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Analysis Of Factors That Influence The Low Level Of Public Interest In Financing At BSI Kraksaan Branch

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Abstract :
Sharia financing is one of the financial services based on sharia principles that aims to support investment and economic activities of the community. In the context of Indonesian society, understanding of sharia financing is still low. This study aims to explore the factors that influence public interest in sharia banks, especially in the use of sharia financing products. The main factors found include lack of socialization, complicated administrative processes, and differences in individual perceptions of sharia banks.The low level of public understanding of the definition, how it works, and the advantages of sharia financing has caused most people to still tend to use conventional banks. Some of the main obstacles are the limited operational network of sharia banks, minimal promotion, and the assumption that sharia banks are not much different from conventional banks. This study also highlights the importance of the role of sharia banks in increasing socialization and education through mass media or direct approaches to change public perception. By increasing public knowledge and trust in the sharia financing system, it is hoped that interest in sharia banking services can increase, which ultimately supports sharia-based economic growth in Indonesia.

Keywords*: sharia financing; sharia banks; public interest; education; socialization*;

Abstrak :

Peran penting syariah tidak hanya terbatas pada pengelolaan keuangan, tetapi juga memberikan dampak positif dalam mendukung kewirausahaan serta Usaha Mikro, Kecil, dan Menengah (UMKM) yang berlandaskan nilai-nilai syariah. Hal ini membuka peluang yang luas bagi pengembangan sektor UMKM, yang memiliki peran sentral dalam perekonomian.

Bank Syariah memiliki peran strategis dalam mendukung pertumbuhan dan keberlanjutan Usaha Mikro dan Kecil (UMK) di Indonesia. Melalui berbagai skema pembiayaan syariah, seperti ijarah, Bank Syariah dapat menyediakan modal kerja yang dibutuhkan oleh UMK untuk membiayai kegiatan operasional dan pengembangan usaha. Akses permodalan yang lebih luas ini memberikan dampak positif terhadap peningkatan produktivitas, efisiensi, dan profitabilitas usaha mikro dan kecil.

Selain itu, skema pembiayaan syariah juga memungkinkan Bank Syariah untuk berperan aktif dalam memberikan pendampingan dan konsultasi terkait pengelolaan usaha. Dengan demikian, skema tersebut dapat mendorong peningkatan kemampuan manajerial dan teknis para pelaku UMK.

Dampak positif lainnya berkaitan dengan aspek sosial ekonomi yang lebih luas. Pembiayaan syariah bagi UMK dapat berkontribusi terhadap pengentasan kemiskinan, pemerataan pendapatan, serta peningkatan kesejahteraan masyarakat.

Kata Kunci: *Peran Pembiayaan, Bank Syariah, Dunia Usaha, UMKM*

INTRODUCTION

The low number of customers in Islamic banking is due to the public's perception that Islamic banks are not as complete as conventional banks. In fact, all of the public's responses to Islamic banks are very wrong. Because Islamic banks actually have great advantages. These advantages include no administration fees, special products that are not available in conventional banks, no interest and in accordance with Islamic law.

At this time the world is always changing according to the progress of the times, developed countries will continue to show their changes and developments because they are competing to become a good and good country from the financial system and economic system. The same is true for our country, namely Indonesia, progress and development can be seen in terms of development, industry and technology. For example, in the business industry world, businesses between producers compete to compete only to meet the needs desired by consumers and try to provide the best satisfaction and service for consumers so that consumers are interested and want to subscribe to us for the products and services provided, as well as banking institutions that always show the community and customers about their developments and progress. Our country Indonesia is a society with a majority of Muslims, Indonesia should be able to display better sharia finance, in realizing this, there needs to be support and cooperation with the community in the banking world. [1]

A bank is a financial institution that aims to collect funds from the community and channel the funds back to the community. Banks today seem to be a basic need for a country, and also become a good helper for the community. The existence of banking institutions is also a benefit for many parties. It cannot be denied that banks in their service practices help the community, both individuals and large companies in several ways. [2]

