

Analysis of Factors of Economics Lecturers of Stain Madina in Making Decisions to Saving in Syariah Banks (Case Study of Stain Mandailing Natal Lecturers)

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ABSTRACT

The main problem of this thesis is the use of Islamic banking in the daily lives of Economics Lecturers at STAIN Mandailing Natal. This study aims to determine and describe the factors underlying Economics Lecturers at STAIN Mandailing Natal in making decisions to save at Islamic banks. This type of research uses field research (Field Research) which is descriptive qualitative. The study uses two data sources, namely primary data and secondary data, as well as data collection techniques through interviews with Islamic Economics Lecturers, Islamic Banking Lecturers, and Islamic Business Management Lecturers at STAIN Mandailing Natal and also uses documentation as evidence of having conducted research. Then according to the data, it is analyzed inductively. Based on the results of the study, it can be concluded that Economics Lecturers at STAIN Mandailing Natal in making decisions to save at Islamic banks because of, religiosity factors, profit factors, service factors, promotion factors, location factors, and facility factors. and the most dominant factors in making decisions to save at Islamic banks are religiosity factors, facility factors and service factors. And the researcher concluded that the researcher interviewed 14 lecturers of Economics, the economics lecturers saving in Islamic banks was influenced by the religiosity factor of the bank as many as 8 lecturers and the bank facility factor as many as 4 lecturers and the service factor as many as 2 lecturers.

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INTRODUCTION

The enactment of Law No. 7 of 1992 and Law No. 10 of 1998 concerning the existence of Islamic banks, triggered the growth of Islamic banks in Indonesia. To further clarify Islamic banking activities, in 1998 Law No. 10 of 1998 was issued as an amendment to Law No. 7 of 1992. This opportunity was used by conventional banks to fully convert themselves into Islamic general banks or open Islamic branch offices. The law also regulates in detail the legal basis and types of businesses that can be operated and implemented by Islamic banks.

Based on the principles of Islamic banks, like conventional banks, Islamic banks have a primary function as intermediary institutions. This means that banking institutions are institutions whose activities are related to money issues which are a tool to facilitate trade activities. With the birth of Islamic banks that operate based on a profit-sharing system as an alternative to interest in conventional banks, it is an opportunity for Muslims to utilize banking services as optimally as possible. It is an opportunity because Muslims relate to banking calmly, without hesitation and based on strong religious motivation in mobilizing community funds to finance the economic development of the people.

This opportunity is not only felt by Muslims, but also by non-Muslims, because Islamic banks are considered to be proven to be a reliable means of supporting economic development and can operate healthily. In the operation of Islamic banks, there is a mission of togetherness between consumers and banks. The product system is sharia, to avoid usury, the salary and allowances of lecturers at BSI and BSI features are complete. (Arwin, MA 2023).

The large number of Islamic banks that have emerged in Indonesia has allowed the public, especially STAIN Madina lecturers, to choose which Islamic bank they feel and believe is suitable for collecting funds or financing. In addition to seeking profit, saving in an Islamic bank can also provide encouragement to implement Islamic law which prohibits interest and all its derivatives, no matter how small the amount. (Siti Kholijah, M.E 2023).

Judging from the number of universities in Indonesia based on data from the Ministry of Education in 2013/2014, there were 3,280 state and private universities, with a total of 5,839,587 lecturers. This indicates that universities are spread across various provinces. Many things will later influence STAIN Madina lecturers to save in Islamic banks, including: religiosity factors, profit sharing factors, service factors, marketing factors and location factors of Islamic banks. The religiosity factor greatly influences consumer behavior in making decisions to use Islamic banking services.

The belief that has been embedded in individuals will prove that religious beliefs can have a significant impact on individual choices in choosing banking services. Profit sharing factors that are more profitable and not detrimental to Islamic bank consumers. Good marketing factors by conducting attractive promotions and offering prizes make Islamic bank consumers interested in saving at Islamic banks. Service factors greatly support Islamic banking so that it is always trusted by consumers. Then the location factor that is easily accessible and strategic makes it easy for consumers to find the Islamic bank they are going to.

With the increasing diversity of consumer trust in Islamic banking, this is what makes the author interested in conducting research on Islamic banking. Based on the description above, the researcher intends to conduct a thesis research with the title "Analysis of Factors that Become the Decision of Economics Lecturers at STAIN Madina in Making Decisions to Save at Islamic Banks".

THEORETICAL BASIS

Sharia Bank

According to the provisions of sharia banking in Law No. 10 of 1998, a Commercial Bank is a bank that performs good activities based on business practices that use usury (conventional) or based on sharia law, with the aim of distributing down payments to customers during the final stage of the payment process.

