

Admin Fees and Customer Needs on Transaction Decisions with Bank Muamalat Batu Malang

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ABSTRACT

This study aims to analyse the impact of admin fee and customer needs on transaction decisions with Bank Muamalat Batu Malang. The subjects of this study were 100 customers of Bank Muamalat Batu Malang, East Java. This research uses quantitative methods with a survey approach and purposive sampling technique. Data were analysed using multiple linear regression. The results showed that partially and simultaneously, admin fee and customer needs impact on transaction decisions with Bank Muamalat Batu Malang. Partially, admin fee has a negative impact on transaction decisions, while customer needs have a positive impact. The logic behind this finding is that high admin fee can be an obstacle for customers to make transactions, because they feel burdened by these additional costs. Conversely, fulfilled customer needs, such as easy access to banking services and products that suit their needs, encourage customers to be more active in transactions. The conclusion of this study is that both admin fee and customer needs have a significant influence on customer decisions to transact at Bank Muamalat Batu Malang. The logical implication of this finding is that Bank Muamalat needs to consider reducing admin fee or offering special programmes that can ease the cost burden for customers. In addition, banks must also continue to improve the quality of banking services and products that suit customer needs to encourage an increase in the number of transactions.

Keywords: Admin Fee, Customer Needs, Transaction Decision, Bank Muamalat

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INTRODUCTION

Islamic banking in Indonesia continues to grow with increasing public awareness of the importance of a financial system that complies with sharia principles (Adznan *et al.*, 2024; Sen *et al.*, 2020; Okumuş, 2024; Hendriarto, 2021; Yusuf *et al.*, 2023; Sopingi *et al.*, 2023). One of the Islamic banks operating in Indonesia is Bank Muamalat. In table 1. the admin fee at Bank Muamalat itself is quite varied, customers can take the necessary features according to customer needs, with this the customer can find out how much the admin fee will be. In 2022 the number of Bank Muamalat customers was recorded at 1.5 million customers from 275.77 million people in Indonesia. It can be concluded that 1.5 million people in Indonesia transact with Bank Muamalat.

Several studies have been conducted to explore the factors that influence customer decisions in selecting Islamic banks. For example, research by Zakaria *et al.* (2021) concluded that banking services, location, and products have a significant influence on customer decisions in selecting Islamic banks. In addition, research by Ibrahim & Mohd Sopian (2023) has found that trust and bank reputation are the main determining factors in customer decisions. However, special studies on the effect of administrative costs and customer needs on transaction decisions are limited. New research by Almrafee & Akaileh (2024) states that

administrative costs affect customer decisions, but does not specifically assess the scope of Bank Muamalat Batu Malang.

Table 1. Admin Fee of Bank Muamalat at 2024

Transaction Features	Admin Fee
Transfer between Muamalat Banks	free
Transfer to other Banks	IDR 6,500
Transfer to other Banks (SKN)	IDR 2,900
Transfer to other Banks (RTGS)	IDR 25,000

Source: (Bank Muamalat DIN, 2024)

Therefore, this research is different from their previous research by focusing on the influence of administrative fee and customer needs at Bank Muamalat Batu Malang. This research makes a new contribution to the literature by examining the specific factors that influence customer decisions at this Islamic bank, which gives a deeper insight into the dynamics of transaction decisions.

The purpose of this paper is to determine the administrative fee and customer needs affect their decision to transact at Bank Muamalat Batu Malang. The expectations of this research are to provide useful information for Bank Muamalat in developing better strategies to attract and retain customers. The scientific benefit of this paper is to add to the literature on the factors that influence customer decisions in transactions in Islamic banks, especially at Bank Muamalat Batu Malang, which can be used as a reference for further research.

METHODS

This research used quantitative approach with survey method. The survey was conducted to 100 respondents who are customers of Bank Muamalat Batu Malang who often transact at the bank. The sampling technique used was purposive sampling, where respondents were selected based on certain criteria relevant to the research objectives (Abdussamad et al., 2024; Harnilawati et al., 2024). In this study, the independent variables consisted of administrative fees and customer needs. The dependent variable is purchasing decision. The operational definition of variables is as in table 2.

