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"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

Analysis of Factors of Islamic Values Influencing Interest in Saving With Trust as an Intervening Variable in Indonesian Sharia Bank: Case Study of Students in Medan City**Munawaroh^{1*}, Nurhayati², Sri Sudiarti²**¹Universitas Muslim Nusantara Al-Washliyah²Universitas Negeri Islam Sumatera Utara

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***Email :** nurohnuordin8@gmail.com, nurhayati@uinsu.ac.id, srisudiarti@uinsu.ac.id**ABSTRACT**

This research aims to determine the influence of Islamic values on interest in saving with trust as an intervening variable at Bank Syariah Indonesia: a case study of students in the city of Medan. The sampling technique uses purposive sampling technique. The total sample was 200 students at Medan city universities. Research data was analyzed using PLS-SEM (Partial Least Square – Structural Equation Modeling) with SmartPLS 4 software. The research results showed that Islamic values such as al-hurriyah, al-musawah, al'ilah, ash-shidq, al-ridha, al-kitabah, have an influence on trust and interest in saving at Bank Syariah Indonesia in the city of Medan. Only three variables have a positive and significant effect, namely the variables al'ilah, ash-shidq, and al-kitabah, the remaining three variables, namely al-hurriyah, al-musawah, and al-ridha have a positive but not significant effect and the intervening variable (trust) has a positive and significant influence on interest in saving. The implication of this research is to focus on al-hurriyah, al-musawah, al'ilah, ash-shidq, al-ridha, al-kitabah and beliefs that can influence interest in saving at Bank Syariah Indonesia in the city of Medan. This research aims to provide insight and information that is useful for Islamic banks in Indonesia in developing marketing strategies and increasing public interest, especially students, in saving at Islamic banks. Through this research, it is hoped that there will be contributions in the realm of science, especially in the field of sharia banking and the study of Islamic values that are relevant to financial choices.

Keywords: Islamic values, Sharia banking, trust, interest in saving.

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INTRODUCTION

The bank is a company that operates in the service sector, the public already knows what the bank service system is like in general. The development of banks in Indonesia is also a benchmark for the development and progress of the Indonesian economy. Public attention to banking is always great, both when the economy is growing rapidly and vice versa. This is because banking institutions in modern world life are institutions that are difficult to avoid. Banks are financial intermediary institutions that act as intermediaries for people who have excess funds and people who lack funds. Therefore, the banking industry has an important role in economic development, especially in financing activities related to money (Ascarya, 2006).

In order to measure the financial literacy and inclusion index of Indonesian society, the Financial Services Authority (OJK) is again holding the National Survey of Financial Literacy and Inclusion (SNLIK) in 2022. SNLIK 2022 will be implemented from July to September 2022 in 34 provinces covering 76 cities/regencies with a total of Respondents were 14,634 people aged between 15 and 15. 79 years old. As in 2016 and 2019, SNLIK 2022 also uses the same methods, parameters and indicators, namely the financial literacy index which consists of knowledge, skills, beliefs, attitudes and behavior parameters, while the financial inclusion index uses usage parameters (OJK, 2022).

Table 1. Comparison of Financial Literacy and Inclusion Index

Index	2019	2022
Literacy	38,03%	49,68%
Inclusion	76,19%	85,10%
Gaps	38,16%	35,42%

The 2022 SNLIK results show that the Indonesian people's financial literacy index is 49.68 percent, an increase compared to 2019 which was only 38.03 percent. Meanwhile, this year's financial inclusion index reached 85.10 percent, an increase compared to the previous SNLIK period in 2019, namely 76.19 percent. This shows that the gap between the literacy level and the inclusion level is decreasing, from 38.16 percent in 2019 to 35.42 percent in 2022 (OJK, 2022).

The sharia financial industry is an important element in the implementation of development which plays a role in the smooth running of economic activities. Judging from current developments, the Islamic banking industry is really needed by the public to obtain funds, giving rise to many companies operating in this sector (Sri Maharsi & Yuliani Mulyadi, 2007). In general, a sharia bank tries to satisfy customers in using the banking products it produces, so it is very important for the bank to know or understand customer behavior, especially those targeted by the bank, apart from that today's customers are very selective and have sufficient knowledge of a service. They are very careful in choosing, considering and purchasing a product or service.

