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INFLUENCING FACTORS CUSTOMER'S INTEREST IN TRANSACTION THE  
MUDHARABAH SAVINGS PRODUCT THE SYARIAH BANKING SAMBAS REGENCY  
(STUDY ON IAIS SAMBAS EMPLOYEES)

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ABSTRAK

Tujuan penelitian ini Untuk mengetahui Pendapatan yang mempengaruhi minat pegawai IAIS Sambas bertransaksi dan menggunakan jasa perbankan Syariah di Sambas. Untuk mengetahui Pelayanan Perbankan mempengaruhi pegawai IAIS Sambas dalam menggunakan jasa Perbankan Syariah Kabupaten Sambas. Untuk mengetahui tingkat Religi Pegawai IAIS Sambas dalam menggunakan jasa Perbankan Syariah di Sambas. Untuk mengetahui pengaruh yang signifikan antara variabel X1, X2, X3 terhadap Variabel Y Pada Produk tabungan Mudharabah di Perbankan Syariah Kabupaten Sambas. Metode penelitian kuantitatif. Pengumpulan data dilakukan dengan Penelitian yang akan dilakukan ini menggunakan teknik observasi tidak langsung karena hanya menggunakan kuesioner (angket) sebagai bahan untuk pengambilan data. Sumber data dalam penelitian ini adalah adalah pegawai IAIS Sambas yang berjumlah p sebanyak 140 pegawai. Adapun teknik analisis data dalam penelitian Analisis Deskriptif, Uji Instrumen Penelitian. Secara parsial, Variabel pelayanan perbankan Syariah (X1) memiliki nilai t-hitung > t tabel yaitu sebesar 2,419 > 1,659 dan nilai sig sebesar 0,008. Berdasarkan hipotesis maka H2 diterima dan H02 ditolak sehingga dengan demikian pendapatan pegawai secara parsial berpengaruh terhadap minat menabung. Variabel religi pegawai (X3) memiliki nilai t-hitung sebesar 2,380 > 1,659 dan nilai sig sebesar 0,006. Berdasarkan hipotesis maka H3 diterima dan H03 ditolak sehingga dengan demikian religi pegawai secara parsial berpengaruh terhadap minat menabung. Secara uji F (simultan), berdasarkan hasil uji f pada tabel ANOVA menunjukkan bahwa nilai F sebesar 3.232 dengan nilai probabilitas sebesar 0.000 sehingga < 0.05. Maka F hitung > F tabel yaitu 3.232 > 2.461 sehingga berdasarkan hipotesis yang digunakan dalam penelitian ini berarti H3 diterima dan H03 ditolak.

*Kata kunci: Nasabah, Mudharabah, Transaksi*

ABSTRACT

The purpose of this study is to find out income that affects the interest of IAIS Sambas employees in transacting and using Islamic banking services in Sambas. To find out that banking services affect IAIS Sambas employees in using Sambas Regency Sharia Banking services. To find out the level of Religion of IAIS Sambas Employees in using Sharia Banking services in Sambas. To determine the significant influence between variables X1, X2, X3 on Y Variables in Mudharabah savings products in Sharia Banking in Sambas Regency. Quantitative research methods. Data collection was carried out by research that will be carried out using indirect observation techniques because it only uses a questionnaire (questionnaire) as material for data collection. The source of data in this study were IAIS Sambas employees, totaling 140 employees. As for data analysis techniques in descriptive analysis research, test research instruments. Partially, the Islamic banking service variable (X1) has a t-test > t table value of 2.419 > 1.659 and a sig value of 0.008. Based on the hypothesis, H2 is accepted and H02 is rejected so that employee income partially

influences the intention to save. Employee religion variable (X3) has a t-count value of  $2.380 > 1.659$  and a sig value of 0.006. Based on the hypothesis, H3 is accepted and H03 is rejected so that employee religion partially influences the intention to save. In the F test (simultaneously), based on the results of the f test in the ANOVA table it shows that the F value is 3,232 with a probability value of 0,000 so it is  $< 0.05$ . Then F count  $>$  F table, namely  $3,232 > 2,461$  so that based on the hypothesis used in this study, it means that H3 is accepted and H03 is rejected.