Table 2. Operational Definition of Variables

No	Variables	Operational Definitions	Indicators	Scale of Measurements	References
1	Administration Fee	Fee charged by banks to customers for banking services and facilities used.	1. Amount of monthly administration fee 2. Frequency of charges 3. Affordability 4. Transparency of administration fee	Likert 1-5	Alhusban et al. (2021); Sen et al. (2020); Ibrahim & Sopian (2023)
2	Customer Needs	Needs that must be fulfilled by banks to support customer banking activities.	1. Type of services available 2. Product suitability to the customer's needs 3. Availability of information on services 4. The speed of banking services	Likert 1-5	Yusuf et al., (2024); Mulia et al. (2021); Nisa & Sopingi, (2020); Sa'adah & Sopingi (2019)

No	Variables	Operational Definitions	Indicators	Scale of Measurements	References
3	Transaction Decision	Customers' preference to make transactions at Islamic Banks.	1. Frequency of transactions 2. Types of transactions carried out 3. Level of satisfaction with transaction 4. Customer loyalty to continue transactions	Likert 1-5	ElMassah & Sood (2022); Azis & Sopingi (2024); Ummah et al. (2024)

Data analysis in this research used multiple linear regression to test the effect of administrative fee and customer needs on transaction decisions at Bank Muamalat Batu Malang. The analysis was carried out with the following steps: (1) Data Collection: Data was collected by questionnaire distributed to 100 respondents; (2) Data Processing: Data from the questionnaires were inputted and processed by IBM 25 version of SPSS software; (3) Classical Assumption Test: Normality test, multicollinearity test, and heteroscedasticity test were conducted to ensure the data fulfilled the assumptions of multiple linear regression; (4) Multiple Linear Regression: Using regression models to identify the effect of independent variables (administrative fee and customer needs) on the dependent variable (transaction decision); (5) Significance Test: The t-test and F-test were conducted to determine the significance of the effect of each independent variable partially and simultaneously on the dependent variable; the coefficient of determination test to determine the percentage of simultaneous influence; and finally the hypothesis test to determine the conclusion of the hypothesis test based on the t-test and F-test. The hypotheses in this research include:

H1: Administrative fee has a significant effect on transaction decisions with Bank Muamalat Batu Malang. Based on findings by Almrafee & Akaileh (2024) states that administrative costs affect customer decisions.

H2: Customer needs have a significant effect on transaction decisions with Bank Muamalat Batu Malang. Based on findings by Yusuf et al., (2024) that customer needs affect customer decisions.

H3: Administrative fee and customer needs have a significant effect on transaction decisions with Bank Muamalat Batu Malang. Based on findings by Almrafee & Akaileh (2024) and Yusuf et al., (2024) that administrative costs and customer needs affect customer decisions.

RESULTS AND DISCUSSION

Results

I. Classical Assumption Test

Normality Test

Table 3. Result of Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.02962860
Most Extreme Differences	Absolute	.088
	Positive	.088
	Negative	-.078
Kolmogorov-Smirnov Z		.481
Asymp. Sig. (2-tailed)		.975
a. Test distribution is Normal.		

Based on table 3, it can be seen that the sample of this study consisted of 100 samples. The value of asymp. Sig (2-tailed) value of 0.975 > α 0.05. It can be concluded that the residuals of this study are normally distributed. Therefore, the next step to test the hypothesis can be performed.

Multikolinierity Test

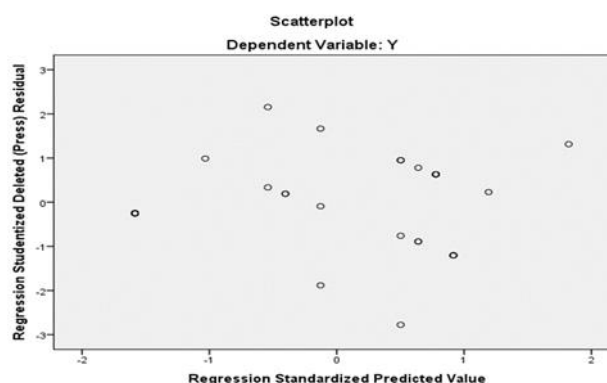
Table 4. Result of Multikolinierity Test
(Collinearity Statistics)

No	Variables	Tolerance	VIF
1	Admin Fee	0,943	2,196
2	Customer Needs	0,943	2,196

Source: Results of SPSS 25, 2024

Based on the analysis of the results of the Multicollinearity test in table 4, it can be concluded that the tolerance value is 0.943, which exceeds the minimum limit of 0.1, and the VIF value is 2.196 which is below the maximum limit of 10. Therefore, it can be suggested that there are no signs of multicollinearity between these variables.