Islamic banking has several products and services including mudharabah, musyarakah, murabaah, ijarah, ishtisna and other products that are also more attractive and not owned by conventional banks, these products and services do not form an interest system like what happens in conventional banks. There are several public opinions about Islamic banks, namely Islamic banks are famous for their profit-sharing system and do not use a profit-sharing system. But in fact, the opinions, attitudes and perceptions of the public about Islamic banks are very diverse. The diversity of attitudes and opinions of the public about Islamic banks is due to the lack of understanding and knowledge that the public has about Islamic banking. And because of differences of opinion, this has the potential and influence on the knowledge that the public has about the good use of Islamic banks, this results in a lack of public interest in transacting at Islamic banks. Products have a very strong influence in increasing public interest in Islamic banking. There are products or services in Islamic banking but conventional banking does not have them, namely on the principles of mudharabah, murabahah, musyarakah, istishna, ijarah and others, which do not contain interest elements in them like those in conventional banks. Because Islamic banking applies a profit-sharing system that prohibits all types of usury or interest. This will certainly be able to influence the attitude and perception of the public towards Islamic banks, because many of those who use Islamic banks are still predominantly influenced by their level of belief in their religion, so that it is not based on a good rational understanding. [3]

In addition, the rapid development of Islamic banks in Indonesia has not shown great interest and attention to Islamic banking. This is shown by the public who prefer conventional banks to Islamic banks. Karim and Afif's (2008) research entitled Islamic Banking Consumer Behavior in Indonesia mentions factors that are perceived by the public as barriers to using Islamic banking services, namely not seeing the practical

benefits of the products available at Islamic banks, there are mental barriers to becoming customers who are perceived to have to adjust to strict Islamic rules, Islamic banks have not been proven in their performance. In addition, factors that prevent customers from using Islamic banking services are because the public's understanding of the operational activities of Islamic banks is not yet correct, the Islamic bank network is not yet extensive, and the lack of socialization to the public about the existence of Islamic banks. [4]

The facts or phenomena of our research results obtained from several information from social media explain that the opening of BSI in Kraksaan was welcomed by the community because in Kraksaan District there is still no Sharia-based Bank, so the opening of BSI received a very good response from the community, especially in Kraksaan District. However, even though BSI has been opened in Kraksaan, it has not made the community interested in using financing products at the BSI Kraksaan branch because they are still dependent on Conventional Banks and consider Conventional Banks to be more famous than Sharia Banks.

Several studies related to the title, Novitasari Eviyanti, Didiek Susilo Tamtomo, Afni Sirait and Ulfa Hafifah, entitled Analysis of Factors Influencing Customer Interest at Bank Syariah Indonesia in Semarang. The results of this study explain that in the digitalization era, BSI has succeeded in adapting through technology-based services, strategic locations, and variousinnovative financial products. High levels of customer satisfaction and OJK supervision strengthen trust, making BSI able to compete and support the growth of the sharia economy. [5]

Another study by Dana Berlian, Andri and Agung Apriana entitled Comparison of Credit Provision Between Conventional Banks and Islamic Bank Financing to Small and Medium Enterprises. The results of this study show the differences between conventional banks and Islamic banks. Conventional banks use an interest system, while Islamic banks are based on sharia principles that prohibit usury and require halal transactions. Late fines in conventional banks become bank income, while in Islamic banks they are channeled for social activities.

Another study by Dr. Rahmat Ilyas, M.S.I entitled Analysis of Financing Systems in Islamic Banking. The results of this study explain that financial institutions bring together parties who have excess funds with those who need funds. As an economic pillar, this institution supports business funding through financing policies based on trust (I Believe, I Trust). Funds must be used fairly, according to conditions, and mutually beneficial.

Another study by Anantika Hanum Pratiwi and Ari Prasetyo entitled Factors Influencing Shallot Farmers Not Choosing Financing. At Sharia Banks in Nganjuk. The results of this study explain that there are four factors that influence shallot farmers in Nganjuk not choosing financing at sharia banks, namely recommendations from other parties, competitors (conventional banks), location, and brand image. The brand image factor, with the highest indicator (X13), shows that sharia banks in Nganjuk are still relatively new.

Another study by Sarah Nadia, Azharsyah and Jalilah entitled Analysis of Obstacles to the Growth of Islamic Banking in Indonesia. The results of this study explain that the obstacles to the growth of Islamic banking in Aceh are: limited availability of Human Resources (HR), lack of socialization, little literacy received by the community about Islamic banking, lack of interest and public confidence in Islamic banking, and late government support for Islamic banking where the legal umbrella for Islamic banking itself only came out after 16 years of Islamic banking operations.

This study will discuss the factors that influence the low interest of the community, especially in Kraksaan District, towardsfinancing provided by BSI Kraksaan Branch, therefore the title of this study is Analysis of Factors Influencing Low Public Interest in Financing at BSI Kraksaan Branch.