**Keywords:** *Customer, Mudharabah, Transaction*

## A. INTRODUCTION

Establishment of Islamic Financial Institutions, is an indication of the harm of the interest system or usury. And confirmed by the birth of the MUI fatwa (16/12/2003) on the Prohibition of various flowers that were confirmed in January 2004. The release of several Mui fatwas on Islamic Economics, further confirmed the existence of Islamic Banking in the midst of a procession of growth in Islamic banking business activities throughout the archipelago. The existence of banking as a financial service is based on public trust. (Kasmir, 2014). In 2008, law No. 21 of 2008 on Islamic Banking which complements the lack of Islamic banking regulations so far. This law regulates several new provisions in the field of Sharia banking, including fatwa authority and Sharia banking committee, Sharia guidance and supervision, election of Sharia supervisory board (DPS), tax issues, banking dispute resolution, and conversion of Sharia business units (UUS) into Sharia commercial banks (BUS). (Mardani, 2012).

The view of the conventional banking system that money is one of the commodities that can be traded resulted in the misalignment of the development of the real sector and the monetary sector. (Ascarya, 2006: 40). The realities of the development of the monetary sector do not always reflect growth in the real sector. (Muhammad, 2002: 81). Whereas the dimension of prosperity and welfare of society is determined by the availability of goods and services that become public needs. (Abu Muhammad Al-Jambi and Dwiono Koesen, 2009). The development of Islamic banking system as a financial institution in Indonesia is inevitable. (M. Syafii Antonio, 1999: 29). With the composition of the population who mostly converted to Islam, (Rimsky K Judissen, 2005: 29). Indonesia is a promising market for the system of Islamic financial institutions that use religious values in the development of its business in addition to these things in terms of services in Islamic banking has been maintained with services that go to the teachings of Islam are polite and clean but not a few of our society still survive with conventional financial institutions. (Sharif Arbi, 2003).

In fact, many people still think that saving in Islamic and conventional banks is the same because of the lack of socialization and public understanding of the operations of Islamic financial institutions. (M. Syafi'i Antonio, 2001: 59). The emergence of more conventional banks than Islamic banks can also cause a lack of interest in people who save in Islamic banks. (A. Karim, 2010: 76). Interest is one of the important things for the banking sector. (Abu Muhammad Al-Jambi Dwiono Koesen, 2009: 91). Interest is a persistent tendency to notice and recall some activity. Interest is a state of motivation, or a set of motivations that guide behavior in a certain direction (target), how the banking sector attracts customers and keeps them so that the company can develop is a major problem faced by Islamic financial institutions. (Kamus Besar Bahasa Indonesia, 2005: 79). Proper service is needed for the realization of these goals because good service is important in every activity that deals directly with customers. (Karnaen Perwataatmadja dan M. Syafi'i Antonio, 2002: 98). Apart from the services needed by every community to be interested in transacting in Islamic banking, there is also one of the community's own income as high as the community's income increases as the interest to save money. (Muhammad, 2005: 21). However, in order for people to be interested in saving money, one of which is in Islamic banks, knowledge about religion or community religion must increase. (M. Syafi'i Antonio, 2001: 102). This is one of them through the socialization of Islamic

banking, especially in the field of Education. In the field of education, one of them is in college. Universities are one of the supporting or media to develop Islamic financial institutions that exist in each region, such as in the Sambas regency of West Kalimantan. Sambas has several universities, one of which is the Islamic University is the Sultan Muhammad Syafiuddin Institute of Islamic Studies Sambas or known as IAIS Sambas.

## B. METHODS

The type of research used in this study is Field Research using a quantitative approach. (Sujuko Efferin et al, 2008: 47). The population of this study, are employees of IAIS Sambas. Based on the data obtained, the number of employees of IAIS Sambas is 140 employees. The researcher will give a questionnaire (questionnaire) to the respondent (Muslim community) then the respondent fills out the questionnaire (questionnaire). (Imam Ghazali, 2013: 99). This study there are several data analysis techniques required in conducting research and analyzing it in order to become relevant data, which are as follows: descriptive analysis, test of research instruments, test of classical assumptions. (Kusnadi, 2000: 78).

## C. DISCUSSION

### RESULTS AND DISCUSSION

#### Descriptive Test

Descriptive analysis provides a description of the data seen from the average value, standard deviation, variance, maximum, minimum, range, skewness and kurtosis. (Imam Ghazali, 2013).