Heteroscedasticity Test



Picture 1. Result of Heteroscedasticity Test

Based on Figure 1, the result of the heteroscedasticity test can be concluded that the data in this study does not contain heteroscedasticity. Because the data in the scatterplot spreads randomly and does not form a certain pattern.

2. Multiple Linear Regression Analysis

Table 5. Result of Multiple Linear Regression Test

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	3.922	1.148
1 Admin Fee	-.025	.116
Customer Needs	.346	.129

a. Dependent Variable: Transaction Decision

Based on the data recorded in table 5, the multiple linear regression model equation used to measure the impact of each variable is as follows:

$$Y = a + b_1X_1 + b_2X_2 \quad (1)$$

$$\text{Transaction Decision} = 3,922 - 0,025 \text{ Admin Fee} + 0,346 \text{ Customer Needs}$$

3. Significance Test

Test t (Partial)

Table 6. Results of t Test (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.922	1.148		3.416	.002
Admin Fee	-.025	.116	.038	1.892	.028
Customer Needs	.346	.129	.461	2.684	.012

a. Dependent Variable: Transaction Decision

Based on the data in table 6 t test or partial test, this can be analysed that the effect of each admin fee variable and customer needs on the transaction decision variable is as follows:

- 1) The calculated t value for the admin fee variable is 1.892, while the table t value is 1.66 (N-df = 100-2 = 98). In addition, the significance value (Sig.) is 0.028, which is smaller than the lower value of the threshold of 0.05. So it can be interpreted that the admin fee variable partially has an influence on transaction decisions. Furthermore, based on the B value, the admin fee is -0.025 or -2.5% of the influence on transaction decisions. The negative sign means an inverse comparison, if the admin fee is increased by 1%, the transaction decision will decrease by 2.5%, and the opposite.
- 2) The calculated t value for the customer needs variable is 2.684, while the t table value is 1.66 (N-df = 100-2 = 98). In addition, the significance value (Sig.) recorded is 0.012, which is lower than the 0.05 significance level. So it can be interpreted that the customer needs variable partially has an influence on transaction decisions. Furthermore, based on the B value, customer needs are 0.346 or 34.6% of the influence on transaction decisions. This positive

sign means that the comparison is unidirectional, if the customer's needs are increased by 1%, the transaction decision will increase by 34.6%, to the opposite.

F Test (Simultaneous)

Table 7. Results of F Test (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6.422	2	3.211	12.485	.000 ^b
1 Residual	6.944	98	.257		
Total	13.367	100			

a. Dependent Variable: Transaction Decision
 b. Predictors: (Constant), Admin Fee, Customer Needs

Based on the data recorded in Table 7 about the F test, results can be interpreted that the calculated F value amounts to 12.485, which exceeds the critical F table value of 3.09. In addition, the recorded significance value is 0.000, which is lower than the significance level of 0.05. As a result, it states that admin fee and customer needs have a simultaneous effect on transaction decisions.

Test Coefficient of Determination (R²)

Table 8. Results of the Determination Coefficient Test (R²)

Model	R	R Square	Adjusted R Square
1	.693 ^a	.480	.442

Based on the information in the table 8 about the determination coefficient test, the Adjusted R Square value can be reached 0.442 or 44.2%. This indicates that the ability of the independent variables, namely admin fee and customer needs, in influencing the dependent variable transaction decision reaches 44.2%. The remaining 57.8% is explained by other factors that are not included in the independent variables in the research.

Hypothesis Test

Table 9. Results of Hypothesis Test

(H1) Administrative fee has a significant effect on transaction decisions with Bank Accepted Muamalat Batu Malang.
(H2) Customer needs have a significant effect on transaction decisions with Bank Accepted Muamalat Batu Malang.
(H3) Administrative fee and customer needs have a significant effect on transaction Accepted decisions with Bank Muamalat Batu Malang.

Source: on table 6 & 7

Based on table 9, this can be explained that the three hypotheses are accepted because it is seen from the partial and simultaneous test results in tables 6 and 7 above that it is proven that all independent variables (admin fee_X1; customer needs_X2) affect the dependent variable transaction decisions.

