

## The Effect of Knowledge and Profit Sharing System on Students Decisions to Become Customers of Bank Syariah Indonesia KC Mataram

<sup>1</sup>Lila Alwyah, <sup>2</sup>Any Tsalasatul Fitriyah

<sup>1,2</sup>FEBI UIN MATARAM

\*<sup>1</sup>Email: [anytsalasatul@uinmataram.ac.id](mailto:anytsalasatul@uinmataram.ac.id)

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### Abstract

This study to determine the effect to knowledge and profit sharing systems on student decisions to become customers of Bank Sharia Indonesia KC Mataram. The variables independent in this study are knowledge and profit sharing and variable dependent is student decisions. We used 69 respondents from Islamic banking students. This research is a quantitative research conducted by utilizing multiple linear regression analysis. The results of research (F test) showed that knowledge and profit sharing variables simultaneously had a positive and negative effect. Significant to the student's decision to become a customer of Bank Sharia Indonesia KC Mataram seen from the significance value is  $0.025 < 0.10$ . Then the results of the partial test (t test) showed that the knowledge variable had a significant effect on students decisions to become customers. While the profit sharing variable has no significant effect on the student's decision to become a customer.

**Keywords:** Knowledge, Profit Sharing, Student Decision

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### INTRODUCTION

In Law no. 21 of 2008 concerning Islamic Banking also states that Islamic banking is everything related to Islamic banks and sharia business units, including institutions, business activities, as well as methods and processes in carrying out their business activities.<sup>1</sup> Due to the development of Islamic banking, people have made the decision to become customers of Islamic Banks, especially customers of the newly merged bank, namely Bank Syariah Indonesia (BSI).

Bank Syariah Indonesia (BSI) is a sharia banking institution which was recently inaugurated by President Joko Widodo and officially operated on February 1, 2021. This bank is the result of a merger of SOE subsidiaries in the banking sector, including: Bank BRI Syariah, Bank BNI Syariah and Bank Syariah Independent.<sup>2</sup> Bank Syariah Indonesia received permission from the OJK Number: SR-3/PB.1/2021 dated January 27, 2021 regarding the granting of permission to merge PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI syariah Tbk as well as permission to change name using a business license PT Bank BRI syariah Tbk becomes a business license on behalf of PT Bank Syariah Indonesia Tbk as the result of the merger.<sup>3</sup>

According to Mowen and Minor, consumer knowledge is a number of experiences and information about certain products and services owned by a

person.<sup>4</sup> According to Yasin, Zarlis and Nasution that knowledge is a knowledge or understanding of a person obtained after the person has conducted a research on a particular object. A simple definition of knowledge is the capacity to perform an action.<sup>5</sup> Therefore, for customers who have knowledge of Islamic banking will choose to make deposits and investments in Islamic banks and of course it will be more attractive. Before prospective customers choose to use Islamic banking, information or knowledge is needed from the bank, so that later there will be no harm or loss.

Meanwhile, there are still many people who do not understand and are confused by the profit-sharing system offered by Islamic banks. Placement of funds and investments in Islamic banks is expected to be stronger if the Muslim community can understand well the provisions of Islamic law which prohibits carrying out activities that contain interest (riba).<sup>6</sup> The interest system is considered unfair because it stipulates a certain profit (income) for the money lent, even though the business being carried out may make a profit or loss.

Meanwhile, profit sharing is considered more fair, because it takes into account both possibilities. So the issue of the prohibition of usury, zero percent interest, profit sharing, businesses that contain risks, and variable rates of return are the main issues in Islamic banking that are interrelated.<sup>7</sup> Profit sharing contained in the sharia banking system is the principle of business activities based on profit sharing in a profit and loss sharing agreement between the owner of the funds (shahibul maal) and the party managing the funds (mudharib)<sup>8</sup> where the profits are shared according to mutual agreement.

