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Article

ANALYSIS OF INTEREST IN SAVING IN SHARIA BANK AMONG FEBI STUDENTS OF UIN SMH BANTEN

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Abstract: This study aims to find out the students of UIN SMH Banten in Islamic Banks. Questionnaires were distributed to 32 FEBI students at UIN SMH Banten, Serang City. The collected data were analyzed using descriptive and inferential statistics. Based on the data obtained, it is known that the variables of bank reputation and beliefs influence the interest in saving for UIN SMH Banten students in Islamic banks. The purpose of this study is to analyze the interest of FEBI students at UIN SMH Banten in saving at Islamic banks. This research is quantitative descriptive research using primary data. The variables used in this study consist of bank reputation and trust as independent variables and interest in saving students as the dependent variable. The data collection method uses by providing questionnaires. The method used in this research is descriptive analysis. The results of the study show that the difference between men and interest in savings in Islamic banks is significantly different.

Keywords: Analysis, Interest in Saving, Islamic Banks, FEBI Students

1. Introduction

Customeris an important and central part of the banking business, because banking cannot function without customers. Customers are people who can become bank members. Of course without customers, the bank is not functional enough and does not function properly. The role of the customer is very important for the bank, because the customer keeps his money in the bank. According to the November 1998 Banking Act of the Republic of Indonesia, a bank is a business entity that obtains funds in the form of loans or other means to improve people's lives. Therefore, in banking there are three main functions: raising funds, channeling funds and other banking services. In Indonesia, banks are divided into 2 groups: banks that operate with conventional principles and banks that operate withprinciple sharia.(Zakiah Rafiqatuz, 2019)

Bank Sharia is a financial institution whose mission is to collect funds from the public to be distributed to the community on a macro and micro sharia basis. In addition, the success of Islamic banks is also the last which places great emphasis on the source, the correctness of the process and the usefulness of the results.

Second The banking system currently used in Indonesia offers more choices for customers to fulfill their individual wants and needs. The existence of conventional and sharia banking usually has strategic interests, as well as intermediary institutions and transactions, but the different characteristics of the two types of conventional and sharia banking can influence behavior that can decide which bank to use.(Junaidi, Nurbaiti, 2016)

Not only that, some respondents who are interested in Islamic banks said that although Islamic banks are not the mainstay for traditional reports, Islamic banks have many advantages, such as: minimal interest and may not make monthly deductions. for medium and low income. However, as with traditional banks, the selection of Islamic banks is based on the principle of kinship and not on the reputation of the bank in general, and respondents know very little about these Islamic banks.

Not only that, there is a comparison of bank options and attention to banking among all good respondents who clearly report attention to Islamic banking. Therefore, not only analyzing the attention of SMH FEBI UIN students to save in Islamic banking, it is also necessary to educate the public about choosing a bank. This matter was also clearly expressed by the respondents. There must be a comparison to analyze comparisons between banks,

conventional banks and Islamic banks, so that respondents or universal citizens know it completely and evenly, so that respondents or residents understand if the bank accepts its.

On In principle, in selecting a bank, one should pay attention not only to one factor, but also to other factors that must be of concern to citizens when selecting a bank before showing interest. Based on the information above, the writer is interested in continuing the research and submitting a dissertation entitled: "Analysis FEBI UIN SMH Student Preferences in Saving at Islamic Banks. The purpose of this study was to identify the interest in saving FEBI students at UIN SMH Banten in Islamic banks.

Factors influencing interest

Some of the factors that influence interest are as follows:(Tri, 2019)

a. Knowledge

Public information is all publicly available information about various products and services and other aspects related to those products and services, as well as information about how they behave as consumers. Consumer information influences consumer decisions and product usage. General banking information is all publicly available information about various sharia banking products and services, as well as other information related to sharia banking services.

b. Location

Location refers to a company's decisions about where it is located and how it operates. The most important thing about locations is their type and interaction. The location of the service where the service is delivered to the destination is an important decision. Determining the location of the service to be used and considering the method and location of service delivery to make customers come to that location to meet their needs. Location is a strategic task because it can also achieve company goals.

c. Income

Income can be interpreted as all types of income, including income that is not related to the work of residents. Income is one of the factors that motivate people to carry out economic activities, including saving.

