The Public Understanding of Perlanaan Huta IV Teladan Village Towards Sharia Banking Products

Pani Akhiruddin Siregar[1*], Elpianti Sahara Pakpahan[2]

[1]Program Studi Perbankan Syariah, Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
[2]Program Studi Muamalah, STAI Panca Budi Perdagangan, Simalungun, Indonesia
*paniakhiruddin@umsu.ac.id

AbstractP a g e | 108

Introduction to The Problem: Sharia banking has a very important role to build understanding of the benefits of sharia banking products and services because the development of sharia banking cannot be separated from the active role of sharia banking itself in conducting socialization and education to the public.

Purpose/Objective Study: The research aims to analyze the significant influence between knowledge, education and religious of Perlanaan Huta IV Village on sharia banking products in the Kota Perdagangan.

Design/Methodology/Approach: Research methods with quantitative methods described in multiple linear regression analysis models. Primary data by distributing questionnaires to respondents as a sample from October 2020 to May 2021. Sampling design with simple random sampling technique. Using the Slovin formula, the number of respondents who became a sample was 100 people for further analysis.

Findings: Research results: (1) The estimation model shows an R^2 value of 0,050 which represents the value of the coefficient of determination. This means that 5% of the dependent variable variation is able to be explained by the independent variable in this model. The remaining 95% is explained by other causes that are not included in the model; 2) Regression models on independent variable simultaneously do not influence the dependent variable; and (3) This research resulted in the output that the knowledge of the community of Perlanaan Huta IV Village has an influence and is significant on sharia banking product in the Kota Perdagangan. However, the education and religious of the community of Perlanaan Huta IV Village did not show an insignificant influence on sharia banking product in the Kota Perdagangan.

Paper Type: Research Article.

Keywords: The Public Understanding; Sharia Banking Products.

INTRODUCTION

The public understanding as sharia banking customers is very limited and very minimal. The impact in choosing the products offered. Public perception of their knowledge of being a customer is also very important (Yuliana, 2019). This is because public understanding and knowledge are inhibiting factors inhibiting sharia banking opportunities in Indonesia (Bawono & Oktaviani, 2016).

Lack of interest in transactions, lack of socialization and education, limited human resource capabilities, limited services to customers, sharia banking, usury, interest, profit sharing and terms in sharia banking (Nurwahida et al., 2021), its products, advantages and weaknesses (Dayyan et al., 2017) has the potential to have an impact on public interest in transacting in sharia banking (Haida et al., 2021) as well as an inhibiting factor in the hampering of sharia banking (Putra & Thamrin, 2022). This is more due to different perceptions, attitudes and behaviors because conventional banking is superior (Imran & Hendrawan, 2017) especially the rivalry in the banking industry has been very tight, so sharia banking cannot rely on standard products to attract public interest. The escalation of sharia banking products and services is not just about adopting conventional banking products. So, innovation is needed to be creative in products and services that prioritize the uniqueness of competition based on the specificity of community needs in the form of patents in the hope that they will not be hijacked by other banks (Nofinawati, 2016).

Product means the subjective understanding of the producer of something that can be offered as an effort to achieve organizational goals through the fulfillment of consumer needs and activities in accordance with organizational competence and capacity as well as market purchasing power (Tjiptono, 2015). Products are said to be of high quality if the products offered are able to attract consumers. Products of good quality and at affordable prices are certainly a consideration for consumers to buy them (Habibah & Sumiati, 2016), avoid haram substances, haram other than the substance and invalid/incomplete contracts (Karim, 2017).

Understanding the community as a customer means wants and needs in making purchasing decisions for a product whose value is sourced from existing sources with certainty of purchase goals and perception of preferences. Although the decision to buy coincides with post-purchase behavior (Agustini, 2017). Thus, public understanding of something is said to understand if the community is able to describe and explain it simply in their own language (Samsul & Ismawati, 2020). The hope is to be able to encourage the public to always use sharia banking products (Anand & Kayati, 2020). The reason is, most of the public do not know and often have difficulty in distinguishing between sharia banking and conventional banking, not only in contracts. However, they also do not know about the product, system and benefits (Romdlan & Toha, 2021).

