

## The Influence Of Knowledge And Service On Public Interest In Using Mudharobah Saving Products At Bank Kalbar Sharia Sambas Branch

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### ABSTRAK

Penelitian ini berangkat dari minat masyarakat untuk bertransaksi pada perbankan syariah, salah satunya dari tingkat pengetahuan dan pelayanan bank itu sendiri terhadap nasabah semakin banyak pemahaman dan pelayanan yang di berikan semakin tinggi minat untuk bertransaksi di Bank Kalbar Syariah Cabang Sambas dengan Fokus Penelitian Bagaimana pengaruh variabel X<sub>1</sub> (pengetahuan) terhadap variabel Y (minat menabung) pada produk tabungan mudharabah, di Bank Kalbar Syariah Cabang Sambas?. Penelitian ini menggunakan metode kuantitatif, meliputi studi lapangan. Teknik pengumpulan data melalui teknik wawancara dan survei kuesioner berupa angket kemudian dianalisis dengan menggunakan Uji Asumsi klasik, Multikolinearitas, Uji Non Autokorelasi, Uji Non Heteroskedastisitas. Hasil penelitian menunjukkan hal-hal berikut hipotesis Uji t (Parsial), pengetahuan nasabah secara parsial berpengaruh terhadap minat menabung, pelayanan secara parsial berpengaruh terhadap minat menabung, Sedangkan berdasarkan hasil uji F pada tabel ANOVA menunjukkan bahwa nilai F sebesar 854.188 dengan nilai probabilitas sebesar 0.000 sehingga  $< 0.05$ . Maka F hitung  $> F$  tabel yaitu  $854.188 > 3.088$  sehingga berdasarkan hipotesis yang digunakan dalam penelitian ini H<sub>1</sub> diterima dan H<sub>01</sub> ditolak, H<sub>2</sub> diterima dan H<sub>02</sub> ditolak, dan H<sub>3</sub> diterima dan H<sub>03</sub> ditolak dengan demikian pengetahuan dan pelayanan Bank Kalbar Syariah Cabang Sambas secara simultan berpengaruh terhadap minat menabung.

*Kata kunci: Pengetahuan, Pelayanan, dan Minat Menabung*

### ABSTRACT

This study departs from the public's interest in transacting in Islamic banking, one of which is from the level of knowledge and service the bank itself has for customers, the more understanding and services provided, the higher the interest in transacting at Bank Kalbar Syariah Sambas Branch with a Research Focus How does variable X<sub>1</sub> influence (knowledge) of variable Y (intention to save) on mudharabah savings products, at Bank Kalbar Syariah Sambas Branch?. This research uses quantitative methods, including field studies. Data collection techniques through interview techniques and questionnaire surveys in the form of questionnaires were then analyzed using the classical assumption test, multicollinearity, non-autocorrelation test, and non-heteroscedasticity test. The results of the study show the following hypotheses t test (Partial), customer knowledge partially influences the intention to save, service partially influences the intention to save. Meanwhile, based on the results of the F test on the ANOVA table it shows that the F value is 854,188 with a probability value of 0,000 so  $< 0.05$ . Then F count  $> F$  table, namely  $854,188 > 3,088$  so based on the hypothesis used in this study H<sub>1</sub> is accepted and H<sub>01</sub> is rejected, H<sub>2</sub> is accepted and H<sub>02</sub> is rejected, and H<sub>3</sub> is accepted and H<sub>03</sub> is rejected thus knowledge and service of the Sambas Branch Sharia Bank Kalbar simultaneously affect interest in saving.

*Keywords: Knowledge, Service, and Interest in Saving*

### A. PENDAHULUAN

One of the most prominent aspects of economic growth as it is today is in the financial industry sector, especially banks. The banking sector is a form of service in the business sector and as one of the elements that has an important role in supporting the smooth running of national development. The government's activities in carrying out development cannot be separated from the successful performance of the banking world to raise funds from the public (Olivia Walangitan. Afili, Herid Apner: 2019). In a conventional economic system, interest rates are an important variable and even something that cannot be separated from other

economic variables, while Islam considers interest rates to be a form of riba which is strictly prohibited by Allah SWT. Based on the holy book Al-Quran, Allah SWT often mentions that usury will bring harm or will make other parties persecuted. In another part it is stated that usury will not bring safety, it will only cause misery. In Islam, in addition to achieving material goals, value factors, human noble character, social cohesion and God's vengeance in the hereafter must also be considered (Abdullah Saeed: 2004). Terdapat di dalam Q.S. Al-Baqarah ayat 278-279;

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتِغُوا فَلَئِنَّكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ

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278. Wahai orang-orang yang beriman! Bertakwalah kepada Allah dan tinggalkan sisa riba (yang belum dipungut) jika kamu orang beriman.

