



## Preference of *Santri* in Increasing Interest of Saving at Sharia Bank in Malang Regency (Study at Islamic Boarding School of Annur Bululawang)

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### ABSTRACT

At present the sharia banking sector is experiencing relatively rapid growth. This rapid growth can be seen from the financial ratios of Islamic banks which show that Islamic banks have a good level of health. This study aims to determine the preferences of students saving interest towards Islamic banks. This study is quantitative with data analysis techniques using Correlation Research using SPSS software. Data collection uses stratified random sampling by taking 81 samples from various strata. The results found that there is an influence of knowledge, religiosity, bank products, services on students' interest in saving students, which means the hypothesis is accepted.



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## INTRODUCTION

Bank is a place for having any kind of transaction related to finance such as securing money, investment, remittance, doing payment or billing (Kasmir, 2010). In order to enhance standard of living for citizenry. Complete activities in banking involve; *first*, raising funding (demand deposit, saving deposit, time deposit). *second*, lending (investment credit, working capital credit, trade credit, productive credit, consumer credit, professional credit) (McLeod & Rosdaniah, 2018; Marinova & Vacheva, 2018; Muliarta, 2020; Ab Rashid, et al., 2020). *Third*, Giving other bank services (transfer), clearing, collection, safe deposit box. Bank credit, bank notes, bank guarantee, bank draft, Letter of Credit (L/C), travelers cheque. Accepting deposit, payment services, playing in capital market (Kasmir, 2010).

However, the existence of bank does not make people become more practical and efficient. This is caused by many obstacles like bank interest since the majority of Indonesian society is Muslim who are obligated to live a life according to Islamic law. In this case bank is considered to be not in accordance with Islamic law because

bank interest is *riba* (Anshori, 2009), and it is very unfortunate since banks today have a very vital role for the sustainability of people's lives both in running the economy and other investments. Alternative which matches to conventional bank facilities and roots in society is certainly required. One of the alternatives is the existences of Islamic banking in which in Indonesia it is known as *Bank Syariah* (Anshori, 2009).

The development of banking system and sharia finance becomes much stronger with the enactment of basic operational laws through Law No.7 of 1992 concerning Banking as amended by Law No. 10 of 1998, Law No.23 of 1999 and Law No. 9 of 2004 (Wirdayaningsih, et, al., 2005).

At official website of OJK (*Otoritas Jasa Keuangan*) the number of Sharia Commercial Banks in 2020 is 14 ShariaCommercial Banks, with the total Sharia financial assets compared to Indonesia's GDP (Gross Domestic Product) continuing to increase from year to year. Chairman of the Board of Commissioners of OJK, Wimboh Santoso, stated the value of Islamic financial assets amounted to 1,639.08 trillion or an increase of 20.61% year on year (yoy) while the share of the Islamic financial market reached 9.68%.

Even though Indonesia is not an Islamic country, Indonesia is a country with the largest Muslim population in the world. Based on data submitted by the Minister of Home Affairs (Mendagri) RI Tjahjo Kumolo, the official website of the Ministry of Home Affairs issued data that the total population of Indonesia as of 30 June 2020 was 268,583,016 people. The total population of Muslims in Indonesia in 2020 was 87.2% or 229.62 millions of the total population. The existence of Islamic banking in Indonesia, especially in Malang Regency, which consists of 14 Islamic banks, is a manifestation of the public's demand for an alternative banking system that provides banking / financial services in accordance with Sharia principles.

In the official website of Malang Regency, there are also around 677 Islamic boarding schools, with the number of 48,000 male and female pupils. Islamic boarding school is a traditional Islamic educational institution which studies, understands, deepens, appreciates and practices Islamic teachings by emphasizing the importance of religious morals as guidelines and guides for daily behavior and in doing religious practice in accordance with Islamic sharia law. The pupils of the Islamic Boarding Schools in Malang Regency do not only come from Malang Regency, but from outside Malang Regency, for example Banten, Kalimantan, NTB, Sumatra, etc.

## RESEARCH METHOD

The research design used in this study is a quantitative approach, aims at indicating the relationship between variables, examining theories, and looking for generalizations which have predictive value (Sugiyono, 2010). This study is a correlational study, i.e. research that aims at detecting the extent to which variations in a factor are related to variations on one or more other factors based on correlation coefficient (Sumadi, 1998).

The sampling technique in this study is a sampling technique, in which this current study uses a stratified random sampling, i.e. a way of taking samples from members of the population who have elements that are not homogeneous. Stratified random sampling is done by dividing members of the population into several sub-groups called level, then a sample is selected from each stratum (Suharyadi & Purwanto. 2007).

