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Determinant Muslim People to Adopt Islamic Bank in Indonesia

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ABSTRAK

Bank syariah memainkan peran penting sebagai fasilitator dalam semua kegiatan ekonomi dalam ekosistem industri halal. Keberadaan industri perbankan syariah di Indonesia mengalami peningkatan dan perkembangan yang signifikan dalam tiga dekade terakhir. Penelitian ini bertujuan untuk menganalisis kurangnya minat masyarakat untuk menabung pada bank syariah di Kota Palopo. Analisis tersebut didasarkan pada beberapa faktor, yaitu bagi hasil, kualitas layanan, kepuasan pelanggan, dan loyalitas. Penelitian ini menggunakan data primer yang dikumpulkan dengan cara memberikan kuesioner kepada masyarakat Kota Palopo, dengan sampel sebanyak 300 responden. Metode yang digunakan adalah metode kuantitatif dengan menggunakan data primer dan skala numerik (angka). Berdasarkan analisis yang telah dilakukan, diperoleh hasil bahwa variabel bagi hasil, kualitas pelayanan, kepuasan nasabah, dan loyalitas berpengaruh signifikan dan positif terhadap rendahnya minat masyarakat Kota Palopo dalam menabung di bank syariah.

Kata kunci: Bagi Hasil, Kualitas Layanan, Kepuasan Pelanggan, Loyalitas

ABSTRACT

Islamic banks play an important role as a facilitator in all economic activities in the halal industry ecosystem. The existence of the Islamic banking industry in Indonesia has experienced a significant increase and development in the past three decades. This study aims to analyze the lack of public interest in saving at Islamic banks in Palopo City. The analysis is based on several factors, namely profit sharing, service quality, customer satisfaction, and loyalty. This study uses primary data collected by giving questionnaires to the people of Palopo City, with a sample of 300 respondents. The method used is a quantitative method using primary data and a numerical scale (numbers). Based on the analysis that has been done, the results show that the variables of profit sharing, service quality, customer satisfaction, and loyalty have a significant and positive effect on the low interest of the people of Palopo City in saving in Islamic banks.

Keywords: Profit Sharing, Service Quality, Customer Satisfaction, Loyalty

INTRODUCTION

According to OJK data as of 2019, there are around ⁴ 289 Islamic banks in Indonesia, consisting of 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 164 Sharia People's Financing Banks (BPRS). And in 2019, the number of Sharia Bank customers was 4,405,127. Most people already know what Islamic banks are, but they do not know the products offered by Islamic banks, so people who do not know about Islamic bank products will certainly not be interested in using Islamic bank services because they think that the supporting facilities provided are still inferior to the facilities offered by conventional banks (Junaidi, 2015b; Pasi, 2019). so that Islamic bank customers are still small or fewer in number compared to conventional banks.

Islamic banks were founded on the idea of profit-and-loss sharing. Islamic banks do not charge interest but encourage participation in the financed industry. The same savers also receive a share of the bank's profits according to a predetermined ratio. As a result, there is a relationship between Islamic banks and deposits on the one hand and between banks and investment clients on the other, controlling the sources of funds for depositors in various productive companies (Wahab, 2016).

In accordance with the regulation of al-mudharabah (profit sharing), which is based on sharia, Islamic banks will act as partners for both savers and entrepreneurs who borrow money. With savers, the bank will act as manager, or mudharib, and savers will act as shohibul maal (funders). Both have mudharabah contracts that serve the interests of both parties; however, business owners or borrowers of Islamic bank money will function as shohibul maal (people who have funds), either using the savings of savers or bank funds in the form of shareholder capital (Junaidi, 2021). Because of the way they run their business and the way they rotate and manage bank funds, the business owner or borrower will act as a mudharib (manager) on a temporary basis.

Customer satisfaction has a large and positive influence on client loyalty, according to Fitriani dkk (2016). Maintaining customer loyalty is essential for sustainable business operations. Those who already support banks tend to be more loyal to doing routine business with them. Over the past two decades, service quality has attracted much attention from researchers and practitioners. Service quality can improve a company's performance and is an important factor in the success or failure of any organization, according to experts. Islamic banking offers services and products that are compliant with sharia (Islamic law), which strictly prohibits the participation of other immoral practices besides usury and excess interest charges such as additional borrowing fees. Not all Islamic banks are obliged to pay interest on deposits made by customers. Only part of it is paid by Islamic banks. Profits are shared in accordance with sharia banking profit-sharing standards. Islamic banks have undoubtedly escaped the negative spread thanks to their profit-sharing arrangements, more precisely, then failed, similar to how traditional banks often do, the economy and on the contrary, the financial crisis favored the growth of Islamic banks.