1. CONCEPT

1. Community interest

In the Big Indonesian Dictionary, the word interest means a high inclination towards something; attention; favorite. Interested means having (having) an interest, being inclined towards; like (will). Meanwhile, in the complete dictionary of psychology, interest is will, desire, (1) the function involved in conscious action, (2)

the totality of conscious and unconscious impulses.

According to Abdul Rahman Shaleh and Muhbib Abdul Wahab, interest means a tendency to pay attention and act towards people, activities or situations that are the objects of the request accompanied by feelings of pleasure. In this sense, it is contained that in interest there is a focus on the subject, there is an effort to approach, know, have, master the subject with feelings of pleasure.

According to Munandir, interest is defined as a person's tendency to prefer an activity over another activity. Interest is the most convincing foundation for the success of a learning process. If an athlete has a desire to practice, then he will easily understand, comprehend, and remember what he has learned. Interest is a condition where someone has attention to something and is accompanied by a desire to know and learn or prove further.

According to Tidjan, interest is a psychological symptom that shows a focus on an object because there is a feeling of pleasure. From this understanding, interest is a focus of attention or reaction to an object such as a certain object or situation that is preceded by a feeling of pleasure towards the object. Interest is as a cause, namely a driving force that forces someone to pay attention to a certain person, situation, or activity and not to others, or interest as a result, namely an effective experience stimulated by the presence of a person or an object, or because of participating in an activity.Crowl and Crow said that interest is related to the driving force that drives someone to face or deal with people, objects, activities, experiences, which are stimulated by the activity itself. Interest can be expressed through statements that indicate that someone prefers something to something else, it can also be manifested through participation in an activity, such as sports activities.

According to Meity (2014:9) Interest is something that is very important for someone in doing activities well, as a psychological aspect, interest can not only color someone's behavior, but more than that interest encourages to do an activity and causes someone to pay attention and be willing to be tied to an activity. In line with what was stated above. then it is valid to say that interest is "a high tendency and passion or great desire for something".

According to Shalahudin (Darmadi 2017:310) interest is attention that contains elements of feelings. Salahudin's statement above provides an understanding that interest is related to feelings of pleasure or displeasure. Therefore, interest greatly determines the attitude that causes someone to be active in a job or situation, or in other words, interest can be a cause or motivational factor for an activity. Several other experts have also explained the meaning of interest.

According to Rahmat (2018:161) interest is a state of a person paying attention to something, which is accompanied by a desire to know, have, learn, and prove. Interest is formed after obtaining information about an object or desire, accompanied by the involvement of feelings directed at a particular activity object, and formed by the environment.[6]

2. Financing

The general definition of financing is the provision of money or bills that can be equated with it, based on an agreement or deal between the bank and another party that requires the financed party to return the money or bill after a certain period of time with compensation or profit sharing.

According to M. Nur Rianto Al-Arif, financing is funding provided by one party to another party forsupport planned investments, whether done by oneself or by an institution. In other words, financing is funding issued to support planned investments.

According to Muhammad, financing in a broad sense means financing or spending, which is funding issued to support planned investments, whether done alone or run with others. While in a narrow sense, financing is funding carried out by financing institutions such as Islamic banks to customers.

According to M. Syafi'i Antonio (2001:160), in his book entitled "Islamic Banks and Theory and Practice", Financing is the provision of facilities for providing funds to meet the needs of parties who are deficit units.

According to Veithzal Rival and Arifin (2010:681) in their book entitled "Islamic Banking", financing is funding provided by one party to another party to support planned investments, either by themselves or by institutions.

According to Law Number 10 of 1998, financing based on sharia principles is the provision of funds or money that is equated with it based on an agreement or requiring the financed party to return the money or bill after a certain period of time with compensation or profit sharing. [7]

3. Sharia Banking

According to Sudarsono, Islamic banks are state financial institutions that provide credit and other services in payment transactions and money circulation that operate using sharia or Islamic principles.

According to Perwataatmadja, a Sharia Bank is a bank that operates based on sharia (Islamic) principles and its procedures are based on the provisions of the Al-Quran and Hadith.

