UNDERSTOOD OR FORCED: REVIEWING LECTURERS' INTEREST IN SAVING IN ISLAMIC BANKS

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ABSTRAK


Kata Kunci: Pengetahuan Perbankan Syariah, Minat Menabung, Dosen Perguruan Tinggi Agama Islam

ABSTRACT

Understanding Islamic banking can be applied properly but has not fully positively influenced the intention to save in Islamic banking. Lack of interest and customer trust in Islamic banking to save in Islamic banking so there is a need for socialization of Islamic banking knowledge itself, both regarding understanding, of products, principles, and contracts used by parties from Islamic banks. In addition, some opinions also state that it is normal for lecturers at Islamic religious colleges to save in Islamic banks because they are required to open savings accounts to receive their salary through Islamic banks. Based on the description of the problem, the researcher is interested in conducting further research to prove whether the understanding of Islamic banking on lecturers’ interest in saving in Islamic banking.
banking can maximize or have a positive effect on saving or not saving in Islamic banks. The discussion of this research relates to the field of science in connection with that the approach taken in theories related to understanding and interest. This research is quantitative. The samples used in this study were 34 lecturers. Data collection techniques used are interview techniques, distributing questionnaires, and documentation. The analysis technique of this research uses a validity test, reliability test, normality test, linearity test, classical assumption test, simple linear regression test, and hypothesis test with the help of SPSS version 26 software. The results of the study show that lecturer knowledge influences people's interest in saving at Islamic banks. This of course can prove that Indonesian Islamic banks have a place in the hearts of lecturers, not only because of the obligation to open an account at an Islamic bank to get a salary as a lecturer.

**Keywords:** Interest in Saving, Knowledge of Islamic Banking, Lecturer at Islamic Religious College

### A. PENDAHULUAN

Islamic banking in international terminology is known as Islamic banking or also known as interest-free banking. Term by using the word Islamic can not be separated from the origins of the Islamic banking system itself. Islamic banking was originally developed as a response from a group of Muslim economists and banking practitioners who sought to accommodate pressure from various parties who wanted financial transaction services to be available that were carried out in line with moral values and Islamic sharia principles. Mainly related to the violation of usury practices, maisir activities (speculation), and gharar (obscurity). (Muhammad, 2018)

Syari'ah banking is an institution or financial institution that has grown and developed in Indonesia since 16 years ago, starting with the establishment of Bank Muamalat Indonesia. The existence of Sharia Banking in the country has gained a solid footing after the enactment of the Banking Law Number 7 of 1992 which was revised through Law Number 10 of 1998, which firmly recognizes the existence and functioning of Profit Sharing Banks or Islamic Banks. Thus, this bank is operating on the principle of profit sharing. Profit sharing is the principle of muamalah based on shari'ah in carrying out bank business activities. (Wilardjo, 2005)

The existence of Syari'ah Bank itself has reached cities and regencies in Indonesia, one of which is in Merangin Regency, Jambi Province, especially in the city of Bangko.

Islamic banks are everything related to Islamic banks and Islamic business units, including institutions, business activities, as well as systems and processes in carrying out their business activities based on sharia principles. (Undang-Undang Perbankan Syariah, 2022)

The purpose of establishing Islamic banking itself is to promote and develop the application of Islamic principles in Islamic banking transactions themselves. As explained in Q.S. Al-Baqarah/2:275.
Those who swallow usury cannot rise to save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury. He unto whom an admonition from his Lord cometh, and (he) refraineth (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returneth (to usury) – Such are rightful owners of the Fire. They will abide therein. (QS. Al-baqarah 2:275)(Kementerian Agama Republik Indonesia, 2019).

Islamic banks are intermediary or liaison institutions between parties who have excess funds and those who lack or need funds whose operations are based on sharia principles. Banks collect funds owned by the community by using various methods to gain the trust of various elements of society.

Islamic banking has the main function of collecting funds from the public and then channeling the funds back to the community. The role of Islamic banks is to purify Islamic banking operations to increase public trust and increase sharia awareness among Muslims to expand the sharia banking segment and market. Community understanding and attitudes towards profit sharing with bank interest vary widely. Some people still accept bank interest and some people accept the profit-sharing system by continuing to receive interest and refuse bank interest. The behavior that mixes all these paradigms into an interesting insight and illustration of the knowledge and behavior of the community towards addressing the dual banking system policy. The form of public behavior towards the assessment of Islamic banks is caused by a lack of public knowledge of
Islamic banking, mainly due to the dominance of conventional banks.

Interest is a tendency to always pay attention and remember something continuously. This interest is closely related to feelings, especially feelings of pleasure because it can be said that interest occurs because of a happy attitude toward something. People who are interested in something mean he is happy with that thing. Saving is an action recommended by Islam because saving means a Muslim prepares himself for the implementation of future planning as well as for dealing with things that are not desirable. (Antonio, 2001).