Islamic banks are no longer limited to serving the needs of Muslims. However, in an effort to attract and retain customers, they have developed into competitive institutions that operate alongside traditional banks. By focusing on the quality of their services, Islamic banks strengthen their competitive position and increase client satisfaction and loyalty. By making the best possible offer of goods and services, they must continue to work in a highly competitive manner with their competitors around the world. In contrast to conventional banks, Islamic banks function in accordance with Sharia law and principles to encourage economic growth (Nurpadilla, 2019).

To increase customer satisfaction and win their trust and commitment to the bank, proactive steps must be taken to meet consumer needs. (Junaidi, 2022; Nurpadilla, 2019). Based on research that has been done previously about the lack of public interest in saving in Islamic banks, The results of previous

research conducted by Emang Gusmail (2016) state that there are several factors that influence the public's lack of interest in saving in Islamic banks, namely the lack of knowledge, services, locations, and products about Islamic banks in the community. The weakness of the research is the data generated through the use of respondents, based on the respondents' perceptions of the lack of public interest in saving in Islamic banks. The data are inseparable from the element of subjectivity, thus that the data collected through the respondents may be different from the conditions in the field.

LITERATURE REVIEW

According to Law Number 21 of 2008 concerning Sharia Banking, it is stated that "Sharia Banking⁷ everything related to sharia banks and sharia business units, including institutions, business activities, and procedures and processes in carrying out their business activities. Based on a review of Islamic banks, it can be concluded that Islamic banks are financial institutions that have the task of collecting funds from the public, channeling funds to the public, and providing financial services to the public by using the rules or regulations that apply in Islamic teachings (Indi J. 2019). Regulations regarding Law No. 21 of 2008 concern Sharia Banking, which carries out its business activities based on Sharia principles and, by type, consists of (BUS) Sharia Commercial Banks, (UUS) Sharia Business Units, and (BPRS) Sharia People's Financing Banks.⁵

Sharia Commercial Bank (BUS) is a sharia bank that, in its activities, distributes services in payment traffic. A bus company can work as a foreign exchange and non-foreign exchange bank. Sharia Business Unit¹ (BUS) is a work unit from the head office of a conventional commercial bank that acts as the main office of an office or unit that carries out business activities based on sharia principles or a work unit at a branch office domiciled outside the country that carries out conventional business activities. which acts as the parent office of the sharia sub-branch office and/or sharia unit. Sharia People's Financing Bank (BPRS) is a sharia bank that, in its activities, does not provide payment traffic services.

The development of Islamic banks in Islamic countries affects Indonesia. In the early 1980s, dialogue hit Islamic banks as pillars of Islamic economics began to be tried. The worst figures who participated in the study were Karnen A. Perwataatmaja, Meter Dawan Raharjo, A. Meter Syaefuddin, Meter Amien Azis, and others.⁹ The Indonesian Ulema Council (MUI) held a bank interest workshop and banking in West Java on August 18–20, 1990. The results of the workshop were discussed at the National Deliberation, and based on the mandate of the public consultation, a working group was established to establish an Islamic bank in Indonesia. Islamic banks in Indonesia were born in 1992. The earliest Islamic banks in Indonesia were Bank Muamalat Indonesia. From 1992 to 1999, the growth of Bank Muamalat Indonesia was still categorized as stagnant. However, since the monetary crisis that hit Indonesia in 1997 and 1998, bankers see that Bank Muamalat Indonesia (BMI) is not particularly affected by the monetary crisis. Bankers think that BMI, one of which is an Islamic bank in Indonesia, is resistant to the monetary crisis. In 1999, an independent Islamic bank was established, which was a conversion from Bank Susila Bakti. Bank Susila Bakti is a conventional bank that was purchased by Bank Dagang Negeri, after which it was converted into Bank Syariah Mandiri, the second Islamic bank in Indonesia.

Fund Distribution Products consist of three principles:

1. The principle of buying and selling is carried out because there is a transfer of ownership of the object. The bank's profit is described up front, as well as the selling price.
2. The lease principle, namely the convention of transferring usufructuary rights to objects or services using the rental method without being accompanied by a transfer of ownership of the leased object. In it, the bank rents out equipment to customers with a payment method that has been agreed upon in advance.

3. The Principle of Profit Sharing is one of the sharia products in which there are two or more parties who work together to increase the legacy that is owned together. For results, there is a system overriding the method of sharing business results between the fund provider and the fund manager.

Islamic bank fundraising products practice two principles, namely:

1. The Wadiah (savings) principle implementation of the wadiah principle that is implemented as wadiah yad dhamanah, which is applied to current account products. This is different from wadiah amanah, in which the entrusted party is responsible for the integrity of the deposited property so that he or she may use it. And in Wadih, the entrusted property cannot be used by the entrusted person.
2. The Mudharabah principle In the mudharabah principle, the depositor or depositor of funds acts as the owner of capital, while the bank acts as the manager. The funds placed by the bank are used to carry out financing; in this case, if the bank uses them for mudharabah financing, then the bank has responsibility for any losses that may occur.

