ ) and rational factor variables ( $X_2$ ) significantly influence traders' decisions in choosing Islamic banking services (Y). With a p-value much smaller than 0.05 and an f-calculated value much larger than f-table, the regression model including all independent variables can explain variability in trader decisions.

Table 4. Coefficient of Determination ( $R^2$ ) Results  
Model Summary <sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.909 <sup>a</sup>	0.826	0.822	0.903	1.513

a. Predictors: (Constant), rational factor, emotional factor b. Dependent Variable: Trader decision  
Source: Processed Questionnaire Data SPSS 25.

The Adjusted R Square value is 0.822 or 82.2%, indicating that 82.2% of trader decisions are influenced by emotional and rational factors, while the remaining 17.8% is influenced by other factors not examined in the present study.

3.3 Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Test Results  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	Beta	
(Constant)	-2.263	2.071			-1.092
Emotional factor	0.199	0.018		0.486	10.970
Rational factor	0.593	0.040		0.661	14.934

a. Dependent Variable: trader decision  
Source: Processed Questionnaire Data SPSS 25.

Based on the table above, the regression equation results are as follows:

$$Y = -2.263 + 0.199X_1 + 0.593X_2$$

Where:

- X<sub>1</sub> = Emotional Factor;
- X<sub>2</sub> = Rational Factor;
- Y = Trader Decision

The regression model carries several interpretations. The constant value (a) in the model is -2.263, meaning that if all independent variables—emotional factor (X<sub>1</sub>) and rational factor (X<sub>2</sub>)—have zero values, then trader decision (Y) will be -2.263, assuming other variables that can influence trader decisions remain constant. Without influence from emotional factor (X<sub>1</sub>) and rational factor (X<sub>2</sub>) variables, trader decisions are estimated to decrease by 2.263. The coefficient value for the emotional factor variable (X<sub>1</sub>) is 0.199, showing that if the emotional factor variable (X<sub>1</sub>) increases by one unit, then traders' decisions in choosing Islamic banking services (Y) will increase by 0.199, assuming other independent variables remain constant. The higher traders' emotional factors, the greater their likelihood of choosing Islamic banking services. The coefficient value of 0.199 demonstrates that emotional factors are quite influential and require attention in Baruga Market traders' decisions to choose Islamic banking services. The coefficient value for the rational factor variable (X<sub>2</sub>) is 0.593, showing that if the rational factor variable (X<sub>2</sub>) increases by one unit, then traders' decisions in choosing Islamic banking services (Y) will increase by 0.593, assuming other independent variables remain constant. The higher traders' rational factors, the greater their likelihood of choosing Islamic banking services. The coefficient value of 0.593 demonstrates that rational factors are quite significant and require attention in Baruga Market traders' decisions to choose Islamic banking services.

4. Discussion

4.1 The Influence of Emotional Factors on Traders' Decisions in Choosing Islamic Banking Services

Emotional factors constitute one of the considerations traders evaluate before selecting Islamic banking services. Islamic banking must possess values and principles that align with traders' beliefs and emotions in conducting their business operations. Strengthening emotional aspects in services needs to be continuously pursued as it can make traders feel calm and confident about the services they choose, which will influence them to continue using those services. The research results demonstrate that the emotional factor variable has a positive and significant influence on traders' decisions in choosing Islamic banking services, meaning that the higher the emotional factor, the better traders' decisions in selecting Islamic banking services. Traders will choose Islamic banking services when those services align with their emotional aspects, thereby helping them make selection decisions. Based on frequency distribution results, respondents' responses to the emotional factor variable consist of three main indicators, with religious obedience being the highest-valued indicator, showing that the religiosity aspect of

Baruga Market traders becomes the dominant factor in choosing Islamic banking services. Religious obedience as the highest indicator reflects traders' spiritual commitment to aligning financial activities with Islamic religious values. This factor encompasses beliefs regarding halal-haram principles in transactions, conformity with sharia teachings, and commitment to avoiding riba and practices contrary to Islamic law.