According to Schaik, Islamic banking is a form of modern banking based on Islamic law, which was developed in the Islamic Middle Ages, which uses the concept of risk sharing as the main system and eliminates the financial system based oncertainty and predetermined benefits.[8]

In Law No. 21 of 2008 concerning Islamic Banking, the definition of Islamic banking is stated. Islamic banking is everything related to Islamic banks and Islamic business units, including institutions, business activities, and procedures and processes in carrying out their business activities. Islamic banks are banks that carry out their business activities based on Islamic principles and according to their type, Islamic banks consist of BUS (Islamic Commercial Banks), UUS (Islamic Business Units), and BPRS (Islamic People's Financing Banks) (Ismail, 2013).[9]

According to Alma and Donni (2009), Islamic banks are defined as banks that use the principle of fair profit sharing, unlike conventional banks that rely on interest. Islamic banks can also be defined as banks whose principles, operations, and products are developed based on the values contained in the Al-Quran and the operational instructions of the hadith of Muhammad Rasulullah SAW. (Sudarsono in Alma and Donni, 2009) also argues that what is meant by Islamic banks is a financial institution whose main business is providing credit and other services in payment transactions and money circulation that operates with Islamic principles.

According to Yuliadi (2001) Islamic banks are financial institutions whose main business is providing financing and other services in payment transactions and money circulation whose operations are adjusted to Islamic sharia principles. Islamic banks are banks that in their activities, both fundraising and fund distribution, provide and charge rewards based on Sharia principles, namely buying and selling and profit sharing. Islamic banks are banks that operate based on sharia principles or Islamic religious principles that prohibit burdensome interest or usury systems, Islamic banks operate based on partnerships in all business activities on the basis of equality and justice (Budisantoso and Nuritomo, 2018).

Akhmad Mujahidin (2016) explains that Islamic banking is in accordance with its vision of realizing competitive, efficient Islamic banking and also fulfilling the principle of prudence in supporting banking activities carried out through Islamic financing activities based on profit sharing (share-based financing) and transactions in the context of justice, helping each other towards goodness in order to achievepublic welfare. In relation to sharia financing activities and the operationalization of sharia banking, sharia banks are required to apply the principle of prudence. This principle is expressly stated in Article 35 of Law Number 21 of 2008 concerning Sharia Banking. [10]

RESEARCH METHOD

This study uses a qualitative method with in-depth interview techniques to analyze the factors that influence the low public interest in financing at BSI Kraksaan Branch, by involving employees and customers as sources.

FINDINGS AND DISCUSSION

1) Sharia Financing

In Indonesian society, in addition to the term debt-receivables, there is also

the term credit in conventional banking and the term financing in Islamic banking. Debt-receivables are usually used by the public in the context of providing loans to other parties. Someone who lends his property to another person can be said to have given him a debt. The term credit or financing is more widely used by the public in banking transactions and purchases that are not paid for in cash. Essentially, debt and credit or financing are not much different in their meaning in society. [11]

Financing is always related to business activities. Therefore, before going into the problem of understanding financing, it is necessary to know what business is. Business is an activity that leads to increasing added value through the process of delivering services, trading or processing goods (production). In other words, business is an activity in the form of developing economic activities in the fields of services, trade, and industry in order to optimize profit value. Financing is funding provided by one party to another party to support planned investments, either done alone or by an institution. In other words, financing is funding issued to support planned investments. [12]In Law Number 10 of 1998 it is stated that financing based on sharia principles is the provision of money or bills that are equated with it based on an agreement or deal between the bank and another party that requires the financed party to return the money or bill after a certain period of time with compensation or profit sharing. [13]

The term financing essentially means I believe, I Trust, I believe, I put my trust. The word financing which means (trust) means that the financing institution as sahibul maal places its trust in someone to carry out the mandate given. The funds must be used properly, fairly, and must be accompanied by clear and mutually beneficial bonds and conditions for both parties. [14]

2) Factors Influencing Public Interest in Islamic Banks

Interest is a feeling of liking or pleasure and a feeling of being attracted to an object or activity without anyone telling you or usually there is a tendency to look for the object you like. Interest is better known as a decision to use or make a decision on a purchase which includes determining what to buy or not to buy and this decision is obtained from previous activities, namely the needs and funds available. [15]

Public understanding of Islamic banks, products, interests, financing explains that public understanding is very low about financing in Islamic banks. Public knowledge about Islamic banks and profit sharing is still diverse, so that until now there is still a lot of public interest in using conventional banks. In this case, it also happened in one of the communities in South Kuripan Village which was the research location for the researcher. Even though they are in an environment that is predominantly Muslim, many of them still use the conventional banking system, both for personal needs and other transactions. [16]

Financing is one type of fund distribution at Islamic banks, the public has the opportunity to apply for financing at Islamic banks, there are several factors that cause low public interest in choosing financing products at Islamic banks, including:These factors are:

a) Lack of socialization carried out by Islamic banks

Socialization is one of the efforts made by banks to introduce products to Islamic banks. The socialization that has been carried out is still less able to instill a deep understanding and comprehension of Islamic banks, especially regarding the practices and workings of Islamic banking,

b) Complicated administration when applying for financing at Islamic banks

One of the reasons why people do not choose financing products at Islamic banks is the administration that people have to fulfill when applying for financing, something that hinders people in applying for financing.

