

The Correlation of Syariah Banking Learning To The Students' Fkip University of Muslim Nusantara (Umn) Al Washliyah Interest of Saving Money In Syariah Bank

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DOI:10.21276/sjef.2019.3.5.6

Abstract

This study aims to observe and determine the relationship of Islamic banking learning to saving interest in FKIP students at Muslim Nusantara University (UMN) Al Washliyah in Islamic banks. This research is a descriptive-quantitative study with 56 samples of UMN Al Washliyah Medan students. Based on the results of the study there is a significant relationship between product learning, Islamic bank services to interest in saving students in Islamic banks. The output of SPSS data shows that product variables, service variables and saving interest variables can be concluded that the value of F Change is $0.000 < 0.05$, so there is a significant correlation with the degree of moderate correlation relationship where the correlation coefficient is 0.524 located between 0.41 to 0, 60 on the Pearson correlation value.

Keywords: Learning Islamic Banking, Islamic Banks, Interest in Saving.

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INTRODUCTION

The development of Islamic banks in Indonesia was known by the establishment of Bank Muamalat in 1992. Furthermore, the government has provided an opportunity for the implementation of Islamic banks through Law No. 7 of 1992 concerning banking and described in PP No. 72 of 1992, but until 1998 the development of Islamic banks was not rapid because there were only 1 (one) Islamic banks and 78 syariah rural banks operating. In 1998, the government issued Law No. 10 of 1998 which provided a stronger legal basis for Islamic banking. Furthermore, through Law No. 23 of 1999 until the enactment of Law No. 21 of 2008 concerning Islamic banking. With the passing of the law on syariah banking, it can provide opportunities for more business activities and the development of Islamic banking increased sharply, based on the increase of banks or offices using syariah principles and the increase in the number of assets. The development of Islamic banking must certainly be supported by skilled human resources both in quality and quantity. Despite the existence of sufficient regulations to encourage the growth of Islamic banking, the quantity of depositors in Islamic banks in quantity is still small because many argue that Islamic banks are the same as conventional banks. In addition to regulations that adequately encourage the growth of Islamic banking, learning about Islamic banks is needed through educational institutions.

FKIP of Muslim Nusantara University (UMN) Al Washliyah Medan especially Economic Education Study Program is a study program that provides knowledge about learning Islamic banking through Islamic banking and Islamic economics courses. The course is given in addition to preparing reliable and competent human resources as well as providing knowledge about principles, products and services to Islamic banks. Finally students can understand the whole about Islamic banks.

Based on observation was done of several students of economic education study programs there are still many who save in conventional banks, not even saving both conventional banks and Islamic banks. The reason they are saving in a conventional bank and not saving in the two banks, first is the conventional bank is the same as the Islamic bank. Second, because of being lazy to follow some regulations to another bank and the number of files that must be prepared to open an account especially for students from outside the area. The third is a lack of understanding of Islamic banks and an interest in saving.

Interest can be interpreted as feeling like and interested in something without anyone influencing it. In addition, according to Alisuf Sabri [1] interest in psychology is the tendency to pay attention to and

remember things continuously with pleasure followed. Understanding that someone has can also influence interest in something, especially the understanding of Islamic banks can affect students' interest in saving.

To see the extent of the universities role can increase the market share of Islamic finance, especially Islamic banking. Based on the explanation above, the researcher took research on the relationship of Islamic banking learning to the interest in saving students from the Teacher Training and Education Faculty of Muslim Nisantara (UMN) Al Washliyah University in Islamic banks.

REVIEW OF LITERATURE

Learning

Learning according to Kotler and Armstrong [2] is a change in a person's behavior arising from experience. Most human behavior is the result of learning. Learning theory teaches marketers that they can build demand for a product that links it to strong encouragement, using clues that provide positive encouragement or motivation and reinforcement.

Defenition and Product of Syariah Bank

According to Ismail [3] Islamic banks are banks whose activities refer to Islamic law, and in their activities do not charge interest, nor pay interest to customers. Rewards received by Islamic banks, as well as those paid to customers depend on the contract and agreement between the customer and the bank. According to M. Syafi, i Antonio [4] The Islamic banking products are as follows:

Safekeeping Principle or saving (*Al-Wadiah*)

Al-Wadiah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be guarded and returned whenever the customer wishes. In general there are two types of *al-wadiah*, namely:

- *Wadiah Yad Al-Amanah (Trustee Depository)* is a contract of safekeeping of goods or money where the recipient of the deposit is not permitted to use the goods or money deposited and is not responsible for damage or loss of the safekeeping goods which are not caused by the act or negligence of the entrusted recipient. The application in Islamic banking is a safe deposit box product.
- *Wadiah Yad adh-Dhamanah (Guarantee Depository)* is a contract of safekeeping of goods / money where the recipient of the deposit with or without the permission of the owner of the goods / money can utilize the goods / money deposited and must be responsible for the loss or damage of goods / money deposited. All benefits and benefits obtained in the use of goods / money deposited become the right of the recipient of the deposit.