Table 1. Descriptive Test

				Statistic	Std. Error
Y	Mean			41.2187	.25813
	95% Confidence Interval for Mean	Lower Bound		39.5092	
			Upper Bound	40.5241	
	5% Trimmed Mean			40.0833	
	Median			40.0000	
	Variance			7.890	
	Std. Deviation			2.71256	
	Minimum			29.00	
	Maximum			52.00	
	Range			24.02	
	Interquartile Range			3.00	
	Skewness			.314	.221
	Kurtosis			5.664	.538

SPSS 25 output results

Based on the SPSS 25 output, the mean value is 41.2187, median is 40.000, variance is 7.890, standard deviation is 2.71256, minimum value is 29.00, maximum is 52.00, range is 24.02, skewness value is 0.314 and kurtosis is 5.664.

#### Test Instrument Data

##### a. Validity Test

Here are the results of the validity test through the help of SPSS 25.

Table 2. Validity Test

Correlations		Total
1	Q Pearson Correlation	.433**
	Sig. (2-tailed)	.001
	N	104
2	Q Pearson Correlation	.666**
	Sig. (2-tailed)	.508
	N	104
3	Q Pearson Correlation	.792**
	Sig. (2-tailed)	.051
	N	104
4	Q Pearson Correlation	.420*
	Sig. (2-tailed)	.025
	N	104
5	Q Pearson Correlation	.414*
	Sig. (2-tailed)	.251
	N	104
6	Q Pearson Correlation	.539**
	Sig. (2-tailed)	.160
	N	104
7	Q Pearson Correlation	.492**
	Sig. (2-tailed)	.354
	N	104
8	Q Pearson Correlation	.837*
	Sig. (2-tailed)	.710
	N	104
9	Q Pearson Correlation	.622*
	Sig. (2-tailed)	.218
	N	104
10	Q Pearson Correlation	.443**
	Sig. (2-tailed)	.146
	N	104
11	Q Pearson Correlation	.510*
	Sig. (2-tailed)	.916
	N	104
12	Q Pearson Correlation	.465**
	Sig. (2-tailed)	.510
	N	104
13	Q Pearson Correlation	.529*
	Sig. (2-tailed)	.001
	N	104
14	Q Pearson Correlation	.450*
	Sig. (2-tailed)	.613
	N	104
15	Q Pearson Correlation	.419*
	Sig. (2-tailed)	.026
	N	104
	Q Pearson Correlation	.576*

16	Sig. (2-tailed)	.445
	N	104
17	Pearson Correlation	.687*
	Sig. (2-tailed)	.378
	N	104

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Data processed by SPSS results 25 years 2021

Based on these results, the value of R count > R table is above the value of 0.412 so that the validity test conducted all questions for the variable X is declared valid.

#### Reliability Test

Reliable test results of employee income variables (X1), Islamic banking services (X2), employee religion, and interest in saving (Y) are as follows:

**Table 3. Reliability Test**

Reliability Statistics	
Cronbach's Alpha	N of Items
.702	18

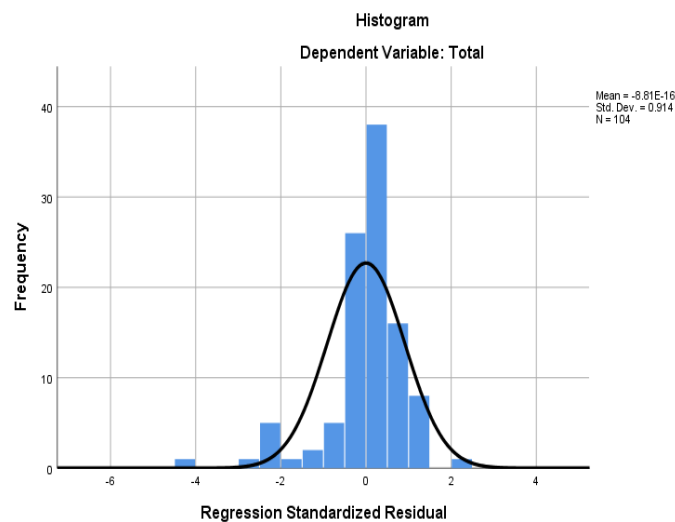
Hasil keluaran SPSS 25

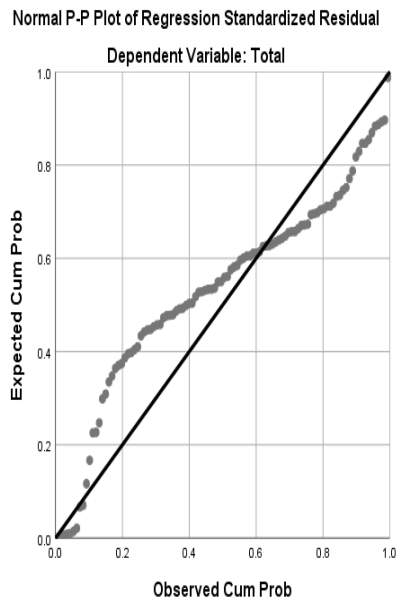
Based on the table, it is known that the variables of employee income (X1), Islamic banking services (X2), employee religion (X3) and saving interest (Y) have a value of Cronbach Alpha's > 0.60 so that the four variables are declared reliable.