The establishment of the Islamic Development Bank (IDB) has motivated Islamic countries to establish sharia financial institutions. In the late 1970s and early 1980s, Islamic banks emerged including; in Egypt, Sudan, Gulf countries, Pakistan, Iran, Malaysia, Bangladesh

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and Turkey (Ergun & Djedovic, 2010). In Indonesia, the informal development of sharia banking began before the formal legal framework was issued as the basis for sharia banking operations, in 1992. The current development of the sharia banking industry has created business competition between sharia banks. To win this competition, banks must react and innovate in knowing consumers' needs, desires, tastes, their buying behavior and designing products to meet these needs better than competitors do, as well as influencing consumers to buy their products based on their behavior (Hr, 2012).

The development of sharia banking in Indonesia has become a benchmark for the success of the existence of the sharia economy. The strategic step in developing sharia banking that is being pursued is granting permits to conventional commercial banks to open Sharia Business Unit (UUS) branch offices or converting a conventional bank into a sharia bank. This strategic step is a response and initiative since the enactment of Law no. 10 of 1998, Law no. 23 of 1999 and no. 9 of 2004 concerning Indonesian banks, the development of the sharia financial system has become stronger with the establishment of the legal basis for its operations and provides greater opportunities for the development of sharia banks. (Sharia Banking Law No. 21 of 2008, 2009)

In Indonesia, the development of the sharia financial industry began with the inspiration of the Indonesian people, who are predominantly Muslim, to have an alternative Islamic banking system. Sharia Bank is a bank that carries out its operational activities based on Islamic sharia principles, where its operational activities and products are developed based on the basis of the Al-Qur'an and the Hadith of the Prophet Muhammad SAW. The fundamental difference lies in the profits obtained, where conventional banks are known for using interest rates while Islamic banks apply the principle of profit sharing. This principle concerns basic rules or basic rules based on Islamic law. This principle is the basis for muamalat rules which regulate the distribution of funds and other sharia banking activities. (Hasibuan & Wahyuni, 2020)

In 2008, a new trend emerged in the formation of Islamic banks through the mechanism of acquisition and conversion from conventional banks to conventional banks. This trend emerged after the enactment of Law number 21 of 2008 concerning sharia banking regarding the conversion of conventional banks to sharia banks, which created more space for banks and other sharia financial institutions to further spread their wings in the financial industry in Indonesia. (Anshori, 2010).

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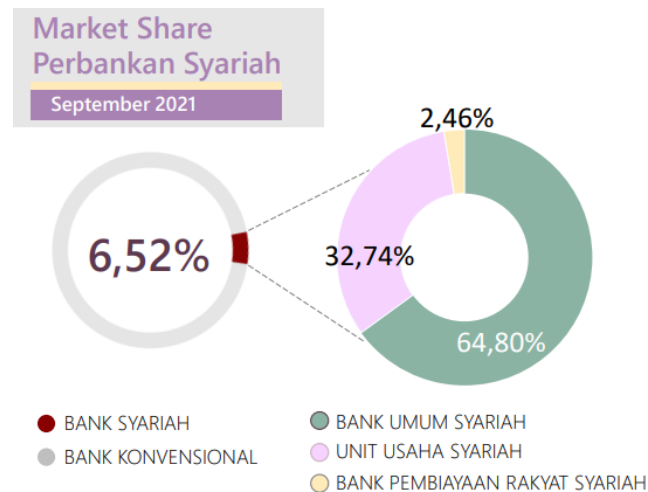


Figure 1. Sharia Banking Market Share

As of July 2021, total sharia banking assets amounted to IDR 631.58 trillion. The sharia banking market share also experienced positive growth, namely as of July 2021 it had reached 6.52% compared to the total national banking sector. Thus, in terms of composition, the market share is still dominated by 12 Sharia Business Units (UUS) at 32.74%, followed by BUS at 64.80% and 163 Sharia People's Financing Banks (BPRS) at 2.46%. However, this percentage value is still far from the market share value of conventional banks. This is a challenge for sharia banking in Indonesia with the largest potential Muslim population.

According to data from the Financial Services Authority (OJK), Indonesian people's interest in making transactions at sharia banks continues to increase. According to Djaali, interest is a feeling of preference and a feeling of connection to something or an activity, without anyone telling you to. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. Someone who is interested in an activity will pay attention to that activity consistently with enjoyment. In the world of banking itself, interest is a very important indicator (WS, 1984).

