

# HASIL CEK\_IMPROVING THE WILLINGNESS TO SAVE BY IMPROVING ATTITUDES

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## IMPROVING THE WILLINGNESS TO SAVE BY IMPROVING ATTITUDES AND STRENGTHENING THE UNDERSTANDING OF KNOWLEDGE OF SHARIA BANK CHARACTERISTICS

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### Abstract

Saving <sup>30</sup> the needs of modern society, by setting aside a portion of the income earned is saved to meet future needs. The purpose of this research is to analyze the influence of sharia bank knowledge and attitude of saving towards the intention to save in sharia banks. Research using a quantitative paradigm, data collection is conducted using questionnaires. The questionnaire that has been tested for validity and reliability was distributed to 216 sharia bank customers in Yogyakarta with random sampling areas <sup>17</sup> covering Yogyakarta, Bantul Regency, and Kulon Progo Regency. The collected data is analyzed using multiple linear regression statistics. The results of the analysis showed that the understanding of the character of sharia banks has a very strong influence on the willingness of <sup>15</sup> respondents to save on sharia banks with a significance value of 0.003. And the attitude of saving to sharia banks has a significant positive effect on the intention of saving to sharia banks with a value of 0.000 significance. The results of this analysis can be initiated by for customers financing financing sharia banks need to be funded uniquely the good name of sharia banks, and improve good business in Sharia banks.

**Key words** : Sharia Bank Characteristics, Bank Business, Saving, Attitudes, Knowledge

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## INTRODUCTION

The stability of family income is uncertain (except employees), traders are sometimes lucky, sometimes losers, farmers sometimes harvest, sometimes fail to harvest, while the need for life continues to increase. The necessities of life sometimes arise suddenly and demand to be met. The effort to meet that need is to set aside a portion of the revenue prepared to meet future needs.

Efforts to meet the needs of life suddenly, some do credit and borrowing, according to the thought (Yuji & Watanabe, 2011), that borrowing or credit is basically the same as saving in the future to finance past needs. It's different from saving in general who is saving now to finance the future. Saving the future to finance the past is a lot of risk borne, in addition to the burden of services borne every month, future income can not be certain, more Effort can meet the needs of life that continues to wait is (1) working seriously so that the needs can be met (2) controlling desires beyond the ability, (3) doing savings even though little and discipline can be carried out rutin.

Saving in modern settings, in addition to saving the wealth fund owned, saving can to give other parties opportunities in need for business development, saving can ensure his wealth works get results, (Bardt & Groemling, 2004) affirms high real interest rates raising the price of consumption and growing savings from society. Furthermore, interest rates have an impact on capital income and can therefore trigger people to save. The increase in wealth according to Engelhardt (1996), can occur for two reasons. First, some income streams are not consumed and used to buy assets. This is referred to as 'active' savings. Second, real wealth can increase if there is a real capital gain on existing assets (Engelhardt, 1996).

Efforts to increase the income earned from bank interest, Islamically not allowed by religion (sharia), sharia banks provide services to customers by dividing profit and loss with customers while conventional banks are not. This research investigates the saving behavior of sharia bank customers, the results of which are expected to provide insight into how to increase the willingness of the intention to save to sharia banks by strengthening the understanding and knowledge of sharia bank characteristics and improving the attitude of saving to sharia banks, so as to be a consideration of the policy of the head realizing the conditions in order to increase the willingness of the intention to save in sharia banks.

## LITERATURE REVIEW

Sharia bank knowledge Knowledge that is the information that a person has about an object becomes very important for life, because knowledge becomes the direction of thinking and acting. Knowledge that is believed to be true, can lead to intentions and deeds in solving the problems of one's life. Epetimehin and Ekundayo, (2011) state that knowledge is an invisible or intangible asset, the process of acquiring it involves complex cognitive processes of perception, learning, communication, association and reasoning. According to Blackler (1995) knowledge as information is always realized, embedded, embraced, encoded, and encoded in one's life. Hislop (2013) corroborates this fact by stating that knowledge is ingrained, and inseparable from the practice of life.