To foster customer interest and trust in Islamic banking, it is necessary to socialize knowledge of Islamic banking itself, regarding understanding, products, principles, and contracts used by parties from Islamic banks. Savings itself is a form of fundraising product in the form of deposits that can be withdrawn at any time if the customer needs it, this is why savings are commonly referred to as liquid deposits. Savings in Islamic banks use wadi’ah and mudharabah contracts.

Even though the profit sharing given to customers who use savings products is small, the interest in savings products is greater than in other fundraising products. So, interest in saving in Islamic banks themselves will be fulfilled if they pay more attention to Islamic banking products, especially savings products, and study them seriously.

This research shows that the theory of knowledge about Islamic banking can be applied well but has not fully had a positive influence on the intention to save at Islamic banks. Interest is an impulse that causes individual attention to be attached to certain objects such as work, lessons, objects, and people. Interest relates to cognitive, affective, and motoric aspects which are a source of motivation to do what one wants. Interest is related to something that is profitable and can lead to satisfaction for himself. Pleasure is a temporary interest. The interests are permanent, namely meeting needs and providing satisfaction.

So, interest in saving in Islamic banks themselves will be fulfilled if they pay more attention to Islamic banking products, especially savings products, and study them seriously. Based on the description of the problem, the researcher is interested in conducting further research to prove whether the lecturer's knowledge of Islamic banking can maximize people's ability to save or not save in Islamic banks. Based on the background of the problems above, several problems can be identified, namely: The Influence of Understanding Islamic Banks on Interest in Saving, Lecturer of the Islamic Religious Institute, Sheikh Maulana Qori Bangko at Indonesian Sharia Banks.

B. METODE

The approach in this research is quantitative. Because this research is presented
with numbers. This is by the opinion that quantitative research is a research approach that is widely required to use numbers, starting from data collection, interpretation of the data, and the appearance of the results. (Arikunto, 2006) The method used in discussing research results is a simple linear regression analysis method. The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by the researcher to be studied and draw conclusions.

The population is not only people, but also objects and also objectal objects. The population is also not just the number of objects/subjects being studied but includes all the characteristics/traits possessed by the subjects/objects. (Sugiyono, 2019) The population of this study is part of the lecturers. remains at the Islamic Institute of Sheikh Maulana Qori Bangko. There were 29 lecturers for S2 and 5 doctoral degrees, so the population of the study was 34 lecturers.

The sample is part of the number and characteristics possessed by the population. If the population is large, and it is impossible for the researcher to study everything in the population, for example, due to limited funds, manpower, and time, the researcher can use samples taken from that population. What is learned from the sample, and the conclusions will apply to the population. For this reason, samples taken from the population must be truly representative (representative). So it can be stated that the sample is part of the population that is the target of research and is considered to be representative of the others. (Sugiyono, 2019) So that the sample in this study is part of the IAI SMQ Bangko permanent lecturers.

In taking a sample this study uses a non-probability sample, namely a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. (Sugiyono, 2019) The non-probability form of using quota sampling is the second form of purposive sampling.

This method is used to ensure that the various subgroups in the population are represented with various sample characteristics to a certain extent as desired by the researcher. In quota sampling, the researcher determines the desired target quota. Quota sampling is a technique for determining a sample from a population that has certain characteristics up to the desired amount (quota). In this study, the authors took population data from UPT Information Technology PD-DIKTI and EMIS IAI SMQ Bangko, totaling 52 permanent lecturers.

The results of calculations using the Slovin Formula are as many as 34 lecturers as samples in this study. Data analysis techniques using questionnaires (questionnaires), observation, interviews, and documentation. The types and sources of data used in this study are primary data and secondary data. Technical data analysis using quantitative analysis, using
validation tests, reliability, classical assumption test analysis, and simple regression.

C. HASIL DAN PEMBAHASAN

Data description is a description of the data used to obtain the real form of the respondents in conducting a study. This study aims to determine the Influence of an Understanding of Islamic Banking on the Interests of Lecturers of the Islamic Institute of Religion Syekh Maulana Qori Bangko in Saving at Bank Syariah Indonesia.

Respondents in this study were permanent lecturers at the Islamic Religious Institute, Sheikh Maulana Qori Bangko. Respondent data was obtained using data collection techniques in the form of interviews, questionnaires, and documentation directly to the lecturers. In this study, the distribution of questionnaires was distributed to 34 respondents for 1.5 months from August 22 to October 3, 2022.

1. Based On The Results Of Data Research On Gender, The Data Can Be Seen In The Table Below As Follows:

<table>
<thead>
<tr>
<th>Table 1. Respondent Gender Level Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td>Man</td>
</tr>
<tr>
<td>Woman</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Results of data processing

The table above shows that the Permanent Lecturers of IAI SMQ Bangko, male respondents are 22 respondents (65%), and female respondents are 12 respondents (35%) are female. This means that the Permanent Lecturers of IAI SMQ Bangko are dominantly male.

