

COMPARATIVE ANALYSIS OF SHARIA BANK USER PREFERENCES IN TRANSACTIONS IN PTKIN WEST SUMATERA

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ABSTRACT

The phenomenon that occurs at State Islamic Universities in West Sumatra shows that the number of students at the Faculty of Islamic Business Economics who have Islamic bank accounts is still small with an average rate of 32% when compared to the potential and knowledge possessed by students towards Islamic banking. This type of research is field research using a qualitative approach. The data analysis method uses a descriptive analysis method and the coding uses Nvivo12. The results of the study are that the educational environment significantly influences the preferences of Islamic bank users in transactions, especially towards Islamic bank policies in the campus environment which results in the dominant preference factor for each PTKIN which is different, including: First, UIN Iman Bonjol Padang. campus policies and social factors with a presentation of 53% Islamic bank users. The two UIN Sjech M. Djamil Djambek Bukittinggi factors that most dominantly influence the preference of Islamic bank users are the factor of religiosity and the educational process with a presentation of 22% of Islamic bank users. The three UIN Muhammad Yunus Batusangkar factors that most dominantly influence the preferences of Islamic bank users are the factors of rationality and campus policy with a presentation of 35% of Islamic bank users.

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1. INTRODUCTION

The introduction of sharia banking to the public cannot be separated from the interference of Islamic tertiary institutions, there are 3 state Islamic tertiary institutions in West Sumatra with a majority Muslim population, thus making it a great opportunity to increase the growth of sharia banks in a better way. Islamic Higher Education should play a role in developing Islamic banking in West Sumatra.

Table 1. Number of HR of State Islamic Universities in West Sumatra

No	Campus Name	Number of Students
1	UIN Imam Bonjol Padang	14,899
2	UIN Sjech M. Djamil Djambek Bukittinggi	11,311
3	UIN Muhammad Yunus Batusangkar	8,699
Amount		34,909

Source: PTKIN AKAMA field in West Sumatra

Based on Table 1. If all become customers of Islamic Banks, there will be adequate transactions that encourage the development of Islamic banking in West Sumatra. However, other facts show that in the educational environment of State Islamic Universities in West Sumatra, they still work with conventional banks. Several PTKINs already support Sharia services but continue to collaborate with conventional banks. Students of the Faculty of Islamic Economics and Business are considered to be from the part of society who already understand Islamic banking because they have learned about Islamic banking through formal channels by being given courses in Islamic banking and other financial institutions. The lecture discussed the differences between Islamic banks and conventional banks, the principles of Islamic banking, Islamic banking products, and the advantages of Islamic banking. Based on the results of initial observations on 23 September – 13 October 2022.

Table 2. Data on Students Who Have Islamic Accounts

Campus	Number of Students	Students who already have an Islamic bank account	Presentation
UIN Imam Bonjol Padang	415	170	41%
UIN Sjech M. Djamil Djambek Bukittinggi	1021	225	22%
UIN Muhammad Yunus Batusangkar	527	179	34%
Amount	1963	563	32%

Source: Field survey, 2022

Based on Table 2, it can be seen that the number of students at the Faculty of Islamic Business Economics who have Islamic bank accounts is still small with an average rate of 32% when compared to the potential and knowledge possessed by students towards Islamic banking. Thus it can be concluded that the level of awareness of students is still relatively low even though they have studied and know the principles of Islamic banking and have understood that bank interest is prohibited in Islam.

Ideally, when people as consumers have more knowledge and also supporting facilities, of course, they will be better able to make decisions and will then respond by believing in or choosing certain products to be used (Kaaf 2002). This means that there is a discrepancy between the theories of the experts and the conditions that exist and occur in society, that is, even though the community already understands Islamic banking and the status of bank interest is prohibited in Islam and the PTKIN environment which also supports access to the use of Islamic banks but in reality has not become the main preference of students and does not yet support the existence of Islamic banks in the campus environment of State Islamic Universities in West Sumatra.

Several previous related studies revealed that several studies found that the variable of public understanding of usury had a positive and significant effect on people's interest in transacting at Islamic banks (Haida et al. 2021) (Sutanto 2019). Other studies have also found there are four determinants of customer decisions in Islamic banks, namely: 1) process, 2) certainty, 3) intense to use, and 4) promotion (Patriana and Nurismalatri 2018) (Maulina and Ismaulina 2021).

Research development refers to the framework of thinking about how factor preferences are taken into consideration in choosing to use bank services, where students in an Islamic tertiary institution should tend to choose Islamic banks based on their religious knowledge. The author finds that there is a theoretical discrepancy with the conditions that occur in the field, that the preferences of many PTKIN students do not use Islamic banks. This research is expected to provide further contributions to developing strategies that can be carried out by Islamic banks and can also provide answers to what are other factors that make students become users of Islamic banking services in a religious educational environment, namely State Islamic Universities. The purpose of this study was to analyze the comparison of preferences of Islamic bank users in making transactions within PTKIN West Sumatra.