#### Classical Assumption Test

##### 1) Normality Test

The results of r





Dari hasil pengujian semua bahwa semua data terdistribusi secara normal, sebaran data berada sekitar garis diagonal. Metode grafis ini menunjukkan hasil yang dapat disimpulkan bahwa model regresi memenuhi asumsi normalitas.

**Tabel 4. Uji Normalitas**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		104
Normal Parameters <sup>a,b</sup>		Mean
		Std. Deviation
		.0000000
Most Differences	Extreme	Absolute
		Positive
		Negative
Test Statistic		.222
Asymp. Sig. (2-tailed)		.001 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Hasil keluaran SPSS 25

Kolmogorov Smirnov normality test is a test performed to determine the distribution of random and specific data in a population. (Imam Ghazali, 2013: 390: 101). The magnitude of Kolmogorov Smirnov value with significance level  $> 0.05$  is 0.222 so that significant Kolmogorov Smirnov value means normally distributed.

**b. Autocorrelation Test**

Autocorrelation test results are presented in the following table:

Table 5. Autocorrelation Test

Model Summary <sup>b</sup>						
l	Mode	R	Adjusted R	Std. Error of	Durbin-	
	R	Square	Square	the Estimate	Watson	
1		.624 <sup>a</sup>	.690	.769	3.688	1.956

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

SPSS 25 output results

The  $DW_{hitung}$  of 1,956 will be compared with the table value with 5% confidence with the number of samples as many as 104, 3 independent variables and 1 dependent variable. Then obtained  $DW_{hitung}$  greater than the upper limit value of 1.7402 and smaller than  $4-du = 4 - 1.7402$  or

$$du < d < 4-du$$

$$1.7402 < 1.956 < 2.259$$

so with this there is no autocorrelation in the model.

Table 6. Run test

Runs Test		Total
Test Value <sup>a</sup>		-.05858
Cases < Test Value		45
Cases >= Test Value		59
Total Cases		104
Number of Runs		40
Z		-2.421
Asymp. Sig. (2-tailed)		.715

a. Median

Hasil Output SPSS 25

The results of the SPSS output display 25 shows a test value of -058058 with a probability of 0.71 so that it is not significant then the residual is random or autocorrelation between residuals does not occur.

c. Uji Multikolinieritas

Hasil pengujian multikolinieritas disajikan sebagai berikut:

Table 7. Multicollinearity Test

Model Summary <sup>b</sup>					
l	Mode	R	Adjusted R	Std. Error of	
	R	Square	Square	the Estimate	
1		.624 <sup>a</sup>	.690	.769	3.688

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

SPSS 25 output results

It can be seen from the output of SPSS 25 that the value of R2 is quite high at 69.0%. Because R2 is quite high and the independent variable is significant, there is no indication of multicollinearity in the independent variable.

**Table 8. Coefficients<sup>a</sup>**

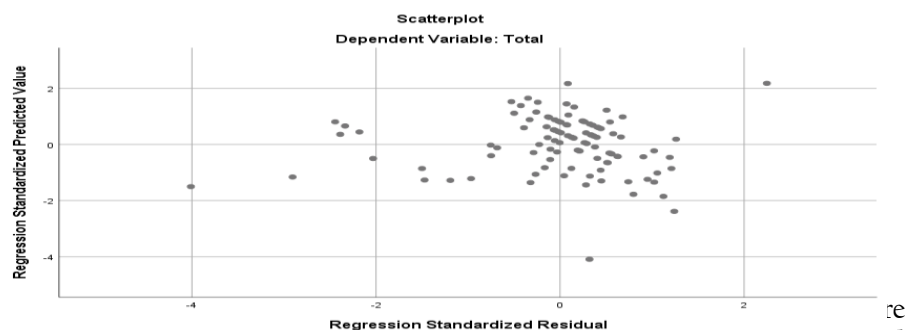
Model	Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	14.64	6.136		2.386	.019					
X1	.232	.553	.039	.419	.676	.139	.045	.035	.825	1.207
X2	.329	.404	.077	.813	.419	.087	.087	.068	.786	1.271
X3	.639	.463	.125	1.380	.171	.066	.147	.116	.867	1.151

a. Dependent Variable: Y  
SPSS 25 output results

Based on the results of data processing that has been done multicollinearity test results using the help of SPSS 25 analysis, both variables X1, X2, X3 showed tolerance value > 0.10 and VIF < 10. So it can be concluded that the model in the regression between independent variables there is no problem of multicollinearity.