This principle is applied in demand and savings products

Profit Sharing

This system is a system that includes procedures for sharing the results of business between the providers of funds and fund managers. Forms of products based on this principle are:

Al-Mudharabah

Al-Mudharabah is a contract of business cooperation between two parties where the first party (*Shahibul Maal*) provides all (100%) capital, while the other party becomes the manager (*mudharib*). *Mudharabah* business profits are divided according to the agreement set forth in the contract, whereas if the loss is borne by the capital owner as long as the loss is not due to the manager's negligence. If this loss is due to fraud or negligence of the manager, the manager must be responsible for the loss. *Mudharabah* contracts are generally divided into two types:

Mudharabah Muthlaqah

Shahibul Maal and *Mudarib* whose scope is very broad and not limited by the specifications of the type of business, time, and business area.

Mudharabah Muqayyadah

It is a form of collaboration between *Shahibul Maal* and *Mudharib* wherein *Mudharib* gives a limit to *Shahibul Maal* regarding the place, method and object of investment.

Al-Musyarakah

Al-musyarakah is a partnership agreement between two or more parties for a particular business where each party contributes funds with an agreement that the benefits and risks will be borne together in accordance with the agreement. Two kinds of *al-musyarakah*:

- *Musyarakah* ownership, created by inheritance, will, or other conditions resulting in the ownership of one asset by two or more people
- *Musyarakah* akad, created by agreement where two or more people agree that each of them gives *musyarakah* capital.

Buying and Selling Principle (*Al-Tijarah*)

This principle is a system that applies the procedure of buying and selling, where the bank will first buy goods needed or appoint customers as bank agents to purchase goods on behalf of the bank, then the bank sells the item to the customer at a purchase price plus profit (margin) The implication is:

• *Al-Murabahah*

Murabahah is a contract of sale and purchase of goods by stating the acquisition price and profit (*margin*) agreed upon by the seller and the buyer.

- **Salam**

Salam is the sale and purchase contract of ordered goods with the deferral of delivery by the seller and the repayment is done immediately by the buyer before the ordered goods are received according to certain conditions. The bank can act as a buyer or seller in a greeting transaction. If the bank acts as a seller then orders the other party to provide the ordered goods by way of greetings then this is called *salam paralel*.

- **Istishna'**

Istishna' is a contract of sale and purchase between buyers and producers who also act as sellers. The method of payment can be in the form of payment in advance, installments, or deferred until a certain period of time. Ordered goods must be known in general characteristics which include: type, technical specifications, quality, and quantity.

The bank can act as a buyer or seller. If the bank acts as a seller then orders the other party to provide ordered goods in an *istishna* manner, this is called *istishna paralel*.

Principle of lease (*Al-Ijarah*)

Al-ijarah is the contract of transfer of usufructuary rights to goods or services, through payment of rent, without being followed by the transfer of ownership rights to the goods themselves. *Al-ijarah* is divided into two types: (1) *Ijarah*, pure rent. (2) *ijarah al muntahiya bit tamlik* is a lease and buy combination, in which the tenant has the right to own the goods at the end of the lease period.

The newest *ijarah* product of sharia banking which is the trend at the moment *Ijarah Multijasa (IMJ)* is a financing contract where the bank provides financing to customers in order to obtain benefits for a service. In the *Ijarah Multijasa* financing, the bank can get compensation services / *ujrah* or fees. Multi-purpose *Ijarah* funding is intended for education, religious services (*Umroh*) and health.

Service Principles (Fee-Based Service)

This principle includes all non-financing services provided by the bank. Products based on this principle include:

- 1) *Al Wakalah*

The customer authorizes the bank to represent itself doing certain services, such as transfers.

- 2) *Al-Kafalah*

Guarantees provided by the insurer to third parties to fulfill the obligations of the second party or borne.

- 3) *Al-Hawalah*

Is the transfer of debt from people who owe it to other people who are obliged to bear it. The legal contract of *Hawalah* in banking can be applied to *Factoring*, *Post-*

dated checks, where the bank acts as a bill collector without paying the debt first.