Discussion

The influence of admin fee on transaction decisions with Bank Muamalat Batu Malang

Based on the results of multiple linear regression analysis displayed in Table 9, the findings of this study indicate that administrative fee has a significant influence on transaction decisions with Bank Muamalat Batu Malang. The regression coefficient for the administrative fee variable is negative and significant at the 95% confidence level. This indicates that the lower the administrative fee charged by the bank, the more likely the customer is to decide to transact at Bank Muamalat. Customers tend to prefer banks that offer affordable and transparent administration fees, as this can reduce their financial burden in the long run.

This finding is in line with research conducted by Almrafee & Akaileh (2024), which also found that administrative fees have a significant effect on customer decisions in choosing a bank. However, there are differences with research conducted by Zakaria et al. (2021), which places more emphasis on service and location factors as the main determinants of customer decisions. This difference can be caused by different research contexts, where Almrafee & Akaileh (2024) and this study focus on aspects of administrative fees, while Zakaria et al. (2021) explore more non-financial factors. In addition, variations in the results of this research can be influenced by customer characteristics and a different banking environment between research locations.

Consumer behaviour theory supports this finding, particularly utility theory which states that consumers will choose alternatives that provide maximum utility or satisfaction at minimal cost (Ahmad, 2024; Rahman et al., 2024). In the context of banking, low administrative fees can increase customers' utility, as they can allocate more funds for other needs without being burdened by additional costs. In addition, transaction cost theory is also relevant, where low administrative costs are considered a form of efficiency that increases customer satisfaction and loyalty to the bank (Rahman et al., 2023).

This finding is religiously supported by Islamic economic principles that prioritise justice and welfare. In the Qur'an, Allah SWT says in Surah Al-Baqarah ayat 275 that fair and unburdensome transactions are basic principles in business. Hadiths from the Prophet SAW also emphasise the importance of avoiding usury and practices that harm one party in the transaction. The Fatwa of the Indonesian Ulema Council (MUI) also supports this by encouraging transparent and fair banking practices, so as not to burden customers. Thus, low and transparent administrative fees are in compliance with sharia principles and can increase customer confidence in transacting in Islamic banks such as Bank Muamalat.

The influence of customer needs on transaction decisions with Bank Muamalat Batu Malang

Based on the results of multiple linear regression analysis displayed in Table 9, the findings of this research indicate that customer needs have a significant influence on transaction decisions with Bank Muamalat Batu Malang. The regression coefficient for the customer needs variable is positive and significant at the 95% confidence level. This shows that the better the customer's needs are met by Bank Muamalat, the more likely the customer is to decide to transact at the bank. Well-accommodated customer needs, such as the availability of services that are appropriate and responsive to needs, play an important role in shaping customer transaction decisions.

This finding is in line with research conducted by Ibrahim & Mohd Sopian (2023), which found that the suitability of services to customer needs is a key factor in the decision to choose an Islamic bank. However, this finding is different from the research conducted by Zakaria et al. (2021), which emphasises more on trust factors and bank reputation as the main determinants. This difference may be due to variations in research focus and respondent characteristics. While Ibrahim & Mohd Sopian (2023) and this study highlight the

importance of fulfilling customers' functional needs, Zakaria et al. (2021) emphasise more on the emotional and psychological aspects of banking relationships.

Consumer behaviour theory supports these findings, particularly Maslow's needs theory which identifies need fulfilment as a key motivator in decision-making. In the context of banking, when customers' needs such as service accessibility, transaction speed, and availability of suitable products are fulfilled, they are more likely to choose and remain loyal to the bank. In addition, customer satisfaction theory states that high satisfaction with need fulfilment will increase customer loyalty and transaction intentions.

This finding is religiously supported by the principles in the Qur'an and hadith that emphasise the importance of satisfying needs and providing fair as well as good services to others. In the Qur'an, Allah SWT says in Surah Al-Baqarah ayat 177 that goodness is giving to the needy, which can also be interpreted in the context of meeting customer needs with good banking services. Hadiths from the Prophet Muhammad also mention the importance of providing services that meet the expectations and needs of others, which in this context are bank customers. The Fatwa of the Indonesian Ulema Council (MUI) supports banking services that are oriented towards customer satisfaction and needs, as a form of implementation of sharia principles that prioritise justice and shared prosperity.