2. METHOD

The research approach used in this study is a qualitative descriptive phenomenological approach. The phenomenological approach of the researcher tries to understand the meaning of the experience, perspective, or point of view of the participants. The location of research was carried out at the State Islamic University of West Sumatra where the object of research was the students of the State Islamic College in West Sumatra, namely Imam Bonjol Padang, UIN Sjech M. Djamil Djambek Bukittinggi and UIN Muhammad Yunus Batusangkar. The purpose of conducting this research is to see and examine in depth the comparison of student preferences in the decision to choose to use Islamic bank services and at the same time compare 3 PTKINs in West Sumatra.

Data was collected through interview techniques with informant determination techniques Snowball Sampling or serial reference sampling is defined as a non-probability sampling technique in which the sample has properties that are rarely found. Snowball Sampling Technique In this approach, the researcher first contacts several potential respondents and asks them if they know anyone with the same characteristics that are sought in this study (Akmad 2016) (Karim 2003). Data analysis begins with data arrangement, then it is prepared in the form of a transcript. Transcripts are read repeatedly to get an overall picture of the data and identify data segments that have the potential to

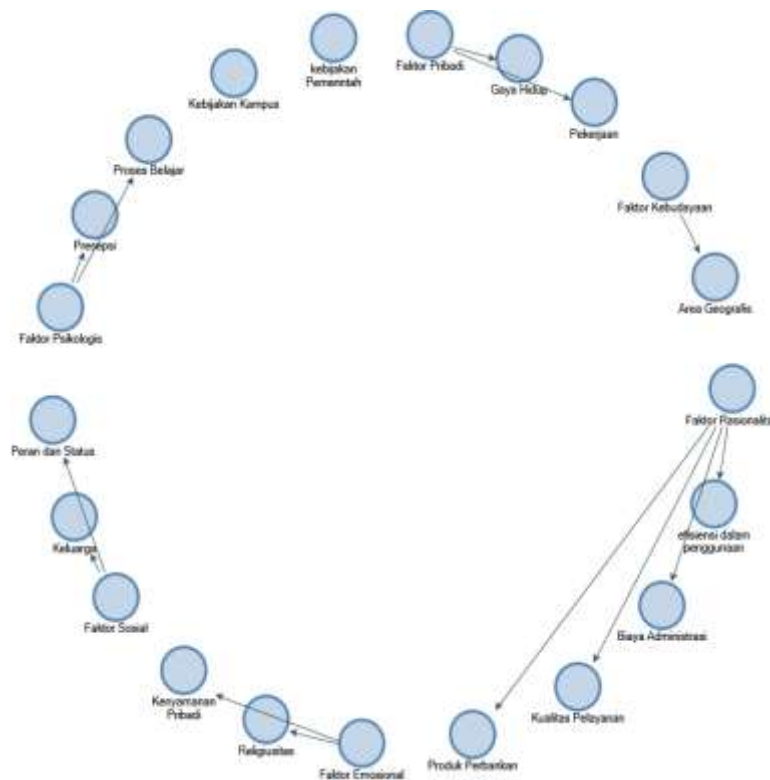


Figure 2. Project Map User Preferences

Source: (Primary data processed), NVIVO 12 Plus March 2023

Comparison of the determinants of Islamic bank user preferences in each PTKIN in West Sumatra based on their current educational environment is influenced by different dominant factors. This is because based on the results of research at each PTKIN in West Sumatra it can be seen in Table 3 namely:

Table 3. Comparison of Determinants of Islamic Bank User Preferences for Each PTKIN in West Sumatra Based on Educational Environment

UIN Imam Bonjol Padang	UIN Muhammad Yunus Batusangkar	State Islamic University (UIN) Sjech M. Djamil Djambek Bukittinggi
1. The ATMs available on campus are BSI and Bank Nagari	1. The ATMs available on campus are BSI, Bank Nagari Syariah, and other conventional banks	1. ATMs available on campus are only for Bank Nagari Syariah users
2. Bank Syariah Indonesia is one of the destination banks for UKT payments	2. Bank Syariah Indonesia is one of the destination banks for UKT payments	2. UKT payments are not made at Islamic banks and the salaries of some of the new lecturers are at BSI banks
3. Banks on campus are BSI and Bank Nagari	3. The campus bank is BMT Syariah	3. Does not have a Sharia campus bank
4. Has a Faculty of Islamic Business Economics	4. Has a Faculty of Islamic Business Economics	4. Has a Faculty of Islamic Business Economics
5. BSI e-banking services support Islamic services	5. BSI e-banking services support Islamic services	5. BSI e-banking services support Islamic services
6. Correspondence must attach a Sharia bank account		
7. Requirements for all academic activities such as proposal seminars, munaqasah, and compe must attach an Islamic		

- bank account.
8. Business activities that work there with campuses such as canteens and photocopying places are required to provide Bank Syariah Indonesia QRIS boards.