d. Environment and Culture

The sociocultural environment is a sociocultural group that lives within certain limits and is governed by norms that separate them from the natural environment. The sociocultural environment includes family, other non-market resources, social class, subculture and culture.

e. Reputation Theory

The reputation of a bank is the maintenance of social relations and trust which in turn forms a company's brand image. A good reputation is a source of profit for the bank. The good reputation of the banking company inspires trust among customers. Beliefs are descriptive thoughts about something.

f. Service Space Factor

Islamic bank service facilities can be in the form of facilities or services provided by employees. Convenient and affordable service facilities attract and introduce Islamic banking to the public.

2. Research Methodology

A. Type of research

This type of research is field research using descriptive qualitative methods. In order to get more information about the title of this article and provide future solutions, I will explain and interpret this method. In addition, the results of field studies are used to obtain information by directly presenting and analyzing information found in the field to draw conclusions.

B. Place and time of examination

The research was conducted at the Islamic University of Maulana Hasanuddin Banten, Department of Economics and Department of Islamic Economics. The author chose this location because it matched his experience and interest in Islamic and traditional banking, and allowed him to gather information during his research this month.

C. Types and Sources of Data Information

a) Primary data

Primary data is data obtained from the source. This information must be obtained from informants or respondents and used as a source of information.

b) Secondary data

The second data collection method is documentation. This information was also obtained by the authors from previous research and other sources such as books, journals, articles, financial reports, the internet, and other written literature reviews.

D. Data collection techniques

Data collection techniques are technical methods that researchers can use to collect data. To ensure the integrity of the information, the authors use research or research methods to present it and do not rule out the truth of the information. Data analysis is a process in which information obtained from relevant research results is studied

and arranged systematically. This study uses a comparative technique. This study is carried out scientifically, the information used by the meter is available to the researcher. The results were statistically analyzed to determine differences between the variables studied. In addition, comparative studies can produce reliable results not only because existing tools are used, but also because comparison groups have common or common characteristics.

E. Data analysis techniques

Data analysis is a process in which information obtained from relevant research results is studied and arranged systematically. This study uses a comparative technique. This study is carried out scientifically, the information used by the meter is available to the researcher. The results were statistically analyzed to determine differences between the variables studied. In addition, comparative studies can produce reliable results not only because existing tools are used, but also because the groups being compared have similarities or characteristics in common. Because the comparative analysis of research materials using comparative data.

3. Results

Table 1. Test the Validity of Interest in Saving

Variable	Corrected Item-Total Correlation (R Count)	R Table	Information
MB1	58,512	.667	Valid
MB2	58,323	.647	Valid
MB3	60,516	.387	Valid
MB4	56,749	.736	Valid
MB5	57,072	.645	Valid
MB6	58,636	.602	Valid
MB7	56,952	.754	Valid
MB8	59,016	.580	Valid
MB9	59,346	.586	Valid
MB10	57,899	.581	Valid
MB11	58,113	.622	Valid
MB12	58,903	.654	Valid
MB13	56,448	.764	Valid
MB14	57,217	.445	Valid
MB15	58,080	.642	Valid
MB16	60,694	.434	Valid
MB17	58,451	.585	Valid
MB18	57,770	.719	Valid
MB19	57,652	.701	Valid
MB20	57,726	.666	Valid