At least it must be supported by the role of sharia banking to continue to actively conduct socialization and education in order to build an understanding of the benefits of

sharia banking products and services. Thus, sharia banking has a very important role to build understanding of the benefits of sharia banking products and services because the development of sharia banking cannot be separated from the active role of sharia banking in conducting socialization and education to the public (Hidayah & Kartini, 2017), especially in the community of Perlanaan Huta IV Teladan Village which is ± 8,4 km or ± 21 minutes drive to the Kota Perdagangan. Kota Perdagangan as the center of the capital which is the highest population area in Simalungun Regency, North Sumatera Province. Simalungun Regency 56,77% of the population is Muslim and is the majority religion.

Previous research relevant to this research includes: (1) Anam (2016) explains that religion knowledge affects people's preferences in sharia banking; (2) Ramadani (2018); and Siregar & Anip (2023) explained that knowledge has a positive and significant influence on customer decisions to use sharia bank products; (3) Sasongko (2020) explained that although there are some people who choose sharia banking as a source of financing or a place to save. However, if it is based on the level of understanding, there are still many people who only know the existence of sharia banking. However, we do not understand in detail about sharia banking; and (4) Siregar (2021) explained that the increasingly rapid development of sharia banking has not been able to influence public interest in the products offered by sharia banking.

This research aims to examine the public understanding of Perlanaan Huta IV Teladan Village towards sharia banking products. Indicator of the public understanding of Perlanaan Huta IV Teladan Village through their knowledge, education and religious. Therefore, this research is interesting to research (interesting topic) and quite important (significance of topic). The difference between this research and previous research as a research gap is seen from the research variable used and the object of research (research location).

METHOD

Research approach with quantitative methods (scientific paradigm). The data is in the form of numbers (Noor, 2016).

The source of the data is in the form of primary data collected by researchers from the community of Perlanaan Huta IV Teladan Village as respondents by distributing questionnaires. Questionnaire distribution from October 2020 to May 2021. After that, then this questionnaire was collected again for further research (Gulo, 2002). While the secondary data of the author obtained from books, reports, journals and others obtained or collected by researchers from various existing sources (Rusiadi et al., 2014).). The part taken from the population is called a sample (Sudjana, 2014).

Using the Slovin formula, the number of respondents who became a sample was 100 people.

$$n = \frac{N}{1 + N.e^2} = \frac{909}{1 + 909 \, x \, 0,1^2} = 918,09 \approx 100$$

Information:

N = Population

n = Lots of Samples

e = Error Term 10% (0,1)

By using simple random sampling, design sampling techniques with probability sampling. Because, there is the same hope to be elected (Kuncoro, 2014). This technique is used because sampling members from a population is carried out randomly without regard to the strata present in that population (Sugiyono, 2014). Table 1 shows the operational definition of variable.

Table 1. Operational Definition Of Variable

Variable	Operational Definition Of Variable	Measuring Instrument	Scale
Knowledge (X_1)	A person's basis for making decisions and acting on a problem	To measure variable X_1, researchers went to 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village) to be given a closed questionnaire whose answers had been provided. Thus, respondents only need to choose answers from 10 (ten) questions asked by affixing a checkmark ($\sqrt{}$). A strongly agreeable answer (SS) is worth 5; agree (S) is worth 4; undecided (RR) is worth 3; disagree (TS) is worth 2; and strongly disagree (STS) is worth 1	Likert
Education (X_2)	There is an effort to develop personality, ability inside or outside school and process during life	To measure variable X_2, researchers went to 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village) to be given a closed questionnaire whose answers had been provided. Thus, respondents only need to choose answers from 10 (ten) questions asked by affixing a checkmark ($\sqrt{}$). A strongly agreeable answer (SS) is worth 5; agree (S) is worth 4; undecided (RR) is worth 3; disagree (TS) is worth 2; and strongly disagree (STS) is worth 1	Likert
Religious (X_3)	The life and implementation of religious teachings in everyday life	To measure variable X_3, researchers went to 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village)	Likert