Banking Service Products Not only can they carry out fundraising activities and channel funds, but banks can also provide services to customers by obtaining compensation in the form of rent or profit. Deposit customers are customers who place their funds in Sharia Banks and/or Sharia Business Units in the form of deposits sourced from contracts between Sharia Banks or Sharia Business Units and the customer concerned. Investor customers are customers who place their funds in Sharia Banks and/or Sharia Business Units in the form of investments based on contracts between Sharia Banks and/or Sharia Business Units and the customer concerned. The customer who receives the facility is the customer who gets the funding facility or its equivalent, based on Sharia principles (Indi, 2019; Junaidi, 2021).

Attention (interest) means a tendency, a great excitement, or a great desire for something. Attention in the Big Indonesian Dictionary is referred to as "a tendency of a big heart towards something passionate or willed." Attention or interest is a will that sticks out of oneself without any coercion from others to achieve a certain goal. Attention is a feeling of liking (happiness) from being interested in an object or activity without anyone telling, or generally, there is a tendency to look for the object that is liked. Indi, I. (2019). Attached to the existence of a commitment to repurchase or re-subscribe, it defines customer loyalty as a deep commitment to repurchase a preferred product or service in the future.

According to Wahyoedi (2019) customer loyalty as a purchase that is tried at random, which is reflected by the presence of continuous purchases by the decision-making unit. Continuous purchases are interpreted as the umpteenth purchase by those who say that customer loyalty is a deep and persistent customer commitment to make repeated purchases or to re-subscribe to selected products or services in an unchanging manner in the future. Customer loyalty is an important strategic goal for all managers. marketing. Loyal customers have been suspected of sharing profits for the industry, which is the source of the sustainability of the business wheel of an industry. For this reason, maintaining customer loyalty must be a priority for the industry. As great as the effect of maintaining customer loyalty on industry profits may be, reports suggest that loyalty is a better tool for measuring industrial performance than using a profit measurement tool.

The knowledge of citizens or the community is all data owned by the community regarding various Islamic banking products and services and other knowledge related to Islamic banks. Socialization is very meaningful when you share knowledge with citizens about the advantages and disadvantages of Islamic banks. This socialization must link the government and all groups of society to introduce Islamic banks to citizens or the public. The Effect of Service on Attention and Intention to Save. The term "service" can be perceived differently in different contexts. At least the concept of service refers to some of the main definitional scopes: industry, output, or supply of processes and systems. Although this diversity of perspectives can lead to confusion, the strategic implication is that the service or service component plays a strategic position in every business. Customer evaluation of banking services is related to the

level of subjectivity, aspirations, satisfaction, reluctance, and mood, at least there are some aspects that need to be observed by banks that are able to direct bank operations toward good service quality. Among other things, the most significant is access. This access is related to the bank's strategic location, market, target, and expertise that can provide fast service (Indi, 2019). With regard to the target market, Islamic banks have so far been centered in the city, so the potential markets in the regions (villages) cannot be utilized because the office network does not exist, especially in the cities, which are the centers of development and are still relatively small. To be able to increase the number of customers, the opening of a network of offices is a very important matter. Because customers can access and find Islamic bank services if there is an office that can be accessed (Indi, 2019; Junaidi, 2015b).

RESEARCH METHOD

The object of research is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are initiated by researchers to be studied, and after that, conclusions are drawn. The objects of this research are residents and communities in Palopo City.

This research is a type of descriptive research with a quantitative approach, called "quantitative research" because the information used is in the form of numbers and quantitative methods, namely the management of problematic or social facts. Quantitative research is research that is based more on information that can be calculated to make a diagnosis. The content of the information analysis plan is always based on the research plan that has been formulated and the information that is ready to be processed. The type of data used in this research is primary data. Primary information or data is obtained through a questionnaire directly from the source and relates to the lack of public interest in saving in Islamic banks. The sources of information in this research were obtained directly from residents and communities in Palopo City.