Aertsens et al. (2011) concluded that objective and subjective knowledge is clearly different concepts and has different impacts on behavior. Its findings suggest that objective knowledge has no direct effect on organic food consumption, in contrast to subjective knowledge, which incorporates aspects of confidence that can help translate stronger attitudes and motivations into (intentions and) behaviors. Knowledge of sharia bank is important to show which is religiously permissible and which religion is forbidden. The concept of Sharia and Conventional Banking is very different from each other, because conventional banking has an interest-based ideology, whereas Sharia banking has an interest-free system and principles and distributes its profits and losses to customers (Ali et al., 2013). Strengthened by (Akram et al., 2011) that sharia banking is interest-free banking, the banking system has no fixed rate of return. Sharia banking is a banking system that is run in accordance with Islamic law and sharia council. This Sharia Council that guides and certifies the product whether it is sharia compliant or not.

Ali et al. (2013) insists the Sharia Bank must pursue the various regulations stated by the Qur'an, and meet the point of view of Muslim culture. Islamic point of view, Sharia Bank still offers maximum service (financial) to customers, all must follow Islamic sharia rules for its financial services so that all products contribute to the customer must be in accordance with Islamic Law. Explained by Ali et al (2013) that sharia banking (a). there will be no usury transactions (b). Avoid types of transactions involving speculative transactions (gharar) (c). Support the Islamic taxation system (Zakat) (d). To prevent the production of products and services prohibited (Haram) by Islamic Law Malaysia is one muslim country committed to not only developing islamic banking system, but complete Islamic financial system.

Sharia banking began in Malaysia in 1983, when the first Sharia bank, Bank Islam Malaysia Berhad (BIMB), began operations. That is Malaysia's goal (N. Ahmad & Haron, 2000) Almost half of the individuals surveyed who have financial decision-making authority in the Malaysian corporate sector believe that the Islamic banking system has good potential as an alternative to conventional systems, but sharia banking products and service providers are not yet maximal enough

A study conducted by Adrutdin et al (2016) in Malaysia showed that the level of knowledge that sharia bank customers have is still low on the concept of Islamic finance and banking. Ahmad & Haron research (2000) showed that more than 65% of respondents showed that they had limited knowledge of sharia banking, it impacted sharia bank products would not be attractive to this market unless the public could be understood and up to a lower cost than conventional bank products.

The intention of saving according to Ajzen ((French et al 2005)2005) the intention arises at the encouragement of the expected attitude, subjective norms and behavioral control. The intention to cause behavior, the stronger the intention in a person has a higher impact on the behavior. Maichun et al. (2017) found attitudes, subjective norms and behavioral control had a significant effect on the intentions of using organic foods in Thailand. Jaffar and Musa (2016) found attitudes, subjective norms and behavioral control had a positive effect on the intention of using sharia banks in Malaysia.

Saving according to Yuji & Wanatabe, (2011) as a means for retirement preparation and prevention of sudden needs. Both are consistent with lifecycle models, declining labor cycles, pensions, declining incomes. Life cycles vary by age and that they save at every stage of life for a suitable motive for that stage of life. These findings suggest that life cycle models are highly applicable in Japan. The study investigated household savers from savings rates, savings goals, savings forms, determinants of savings forms, including consistency between

the concept of risk return and investment decisions. The results of Suppakitjarak & Krisnamra (2015) research in Thailand show that the average savings and investment rate is 29.17% of income and they know the various forms of savings and investments available. The main purpose of saving is for post-retirement financing. <sup>7</sup>

Some countries are able to create high community <sup>7</sup> savings, various factors predicted as the main causes of japan's high and rising household savings rates are: the age structure of the population (especially the low proportion of the elderly), the bonus system, and the rapid pace of income growth. (Yuji Horioka, 1990). Unlike China, the two factors that make China's savings rate high according to (Zhao, 2010) are: first the proportion of income divided between consumed and saved, this concerns household decisions; the second is the most basic and most relevant is the policy of China's authoritarian system and strong governance.

### Saving Attitude in Sharia Banks

<sup>9</sup> Theory of planned behavior indicates that the planned behavior is essentially realized. The planned behavior begins with the intention of behaving, a strong intention encourages on the behavior. The emergence of intent is caused by the emergence of an outside view of attitudes, the occurrence of subjective norms and control of behavior that makes the appearance of the intention to behave. Attitudes that influence intent, the attitude component consists of cognitive, affective, conative (Ajzen, 2005).