		to be given a closed questionnaire whose answers had been provided. Thus, respondents only need to choose answers from 10 (ten) questions asked by affixing a checkmark (√). A strongly agreeable answer (SS) is worth 5; agree (S) is worth 4; undecided (RR) is worth 3; disagree (TS) is worth 2; and strongly disagree (STS) is worth 1	
Sharia Banking Products (Y)	Subjective understanding of what producers have to offer as an effort to achieve organizational goals through the fulfillment of consumer needs and activities in accordance with organizational competence and capacity and market purchasing power	To measure variable X_4, researchers went to 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village) to be given a closed questionnaire whose answers had been provided. Thus, respondents only need to choose answers from 10 (ten) questions asked by affixing a checkmark (√). A strongly agreeable answer (SS) is worth 5; agree (S) is worth 4; undecided (RR) is worth 3; disagree (TS) is worth 2; and strongly disagree (STS) is worth 1	Likert

Source: Data processed (2021)

The research model can be spelled out in the equation of multiple linear regression analysis with the equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon \quad \text{.. (1)}$$

Information:

Y = Sharia Banking Products ε = Standard error

a = Constant (Intercept)

b_1, b_2, b_3 = Regression Coefficient

X_1 = Knowledge

X_2 = Education

X_3 = Religious

RESULTS AND DISCUSSION

In statistical testing, the coefficient of determination (R^2) is used to measure how far the model's ability to describe the variation of dependent variable is. The value of the coefficient of determination is between zero and one. The F test is called a simultaneous test aimed at testing whether there is a linear relationship between variables. The t-test is called a partial test aimed at testing whether a variable is independent to influence the dependent variable. Table 2 shows a summary of the regressions.

Research Results
R² Accuracy Test Results

Based on Table 2 the R^2 value is 0,050 which represents the value of the coefficient of determination. This means that 5% of the dependent variable variation is able to be explained by the independent variable in this model. The remaining 95% is explained by other causes that are not included in the model.

F Test Results

Analysis and conclusions from Table 2 obtained F count of 1,694 smaller than F table of 2,70 (1,694 < 2,70) and Sig. value of 0,173 greater than 0,05 (0,0173 > 0,05). In conclusion, H_0 is acceptable (cannot be rejected) and H_a is unacceptable (rejected). This means that regression modelson independent variable simultaneously do not influence the dependent variable, so independent variable regression model cannot be used to predict dependent variable.

t Test Results

Hasil uji t (uji parsial) pada ringkasan uji regresi pada Tabel 2 sebagai berikut:

1. The variable X_1 has a calculated t value of 2,073 greater than the table t of 1,98 (2,073 > 1,98) or a Sig. value of 0,041 less than 0,05 (0,041 < 0,05). In conclusion H_0 is unacceptable and H_a is acceptable. This means that variable X_1 has an influence and is significant on variable Y.
2. The variable X_2 has a calculated t value of 0,750 smaller than the table t of 1,98 (0,750 < 1,98) or a Sig. value of 0,289 greater than 0,455 (0,455 > 0,05). The conclusion is that H_0 is acceptable and H_a is unacceptable. This means that the variable X_2 has no influence and is not significant to the variable Y.
3. The variable X_3 has a calculated t value of 1,813 smaller than the table t of 1,98 (1,813 < 1,98) or a Sig. value of 0,073 greater than 0,05 (0,073 > 0,05). The conclusion is that H_0 is acceptable and H_a is unacceptable. From the direction of the relationship, variable X_3 has a negative relationship direction to variable Y. This means that the variable X_3 has no influence and is not significant to the variable Y.