The establishment of Islamic Financial Institutions is an indication of the disadvantages of the interest or usury system. And confirmed by the issuance of the MUI fatwa (16/12/2003) regarding the prohibition of various interest which was confirmed in January 2004. The issuance of several MUI fatwas on Sharia Economics, further strengthened the existence of Islamic Banking in the midst of a procession of growth in Islamic Banking business activities throughout the archipelago. The existence of banking as a financial service is based on public trust. Islamic financial institutions began to grow rapidly after Law no. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning banking recognizes the existence of Conventional Banks and Islamic Banks side by side (dual banking system). Based on this Law, Banks can operate based on sharia principles which enable the activities of Islamic Banks to become wider. The existence of Islamic banks was further strengthened by Law Number 23 of 1999 concerning Bank Indonesia which was later changed to Law Number 3 of 2004 (UU BI). The enactment of this Law allows for the implementation of monetary policy based on Sharia principles. Efforts to develop Islamic banking in Indonesia are actually not only a juridical consequence of the Banking Law and BI Law, but are an integral part of efforts to revitalize the National Banking system which aims to increase the resilience of the National Economy. (Cashmere: 2014)

The definition of the Financial Literacy Index is knowledge, skills and beliefs that affect attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity while the definition of the Financial Inclusion Index is the availability of access to various institutions, products and financial services in accordance with the needs and capabilities of the community in order to improve people's welfare (National Survey of Financial Literacy and Inclusion: 2019). Its contribution to the total National Banking is still very small, namely IDR 1,359 trillion (8.71%) of the total assets of the national financial industry data as of July 2019 There are at least four things that are the goal of developing banking based on Sharia (Islamic) principles, namely: 1) Meet the needs of banking services for people who cannot accept the concept of interest; 2) The creation of two banking systems in Indonesia that accommodate both Conventional Banking and Sharia Banking which will create healthy competition and business behavior based on moral values; 3) Reducing systemic risk from financial system failure in Indonesia; 4) Encouraging the role of banking in driving the real sector and limiting speculation or unproductive because financing is aimed at businesses based on moral values.

The view of the Conventional Banking system that money is a commodity that can be traded results in an inconsistency between the development of the real sector and the monetary sector. The reality of monetary sector development does not always reflect growth in the real sector. Whereas the dimension of prosperity and social welfare is largely determined by the availability of goods and services which are public needs. The development of the Islamic banking system as a financial institution in Indonesia is something that is unavoidable. With a population composition that mostly embraces Islam, Indonesia is a promising market for an Islamic financial institution system that uses religious values in developing its business. Apart from these matters, the service aspect in Islamic banking has been maintained with services based on polite Islamic teachings. and clean, but not a few of our people still survive with Conventional Financial Institutions. In fact, many people still think that saving in Islamic and conventional banks is the same due to a lack of public socialization and understanding of the operations of Islamic financial institutions. The emergence of more conventional banks than Islamic banks can also cause a lack of public interest in saving in Islamic banks. Interest is one of the important things for the banking sector.

Banking business in terms of service quality has a special attraction for customers to determine their choice of a bank. Every customer will pay attention and consider certain factors to decide to save or invest. In addition, customers also pay attention to the services and savings products offered so that customers are interested in using them. The success of Islamic banks in promoting and or demonstrating their performance achievements will certainly be in line with increasing public trust, as customers or consumers. According to Siagian and Cahyono, trust is a belief from one party regarding intentions and behavior directed at the other party (Siagian H. and Cahyono E: 2014). Thus, consumer trust is defined as a consumer expectation that service providers can be trusted or relied on in fulfilling their promises. And the public's willingness to use Islamic bank products will increase by itself, if a good perception of the existence of these harmonious Islamic banks is built. According to Gunawan, trust is defined as a form of attitude that shows feelings of liking and persists in using a product or brand. Trust will arise from the minds of consumers if the product purchased is able to provide the benefits or value that consumers want in a product. (Gunawan, Faith: 2013)

## **B. METODE**

This research uses quantitative methods, including field studies. Data collection techniques through interview techniques and questionnaire surveys in the form of questionnaires were then analyzed using the classical assumption test, multicollinearity, non-autocorrelation test, and non-heteroscedasticity test.

## **C. DISCUSSION**

The discussion in this study is emphasized in analyzing the influence of knowledge and service on people's interest in using mudharabah savings products at the Sambas branch of the Sambas Islamic Bank Kalbar. From the results of the analysis regarding the influence of knowledge and service, it can be said that with an increase in knowledge and service it will have an impact on people's interest in using mudharabah savings products at the Sambas branch of the Kalbar Syariah bank. Then seen from the results of the regression test which shows that knowledge and service have a positive effect on interest, where with an increase in knowledge and service it can be followed by an increase in customers. The effect of knowledge on interest (H1) Based on the results of the analysis and research that has been done shows that knowledge has a positive effect on interest. This can be interpreted that any increase in

knowledge will increase interest. Then from the results of the partial test that has been carried out it shows that with a sig value of 0.000 which is smaller than 0.05.