Similarly, it can be suggested that variables such as "feasibility" may also be necessary. That is, although the theory views the intention of behaving as a direct antithesis of the behavior, it should be explained that the intention is simply the intention, and in many cases, it is impossible for a person to carry <sup>4</sup> his or her intentions due to various types. situational or interpersonal constraints. Although such problems can be avoided in the laboratory, it may be necessary to consider in field situations. It is for this reason that at the beginning of the paper we make a statement that "it is the responsibility of the experimenter to ensure that the conditions in which the intention to behave are measured will be maximally conducive to a high correlation between the intention of behaving and behaving." (Ajzen & Fishbein, 1970)

No one does activities while he doesn't know what to do and doesn't know how to <sup>5</sup> do it. What is known is believed in the truth and when it needs what it is known to do. According to Biran (1973) knowledge is justified as a true belief. That it is a kind of belief supported by the fact that both knowledge and belief can have the same object and that what is true for someone who believes something is true, among other things, for the person who knows it. (Biran, 1973). The knowledge possessed by seseorang according to Khan et al. (2014) is strongly related to the type of education that has. The physical world information obtained through our senses is knowledgeable, professional health nurses are generally reported as the source of information is their primary knowledge. (Khan et al., 2014).

### RESEARCH METHODS

This study uses a quantitative approach to positivism, which tends to be deductive by measuring phenomena with variable determination and conducting hypothetical testing. This study applies the paradigm of quantitative research, research to three variables, knowledge and attitude as independent variables and intentions as dependent variables. Knowledge is expanded into 6 indicators, attitude to 3 indicators and intention to save is developed into 4 indicators to become research instruments. The development of closed-door instrument question items to avoid uncontrolled data dissemination complicates analysis. Data collection was conducted using closed questionnaire observations. The questionnaire was shared with 225 respondents, 216

processable data, and 9 other data received incomplete data fill. The collected data is analyzed using multiple linear regressions. Here's the grid of instruments.

**Table 3.1.** Instrument Development

No	Variable	Indicator
1	Sharia Bank knowledge (X1)	<ol style="list-style-type: none"> <li>1. Sufficient knowledge of sharia banks</li> <li>2. Halal investment</li> <li>3. Principles of yield-share</li> <li>4. Profit falah</li> <li>5. Partnership and justice</li> <li>6. Avoided bank interest and usury</li> </ol>
2	Attitude of Saving to Sharia Banks (X2)	<ol style="list-style-type: none"> <li>1. Cognitive</li> <li>2. Affektif</li> <li>3. Konatif</li> </ol>
3	Intention to Save Sharia Bank (Y)	<ol style="list-style-type: none"> <li>1. Saving intentions now</li> <li>2. Savings intentions next year</li> <li>3. More attractive savings in sharia banks</li> <li>4. Will remain in sharia bank</li> </ol>

The development of the research questionnaire is in line with a questionnaire developed by Ramdhony (2013), which developed an element of knowledge of sharia banks, but this research further leads to the character of sharia banks, especially halal, avoiding usury and sharia bank justice. (Ramdhony, 2013). Validity and reliability of questionnaires in table 3.2. and table 3.3.

**Table 3.2.** Instrument Validity Test Results

Variable	Questions	Corected Item Total Corelation	r Table 0,001	Description
Knowledge (K)	K1	0,354	0,4432	Invalid
	K2	0,783	0,4432	Valid
	K3	0,845	0,4432	Valid
	K4	0,640	0,4432	Valid
	K5	0,685	0,4432	Valid
	K6	0,781	0,4432	Valid
Attitude (A)	A1	0,853	0,4432	Valid
	A2	0,757	0,4432	Valid
	A3	0,693	0,4432	Valid
Saving Intentions (SI)	SI 1	0,643	0,4432	Valid
	SI 2	0,874	0,4432	Valid
	SI 3	0,377	0,4432	Invalid
	SI 4	0,708	0,4432	Valid