Table 2. Regression Summary

Model	B	t	Sig.
Constant	35,710	6,847	0,000
X_1	0,505	2,073	0,041
X_2	0,079	0,750	0,455
X_3	-0,390	-1,813	0,073
F=1,694 ; Sig. =0,173			
R=0,224 ; R2=0,050			

Source: Data processed (2021)

Discussion

By looking at the results of the t test, the interpretation of this multiple linear regression equation is as follows:

$$Y = 35{,}710 + 0{,}505\,X_1 + 0{,}079\,X_2 - 0{,}390\,X_3$$

1. The constant 35,710 shows that if the knowledge (X1), education (X2) and religious (X3) of the community of Perlanaan Huta IV Village is constant, then the sharia banking products (Y) in the Kota Perdagangan is 35,710.This means sharia banking in Kota Perdagangan (PT. Bank Sumut Syariah dan PT. Bank Syariah Mandiri) benefits from its products by 35,710%. It is expected that the products offered by PT. Bank Sumut Syariah and PT. Bank Syariah Mandiri in Kota Perdagangan continues to increase and grow from year to year. According to Mukhlisin & Suhendri (2018), sharia banking must be able to improve and provide new innovations in sharia banking products and services as a management effort in the face of changing tastes, technology and increasing competition, so as to meet market desires through sharia banking products that are not left behind conventional banking products. Explaining Nurajizah &; Rohmawati (2020), of course, there is an element of blessing for life in the afterlife. Firdaus & Alawiyah (2021) explained that the presence of sharia banking and its products can be a solution that can be of interest to the public. It may also not be in demand by the public because the products sold by sharia banking in terms of using product names are still difficult to verbalize. Although the public in general is more familiar with products sold by conventional banking, so the public perception is more willing to transact in conventional banking. According to Rabbani (2013), public perception and understanding have known for a long time the products sold by conventional banking in reality people are not easy to move to sharia banking with its sharia principles. Adinugraha (2017) explained that the understanding of totality regarding sharia banking products is determined by public perception with the perception of Arabic terms to better recognize the term product name. Hope that the public can understand the term name of sharia banking products and later become customers who totality using sharia banking products. According to Ascarya (2017), the products offered in sharia banking are basically divided into three parts, namely: (1) Financing Products; (2) Funding Products; and (3) Service Products.
2. The regression coefficient of the knowledge variable (X1) is 0,505. This means that by increasing the knowledge of the community of Perlanaan Huta IV Village by 1%, it will increase sharia banking products in the Kota Perdagangan (PT. Bank Sumut Syariah and PT. Bank Syariah Mandiri) of 0,505%. According to Achmadi (2013), knowledge is the basis for a person to make decisions and act on a problem. Mujib (2019) explained that knowledge actually arises because humans themselves find out. Farwitawati (2019) added that knowledge is an encouragement along with religion because it encourages people to transact finance in sharia banking. Knowledge is influenced by efficient education that sharia banking promotes to the public to explain how sharia banking is. Masykuroh (2018) also added that

knowledge is information that is connected to understanding. The reason is, in developing sharia banking products and to attract public interest and trust in sharia banking, it is necessary to socialize sharia banking knowledge, such as understanding, products and principles used that immediately become one's memory. Usually knowledge has the ability to predict something as an output of recognition of a model because knowledge is able to direct action. However, Prasetyo & Siwi (2022) explained that the variety of community views on sharia banking is due to the low knowledge of community about sharia banking, especially due to the dominance of conventional banking. In this research, the knowledge of the community of Perlanaan Huta IV Village has an influence and is significant on sharia banking products in the Kota Perdagangan according to the hypothesis. The results of this research support the research of Romdhoni (2018); Pasi (2019); Hasibuan &; Wahyuni (2020); Sumarno et al. (2021); and Setianingrum (2021).

3. The regression coefficient of the education variable (X_2) is 0,079. This means that by increasing the education of the community of Perlanaan Huta IV Village by 1%, it will increase sharia banking products in the Kota Perdagangan (PT. Bank Sumut Syariah and PT. Bank Syariah Mandiri) of 0,079%. Education is at least a determinant of whether or not a person easily inspires the understanding gained. Usually, the high education of a person, of course, his understanding is getting better. The higher education a person has, the better his understanding of sharia banking products. According to Notoatmodjo (2014) education means an effort to develop personality, ability inside or outside school and process during life. Education has an effect on the learning process. According to Rahmadania et al. (2021), education is a keyword for every human being to gain knowledge. Only with education will knowledge be obtained and absorbed properly. In this research, the education of the community of Perlanaan Huta IV Village had no influence and was not significant on sharia banking products, not according to the hypothesis. The hypothesis should be that the education of the community of Perlanaan Huta IV Village has an influence and is significant on sharia banking products. Because, of the 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village), none of the people of Perlanaan Huta IV Teladan Village dropped out of school. Minimum education elementary/MI/equivalent. Of course, these findings must be followed up. Ghani & Saputra (2017); and Adi (2022) added that education can add insight or knowledge to a person. Usually, someone who is highly educated certainly has wider knowledge than someone who is minimally educated. Budiman et al. (2017) also added that minimal education has an impact on hampering a person's attitude towards information disclosure and the quality of actual values promoted. The results of this study support the research of Hasyim & Salam (2016); Zahri & Hafasnuddin (2016); Handida & Sholeh (2018); Ahass (2019); and Novianti & Hakim (2021).