a. Uji Heteroskedastisitas

The results of heteroscedasticity testing are presented as follows:



visible dots spread randomly and do not form a specific pattern that is clear, and scattered either above or below the number 0 on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model is feasible to predict the number of independent variables.

**2. Hypothesis Test**

a) t test (Parsial)

Testing of the results of regression is done using the t test at the degree of confidence of 95% or  $\alpha = 5\%$ . Test results partial t-test) are presented as follows:

**Table 9. t Test (Parsial)**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	14.641	6.136		2.386	.019
X1	.232	.553	.039	2.419	.008
X2	.329	.404	.077	2.813	.043
X3	.639	.463	.125	2.380	.006



a. Dependent Variable: Y  
SPSS 25 output results

Based on the results of the t-test on the output display SPSS 25 shows that the variables of Islamic banking services (X1), employee income (X2) and employee religion (X3) partially affect the interest in saving (Y). It is known that the value of T-table which is 1.659 obtained from  $(df = n-2 (104-2) \textcircled{3} = 0.05)$  can also be seen the significant level at which the column sig. Probability obtained significant value  $< 0.05$ . Partial Test details for each variable are as follows:

- 1) variable Islamic banking services (X1) has a value of t-count  $>$  t Table is equal to  $2.419 > 1.659$  and a GIS value of 0.008. Based on the hypothesis, H1 is accepted and H01 is rejected so that Sharia banking services partially affect the interest in saving.
- 2) employee income variable (X2) has a t-count value of  $2.813 > 1.659$  and a GIS value of 0, 043. Based on the hypothesis that H2 is accepted and h02 is rejected so that employee income partially affects the interest in saving.
- 3) employee religious variable (X3) has a t-count value of  $2.380 > 1.659$  and a GIS value of 0.006. Based on the hypothesis that H3 is accepted and h03 is rejected so that the employee's religion partially affects the interest in saving.

Based on the results of multiple linear equations can be seen from this research model is as follows:

$$Y = a+b1.X1+b2.X2+b3.X3+e$$

$$Y = 14.641 + 0.232X1 + 0.329X2 + 0.639X3 + e$$

Based on the multiple linear regression equation, it can be interpreted as follows:

- 1) constant = 14,641, meaning that if the variable income of employees, Islamic banking services and religious employees do not exist, there is an increase of 14,641
- 2) regression coefficient X1 = 0.329 means that if the Islamic banking services increased by 1 point, the level of interest saving decisions will also increase by 0.329
- 3) regression coefficient X2 = 0.232 means that if the employee's income increases by 1 point, the level of Saving Interest decision will also increase by 0.232
- 4) regression coefficient X3 = 0.639 means that if the employee's religion increases by 1 point, the level of Saving Interest decision will also increase by 0.639.

b) F Test (Simultan)

The test results of the F-test (simultaneous) are presented as follows:

Table 10. F Test (Simultan)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	747.523	17	43.972	3.232	.000 <sup>b</sup>
	Residual	1170.015	86	13.605		
	Total	1917.538	103			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

SPSS 25 output results

Based on the Anova table on the display output SPSS 25 shows that the value of F is 3,232 with a probability value of 0,000 so  $< 0.05$ . Then f count  $>$  F table is 3,232  $>$  2,461 so that based on the hypothesis used in this study means H4 accepted and h04

rejected. Thus, Sharia banking services, employee income and employee religion simultaneously affect the interest in saving.

a. Coefficient Of Determination (R<sup>2</sup>)

The results of testing the coefficient of determination (R<sup>2</sup>) are presented in the table as follows:

**Table II. Coefficient Of Determination (R<sup>2</sup>)**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.624 <sup>a</sup>	.690	.769		3.688	1.956

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

SPSS 25 output results

Based on the results of the SPSS 25 output display, the value of R Square is 0.690 or 69% which shows that the dependent variable Y (interest in saving) can be explained by the independent variable X, namely Islamic banking services (X1), employee registration (X2) and employee religion (X3) by 69% and the remaining 31% is explained by other variables outside the research that was not studied.