Based on the research results obtained data about the age of the respondents can be seen in the table below as follows:

<table>
<thead>
<tr>
<th>Table 2. Distribution of Respondents' Age Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
<tr>
<td>&lt;20</td>
</tr>
<tr>
<td>21-30 Years</td>
</tr>
<tr>
<td>31-40 Years</td>
</tr>
<tr>
<td>41-50 Years</td>
</tr>
<tr>
<td>51-60 Years</td>
</tr>
<tr>
<td>&gt;61</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Results of data processing

Based on the table above, it is known that the age of most respondents is between 21-30 years old, namely 1 respondent (3%), 31-40 years old, namely 18 respondents (53%), while other respondents are between 41-50 years, 11 respondents (32%), other respondents between 51-60 years as many as 4 respondents (12%)

Based on the results of the research conducted, data were obtained about the education level of the respondents on the campus of the Islamic Institute of Sheikh Maulana Qori Bangko as follows:

<table>
<thead>
<tr>
<th>Table 3. Distribution of educational levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pendidikan</td>
</tr>
<tr>
<td>S2</td>
</tr>
<tr>
<td>S3</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
source: Results of data processing

In the table above it can be seen that according to the education group, with the last Master’s education group, there were 29 respondents (85%) and for the last Doctoral degree there were 5 respondents (15%). The table shows that there are fewer lecturers with doctoral degrees compared to lecturers with masters degrees, namely 29 respondents (85%).

Characteristics of Respondents' Income in this study can be seen in the following table:

Table 4. Characteristics of Respondents' Income

<table>
<thead>
<tr>
<th>No</th>
<th>Income</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>&lt; Rp. 2,000,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>&gt;Rp. 2,500,000</td>
<td>29</td>
<td>85%</td>
</tr>
<tr>
<td>3</td>
<td>&gt;Rp. 3,500,000</td>
<td>5</td>
<td>15%</td>
</tr>
<tr>
<td>4</td>
<td>&gt;Rp. 5,000,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>34</td>
<td>100%</td>
</tr>
</tbody>
</table>

source: Results of data processing

From the table above it can be seen that respondents with an income of Rp. 2,500,000 totaling 29 people with a percentage of 85%, respondents with an income of Rp. 3,500,000 totaling 5 people with a percentage of 15%, respondents with an income of Rp. 5,000,000 totaling 0 people with a percentage of 0%, Thus it can be seen that lecturers with income > Rp. 2,500,000 are more than lecturers with income > Rp. 3,500,000. contained in this research.

The following are the results of the Instrument Test in this study:

The Validity Test on Understanding of Islamic Banking (X) that has been carried out is intended to measure whether a questionnaire is valid or valid. The distribution of questionnaires was given to 34 respondents with all the variables in this study containing 10 question items from the questionnaire that had to be answered by the respondents. To find out the validity based on the value of \( r_{\text{count}} > r_{\text{table}} \), the statement is declared valid. The \( r_{\text{table}} \) value at \( \alpha = 0.05 \) with degrees of freedom \( df = n-2 \) so that \( df = 34-2 = 32 \) in this test there is a \( r_{\text{table}} \) value of 0.349. In testing ,the validity of the researcher will use the SPSS 26 computerized method.

Table 5. Description of Data Variable X

D. PENUTUP

1. Kesimpulan

Berdasarkan hasil penelitian dan Adapun kesimpulan dari penelitian ini adalah sebagai berikut: (1) Terdapat pengaruh Financing to Depot Ratio (FDR) secara parsial terhadap pembiayaan mudharabah pada Pebankan Syariah di Indonesia periode 2012-2018. (2) Terdapat pengaruh Non Performing Financing (NPF) secara parsial terhadap pembiayaan mudharabah pada Pebankan Syariah di Indonesia periode 2012-2018. (3) Terdapat pengaruh Dana Pihak Ketiga (DPK) secara parsial terhadap pembiayaan mudharabah pada Pebankan Syariah di Indonesia (4) Terdapat pengaruh Financing to Depot Ratio (FDR), Non Performing Financing (NPF), dan Dana Pihak Ketiga (DPK) secara simultan terhadap pembiayaan mudharabah...

2. Saran

Saran yang dapat peneliti simpulkan berdasarkan hasil penelitian dan kesimpulan diatas adalah sebagai berikut: (1) Bagi pihak perbankan syariah diharapkan agar lebih rinci dalam mencantumkan data laporan keuangan dan mencantumkan link yang resmi agar peneliti selanjutnya dapat lebih mempermudah dalam mengakses website yang tersedia pada laporan keuangan perbankan tersebut. (2) Bagi civitas akademik dan perpustakaan diharapkan agar lebih banyak dalam menyediakan literasi yang dibutuhkan oleh peneliti seperti buku-buku, jurnal serta skripsi yang dijadikan sebagai bahan referensi dalam proses penelitian agar lebih mempermudah penelitian selanjutnya.

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