Emotional factors significantly influence traders' decisions to choose Islamic banking services as reflected through psychological factors, religious obedience, and product attributes, indicating that Baruga Market traders pay considerable attention to psychological and emotional aspects when choosing banking services. The dominant psychological factor shows that traders prioritize feelings of security, trust, and comfort in transactions, demonstrating that the first proposed hypothesis is accepted. These findings align with previous research conducted by Devi Ratna Sari Habibie (2023), which explained that emotional factors have a positive and significant effect on decisions to choose Islamic banking products. Furthermore, this research is supported by Evi Meilina (2023), whose research explained that emotional factors have a positive and significant effect on traders' interest in using Islamic banking services. However, this research contradicts research conducted by Rahmi Mulyani and Riyan Pradesyah (2024), which stated that emotional factors do not significantly influence traders' decisions in choosing Islamic banking services.

#### 4.2 The Influence of Rational Factors on Traders' Decisions in Choosing Islamic Banking Services

Rational factors represent logical and objective considerations that traders use in selecting banking services. According to Kotler and Keller (2016), rational factors include functional aspects such as service quality, ease of access, and economic benefits that can support trading activities. Meanwhile, Schiffman and Kanuk (2015) explain that rational factors are traders' evaluations of banking services based on objective criteria such as efficiency, effectiveness, and value for money. In other words, rational factors refer to traders' considerations based on logic and common sense to choose the most advantageous banking services suited to their business needs, rather than based on feelings or emotions alone.

The research results show that the rational factor variable has a positive and significant influence on traders' decisions to choose Islamic banking services, meaning that the better the rational factors offered, the more capable they are of increasing traders' decisions to choose Islamic banking services. This demonstrates that quality rational factors can encourage traders to consider Islamic banking services as their primary choice. Traders will choose Islamic banking services when they assess that rational aspects such as products, services, and benefits offered align with their needs and expectations, making rational factors a consideration that helps traders make decisions in choosing Islamic banking services. Based on frequency distribution results, respondents' responses to the rational factor variable consist of three indicators, with satisfaction being the highest indicator in rational factors, showing that Islamic banking services provide quality and satisfying service to traders without neglecting practical aspects in muamalah. The high satisfaction value shows that traders feel satisfied with services provided by Islamic banks, reflecting that Islamic banking has successfully met traders' needs and expectations regarding service quality provided.

Rational factors significantly influence traders' decisions to choose Islamic banking services as reflected through service, satisfaction, and comfort, indicating that Baruga Market traders tend to pay attention to service quality and satisfaction as important matters in choosing banking services. This means they choose services that offer quality service and provide satisfaction based on experiences obtained, demonstrating that the second proposed hypothesis is accepted. These findings align with previous research conducted by Susanti *et al.* (2023), which explained that rational factors have a positive and significant effect on traders' decisions in choosing Islamic banks. Furthermore, this is supported by Nesya Kholiviana (2022), whose research explained that rational factors have a positive and significant effect on customers' decisions in choosing Islamic banks. However, this research contradicts research conducted by Evi Meilina (2023), which stated that rational factors do not significantly influence traders' decisions in choosing Islamic banking services.

### 4.3 The Simultaneous Influence of Emotional and Rational Factors on Traders' Decisions in Choosing Islamic Banking Services