**Tabel 1.** The Classification of Respondents (N = 81)

Variable	Hedonic	Amount	Percentage
Sex	Male	45	55.6 %
	Female	36	44.4 %
Total		81	100 %
Age	>17 - 20	17	21 %
	>21 - 30	64	79 %
		81	100 %
Education	SD/MI	5	6.2 %
	SMP/MTs	15	18.5 %
	SMA/SMK/MA	53	65.4 %
	DIPLOMA/S1	8	9.9 %
		81	100 %

Have ATM			
	Yes	48	59.3%
	No	33	40.7%
Total		81	100 %

  

Kind of ATM			
	Shariah	44	54.3%
	Conventional	37	45.7%
		81	100 %

## RESULTS AND DISCUSSION

### Preference

Preference is derived from the word preference (Hasan) which means an expression of feelings which states that it is preferred to others. In *Kamus Besar Bahasa Indonesia* (2009). The right of being precedenced and becoming priority over others; priority; 2. Choice; tendency; favorite is translated as the tendency to choose one thing over another (Kotler, 1999) argued that consumers' preferences denote the preferences of consumers from the various choices of the available products or services (Idris, 2015). The function of customer preferences is the initiator, influencer, decision maker, purchaser and user. According to Karim (2014) There are three basic features related to the rational choice of preferences in making or arranging all ranks, conditions or situations ranging from the most liked to the most disliked, namely: Completeness, Transitivity, Continuity.

### Santri

*Santri* is the epithet for the one who studies education at an Islamic boarding school who is led by a figure of *kiai*. The predicate of *santri* has a very broad meaning that we must understand and live with. *Santri* is not a unknown name that was put forward by our ancestors. *Santri* 1. The one who studies about Islam; 2. The one who worships earnestly; pious person (KBBI, 2009). Madjid (1997) investigates the origins of the words of the students more clearly and in great detail. He argues that *Santri* is derived from the word "*santri*", a word from Sanskrit, which means literacy, connotated with literary class for Javanese people caused by their knowledge of religion through books written in Arabic.

### Islamic Boarding School

*Pondok* is defined as a building for a temporary place; residential buildings, which have rooms walls and thatched roofs; madrasa or dormitory. Meanwhile, *pesantren* is a dormitory where *santri* learns Koran (KBBI, 2009).

Etymologically the word *pesantren* originates from the word *santri* which gets the prefix "pe" and suffix "an" which indicates the place, so the meaning is the place for the pupils. Sometimes *pesantren* is also viewed as a combination of the word *santri* (good human being) with the syllable "tra" (like to help) so that the word *pesantren* can be interpreted as a place for good human education (Zarkasy, 1998: 106).

Meanwhile, etymologically the definitions are very diverse and varied by experts who define *pesantren* as an Islamic religious education institution that grows and is recognized by the surrounding people (M. Arifin. 1991: 240). Javanese historical writer C.C. Berg. argues that the term *pesantren* originates from the word *shastri* which in Indian means a person who knows the holy books of Hinduism, or a scholar of the Hindu holy books. The word *shastri* derives from the word *shastra* which means holy books, religious holy books or books about science (Yasmadi, 2002: 62). The word *Pesantren* derives from the word *santri* which gets the suffix or addition in confix i.e. affixation at prefix and suffix. So the addition is "pe" at the beginning and "an" at the end, so the meaning is the residence of the pupils (Zamaksyari Dhofier. 1982: 18). Islamic encyclopedia gives a different view, namely that *pesantren* originates from Tamil language which means teacher of the Koran, or derives from the Indian language *shastri* and the word *shatra* which means holy books, religious books or science (Hasan shadily. 1993: 99).

### Sharia Banking

In the Big Indonesian Dictionary (2009), bank is a business entity in the financial sector which attracts and spends money in society; especially providing credit and services in payment traffic and circulation of money

(KBBI.200957). Sharia Bank is a Bank which carries out its business activities based on sharia principles, namely the operating procedures refer to the rules of Koran and Hadith. In Indonesia, the regulations regarding Sharia Banks are contained in Law no. 21 of 2008 concerning sharia banking.

The importance of understanding the pupils' behaviors for a sharia banking plays a main role so that Islamic banking can be accepted by the society. The results of the regression analysis of the Preference of Santri in Increasing Interest in Saving at sharia bank in Malang Regency are evidence that sharia banking can predict consumers' desires indicated by the significant influence of Islamic Bank variables consisting of Knowledge variable (X1), Religiosity (X2), Bank Products (X3) and Services (X4) are a consideration for banks in making strategies.