Table 2. Comparison of Sharia and Conventional Financial Literacy and Inclusion Index

Indeks	2019	2022
Literacy	38,03%	49,68%
Sharia Literacy	8,93%	9,14%
Inclusion	76,19%	85,10%
Sharia Inclusion	9,10%	12,12%
Literacy Gap	29,1%	40,54%
Inclusion Gap	67,09%	72,98%

Source: OJK, 2022

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SNLIK 2022 also measures the level of sharia financial literacy and inclusion. The results obtained show that the sharia financial literacy index of the Indonesian people increased from 8.93 percent in 2019 to 9.14 percent in 2022, however this is still quite low compared to the conventional financial literacy level which reached 38.03% in 2019 and 49.68% in 2022. Resulting in a Gap of 29.1% and 40.54% to achieve an equivalent level of financial literacy. Meanwhile, the level of sharia financial inclusion also shows an increase to 12.12 percent in 2022 from the previous 9.10 percent in the 2019 survey period, however this is considered very low compared to the conventional financial inclusion level which reached 76.19% in 2019 and 85.10% in 2022. Resulting in a Gap of 67.09% and 72.98% to achieve an equivalent level of inclusion.

This means that the level of sharia financial literacy and inclusion in Indonesia is still low, this is due to a lack of education and awareness, many people may not have an adequate understanding of the principles and products of sharia finance. A lack of education and awareness about how the Islamic financial system works can hinder an individual's ability to access it. Limited access, especially in rural or remote areas, access to sharia financial institutions is limited. This can make it difficult for people to open an account, access Islamic banking products, or obtain appropriate financial education. Poor economic conditions, in areas with high levels of poverty or an unstable economy, people's main priority may be to meet their basic needs. This may reduce their interest in seeking alternative financial options, including Islamic financial products. Lack of product offerings, lack of variety of Islamic financial products that suit people's needs and preferences. This can cause a low level of sharia financial inclusion and be a factor inhibiting people's interest in saving at sharia banks.

The public's need for sharia banking is one of the benchmarks for future sharia development. The public wants existing banking to not only be labeled sharia. However, the public expects the full application of Islamic values in every sharia banking activity. The findings in the field show that the level of public acceptance of the presence of sharia banks is actually very encouraging, for example, of the 3817 customers, 90% (3226 customers) stated that they accepted sharia banks, the remaining 10% (591) rejected this system, likewise the rejection of the interest system reached 65% because it conflicts with religion (Syahriyal, 2019). Various studies have been conducted regarding people's interest in using sharia banking services.

The increase in the number of sharia banking customers is influenced by the increasing public interest in becoming sharia customers. Many people use banking services, including sharia banking. According to Fathurrahman Djamil in his book entitled "Sharia Contract Law in the Compilation of Contract Law", customer behavior in choosing banking is certainly influenced by factors including the application of Islamic values in sharia banking such as al-hurriyah (freedom), al-musawah (equality), al-'ilah (justice), al-ridha (consent), ash-shidq (truth and honesty), al-kitabah (written) (Djamil, 2001). Variable Islamic values in sharia banking are also written in a book by Abdul Ghofur Anshori entitled "Sharia Banking in Indonesia" (Amalia, 2017).

Islamic values have an important role in the daily lives of Muslims, including in financial decisions. In the context of saving, Islamic values such as justice, togetherness and sharing can influence individuals' interest in saving in Islamic banks. Therefore, it is important to analyze how these factors contribute to students' interest in saving in Islamic banks.

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Therefore, the reason for choosing Islamic values as a variable that will influence interest in saving with trust as a link to Islamic banks is because the application of Islamic values really needs to be an important concern for every Islamic bank. By implementing these Islamic values, it will increase public confidence, especially students, to place their funds or use financing from sharia banking. By applying Islamic values in every sharia banking activity, whether in agreements/contracts made between sharia banks and their customers, it will greatly support the development process of sharia banking in the future. These values will support the rapid growth of sharia banks in the eyes of the public, especially students from universities in Medan City who want to become customers with full trust in the bank and become loyal customers. Starting from the conditions above, it is an interesting thing to study, examine and observe the influence of the application of Islamic factor values on Islamic banks so that students in the city of Medan make decisions about wanting to save in Islamic banks, so this research focuses on research. entitled: Factor Analysis of Islamic Values Affecting Interest in Saving with Trust as an Intervening Variable in Sharia Banks (Case Study of Students in Medan City).