Table.2 Interest in Saving Reliability Test

Cronbach's Alpha	N(Total)
.931	20

Table 3. Description of Interest in Saving

Items	OPTION					Means	SD	Levels
	SS	S	KS	TS	STS			
Interested in opening a savings account in an Islamic bank because it is in accordance with sharia principles compared to conventional banks	11 (34.4%)	20 (62.5%)	1 (3.1%)	0 (0%)	0 (0%)	4,31	0.53	Tall
Interested in saving at Islamic Banks because the products offered are varied and attractive compared to Conventional Banks	10 (31.3%)	20 (62.5%)	2 (6.3%)	0 (0%)	0(0%)	4,25	0.56	Tall
Interested in saving at Islamic Banks to avoid usury	17 (53.1%)	14 (43.8%)	1 (3.1%)	0 (0%)	0(0%)	4.50	0.56	Tall
Interested in saving at Islamic Banks because I get recommendations and information from the surrounding environment	8 (25.0%)	19 (59.4%)	5 (15.6%)	0 (0%)	0 (0%)	4.09	0.64	Tall
Interested in saving at Islamic Banks because of the easy access to information	9 (28.1%)	17 (53.1%)	6 (18.8%)	0 (0%)	0 (0%)	4.09	0.68	Tall
Interested in saving at Islamic Banks because of the service satisfaction I got	8 (25.0%)	21 (65.6%)	3 (9.4%)	0 (0%)	0 (0%)	4,15	0.57	Tall
Interested in saving at Islamic Banks because there are many products that benefit customers compared to Conventional Banks	8 (25.0%)	20 (62.5%)	4 (12.5%)	0 (0%)	0 (0%)	4,12	0.60	Tall
Interested in saving at Islamic Banks because of the quality of information services that are conveyed clearly	13 (40.6%)	18 (56.3%)	1 (3.1%)	0 (0%)	0 (0%)	4.37	0.55	Tall
The speed of service provided by Islamic bank employees is carried out well	7 (21.9%)	23 (71.9%)	2 (6.3%)	0 (0%)	0 (0%)	4,15	0.51	Tall

The level of income from work/allowance given by my parents encouraged me to become a customer of a Sharia Bank	8 (25.0%)	18 (56.3%)	6 (18.8%)	0 (0%)	0 (0%)	4.06	0.66	Tall
The low minimum initial deposit encouraged me to become a Sharia Bank customer	8 (25.0%)	20 (62.5%)	4 (12.5%)	0 (0%)	0 (0%)	4,12	0.60	Tall
The rules of Islamic banking that are easy to carry out transactions have encouraged me to become a customer of an Islamic bank	9 (28.1%)	22 (68.8%)	1 (3.1%)	0 (0%)	0 (0%)	4,25	0.50	Tall
As a student studying knowledge related to Islamic banking and in the future I will become a practitioner of Islamic banking, this encouraged me to become a customer of Islamic banking	10 (31.3%)	18 (56.3%)	4 (12.5%)	0 (0%)	0 (0%)	4,18	0.64	Tall
Sharia Banks carry out Islamic sharia principles in every transaction practice, thus encouraging me to become a Sharia Bank customer	10 (31.3%)	20 (62.5%)	1 (3.1%)	0 (0%)	0 (0%)	4,15	0.91	Tall
Profit sharing rate/margin/ Islamic Bank fees are relatively high compared to Conventional Banks	6 (18.8%)	21 (65.6%)	5 (15.6%)	0 (0%)	0 (0%)	4.03	0.59	Tall
In Islamic banks, profits are divided fairly according to the agreement compared to conventional banks	12 (37.5%)	20 (62.5%)	0 (0%)	0 (0%)	0 (0%)	4.37	0.49	Tall
Revenue sharing/margin/ sharia bank fees are in accordance with sharia principles	10 (31.3%)	19 (59.4%)	3 (9.4%)	0 (0%)	0 (0%)	4,21	0.60	Tall
Prefer to deal with	6	22	4	0 (0%)	0 (0%)	4.06	0.56	Tall

Islamic Banks compared to Conventional Banks	(18.8%)	(68.8%)	(12.5%)					
More suitable for the Islamic banking system compared to conventional banking	7 (21.9%)	21 (65.6%)	4 (12.5%)	0 (0%)	0 (0%)	4.09	0.58	Tall
Prefer to use Islamic banking services compared to conventional banking	8 (25.6%)	20 (62.5%)	4 (12.5%)	0 (0%)	0 (0%)	4,12	0.60	Tall

Table 4. Interest in Saving based on Gender

			Gender		Total
			Man	**Woman**	
Interest in Saving Category	Currently	Amount	2	0	2
		%	6.3%	0.0%	6.3%
	Tall	Amount	9	21	30
		%	28.1%	65.6%	93.8%
Total		Friday	11	21	32
		%	34.4%	65.6%	100.0%