Factors Influencing Saving Decisions

1. Religiosity Factor

In terms of language, each word has a different meaning, namely religion, religiosity and religious. According to (Rasmanah, 2003) defines the term from English. Religion comes from the word religion as a form of a noun which means religion or belief in the existence of a natural power above humans. Religiosity comes from the word religiosity which means piety, great devotion to religion. Religiosity comes from the word religious which relates to religion or religious traits inherent in a person.

2. Profit Factor

The profit sharing system is a system that includes the procedure for dividing business results between the fund provider (shahibul maal) and the fund manager (mudharib). This distribution of business results can occur between the bank and the fund depositor or between the bank and the customer.

3. Service Factors

Kotler, Philip (1997) states that service is any activity or benefit offered by one party to another party and is basically intangible and does not result in ownership of something and its production can or cannot be associated with a physical product.

4. Promotion Factors

According to (Kotler, 2009) marketing is a social and managerial process in which individuals and groups get what they need and want by creating, offering and exchanging products of value to others. This definition of marketing is based on core concepts that include needs, wants and demands.

5. Location Factors

According to Swastha, location is a place where a business or business activity is carried out. Important factors in developing a business are the location of the location in relation to urban areas, how to reach it and the travel time from the location to the destination. Good location factors are relative to each different type of business.

6. Facility Factors

Facilities According to (Kotler, 2019) Facilities are physical resources that exist before services can be provided to consumers. Examples of facilities include the condition of the facilities, completeness, interior and exterior design, and level of cleanliness, especially those closely related to what is desired, experienced, or directly received by the community. According to (Yuriansyah, 2013) facilities that are in accordance with consumer expectations will attract consumers to come and make the company win the business competition.

7. Social factors

a. Reference groups

According to Kotler and Armstrong, reference groups consist of those who believe in passive or non-aggressive punishment of others. There are three reference groups, namely: reference groups that face lifestyle and behavior, reference groups that also influence behavior and life concepts, and groups that create pressure to follow their lifestyle.

b. Family

According to Kotler and Armstrong, family members are the primary reference group that influences consumer behavior or consumer purchasing decisions.

c. Role and status

A person who participates in many groups in everyday life, with responsibilities determined by their status and role. Roles are tasks that are anticipated to be carried out by others. Status is the most common way to determine status.

8. Cultural factors

Cultural factors are the biggest determinants of a person's desires and behavior. If other creatures act based on instinct, then human behavior is generally learned. A person who is growing up gets a socialization process involving family and other important social institutions.

9. Personal Factors

A person is interested in saving also depends on their personal factors. If someone does not have a job, how will they save their money. Economic conditions also have a big influence on influencing students to save.

10. Lifestyle Factors

Life patterns in the world expressed by a person's activities, interests and opinions. Lifestyle describes a person as a whole who interacts with the environment. Lifestyle also reflects something behind a person's social class.

11. Psychological Factors

Life patterns in the world expressed by activities, interests and Psychological factors can be motivation, perception, learning processes and beliefs and attitudes.

METHOD

The research approach used is qualitative. Qualitative research is a type of research that produces findings that can be achieved (obtained) by means of observation, interviews, documentation, and analysis supported by literature. This research is descriptive-qualitative, descriptive means describing and explaining facts as they are, not adding and not reducing.

RESULTS AND DISCUSSION

Analysis of Factors Causing Economics Lecturers to Make Decisions to Save at Islamic Banks

Islamic economics lecturers certainly already have Islamic Bank accounts because the lecturers' salaries are at Islamic Banks and economics lecturers also know that Islamic banks are in accordance with Islamic principles and economics lecturers certainly have more knowledge about Islamic banks as a whole, both in theory and practice in the field.

In the results of research conducted at Stain Mandailing Natal on Economics Lecturers at Stain Mandailing Natal. Factors that determine the decision of Stain Mandailing Natal economics lecturers in making decisions to save at Islamic banks.

Table 4.1 Table of Economics Lecturers in Making Decisions to Save in Islamic Banks