This shows that knowledge has a significant effect on people's interest in using the Sambas branch of the Sambas Sharia Bank, so that the results of the partial test show that empirically knowledge has a positive and significant effect on people's interest in using the Sambas branch of the Sambas Sharia Bank, especially at the Sambas branch of the Sambas Sharia Bank. The results of the analysis in this study, namely through field observations, obtained empirical evidence that knowledge will increase public interest in using the product of the Sambas branch of the Sambas Syariah Bank Kalbar Mudharabah savings. Meanwhile, the results of the partial tests that have been carried out show that the increase in knowledge channeled by Bank Kalbar Syariah Sambas branch has a real or significant influence on increasing interest in using the savings products of Bank Kalbar Syariah Sambas branch.

The results of this study are in accordance with the Profit Sharing and Margin theory which states that the principle of profit sharing (often profit) is a general characteristic and operational basis of Islamic banks as a whole, in principle, in Islamic banking the most widely used are mudharabah and al-musyarakah contracts, while Al-Muzaroh and Al-Musako are used specifically for plantation financing or financing by several Islamic banks. Bank products that use the principle of profit sharing are Al-musyarakah, Al-udharabah, and Al-murabaha. The principle of profit sharing is a general characteristic and a new basis for the operation of Islamic banks as a whole. In sharia, the principle of profit sharing is based on the principle of al-mudharabah.

Based on this principle, Islamic banks will function as good partners with savers as well as entrepreneurs who borrow funds. The results of the study show that knowledge and service have a very strong and positive relationship to customer interest, while Muh. Abdul Azis who examined the factors that influence the interest in saving in Islamic banks (a case study in mosque youth in Getasan sub-district, Semarang district) where the results of this study indicate that knowledge has a positive and significant effect on the interest of mosque youth to save in Islamic banks, meaning the better the level of knowledge mosque youth about Islamic banking, it will increase the interest in saving at Islamic banks. (Muh. Abdul Azis: 2019). Pengaruh pelayanan terhadap minat masyarakat menggunakan produk tabungan mudharabah pada bank kalbar syariah cabang sambas (H2) Hasil analisis pelayanan terhadap minat, dalam penelitian ini menunjukkan bahwa pelayanan berpengaruh positif terhadap minat masyarakat menggunakan produk tabungan mudharabah pada bank kalbar syariah cabang sambas, Hasil pengujian hipotesis kedua (H2) bahwa variabel Pelayanan (X2) berpengaruh positif signifikan terhadap Minat Transaksi di Bank Syariah cabang sambas. Dengan demikian menunjukkan bahwa  $H_a$  diterima dan  $H_o$  ditolak. Mengindikasikan bahwa Pelayanan berpengaruh positif signifikan terhadap Minat Transaksi di Bank Kalbar Syariah Cabang Sambas. Hasil ini didukung dengan jawaban responden terhadap kuesioner. Hasil penelitian ini konsisten dengan hasil penelitian terdahulu yang dilakukan oleh Muh Risky yang menemukan bahwa Pelayanan berpengaruh positif terhadap Minat menjadi nasabah Bank Syariah.

Based on the theory from Muhtosim Arief on service quality which is arranged on indicators namely reliability, responsiveness, assurance, empathy and tangibles (Muhtosim Arief: 2006). Interest is a psychological aspect and not just coloring a person's behavior to carry out activities that cause a person to feel attracted to something. Indicators to see the effect of interest are product recognition, needs, external influences, awareness and social and cultural factors. (Chiffman: 2008) Based on the explanation above it is clear that the results of the study

indicate the influence of knowledge and service on interest in transactions at the Sambas Branch Sharia Bank Kalbar Syariah.

#### D. CONCLUSION

Researchers conducted research at Bank Kalbar Syariah Sambas Branch with calculation guides from research sources so that researchers distributed 102 questionnaires/questions given specifically to customer respondents of Bank Kalbar Syariah Sambas Branch. After getting the results from the questionnaire, the researcher began to analyze the data obtained in the field. Regarding the data analysis that was carried out using SPSS 23, the researcher can conclude as follows: 1) Partially, the Knowledge Variable (X1) has a t-test  $> t$  table value of  $3.923 > 1.660$  and a sig value of 0.000. Based on the hypothesis, then H1 is accepted and H01 is rejected so that thus the customer knowledge variable of the Sambas Branch Sharia Bank Kalbar partially influences the interest in using savings products of the Sambas branch of the Sambas Sharia Bank Kalbar bank; 2) The service variable (X2) has a t-count value of  $8.391 > 1.660$  and a sig value of 0.000. Based on the hypothesis, H2 is accepted and H02 is rejected so that the service variable partially influences the intention to save; 3) In the F test (simultaneously), based on the results of the f test in the ANOVA table it shows that the F value is 854,188 with a probability value of 0,000 so that it is  $< 0.05$ . Then F count  $> F$  table, namely  $854,188 > 3,088$  so that based on the hypothesis used in this study, it means that H2 is accepted and H02 is rejected. Thus knowledge, service simultaneously affect the intention to save.

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