- 4) *Ar-Rahn*

Is holding one of the borrower's property as collateral for the loan he received. The items held have economic value. Thus, the party who holds the guarantee is able to take back all or part of his debt. In simple terms, it can be explained that *rahn* is a kind of debt guarantee or mortgage.

- 5) *Al-Qardh*

Al-qardh is giving assets to other people who can be billed or asked to return or in other words lend without expecting a reward. This product is used to help small businesses and social needs. This fund is obtained from *zakat* funds, *infaq* and *shadaqah*.

- 6) *Services*

- Letter of credit (L/C) impor Syariah. Bank Syariah-Basis Bank Modern L/C is a letter of inquiry that will pay the exporter issued by the bank at the request of the impart with the fulfillment of certain requirements. Bank Garansi Syariah
- Guarantees provided by banks to third parties receiving guarantees for fulfilling certain obligations of bank customers as parties guaranteed to the intended third party.
- Penukaran Valuta Asing (sharf)

Foreign exchange (sharf)

Different types of currency exchange transactions, whether buying or selling to customers.

Services

According to Kotler, service is any action or activity offered by a party to another party, which is basically intangible and does not result in any ownership. Quality of service is full customer satisfaction. According to Handi Irawan [5] one study of the dimensions of service quality that is currently still popular is the servqual concept developed by Velarie A. Zeithaml and Leonard L. Berry since 15 years ago. The 5 dimensions of service quality according to the Servqual concept are as follows:

- Dimensi *Tangible*, that is because a service cannot be seen, cannot be smelled and cannot be touched, the tangible aspect is very important as a measure.
- Dimensi *Reliability*, that is the dimension that measures the reliability of the company in providing services to its customers. There are two aspects to this dimension.
- Dimensi *Responsiveness*, namely the most dynamic dimensions of service quality. Where there is a different relationship between quality, customer service, and customer satisfaction.
- Dimensi *Assurance*, namely the quality dimension that relates to the company's ability and the behavior of front-line staff in instilling trust and confidence in their customers.

Dimensi *Emphaty*, that is, the customer wants his ego as his prestige is maintained and they want his status in the eyes of many to be maintained. customer, apparently provided by the company.

Interest

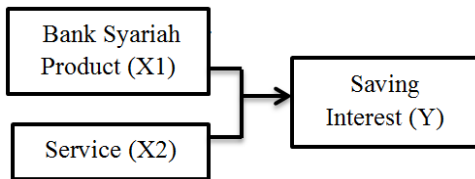
Interest is a catch or selection of something that can affect one's attitude. According to Abdul Rahman Shaleh [6], interest is a tendency to give attention to people and act on people, situations or activities that are the object of that interest based on feelings of pleasure.

Whereas according to Alisuf Sabri [1] Interest (interest) according to psychology is a tendency to pay attention to and remember things continuously by being followed with pleasure. From some of the definitions above, it can be concluded that interest is an attraction that encourages individuals to carry out certain activities followed by feelings of pleasure.

Research Method

The research used in the study is a quantitative approach and is a field research using primary data.

As for the design in this study



Produk

Table-1: Uji Validitas Produk Bank Syariah

No	Item	r-hitung	r-tabel	Kesimpulan
1	Pertanyaan 1	0.691	0.265	Valid
2	Pertanyaan 2	0.758	0.265	Valid
3	Pertanyaan 3	0.794	0.265	Valid
4	Pertanyaan 4	0.593	0.265	Valid
5	Pertanyaan 5	0.283	0.265	Valid

Pelayan

Table-2: Validity Test of Syariah Bank Services

No	Item	r-hitung	r-tabel	Conclusion
1	Question 1	0.660	0.265	Valid
2	Question 2	0.801	0.265	Valid
3	Question 3	0.864	0.265	Valid
4	Question 4	0.873	0.265	Valid
5	Question 5	0.744	0.265	Valid

The instrument used in this study is a questionnaire and is the main research material. This list of questions (questionnaire) is used to collect primary data by submitting it to the research subjects (respondents). Data management using SPSS 21.0 and hypothesis testing using product moment correlation with the formula:

$$r_{xy} = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{[N \sum X^2 - (\sum X^2)][N \sum Y^2 - (\sum Y^2)]}}$$

Key:

- rx_y : Pearson r correlation coefficient
- n : Jumlah sampel
- X : Independent variable
- Y : Dependent variable

THE RESEARCH RESULT AND DISCUSSION

There are several variables used in this study to see the effect of Islamic banking learning on student saving interest, namely product variables, services and student savings interests. Based on the data obtained, the results of data analysis are as follows:

Uji validitas dan realibilitas

Testing the validity in this study is testing the questionnaire question items. All question items are said to be valid if the value $r_{hitung} > r_{tabel}$ from the results of the data processed all the questions for each variable are declared valid. The results of the test output are valid for each variable as follows:

Savings Interest

Table-3: Test of Interest Saving Validity

No	Item	r-count	r-table	Conclusion
1	Question 1	0.517	0.265	Valid
2	Question 2	0.750	0.265	Valid
3	Question 3	0.687	0.265	Valid
4	Question 4	0.516	0.265	Valid
5	Question 5	0.563	0.265	Valid

While reliability testing is done by internal consistency. The results of this test will reflect whether or not a research instrument can be trusted, based on the

level of accuracy and stability of a measuring instrument. The reliability level with Cronbach Alpha is measured from a scale of 0 to 1, the result:

Table-4: Reliability Test

No	Item	Cronbach's Alpha	Alpha	Kes
1	Product of Syariah Bank	0,644	0,60 s/d 0,80	Reliable
2	Service	0,848	0,80 s.d 1,00	Very Reliable
3	Saving Interest	0,581	0,40 s/d 0,60	Cukup Reliabel

Test of Classical Assumption

The classic assumption test in this study is the linearity test where SPSS output shows deviation from linearity $0.835 > 0.05$ then there is a linear relationship between products with interest in saving. Whereas in the service variable deviation from linearity $0.345 > 0.05$, there is a linear relationship between service and interest in saving.

Normality test using the Kolmogorov Smirnov test, the results show the Asimp value. Sig (2-Tailed) is normally distributed, because the significance value is $0.909 > 0.05$. While heteroscedastic tests use scatterplots, it appears that the residual transmitting diagram does not form a particular pattern. So it can be concluded that in product variables, services and interest in saving are free from heteroscedacity.

Normality test using the Kolmogorov Smirnov test, the results show the Asimp value Sedangkan pada variabel pelayanan deviation from linearity 0,345.

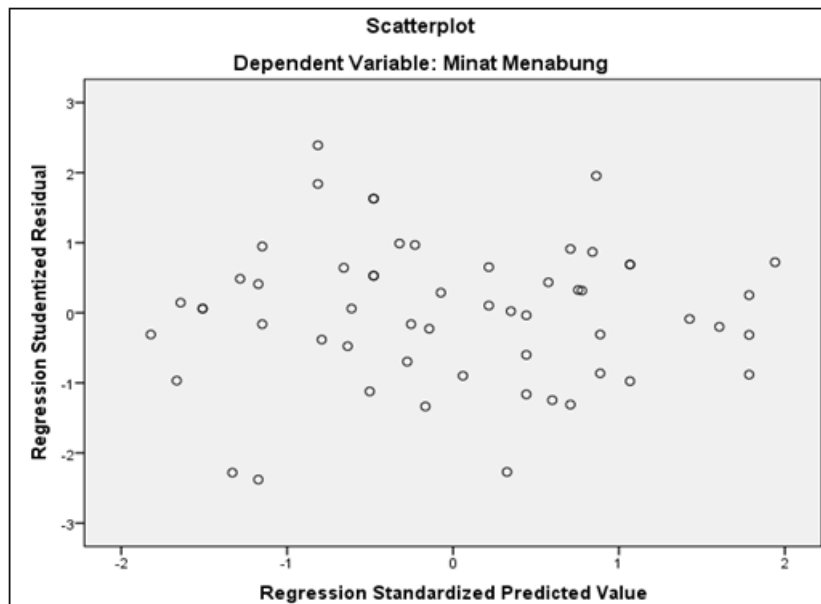


Fig-1: Scatterplot Heteroskedasitas

Correlation Analysis Test

The results of product variable data processing, service variables and saving interest variables can be concluded that the value of F Change $0,000 < 0,05$, there is a significant correlation with the

degree of moderate correlation relationship where the correlation coefficient 0.524 is located between 0.41 to 0.60 on the value pearson correlation.

CONCLUSION

Based on several variables in this study used to see the Relationship of Islamic Banking Learning to Interest in Saving Students FKIP Muslim Nusantara University (Umn) Al Washliyah in Islamic Banks, namely: there is a relationship between product variables, service variables with saving interest variables where the value of F Change $0.000 < 0.05$ so that there is a significant correlation with the degree of correlation is moderate where the correlation coefficient 0.524 is located between 0.41 to 0.60 on the Pearson correlation value.

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