| No | Name | Age | Bank Name | Saving Time | Reason | | |
|-----|-------------------------------|----------|-----------|-------------|--------------------|-----------------|------------------|
| | | | | | Religiosity Factor | Service Factors | Facility Factors |
| 1. | Bapak Arwin, SHI, M.A | 39 Years | BSI | 6 Years | √ | | |
| 2. | Bapak Paisal Rahmat, M.E | 32 Years | BSI | 4 Years | √ | | |
| 3. | Ibu R. A | 34 Years | BSI | 14 Years | √ | | |
| 4. | Ibu Sari Fitri, M.E | 34 Years | BSI | 5 Years | √ | | |
| 5. | Bapak Tentiyo Suharto, M.H | 36 Years | BSI | 14 Years | | √ | |
| 6. | Bapak Ian Alfian, M.E | 32 Years | BSI | 3 Years | √ | | |
| 7. | Ibu Erpiana Siregar, M.E | 37 Years | BSI | 5 Years | | √ | |
| 8. | Ibu Siti Khalijah, M.E | 34 Years | BSI | 5 Years | | √ | |
| 9. | Azizatur Rahmah, M.E | 32 Years | BSI | 6 Years | | √ | |
| 10. | Drs, Hamonangan, M.Si | 59 Years | BSI | 3 Years | √ | | |
| 11. | Vebri Sugiharto, M.M | 34 Years | BSI | 5 Years | | | √ |
| 12. | Ibu Ade Khadijatul Z HRP, M.M | 40 Years | BSI | 11 Years | √ | | |
| 13. | Ibu Muhlisah Lubis, M.M | 36 Years | BSI | 5 Years | | | √ |
| 14. | Ali Topan Lubis, M.E.I | 36 Years | BSI | 6 Years | √ | | |

From the table above, the researcher can conclude that the researcher interviewed 14 economics lecturers, whose decision to save in Islamic banks was influenced by religiosity factors for 8 lecturers, service factors for 4 lecturers and bank facility factors for 2 people.

Based on a survey, the factors that determine the decision of economics lecturers in making decisions to save in Islamic banks (case study of Economics Lecturers at STAIN Mandailing Natal) can be described as follows:

1. Religiosity factor

In terms of language, each of these words has a different meaning, namely religion, religiosity and religious. According to (Rasmanah, 2003) defines the term from English. Religion comes from the word religion as a form of a noun which means religion or belief in the existence of a natural power above humans. Religiosity comes from the word religiosity which means piety, great devotion

to religion. Religiosity comes from the word religious which relates to religion or religious traits that are inherent in a person.

The reason lecturers use Islamic banks is because the lecturer's salary is in the Islamic bank and that is a provision from the campus and also because of the religiosity factor because Islamic banks are in accordance with the *assunnah* and are based on *sharia* and do not contain usury.

2. Service Factors

According to (Kotler, Philip, 1997) stated that service is any activity or benefit offered by one party to another party and is basically intangible and does not result in ownership of something and its production can or cannot be associated with a physical product.

3. Facility Factors

Facilities According to (Kotler, 2019) Facilities are physical resources that exist before services can be provided to consumers. Examples of facilities include the condition of facilities, completeness, interior and exterior design, and level of cleanliness, especially those closely related to what is desired, experienced, or received directly by the community. According to (Yuriansyah, 2013) facilities that are in accordance with consumer expectations will attract consumers to come and make the company win business competition. Meanwhile, according to (Tjiptono, 2016) facilities are physical resources that must exist before a service is offered to consumers. Based on experts, facilities affect the services received directly by consumers in various factors that support consumer satisfaction. Meanwhile, as stated by (Sofyan Apri Dahlius, 2016) the types of facilities consist of:

- a. Machines and equipment, and supplies which are all hardware used to help measure current creation in the organization.
- b. Infrastructure is any type of building or place used for sports activities that cannot be moved and are used for a long period of time. According to (Nadianingrum & Asron, 2020) facility indicators are:
 - 1) Spatial thinking/planning, includes everything related to quality and pattern to be combined and made correctly to stimulate knowledge reactions and emotional reactions by customers and those who observe it
 - 2) Place design, in this case includes design/planning regarding interior and design
 - 3) Equipment/furniture, has a function as a facility that provides pleasure, as well as decoration and as other infrastructure for the use of goods
 - 4) Lighting and pattern, including giving color to the building
 - 5) Supporting elements, without other supporting facilities.

From the results of the researcher's interview with the economics lecturer at STAIN Mandailing Natal, what caused the economics lecturer to make the decision to save at a *sharia* bank. Because of religiosity factors, profit factors, service factors, promotion factors, location factors, and facility factors. And the most dominant factors in making the decision to save at a *sharia* bank are because of religiosity factors, service factors and facility factors.

CONCLUSION

Based on the results of the study conducted through the interview stage with 14 lecturers of Economics at STAIN Mandailing Natal with the title Analysis of Economics Lecturer Factors in Making Decisions to Save at Islamic Banks, the following conclusions can be drawn:

1. Factors that cause STAIN Mandailing Natal Economics Lecturers to make decisions to save at Islamic banks are religiosity factors, profit factors, service factors, promotion factors, location factors, and facility factors.
2. And the most dominant factors in making decisions to save at Islamic banks are religiosity factors, facility factors and service factors and the researcher interviewed 14 Economics lecturers, economics lecturers saving at Islamic banks were influenced by the bank's religiosity factor as many as 8 lecturers and the bank's facility factor as many as 4 lecturers and the service factor as many as 2 lecturers.

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