Sharia banking policy related to the strategies developed to market its products, one of them is the bank's products. The aim is to influence and lead the perceptions of the target audience to conduct banking activities in Islamic Banks. The goal is to influence and lead the perceptions of the target audience to carry out banking activities in sharia banks.

### **Simultaneous Influence of Bank Products on Santri Preferences in Increasing Interest of Saving at Sharia Banks in Malang Regency**

Based on the results of simultaneous data analysis elaborated above, it can be seen that the Fcount value is 29.565 and the Sig. F-value = 0.000, this means that there is evidence that there is a significant positive influence between the Bank's product consisting of Knowledge (X1), Religiosity. (X2), Bank Products (X3), and Services (X4) simultaneously toward Santri Preferences in Increasing Interest of Saving at Sharia Banks (Y). This indicates that the bank product is one of the factors that affects the Preference of Santri in Increasing Interest of Saving at sharia bank.

Pupils' behavior is the action directly involved in obtaining and consuming products and services, including the decision-making process that precedes and follows this action (Engel, 1994: 3). So whenever the students feel the psychological impact of the Bank product strategy implemented by the banking sector, the pupils will be motivated to make transactions.

### **Partial Influence on the Preference of Santri in Increasing Interest of Saving at Sharia Banks**

#### *1. The Influence of Knowledge on Santri Preferences in Increasing Interest of Saving at Sharia Banks*

Based on the results of the data analysis elaborated above, it is obvious that the tcount value for the Knowledge variable is 3.268 and the sig.t value = 0.002, this means that there is a significant positive influence between Knowledge (X1) on Santri Preferences in Increasing Interest of Saving at Sharia Bank in Malang Regency (Y). This shows that knowledge is one of the factors that influence the preference of santri in increasing interest of saving at sharia bank. Allah SWT reveals in Koran surat Azzumar verse 9, Thaaha verse 114, Al Mujadalah verse 11. Al Baqoroh Verse 42.

#### *2. The Effect of Religiosity on the Preference of Santri in Increasing Interest of Saving at sharia Banks*

Based on the results of the data analysis described above, it can be known that the tcount value for the Religiosity variable is 3.142 and the sig.t value = 0.002, this means that there is a significant positive influence between Religiosity (X2) on the Preference of Students in Increasing Interest of Saving at sharia Banks in Malang Regency (Y). It shows that Religiosity is one of the factors that influence the Preference of Santri in Increasing Interest of Saving at sharia Bank. Allah SWT states in Koran surah Ali Imran: 19, Ali Imran: 98-101

#### *3. The Influence of Bank Products on Santri Preferences in Increasing Interest of Saving at sharia banks*

Based on the results of the data analysis provided above, it can be understood that the tcount value for the Bank Product variable is 7.017 and the sig.t value = 0.000, this means that there is evidence that there is a significant positive effect between Bank Products (X4) on Santri Preferences in Improving Interest of Saving at a sharia Bank, in Malang Regency (Y). This shows that the Bank Product is one of the factors that affect the Preference of Santri in Increasing Interest of Saving at sharia banks.

#### *4. The Influence of Service on the Preference of Santri in Increasing Interest of Saving at Islamic Banks*

Based on the results of the data analysis mentioned above, it can be comprehended that the tcount value for the personnel variable is 2.025 and the sig.t value = 0.046, this means that there is evidence that there is a significant positive effect between services (X4) on Santri preferences in increasing savings interest at sharia Bank in Malang Regency (Y). This denotes that service is one of the factors which influence the preference of santri in increasing interest of saving at sharia banks in Malang regency. (Surah Al-Ahzab: 21). (Surah Al-A'raf: 26). (QS.Al-Maidah: 1). (Surah Al-Insyirah: 7). (Surah Asy-Syu'araa ': 181-182). (Surah An-Nahl: 90).

## CONCLUSION

This study aims to determine the preferences of students saving interest towards Islamic banks. The results found that the dominant dimension of Islamic banking influences the preference of *santri* in increasing interest of saving at sharia banks is the variable of bank products. This is evidenced by the results of data analysis which indicate that the beta value ( $\beta$ ) for the Knowledge variable (X1) is 0.699 which is squared to 0.488. Based on the results of the F test (simultaneous), knowledge, religiosity, bank products and services simultaneously have an effect on the students' interest of saving. It is known from the calculation of the F value calculated as 29.565 with a significance value of 0.000.

The adjusted R square value of 0.588 means that the preference and religiosity of students simultaneously influence the interest of saving at sharia banking by 58.8%, while the remaining 41.2% is explained by other variables not explained in this present study. It proves that the higher the knowledge, religiosity, bank products and services of *santri*, the greater the *santri*'s interest of saving at sharia banks, meaning that the hypothesis is accepted.

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