RESULT AND DISCUSSION

Table 1. Measurement Results

Variables Item Scales	Factor Loadings	α	CR	AVE
Profit sharing		0.915	0.953	0.806
PLS1: Does the principle of profit sharing in banks have a good effect on customers?	0.978			
PLS2: Is the profit sharing principle profitable for customers	0.982			
PLS3: Does the profit-sharing principle affect customer interest in using other banking services?	0.972			
Service quality		0.867	0.976	0.892
KP1: Bank employees are willing to help customers with their needs.	0.980			
KP2: Banks provide fast service and clear information delivery.	0.983			
KP3: Employees are quick to respond to problems faced by customers.	0.949			
KP4: Bank employees have good knowledge and are polite when answering questions.	0.989			
Customer satisfaction		0.901	0.965	0.822
CS1: I am satisfied with the quality of the products offered by the bank.	0.978			

CS2: The service provided by the bank is in accordance with what I expected	0.983			
CS3: I will make a recurring transaction at the bank.	0.982			
CS4: My banking transactions are faster and easier because of the various facilities provided by the bank (mobile banking, call center, and ATM).	0.934			
Loyalty		0.900	0.978	0.918
CL1: I think that the product at the bank is the best choice, and I am increasingly convinced that I will become a customer of that bank	0.943			
CL2: I intend not to move to another bank and remain a customer at that bank.	0.959			
CL3: I will recommend to friends, relatives, and other relatives to become customers.	0.953			
CL4 : I will talk about positive things about the bankwitho otherparties.s	0.975			

The table above shows that the dimensions of profit sharing by three items are PLS1, PLS2, and PLS3. The highest loading factor value is on the PLS2 item (0.982), while the lowest factor value is on the PLS3 item (0.972). The dimensions of service quality are described by four items, namely KP1, KP2, KP3, and KP4. The highest loading factor value is on item KP4 (0.989), while the lowest factor value is on item KP3 (949). The dimensions of customer satisfaction are described by four items, namely CS1, CS1, CS3, and CS4. The highest loading factor value is in the CS2 item (0.983), while the lowest factor value is on the CS4 item (0.934). The loyalty dimension is described by four items, namely CL1, CL2, CL3, and CL4. The highest loading factor value is on item CL4 (0.975), while the lowest factor value is on item CL1 (0.943).

Table 2. Proposed Model Results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	ν_{11}	Profit Sharing → Consumer	0.767**	Supported
H2	ν_{21}	Service quality → Customer	0.213**	Supported
H3	ν_{31}	Customer → Consumers' Loyalty	0.868***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Source: Primary Data Processed (2022)

The first hypothesis examines the relationship between profit sharing and customer satisfaction in light of the lack of public interest in saving in Islamic banks. The results of testing the first hypothesis show that profit sharing has a positive and significant effect on customer satisfaction when saving at Islamic banks. because it shows a significant coefficient value of 0.767 to the p-value of $p < 0.01$ Thus, the first hypothesis is accepted.

The second hypothesis examines the relationship between service quality and customer satisfaction in light of the lack of public interest in saving in Islamic banks. The results of testing the second hypothesis show that service quality has a positive and significant effect on customer satisfaction when saving at Islamic banks. because it shows a coefficient value of 0.213, which is significant for the p-value of $p < 0.01$. Thus, the second hypothesis is accepted. Hypothesis 3 Result The third hypothesis examines the relationship between customer satisfaction and loyalty in light of the lack of public interest in saving in Islamic banks. The results of testing the second hypothesis show that customer satisfaction has a positive and significant effect on saving loyalty in Islamic banks. because it shows a significant coefficient value of 0.868 with a p-value of $p < 0.001$. Thus, the third hypothesis is accepted.

Discussion

Based on the results of the study, profit sharing had a significant effect on customer satisfaction. This shows that the better the profit sharing meets the customer's wishes, the higher customer satisfaction will be with their interest in saving in Islamic banks. The results of this study are in accordance with the research conducted by Rianty (2017), which states that profit sharing has a significant effect on customer satisfaction when saving in Islamic banks. Based on the results of the study, it appears that the quality of service is positive, meaning that the influence of service quality on customer satisfaction is positive, quite strong, and significant. This shows that the quality of good, polite, and religious service is able to meet the needs and desires of customers to save in Islamic banks, so the quality of service has a significant effect on customer satisfaction in saving at Islamic banks. This is in accordance with research conducted by Rohaeni and Marwa (2018), which states that service quality is positive, meaning that the influence of service quality on customer satisfaction is positive and quite strong. Based on the results of the study, it appears that customer satisfaction has a positive and significant effect on customer loyalty or customers' willingness to save at Islamic banks. This shows that more satisfied customers will affect and maintain customer loyalty when saving at Islamic banks. This is in accordance with research conducted by Rofiqo dkk (2021), which states that customer satisfaction has a positive and significant effect on customer loyalty in Islamic banks.

CONCLUSION

This study aims to examine the effect of profit sharing, service quality, customer satisfaction, and loyalty on people's interest in saving in Islamic banks. Based on the results of hypothesis testing that have been carried out, it shows that profit sharing has a significant effect on customer satisfaction, service quality has a positive, quite strong, and significant effect on customer satisfaction, and customer satisfaction has a positive and significant effect on loyalty. It can be concluded that the four independent variables (profit sharing, service quality, customer satisfaction, and loyalty) together have a positive and significant effect on the lack of public interest in Palopo City to save in Islamic banks.

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