4. The regression coefficient of the religious variable (X3) was -0,390. This means that the decline in the religious community of Perlanaan Huta IV Village by 1% will reduce sharia banking products in the Kota Perdagangan (PT. Bank Sumut Syariah and PT. Bank Syariah Mandiri) of 0,505%. According to Umro et al. (2018), religious means the life and implementation of religious teachings in everyday life. In Islam, religious is the practice of religion as a whole (totality) (Q.S. Al-Baqarah/2: 208). According to Sjahdeini (2014), non-

Muslims explicitly link sharia banking products with religion that is only specific to people who are actually Muslim. According to Zuhirsyan & Nurlinda (2018), religious is a combination of intertwined religious knowledge, views and religious actions in one's heartstrings. According to Pramudani & Fithria (2021), if the higher a person's knowledge of his religion, the more he understands a person's prohibitions in his religion. In this study, the religious community of Perlanaan Huta IV Village had no influence and was not significant on sharia banking service products not according to hypothesis. The hypothesis should be that the religious community of Perlanaan Huta IV Village has an influence and is significant on sharia banking products. The religious religion of the Muslim community of Perlanaan Huta IV Village towards sharia banking products is very concerning. Because, of the 100 respondents who were sampled (the community of Perlanaan Huta IV Teladan Village) who were Muslims 96 people or about 96% and non-Muslims 4 people or about 4%. Of course, these findings must be followed up. In fact, according to reality, the community of Perlanaan Huta IV Teladan Village are predominantly Muslim (totaling 96 people). According to the World Bank (2014) explained that Indonesia is a predominantly diverse Islamic country that has a religious level with a score of 99%. Tomisa (2014) added that Islam is a dien (way of life) practically teaches goodness and benefits for humans. Islam is a religion of nature that is in accordance with human nature. However, Risfandy et al. (2016) explained that religious indications in a country are not a condition for sharia banking guarantees and the banking market has a more appropriate place in the hearts of the public. The results of this study support the research of Jumratun & Syamsuddin (2020); Widiawati (2020); Faridah et al. (2021); Khairunnisa & Zahara (2021); Shalihah & Madjakusumah (2022).

CONCLUSION

Research results: (1) The estimation model shows an R^2 value of 0,050 which represents the value of the coefficient of determination. This means that 5% of the dependent variable variation is able to be explained by the independent variable in this model. The remaining 95% is explained by other causes that are not included in the model; 2) Regression models on independent variable simultaneously do not influence the dependent variable; and (3) This research resulted in the output that the knowledge of the community of Perlanaan Huta IV Village has an influence and is significant on sharia banking product in the Kota Perdagangan. However, the education and religious of the community of Perlanaan Huta IV Village did not show an insignificant influence on sharia banking product in the Kota Perdagangan.

Of course, the educational and religious findings of the community of Perlanaan Huta IV Village that do not show a significant influence on sharia banking products in the Kota Perdagangan must be followed up. The reasons: (1) There are no community in Perlanaan Huta IV Teladan Village who have dropped out of school. Minimum elementary/MI/equivalent education; and (2) The community of Perlanaan Huta IV Teladan Village is predominantly Muslim. For this reason, it is recommended that further researchers continue this research. Because, problems can be said to be of high quality if

they have high discovery value and are being faced by the community. Therefore, this research problem can be developed by continuing research in terms of research variables, research data and research objects as research gaps.

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