Based on the analysis of data that has been done using the help of SPSS 25, each variable is described as follows:

1. Effect of service on saving interest in Mudharabah savings products in Islamic Banking.

Service variable (X1) has a value of t-count > t Table is equal to 2.419 > 1.659 and a GIS value of 0.008. Based on the hypothesis, H1 is accepted and H01 is rejected so that Sharia banking services partially affect the interest in saving. This proves that Islamic banking services are able to influence the interest in saving. This is almost similar to the research conducted by Saparuddin (Saparuddin, 2014: 291) which states that every 1% increase in service, the tendency to conduct savings transactions in Islamic banking, so there is a significant influence between the variables of service to Islamic banking savings

2. The effect of employee income on saving interest in Mudharabah savings products in Sharia banking.

Employee income variable (X2) has a t-count value of 2.813 > 1.659 and a GIS value of 0, 043. Based on the hypothesis that H2 is accepted and h02 is rejected so that employee income partially affects the interest in saving. This proves that employee income services are able to influence the interest in saving. This is almost similar to research conducted by Hermanto, (Hermanto, (2007: 290) which states that income/pocket money has a positive and significant effect on customer interest in saving. This also indicates that the higher the student's income/pocket money, the higher the interest in saving students in Islamic banks

3. The influence of employee religion on the interest in saving on Mudharabah savings products in Sharia banking.

Religion of employees is one factor in influencing the interest of employees in Islamic Banking, This is based on the variable religion of employees (X3) has a t-count value of 2.380 > 1.659 and a GIS value of 0.006. Based on the hypothesis that H3 is accepted and h03 is rejected so that the employee's religion partially affects

the interest in saving. Based on this, if the employee's religion increases by 1 point, the level of interest in saving decisions will also increase.

4. The effect of Sharia banking services, employee income and employee religion on Mudharabah savings products in Sharia banking.

With the existence of satisfactory Islamic banking services that can attract customers to save in Islamic banking. It is also influenced by employee income, because if employee income increases, then the interest in saving will be high. However, in Islamic banking religious or religious knowledge owned by employees or customers of Islamic banking can affect the interest in saving. This, based on the test output SPSS 25 shows the value of F is 3,232 with a probability value of 0,000 so  $< 0.05$ . Then  $f \text{ count} > F \text{ table}$  is  $3,232 > 2,461$  so that based on the hypothesis used in this study means  $H_4$  accepted and  $h_04$  rejected. Thus, Sharia banking services, employee income and employee religion simultaneously affect the interest in saving.

#### D. CONCLUSION

Researchers conducted research at the IAIS Sambas campus in accordance with the calculation guidelines from research sources so that researchers spread as many as 104 questionnaires/questionnaires given specifically to respondents of IAIS Sambas employees. After obtaining the results of the questionnaire/questionnaire researchers began to analyze the data obtained in the field. Regarding the analysis of data that has been done using the help of SPSS 25, the researchers can conclude as follows: Partially, variable Islamic banking services (X1) has a value of  $t\text{-count} > t \text{ Table}$  is equal to  $2.419 > 1.659$  and a GIS value of 0.008. Based on the hypothesis,  $H_1$  is accepted and  $H_01$  is rejected so that Sharia banking services partially affect the interest in saving. Employee income variable (X2) has a  $t\text{-count}$  value of  $2.813 > 1.659$  and a GIS value of 0, 043. Based on the hypothesis that  $H_2$  is accepted and  $h_02$  is rejected so that employee income partially affects the interest in saving. Employee religious variable (X3) has a  $t\text{-count}$  value of  $2.380 > 1.659$  and a GIS value of 0.006. Based on the hypothesis that  $H_3$  is accepted and  $h_03$  is rejected so that the employee's religion partially affects the interest in saving. In the F test (simultaneous), based on the results of the F test in the ANOVA table shows that the value of F is 3,232 with a probability value of 0,000 so  $< 0.05$ . Then  $f \text{ count} > F \text{ table}$  is  $3,232 > 2,461$  so that based on the hypothesis used in this study means  $h_3$  accepted and  $h_03$  rejected. Thus, employee income, Sharia banking services and employee religion simultaneously affect the interest in saving.

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