METHOD

This type of research is included in the type of descriptive research with a quantitative approach. Descriptive research means that the researcher wants to reveal the themes raised in depth. Kuncoro stated that descriptive research is research that attempts to reveal a problem and situation as it is so that it will only reveal facts. (Kuncoro & Hardani, 2013)

Research with a quantitative approach is an approach that emphasizes testing theories or hypotheses through measuring research variables in numbers (quantitative) and analyzing data using static procedures and systematic modeling. (Arta et al., 2021)

Specifically in this research, the use of a quantitative descriptive approach aims to accurately describe the characteristics of an individual, situation, symptom or particular group, to determine the frequency or distribution of a symptom and other symptoms in society.

RESULT AND DISCUSSION

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 (AH) -> Y (MM)	0.058	0.068	0.064	0.907	0.365
X1 (AH) -> Z (KEP)	0.033	0.041	0.082	0.409	0.682
X2 (MU) -> Y (MM)	0.100	0.110	0.049	2.056	0.040
X2 (MU) -> Z (KEP)	-0.069	-0.058	0.074	0.927	0.354
X3 (AD) -> Y (MM)	0.082	0.071	0.074	1.101	0.271
X3 (AD) -> Z (KEP)	0.363	0.347	0.107	3.401	0.001
X4 (SHI) -> Y (MM)	-0.013	-0.008	0.067	0.194	0.846
X4 (SHI) -> Z (KEP)	-0.450	-0.443	0.120	3.740	0.000

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X5 (RI) -> Y (MM)	-0.115	-0.117	0.064	1.789	0.074
X5 (RI) -> Z (KEP)	0.139	0.137	0.088	1.582	0.114
X6 (KI) -> Y (MM)	0.581	0.572	0.068	8.558	0.000
X6 (KI) -> Z (KEP)	0.589	0.595	0.069	8.513	0.000
Z (KEP) -> Y (MM)	0.256	0.261	0.067	3.823	0.000
X1 (AH) -> Z (KEP)	0.009	0.009	0.022	0.396	0.692
-> Y (MM)					
X2 (MU) -> Z (KEP)	-0.018	-0.014	0.020	0.900	0.368
-> Y (MM)					
X3 (AD) -> Z (KEP)	0.093	0.090	0.035	2.662	0.008
-> Y (MM)					
X4 (SHI) -> Z (KEP)	-0.115	-0.115	0.041	2.798	0.005
-> Y (MM)					
X5 (RI) -> Z (KEP)	0.036	0.036	0.026	1.365	0.172
-> Y (MM)					
X6 (KI) -> Z (KEP)	0.151	0.156	0.047	3.180	0.001
-> Y (MM)					

To see the direct and indirect influence between variables, a structural model test or inner model evaluation is carried out. Starting by looking at the R-square value, then the path coefficient, T-Statistic (Bootstrapping), predictive relevance, and model fit to evaluate the inner model with PLS-SEM.

R-Square Value

How much the value shown by the independent variable influences the dependent variable is called R-Square. The resulting R-Square value based on data processing with SmartPLS 4 can be seen in table.

Table 3. R-Square Value

	R-square	R-square adjusted
Y (MM)	0.648	0.635
Z (KEP)	0.426	0.408

Source: Data processed with SmartPLS 4 (2023)

The R-square value shown in table 4.11 for the variable "Intention to Save" is 0.648 and for the intervening variable "Trust" is 0.426. This means that the percentage influence of Al-Hurriyah, Al-Musawah, Al-'Adalah, Ash-Shidq, Al-Ridha, and Al-Kitabah on Interest in Saving is 64.8%, while the remaining 35.2% is influenced by other factors and the percentage of influence of Al-Hurriyah, Al-Musawah, Al-'Adalah, Ash-Shidq, Al-Ridha, and Al-Kitabah on Trust is 42.6%, while 57.4% is influenced by other factors .

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CONCLUSION

The results of data analysis show that Al-Kitabah has a positive and significant effect through trust on interest in saving. This means that the better the customer's trust in the application of the values that stipulate that every agreement or contract should be made in writing for future proof, the greater the influence on the level of interest in saving.

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