Source : Data Tryout Research Processed

**Table 3.3.** Poll Reliability Test

Variable	Item Quantity	Alpha Crombach	Description
Knowledge	5	0,820	Reliabel
Attitude	3	0,660	Reliabel
Tersaning Intention to Save Intention	3	0,755	Reliabel

Source : Data Tryout Research Processed

## RESEARCH AND DISCUSSION RESULTS

### Research Results

Based on data collected by respondents' profiles, 100% Muslim, (52.78 %) men and (47.22%) women, majority (49.54%) respondents working as employees of MSME entrepreneurs (21.30%) and only a fraction (1.39) as entrepreneurs, the income of the majority of respondents (89.81%) below 5 million rupiah and only slightly (0.93 %) above 10 million. This shows that sharia bank users are from the lower middle class.

**Table 4.1.** Research Respondent Profile

Respondent Character	Frequency	Percentage
Islamic	216	100,00
Non Islamic	0	0,00
Male	114	52,78
Female	102	47,22
Job		
Entrepreneur	3	1,39
Doctors and Medical Personnel	16	7,41
Employee	107	49,54
MSME Entrepreneurship	46	21,30
Lecturers and Educators	24	11,11
Income		
Less Than 2,5 Million Rupiah	86	39,81
Between 2,5 Million and 5 Million Rupiah	108	50,00
Between 5 Million and 7,5 Million Rupiah	15	6,94
Between 7,5 Million and 10 Million Rupiah	5	2,31
Above 10 Million Rupiah	2	0,93

An interesting finding in the regression analysis of this study is that knowledge has a significant positive influence on the intention of saving at sharia banks with a significance value of 0.003 as well as attitudes to have a significant influence with a value of 0.000 significance. An interesting finding in the regression analysis of this study is that knowledge has a significant positive influence on the intention of saving in Sharia banks with a significance of 0.003 as well as attitudes have a significant influence with a significance value of 0.000.

18  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.895	.848		4.595	.000
	Knowledge	.122	.041	.176	2.959	.003
	Attitude	.773	.075	.614	10.311	.000

a. Dependent Variable: Saving\_Intentions

29 The results of this study are in line with Reni's thinking (2015) that to develop sharia banks in Indonesia, a strategy is needed to develop a positive attitude and reference for its customers through the socialization of knowledge of sharia banks. The thought of Wan Ahmad et al. (2008), to maintain customer loyalty, customer service should still be maintained, its findings suggest that even though Islamic Banking benefits The Islamic 17mah in Malaysia, the majority of them still prefer conventional banking. As it attracts more conventional banks, the focus should be on developing and expanding their electronic services to meet their preference for faster and more efficient services.

## Discussion

The results of this research show that the understanding of knowledge about sharia banks has a positive and significant influence on the intention of saving in sharia banks, it means that the higher the level of understanding and knowledge of sharia banks will be the higher the level of intention to save on sharia banks. The results also showed that the attitude of saving to sharia banks has a significant positive effect on the intention of saving in Sharia banks, which means that the higher the attitude of saving in sharia banks the higher the willingness of the intention to save in sharia banks. The results of the analysis of the level of significance are very high, while the market share level of sharia banks is low, this is because the citizens who understand sharia banks are still limited, according to Adawiyah (2015), the customer's knowledge of sharia banks is still narrow, even he said there are still people who do not know the products offered by Sharia banks.

Commensurate with that, Pakistan which is an Islamic country, many Pakistanis do not choose sharia banking because sharia bank customers have not satisfied like conventional bank customers. the types of facilities offered by conventional banking are not offered by Sharia banking. nevertheless, Pakistanis are willing to use sharia banks to spread very quickly, although still inferior to conventional banking. (Ali et al., 2013) Like conventional interest-based banks, sharia banks share profit and loss with customers. This advantage makes sharia banking unique from conventional banking and gives some ownership rights to customers. (Ali et al., 2013)

It is our musings on whether sharia banking favored by Muslims still persists. Whether the effect of religiosity plays a role in attracting Muslims to choose sharia banking products or whether other banking selection criteria have replaced beliefs. (W. M. W. Ahmad et al., 2008) Research research in Malaysia, in Pakistan, in Indonesia gives a lot of idea that knowledge contributes to attitudes and behaviors. In general the flow of human



logic. Starting from knowing an object, knowledge possessed, continuously getting additional input as a reinforcement, knowledge is believed to be the truth. Knowledge that (Omotayo, 2015) has been believed to get input then knowledge is loved, long ago the object of knowledge consumed needs to be instilled in the customers as well as prospective customers.