Source: (Primary data processed), March 2023

UIN Imam Bonjol Padang

Based on the results of interviews and research documents with the help of the NVivo 12 software at UIN Iman Bonjol Padang the most dominant factors influencing the preferences of Islamic bank users can be seen in Figure 3 as follows:

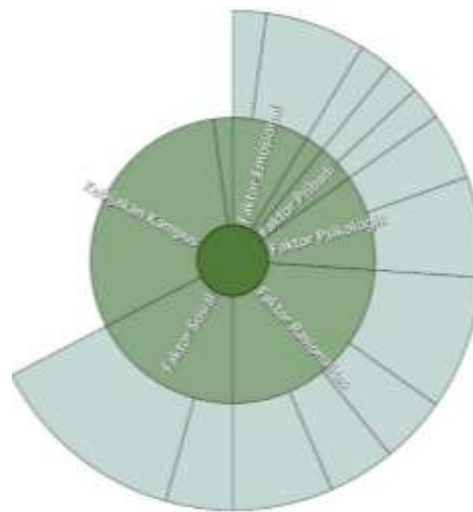


Figure 3. Hierarchical Diagram of User Preference Indicators of Islamic Bank UIN Imam Bonjol Padang

Source: (Primary data processed), NVIVO 12 Plus March 2023

UIN Iman Bonjol Padang The most dominant factors influencing the preferences of Islamic bank users are campus policy factors and social factors. This is why among all the State Islamic Universities in West Sumatra the fastest-growing Islamic banks are at UIN Imam Bonjol Padang. A batch of 2021 and below because student ID cards come from Islamic banks, all batches of 2021 and below have Islamic bank accounts with a percentage of 100%, the class of 2019 has KKN requirements, munaqosah sessions, and comprehensive exams, and all active students class of 2019 have Islamic bank accounts with a presentation of 100%, The batch of 2020 who are informants in this study use Islamic banks as many as 220 students with a presentation of 53% of the total number of students.

As campus activists, we must comply with the rules and policies that apply to the university as the highest authority (Abdullah and Firmansyah 2013) (Amri 2022). Some regulations apply, both lecturers and students are required to use Islamic banks. With this, UIN Imam Bonjol Padang has encouraged the growth of Islamic banks as one of the Islamic-based campuses. not only obligatory, but UIN Imam Bonjol Padang provides services and facilities to support Islamic bank users to be more comfortable in making transactions if they are in the UIN Imam Bonjol Padang environment.

The fastest-growing Islamic banks are at UIN Imam Bonjol Padang with a higher presentation of Islamic bank users than other Islamic universities in West Sumatra. Based on the results of a field survey on February 27 - March 18, 2023 comparison of Islamic bank user preferences for students faculty of Islamic Business Economics State Islamic Universities in West Sumatra 4 as follows:

Table 4. Comparison of User Preferences for Sharia Banks of State Islamic Universities in West Sumatra

Campus	Number of Students	Sharia Bank Users	Presentation	Campus Facilities and Policies	Dominant Factors Affecting Preference
UIN Imam Bonjol Padang	415	220	53%	There is	Campus policy support, role and status as campus activists, rationality factor.
UIN Sjech M. Djamil Djambek Bukittinggi	1021	229	22%	There isn't any	Religiosity, personal comfort, perception and learning process while on campus, rationality factor
UIN Muhammad Yunus Batusangkar	527	184	35%	There is	rationality factor, learning process while on campus, religiosity, and campus policy support

Source: Field survey

UIN Sjech M. Djamil Djambek Bukittinggi

The most dominant factor affecting the preferences of Islamic bank users at UIN Sjech M. Djamil Djambek Bukittinggi can be seen in Figure 4 as follows:

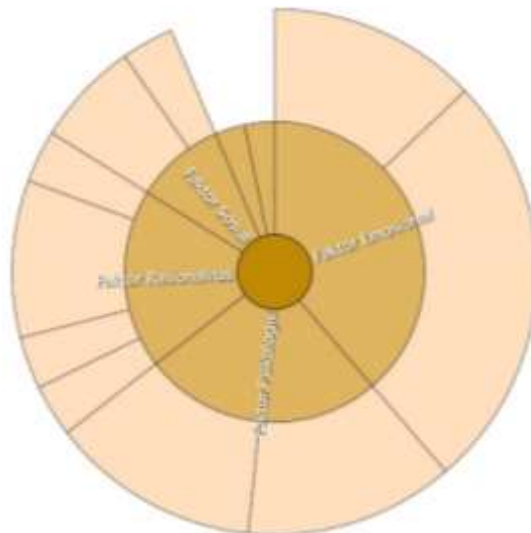


Figure 4. Hierarchical Diagram of UIN Islamic Bank User Preference Indicators Sjech M. Djamil Djambek Bukittinggi