Table 5. T Value Test

Gender	Average	Standard Deviation
Man	4.03	0.39
Woman	4,26	0.38

Table 6. Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	Q	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	Lower	Upper
Interest in Savings	Equal variances assumed	28,929	.000	-2,092	30	045	-.18182	.08693	-.35934	-.00429

			-1,491	10,000	.167	-.18182	.12197	-.45358	.08994
	Equal variances not assumed								

4. Discussion

A. Validation Test

The validity test was carried out to find out whether the survey was valid or not for each of these variables. The validity test conducted in this study is presented in the table below:

The results of the validity test in the table above show that the univariate questionnaire was filled in by 32 respondents in this study. One way to determine the correctness of a query is to first determine the table. The formula for table R is df = N-2, ie H.32-2 = 30, so r table = 0.29. From the results of the permutation calculations in the table above, it can be seen that r-count > r-table.

Based on the table above, it turns out that all expressions of the saving rate variable have a correlation value (r) which is greater than the r-table, ie. H.0.29, meaning that all expressions can be considered valid. and can be used as a research tool.

B. Reliability Test

Reliability test that measures whether the survey is consistent with the research used. Before checking reliability, a decision basis must be available, namely alpha 0.75. A variable is said to be reliable if the variable value is greater than > 0.75; if it is smaller then it cannot be said to be reliable because <; 0.75. The results of the research variable reliability test are as follows:

Using Table 2, it can be seen from the results of the reliability test of the savings rate variable that the Cronbach alpha variable is greater than the base value, namely 0.93 > 0.75. These results indicate that all statements in the questionnaire regarding the variable "intention to save" are declared reliable and valid.

C. Description Interest in Saving

The analysis is based on the results of the answers in the table above which are determined by the respondents who make descriptive tables. This section presents the results of an analysis that describes the intention to save. In this study, respondents' answers were described in the form of mean and standard deviation (Std. Deviation).

To clarify the results of the survey variable analysis of the respondents, it was carried out based on the mean of each variable. The highest value of the average respondent is 5 and the lowest value is 1, where the range can be determined as follows:

Range = maximum score - minimum score = 5-1 = 1.33

Total 3

To find out the average response rate of respondents, do the following:

Average value between 1.00 and 2.33: Low

Average score 2.34-3.67: Now

Average score 3.60 - 5.00: Long

And the results of 32 respondents about saving in Islamic banks are high. This means that almost all of the answers given by respondents described a high "intention to save" in Islamic banks.

D. Interest in Saving based on Gender

Based on gender, the interest in saving shows that the ratio of women is greater than that of men, which means that the interest in saving in this study affects female sex. Because the table above shows that the 32 respondents who were sampled were Female Gender 21 People or equal to 10%. With 11 males or 10%, it can be seen that there were more female respondents than males.

Based on the table above, the interest in saving has an average rating of 4.03 for men, while for women it is 4.26. It can be seen that the characteristics of male and female respondents correspond to different average ages. Explicitly, the difference in the average interest in saving by men and women does not have much difference (not significant difference).

E. Independent Sample Test

As seen in the second table (independent samples test) on the variable "Interest in Savings" the Levene test calculated F value of 28.929 has a probability (Sig) greater than 0.05 (0.00 <0.05) so that H0 is rejected. Thus, the different test analysis must use variance that is not assumed. The t value assuming a non-variance equation is 1.491 with a significance probability of 0.167. Therefore we can conclude that the average "Saving Interest" of men and women is significantly different.

5. Conclusion

Based on the research on the Analysis of Interest in Saving in Islamic Banks among FEBI Students at UIN SMH Banten, it can be concluded that out of 32 respondents stated that on average they were interested in using Islamic Banks

Suggestion

Based on the above conclusions, the following recommendations can be made:

1. It is hoped that people who have not used Sharia services will one day be able to distance themselves from funds that support the development of the Islamic banking system.
2. It is hoped that Islamic banks can improve the quality of services and facilities as well as increase village publicity so that the public knows about the existence of banks and their operational systems at Islamic banks and the quality of their human resources, knowing that Islamic banks can make people trust the bank.
3. In the case of Islamic banking, the marketing or marketing system should introduce or publish existing Islamic banking systems and systems so that students of UIN SMH Banten FEBI learn about Islamic banking not only from outside but also from within interested bank customers.

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