The influence of admin fee and customer needs on transaction decisions with Bank Muamalat Batu Malang

Based on the results of multiple linear regression analysis displayed in Table 9, the findings of this research indicate that administrative fee and customer needs simultaneously have a significant effect on the decision to transact with Bank Muamalat Batu Malang. The significant F value at the 95% confidence level indicates that these two independent variables, when considered together, have a meaningful impact on customers' decisions to use Bank Muamalat services. This suggests that the combination of affordable administrative fee and optimal fulfilment of customer needs can increase the customer's desire to transact at the bank.

This finding has similarities with several previous research studies. For example, research by Almrafee & Akaileh (2024) confirmed that low administrative fee has an important role in influencing customer decisions. Similarly, research by Ibrahim & Mohd Sopian (2023) has showed that fulfilling customer needs is a key factor in making the decision to choose Islamic banking services. However, this research adds new insights by showing that the simultaneous influence of administrative fee and customer needs is stronger than the influence of each factor separately. This difference may be due to the holistic approach that considers various aspects of needs and costs in a single entity, which better reflects the complex reality that customers face in making decisions.

Consumer behaviour theory, specifically Maslow's needs theory, supports these findings. This theory states that individuals seek to fulfil different levels of their needs, ranging from basic needs to higher needs such as convenience and efficiency. In the context of banking, customers will choose a bank that not only offers low administration fees but also fulfils their overall service needs. In addition, transaction cost theory asserts that customers tend to minimise the additional costs of transacting, so low administration costs and adequate services are important factors in their decision.

Within a religious perspective, these findings are in line with the principles outlined in the Qur'an and hadith. Surah Al-Baqarah ayat 275 emphasises the importance of fairness in transactions and avoiding usury. The Prophet Muhammad in his hadith also encouraged fair and transparent trade practices. The fatwa of the Indonesian Ulema Council (MUI) supports these principles by underlining the importance of transparency and fairness in banking services. Some Muslim economists such as M. Umer Chapra and Muhammad Nejatullah

Siddiqi also emphasise that Islamic banking should prioritise customer welfare and fairness, which includes reasonable administrative costs and services that meet customer needs.

Researchers argue that these findings are very relevant to the Islamic banking industry, especially Bank Muamalat Batu Malang. The combination of affordable administrative fee and good fulfilment of customer needs is the key to increasing customer attraction and loyalty. The researcher suggests that banks continue to pay attention and balance these two factors to maintain and increase customer satisfaction. In addition, the researcher emphasises the importance of a holistic approach in banking strategy, which not only focuses on the financial aspect but also on meeting the needs and convenience of customers as a whole. The findings are expected to guide the development of better service policies and strategies at Bank Muamalat and other Islamic banks.

CONCLUSION

This research found that both partially and simultaneously, administrative fee and customer needs have a significant effect on transaction decisions at Bank Muamalat Batu Malang. Partially, administrative fee has a negative influence on customer decisions, meaning that the higher the administrative fee charged, the lower the tendency of customers to transact at Bank Muamalat. Conversely, customer needs have a partially positive effect, indicating that the better customer needs are met, the greater their tendency to transact at the bank. This finding indicates that Bank Muamalat needs to balance between lowering administrative fees and increasing the fulfilment of customer needs to increase transaction decisions.

The implication of these findings for Bank Muamalat Batu Malang is the need for a more effective strategy in setting reasonable and transparent administration fees, as well as improving services that suit customer needs. Reducing administration fees can increase the bank's attractiveness to cost-sensitive customers, while improving services can ensure customer satisfaction and loyalty. Banks should also consider feedback from customers to continuously improve their services.

The limitations of this research include the use of a sample limited to customers of Bank Muamalat Batu Malang, so the results may not fully represent customers in other regions or banks. The uniqueness of this research lies in the holistic approach that combines the analysis of the effect of administrative fee and customer needs simultaneously. For future research, it is recommended to expand the sample coverage and consider other factors such as service quality and transaction security. Relevant topics for further research include the effect of digital banking on customer decisions, the impact of service quality on customer satisfaction, and the role of promotion in attracting new customers in Islamic banking. Researchers and practitioners in the banking industry can use these findings to develop more effective strategies in attracting and retaining customers.

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