According to Sudaryono that a decision can be said as a selection of actions from two or more alternative choices.<sup>9</sup> Decision making is a series of activities carried out by a person in an effort to solve the problems that are being faced and then determine various alternatives that are considered the most rational and in accordance with the organizational environment.<sup>10</sup> Based on research conducted by Almosawi that the customer's decision to choose a sharia bank is driven by the knowledge factor about religion through community support for Islamic principles.<sup>11</sup>

Therefore, the authors are interested in researching the effect of knowledge and profit sharing system on Islamic banking. This aims to see how big the decision of students of the Department of Islamic Banking in becoming a customer of a Sharia Bank. Thus, in this study the author raised the title "The Effect of Knowledge and Profit Sharing Systems on Student Decisions to Become Customers of Bank Syariah Indonesia KC Mataram."<sup>5</sup>

## **METHOD**

### **1. Research Approach** This research

Uses a quantitative research approach. Quantitative approach is an approach used to conduct research on certain populations and samples, data collection and technical analysis of statistical data or in the form of numbers with the aim of testing predetermined hypotheses.<sup>12</sup> The data used is primary data,

primary data is data obtained and collected directly by researchers who were found directly from the source.<sup>13</sup>

## 2. Research

Variables Thevariable dependent (Y) in this study is Student Decision. While thevariable independent (X) used in this study are variable (X1)is Knowledge and variable (X2)is Sharing.

## 3. Data Collection Techniques

Techniques used in this study are observation, questionnaires and documentation. Observation is a method of collecting data by making direct observations on the object of research.<sup>14</sup> Questionnaire (questionnaire) is a data collection technique that is done by giving questions either directly or in writing to respondents to be answered.<sup>15</sup> Documentation is a way of obtaining data directly from the research location, such as photos, videos, archives, documents etc.<sup>16</sup>

## 4. Population and Sample

The population used in this study, namely students of the 2018 Islamic Banking Department, UIN Mataram, as many as 221 students.<sup>17</sup> The number of samples used in this study, based on the Slovin formula as follows:<sup>18</sup>

$$n = \frac{N}{1 + Ne^2} = \frac{221}{1 + 221 (0,1)^2} = \frac{221}{1 + 221 (0,01)} = \frac{221}{1 + 2,21} = 68,847$$

Notes:

n : Number of samples

N : Population

e : Estimated error rate

The sample taken with an error rate of 10% is 69 respondents from students majoring in Islamic banking class 2018 UIN Mataram who are customers of Bank Syariah Indonesia. Sampling was carried out using themethod Incidental Sampling, namely anyone who happened to meet a researcher who could be used as a sample if it wa deemed that the student was suitable to be a respondent or data source.<sup>19</sup>

## 5. Data Analysis Techniques Data

Analysis that will be used in this study is a descriptive method, where the data obtained are analyzed, so that various images are obtained<sup>20</sup> which show the student's decision to save at Bank Syariah Indonesia. In addition, it also uses multiple linear regression analysis, as well as hypothesis testing using t test and F test. However, before these tests are carried out, validity, reliability and normality tests are carried out first.

# RESULTS AND DISCUSSION

## 1. Validity Test

Results of the validity test show that each item in this research questionnaire can be declared valid, with an error rate of 10%. This is because each research indicator has a significant value of less than 0.10 and the value of

rcount > rtable. This means that all items in this study are declared valid. So that 100% of the questions can be understood and deserve to be researched.

## 2. Reliability Test

The results of the reliability test showed that all variables had avalue Cronbach's alpha greater than 0.60 so it was proven that the instruments used in this study were reliable or trustworthy.

## 3. Normality Test

Based on the primary data that has been processed, it can be seen from the table one-sample Kolmogorov-Smirnov test , the value of sig = 0.086 > 0.05, the value of 0.05 is in accordance with the applicable provisions and based on thevalue normal parameterof 0.000. This shows that the data is normally distributed.