c) Differences in perception in each individual

Beliefs and attitudes may be based on the knowledge and opinions that exist in each individual, containing beliefs that shape the existing community to continue to apply for financing at Islamic banks and shape the community's attitude of not applying for financing because they do not believe in or do not need financing at Islamic banks to help their business activities and improve the economy.[17]

The understanding of the community in Kraksaan District about Islamic

banks and financing products in Islamic banks only knows the name of the Islamic bank, but regarding products and services and other terms is still very low. Most people conclude that Islamic banks and conventional banks have similarities, both in the implementation process and the activities carried out. The community assumes that the only difference between the two is the name, namely Islamic banks and conventional banks. This low public understanding is due to the lack of comprehensive socialization regarding banking.sharia, both through information media and direct socialization with the community from the bank. With this low understanding, Islamic financial institutions should be more active in socializing and introducing Islamic banking and Islamic banking products. So in this case, to make it easier to find out the right product to support the business or profession carried out by the community, an understanding of a product is needed so that it suits their needs. [18]

Public understanding of Islamic banking will also affect public views of Islamic banks themselves. Simply put, public views of Islamic banks depend on what they know. If public understanding of Islamic banks is low, then their views of Islamic banks will also be low. Islamic banks are considered like banks in general, this is inseparable from the lack of public understanding and the absence of promotion and socialization carried out by Islamic banks so that some people do not know what Islamic banks are and what products are available at Islamic banks. Lack of understanding and minimal information that the public gets provides a different understanding of Islamic banks. This is not in accordance with the actual reality. that Islamic banks are banks that are based on Islamic principles and prohibit usury. Public ignorance of Islamic banking is also influenced by several factors, including the public no longer seeking information about Islamic banks because they assume that Islamic banks are the same as conventional banks that they have been using. Factors that influence the level of public knowledge regarding interest in becoming a customer at a sharia bank:

a. There is still a lack of awareness to recognize Islamic banks
b. Age influences a person's ability to understand and their way of thinking. The older and more knowledgeable a person is, the less knowledge they have.
c. The operational network of Islamic banks is still limited compared to conventional banks.
d. The socialization carried out by Islamic banks is still lacking compared to conventional banks. [19]

Meanwhile in Kraksaan District, the factors that influence the level ofPublic knowledge of interest in becoming a customer at Sharia Bank is Lack of knowledge possessed by the public about the definition of sharia banking, how Sharia Bank works and the socialization carried out by sharia banking in the community is still very lacking. The public only recognizes the name of Sharia Bank but for products and so on. they do not understand. For that, it is very necessary for the Bank to provide socialization/enlightenment about sharia banking so that Sharia Bank is more advanced and developed in the community. Public knowledge about sharia banks is still very low, one of which is caused by the lack of socialization carried out about the principles in sharia banks.

So an important task that must be carried out by Islamic bank managers is to increase socialization through mass media or going directly into the field so that the level of teacher knowledge about Islamic banks increases so that people are interested in becoming customers at Islamic banks.[20]

CONCLUSION

Sharia financing is funding based on sharia principles that involves an agreement between a bank and another party for the return of funds within a certain period of time with compensation or profit sharing (Law Number 10 of 1998). In the context of Indonesian society, financing is different from ordinary debts because it is more related to business activities, such as trade, services, or production to increase added value and profits. Financing reflects the trust of financial institutions to customers to use funds

properly and in accordance with sharia principles.
Public interest in Islamic banks is influenced by several factors, such as:

a. Lack of Socialization: Socialization about the products and working methods of Islamic banks has not been effective, so that the public does not understand the differences with conventional banks.
b. Complicated Administration: The process of applying for financing at Islamic banks is considered complicated, hindering public interest.
c. Individual Perception: Individual beliefs and attitudes towards Islamic banking vary, depending on their knowledge and needs.

In some areas, people only know the name of Islamic bankswithout understanding the product and its principles. This is due to the lack of promotion and information, as well as the assumption that Islamic banks are the same as conventional banks. Other factors include:

1. Low awareness of Islamic banking.

2. Limited operational network of Islamic banks.
3. Socialization of Islamic banks is inferior to conventional banks.

To increase public interest, more massive socialization efforts are needed through the media or direct approaches so that the public understands the advantages of Islamic banks that are free from usury and based on sharia.

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