The idea of halal and shar'i industry development is not just on banking products, it needs to be developed on various aspects of life. Ong et al.,(2019) offers sar'i tourism products as a product that many ummah consume in order to develop a halal tourism industry. In addition to being a Muslim-Friendly Lifestyle, Cognitive Imagery, and Service Quality have a significant positive effect simultaneously on Intention to Revisit. This indicates that Islamic tourism should be recognized for the importance of Muslim facilities and lifestyle, the image of cognitive destinations and the quality of service in keeping tourists to visit again. (Ong et al., 2019) The most important thing is to ensure that industry players are aware and equipped with knowledge and skills to keep them in practice in accordance with Sharia law. It seems that they are not ready mentally and spiritually to adopt and conform to the basic teachings of the Quran specifically on the concept of halalan toyyiban. (Idris et al., 2018)

The overall results showed that the majority of respondents had a positive relationship between awareness, knowledge, and economics to the intentions and behaviors of producing halal products. (Elias et al., 2016) Some studies have shown that a lack of knowledge, awareness and understanding of halal concepts among Muslim halal product manufacturers can lead to a decrease in the value of halal. (Elias et al., 2016). In Malaysia according to Adrutdin et al. (2016), the problem of lack of customer knowledge, awareness and information about retail sharia banking can be caused by low interaction and the result of the quality of knowledge supply. Therefore, the function of customer knowledge in retail sharia banking itself should be emphasized along with the quality dimension of the service to ensure that the provision of knowledge to the customer in turn will help improve customer satisfaction. (Adrutdin et al., 2016).

In order to build the intention of saving to sharia banks is not just a knowledge factor, Mamman et al.(2016) concluded, that some factors that customers in Nigeria consider choose banks include: credibility, confidentiality, service, religious, quality of service, products, trust, and others. Despite this research, however, some studies have tried to consider the influence of behavioral intentions and the adoption of Islamic banking. (Mamman et al., 2016). The results of the factor analysis show that there are different dimensions underlying their decision in choosing a bank. In the case of sharia banks there are several dimensions namely; perception, personal, family sales, costs and profits, religion and beliefs.

Awareness and knowledge of Islamic Banking and its products Research conducted in Singapore concluded that (Ramdhony, 2013) Ramdhony describes only a small minority of Muslims who know the basics of sharia banks whereas non-Muslims do not know sharia banks. In the latest research assesses awareness and knowledge among Malaysians about sharia banks. They found that knowledge of sharia bank concepts and products was very low, not even reaching 10% of the respondents surveyed.

## CONCLUSIVE AND RECOMENDATION

Because sharia banking is intended for the public involving Muslim and non-Muslim consumers, this shows that non-Muslims are also aware of halal products, so the socialization of sharia bank knowledge for the public strengthened justice and its partnership with customers, especially in Muslim customers is more emphasized halal and anti-usury in line with its aqidah. The findings suggest a strong interaction of knowledge influence on the intentions of saving in sharia banks, and variable attitudes show a strong influence on the intention of saving on Sharia banks. Therefore, two directions are targeted to be understood by sharia bank products. First, the customers are reassured to stay in sharia banks with services that do not disappoint. The two younger generations who need to be introduced and educated so that many settle in the thoughts of prospective customers of halal sharia bank, comfortable and blessings. If sharia bank material needs to be included in the curriculum in the school, so it has been known since the young.

Further research should consider the influence of knowledge from which the customer acquires knowledge, formal or non-formal education, so that it can be an understanding to be able to enter further strengthen the understanding of sharia bank knowledge. This is in line with the idea of Suppakitjarak and Krishnamra (2015) that consumers must be understood as a whole in order to be able to point to the product policies offered. should understand the overall consumer behavior towards halal packaged food products obviously.

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