Sudaryono (2014) states that a decision is the selection of an action from two or more available alternatives, meaning that someone making a decision must have several choices before determining the action to be taken. The research results demonstrate that emotional and rational factors simultaneously influence traders' decisions in choosing Islamic banking services, meaning that the better the emotional and rational aspects felt by traders, the greater their confidence in making decisions to use Islamic banking services. Based on respondents' responses to the emotional factor variable consisting of three indicators, the indicator with the highest average value is religious obedience and the lowest is product attributes, showing that traders' beliefs in choosing Islamic banks are strongly influenced by religiosity aspects and their commitment to sharia principles. Religious obedience becomes traders' main motivation to choose banking services that align with Islamic values they embrace. Although product attributes have the lowest average value, this does not mean traders ignore this aspect; rather, religiosity factors are more dominant in influencing their decisions. Psychological aspects such as feelings of calm and confidence in conducting sharia-compliant transactions become the main attraction for traders. Meanwhile, from respondents' responses to the rational factor variable also consisting of three indicators, satisfaction occupies the highest position and service is in the lowest position, indicating that traders tend to choose Islamic banking services based on the overall satisfaction level they feel from using the bank's products and services. High satisfaction reflects the alignment between expectations and reality received by traders. Although the service indicator has the lowest average value, this does not significantly impact traders' decisions because overall satisfaction can be the main rational consideration. Comfort and efficiency provided still contribute to overall assessment although service aspects need more attention.

For the trader decision variable, measured through three indicators—needs, publicity, and benefits—the benefit indicator obtained the highest average value and needs are in the lowest position, meaning that traders' decisions in choosing Islamic banking services are strongly influenced by their perceptions of benefits to be obtained from using those services. Perceived benefits, whether in the form of financial advantages, transaction convenience, or spiritual satisfaction, become the main determining factor in decision-making. While the needs indicator, despite having the lowest value, still contributes to decisions but not as strongly as the influence of perceived benefits. Publicity is in the middle position and still plays an important role in providing information to traders about benefits they can obtain.

Simultaneous testing results show that emotional and rational factors have positive and significant effects on traders' decisions in choosing Islamic banking services. This positive influence means that the higher the emotional and rational values felt by traders, the greater their tendency to make decisions to use Islamic banks. Based on these research results, it can be explained that traders not only consider faith aspects and religious values but also assess comfort, practicality, and information received from banking parties. Therefore, Islamic banking success in reaching customers, particularly traders, is strongly determined by its ability to manage emotional and rational aspects in a balanced manner to increase consumer confidence and loyalty toward services provided.

## 5. Conclusion

From the analysis of the research questionnaires on emotional and rational factors influencing traders' decisions in selecting Islamic banking services (Case Study of Traders at Baruga Market), some key points can be concluded from this study. Emotional factors significantly and positively influence traders' decisions in selecting Islamic banking services among the traders at Baruga Market. This means that the stronger the emotional attachment of traders to religious values, spirituality, and trust in the sharia system, the greater the chance for them to choose Islamic banking services. The aspect of religiosity reflected through obedience to religion is a

dominant factor influencing traders' decisions; hence, spiritual commitment and alignment of financial activities with Islamic values serve as primary motivation in service selection. Psychological factors like security feeling, tranquility, and confidence in undertaking transactions based on sharia also help significantly to strengthen their decision toward choosing Islamic banking services.

Rational factors also have a positive and significant influence on traders' decisions regarding the choice of Islamic banking services among traders at Baruga Market. The more rational considerations that traders have concerning economic benefits, product facilities, efficiency of services, and security of transactions will increasingly encourage their decision to choose Islamic banking. Satisfaction becomes an indicator with the highest score in rational factors; this means that traders assess Islamic banking services based on experiences as a whole that they obtain. Quality service is comfort and practicality offered by Islamic banks which are important rational considerations for traders so that they can make objective decisions based on real benefits that can be obtained from using these services.

In addition, the emotional and rational factors simultaneously have a positive and significant influence on the decision of traders to choose Islamic banking services among traders at Baruga Market. This shows that trader's decision to choose Islamic banking is influenced simultaneously by spiritual belief factors as well as rational logic where both combine will encourage such strong and firm decision-making in using Islamic banking services. Traders do not merely rely on religious aspects and emotional values but also make rational evaluations regarding quality service satisfaction and benefits gained. This balance between emotional and rational aspects indicates that successful Islamic banking in attracting traders is determined by its ability to fulfill both spiritual needs through sharia compliance as well as practical needs through quality service plus tangible benefits. The synergy between emotional and rational factors creates comprehensive confidence which strengthens trader's decision in choosing Islamic banking services plus loyalty toward it.

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