Source: (Primary data processed), NVIVO 12 Plus March 2023

UIN Sjech M. Djamil Djambek Bukittinggi

The most dominant factor affecting the preferences of Islamic bank users is emotional factors, especially religiosity, followed by psychological factors based on user perceptions and learning processes during UIN Sjech M. Djamil Djambek Bukittinggi and rationality factors. On UIN Sjech M. Djameil Djambek Bukittinggi Islamic banks are less developed because they are not supported by the campus and their users are only based on the awareness that usury and interest are harams with the number of Islamic bank users in students of the Faculty of Islamic Business Economics many as 229 students with a presentation of 22% of the total students.

UIN Sjech M. Djameil Djambek Bukittinggi, even though it is one of the state-based Islamic Islamic Universities, does not cooperate with Islamic banks either in terms of services or facilities. So it is very difficult to find Islamic bank users in the UIN Sjech M. Djameil Djambek Bukittinggi environment. For this reason, the religious factor is very high as an Islamic bank user at UIN Sjech M. Djameil Djambek Bukittinggi because it is not supported by Islamic bank facilities and services by the university. To make it easier to use ATMs and avoid usury, UIN Sjech M. Djameil Djambek Bukittinggi students switched to Bank Nagari Syariah because Bank Nagari ATMs are available on campus, but Bank Nagari Syariah only has one branch office in Bukittinggi which is located at Fort Ps. Up, Long Gukuk,

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UIN Muhammad Yunus Batusangkar

UIN Muhammad Yunus Batusangkar the most dominant factor influencing the preferences of Islamic bank users is the factor of rationality. This can be seen in Figure 5 as follows:

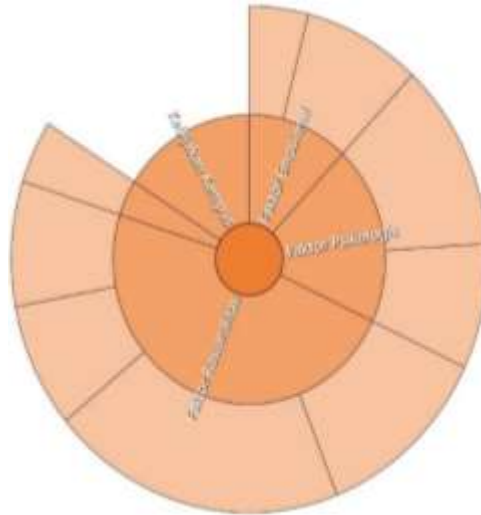


Figure 5. Hierarchical Diagram of UIN Islamic Bank User Preference Indicators Muhammad Yunus Batusangkar

Source: (Primary data processed), NVIVO 12 Plus March 2023

UIN Muhammad Yunus Batusangkar the most dominant factor influencing the preferences of Islamic bank users is the factor of rationality, followed by the psychological factor of the user based on the perception and learning process during UIN Muhammad Yunus Batusangkar, emotional factors of users based on religiosity and personal comfort, as well as campus policies that support Islamic bank facilities in the campus environment UIN Muhammad Yunus Batusangkar. UIN Muhammad Yunus Batusangkar has started working with Islamic banks such as UKT payments and ATM facilities, but has not fully switched to Islamic banks and is still working with conventional banks.

The campus does not require its campus activists to use Islamic banks but supports the use of Islamic banks within the UIN Muhammad Yunus Batusangkar campus. UIN Muhammad Yunus Batusangkar has encouraged the growth of Islamic banks as one of the Islamic-based campuses. The campus supports the facilities and services of Islamic banks and conventional banks. Therefore, campus activists can choose the most profitable bank for them which will open up opportunities for campus activists to be able to choose Islamic banks and be supported by a religious campus environment with a large number of Islamic bank users in student of the Faculty of Islamic Business Economics many as 184 students with a presentation of 35% of the total students.

4. CONCLUSION

Referring to the results of research that has been conducted at State Islamic Universities in West Sumatra, the educational environment significantly influences the preferences of Islamic bank users in transactions, especially campus facilities towards Islamic bank policies. Comparison between all State Islamic Universities in West Sumatra, the most rapid development of Islamic banks is at UIN Imam Bonjol Padang with the highest presentation among other Islamic Universities because there are campus policy rules that require the use of Islamic banks.

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