**Table 1. Normality Test Results**  
One-Sample Kolmogorov-Smirnov Test

		Unstandardiz ed Residual
N		69
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.91674694
Most Extreme Differences	Absolute	.100
	Positive	.042
	Negative	-.100
Test Statistic		.100
Asymp. Sig. (2-tailed)		.086 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

## 4. Multiple Linear Regression Analysis

**Table 2. Results of Multiple Linear Regression Analysis**

Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	9.735	3.698		2.632
	Knowledge	.259	.142	.232	1.821
	Profit Sharing	.228	.189	.153	1.206
					.011
					.073
					.232

a. Dependent Variable: *Student Decision*

Based on primary data that has been processed from thetable coefficient, the following multiple regression model or equation is obtained:

$$Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + e$$

$$Y = 9,735 + 0,259 X_1 + 0,22828_2 + e$$

From the results of multiple linear regression testing there are equations that show the regression coefficients of the two independent variables ( $\beta_1$   $\beta_2$ ) is marked positive (+) this means that if the knowledge and profit sharing variables

are met, it will result in higher customer decisions and vice versa, if marked (-) means that the knowledge and profit sharing variables are not met, it will result in student decisions will decrease.

From the regression equation can be explained as follows:

- If the value of the knowledge variable and profit sharing has a value of zero, then the student decision variable will remain at 9.735 this is because the constant value is 9.735.
- Knowledge coefficient values (X1) of 0.259 indicates that the variable knowledge positively affects student's decision. This means that the greater the student's knowledge, the greater the student's decision to save at Bank Syariah Indonesia KC Mataram.
- The value of the coefficient for the results (X2) of 0.228 indicates that the variable for the results of a positive influence on the student's decision. This means that the greater the profit sharing, the more students' decisions to become customers of Bank Syariah Indonesia KC Mataram will increase.

## 5. Hypothesis

**Table 3. t Test Results  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.735	3.698		2.632	.011
Knowledge	.259	.142	.232	1.821	.073
Profit Sharing	.228	.189	.153	1.206	.232

a. Dependent Variable: *Student Decision*

Based on primary data that has been processed from the t test results, we can see the significance and value value of the variable the knowledge and the results as follows:

- Unknown significance values for the variables of knowledge (X1) of the student's decision (Y) is equal to 0.073 < 0.10, which means that there is significant influence and of the value t count 1,821 > t table 1.667 in accordance with the applicable provisions so that it can be concluded that H01 is rejected and Ha1 accepted, which means a significant difference between knowledge (X1) of the student's decision (Y).
- Unknown significance values for the results (X2) the decision of the student (Y) is equal to 0.232 > 0.10, which means that there is a significant difference and the value of t 1.206 < t table 1.667 in accordance with the applicable provisions so that it can be concluded that H02 is accepted and Ha2 is rejected, which means that there is no significant effect between profit sharing (X2) on student decisions (Y).

From the results of the analysis, two conclusions can be drawn, namely there is a knowledge variable that has a significant influence on students' decisions to become customers and profit sharing variables that do not have a

significant influence on students' decisions to become customers at Bank Syariah Indonesia KC Mataram.

**Table 4. F Test Results**  
**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	68.713	2	34.357	3.920	.025 <sup>b</sup>
Residual	578.504	66	8.765		
Total	647.217	68			

a. Dependent Variable: *Student Decision*

Based on the output in the ANOVA model from primary data that has been processed, it can be seen that the significance value for the effect of X1 and X2 simultaneous on Y is  $0.025 < 0.10$ , meaning that there is a simultaneous significant effect between the variables X1 and X2 on Y. And when viewed from the F value of  $F_{\text{calculated}} 3.920 > F_{\text{table}} 2.78$  which indicates that the variable has an independent effect on the variable dependent. So it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a simultaneous significant influence between knowledge and profit sharing on student decisions to become customers.

## CONCLUSION

Conclusion of this study is that knowledge has a significant effect on students' decisions to become customers of Bank Syariah Indonesia KC Mataram. Profit Sharing System does not have a significant effect partially on the student's decision to become a customer of Bank Syariah Indonesia KC Mataram. Simultaneously (together) knowledge and profit sharing have a significant effect on students' decisions to become customers of Bank Syariah Indonesia KC Mataram.

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