



Analysis of the Interests of the Nologaten Village Community in Using Sharia Bank Products in Ponorogo

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Abstract: The community is interested in using Islamic bank products due to several factors that influence it. The Nologaten Village community with all its limitations, stated several reasons that caused their low interest in Islamic banks. The most dominant factors in this case are knowledge, product, location, environment and religiosity factors. The formulation of the problem in this case is how the interest of the Nologaten Village Community in using Islamic bank products is seen from these five factors. This study aims to determine how the interest of the people of Kelurahan Nologaten in using Islamic banks is seen from the five factors. The research used is a qualitative research with data obtained from the community of Nologaten Village using the source triangulation method, by combining data collection with observation and interview techniques. The data analysis technique used in this research is data analysis in the field using the Miles and Huberman model, namely data collection, data reduction, data presentation and the last step is drawing conclusions. The results of this study indicate that the five factors influence the interest of the people of Kelurahan Nologaten in using Islamic banks. The factors of the lack of knowledge of the people of Nologaten Village about Islamic banks, the lack of interest in the Nologaten Village of products offered by Islamic banks, the uneven development of Islamic banking locations that stand in Ponorogo City, as well as environmental factors and the religiosity of the Nologaten Village community that are not compatible with Islamic banks make the Nologaten Village community's interest in using banks sharia is low.

Keywords: Minat, pengetahuan, produk, lokasi, lingkungan, dan religiusitas

INTRODUCTION

In the current era of globalization, the influence of banking as a financial institution is very important for the development and progress of a country's economy, especially in Indonesia. This role is manifested in the bank's function as a collector of funds from the public and channeled into credit or other forms in order to create a better standard of living. In the

Banking Act No. 10 of 1998 that banking in Indonesia consists of two banking institutions, namely conventional banks and Islamic banks. Conventional banks are financial institutions that principally use the interest system, while Islamic banks are financial institutions whose legal basis is based on Islamic Sharia law.

Islamic banks are financial institutions whose all operations are based on Islamic Sharia principles. In the principle of margin (profit sharing), the principle of ujroh and the principle of buying and selling, in the process of channeling funds, Islamic banks act as owners of funds (investors). Therefore, Islamic banks as owners of funds, investments are made in accordance with the principles that have been enforced and do not violate sharia rules.

The history of sharia banking in Indonesia first started on November 1, 1991 with the establishment of Bank Muamalat Indonesia as a result of the work of the MUI Banking team to meet the needs of the community, especially Muslims who need financial institution services in accordance with Islamic sharia principles.

As a guaranteed financial institution, Islamic banks in their commercial activities have a function that is no different from that of conventional banks in general, namely in the financial sector. However, the difference between Islamic and conventional banks is that there is no interest or usury system in Islamic banks. And also Islamic banks act as investment managers for businesses that are classified as halal.

The role of Islamic banks in efforts to improve people's welfare is very important, because one of the functions of a bank is as an intermediary (intermediary institution). Sharia banking in carrying out its operational activities is based on Islamic principles. If it is really implemented as much as possible, it will certainly have a positive impact on the welfare of the wider community.

The history of Islamic banking is inseparable from the bank's ingenuity in attracting and retaining customers so that the bank's business as a whole can survive smoothly. In achieving this, a unique strategy is needed in marketing its products. Because consumers are the main target in marketing a product. To become a target market, banks need to closely monitor consumer behavior, including product development, target market determination, as well as promotions that suit consumers.

According to Azwar Karim, broadly speaking there are three types of products offered by Islamic banks to the public as seen from the purpose of use:

1. Buying and selling (financing) is the process of transferring ownership of an item. Percent of Margin or profits from the sale of goods will be determined in advance.
2. Funding in the form of savings, time deposits and demand deposits.
3. Service (service) to expedite a financing. Communities also need financing for survival, such as additional business capital or personal capital.

However, of all the models or types of products that have been offered by Islamic banking, the enthusiasm of the Muslim community to be interested in using them is still small or low. This proves that there are still many Muslim people who do not choose to use Islamic bank products and prefer to use conventional banks. Therefore, public interest is very

important for the sustainable development of Islamic banking.

Interest is a passion, desire and a high heart tendency towards something. Interest is an individual's interest in a particular object and is what makes the object satisfying. The factors that influence people's interest in determining their choices include knowledge factors, product factors, location factors, environmental factors and religiosity factors.

Nologaten Village is a village located in Ponorogo District with a population of 4683 people. Nologaten Village itself is located in the city center where there are many Islamic banks and conventional banks. Currently there are 7 Islamic banks operating in Ponorogo Regency, including Bank Syariah Indonesia, Bank Muamalat, BPRS Mitra Mentari Sejahtera, Bank Perkreditan Syariah al-Mabrur, BMD Syariah, BTPN Syariah and BMT Syariah.

Based on the results of observations made at the Nologaten Village location in January 2022, the researchers conducted interviews with several residents of the Nologaten Village regarding their interest in using Islamic bank products. Of the 24 residents of the Nologaten Village who were interviewed, there were 6 people who already had Islamic bank accounts while the others were not interested in using Islamic banks. This proves that the interest of the Nologaten Village Community in using Islamic bank products is still relatively low.

Judging from the knowledge factor, many Nologaten Village residents do not really understand Islamic banking. As the opinion of one of the residents of the Nologaten Village, Mr. Agus Susanto: "I know about Islamic banks, but I don't really understand how Islamic banks work. So I don't want to use Islamic banks." Meanwhile, in terms of product factors, he also expressed his opinion: "I do not understand Islamic bank products because they are not as popular as conventional bank products."

In terms of location. Mrs. Eni, a housewife said that: "I am not interested, sir, even though the location is close, I still use conventional banks as a place for transactions to save and transfer money." Regarding environmental factors, as expressed by Mr. Hendik, a chicken satay seller: "Actually, some of my neighbors use Islamic bank accounts, but most people around here still use conventional bank accounts, including me too."

Judging from the religious or religiosity factor, the Nologaten Kelurahan people also don't really care. As stated by Mas Faishal: "Actually, I understand that bank interest is usury. But what else can I do, because of work factors I still use a conventional bank for salary transfers." Based on the results of the explanation written above, the researcher was interested in conducting research with the title "Analysis of Interests of the Nologaten Village Community in Using Islamic Bank Products in Ponorogo".

METHOD

The type of research that will be used by researchers is field research which is carried out by examining research subjects and looking for data directly at the research location. While researchers will use a qualitative approach into this research. A qualitative approach

is an approach that aims to study problems related to humans, phenomena, signs, documents, or social phenomena.

The location to be chosen in this study is Nologaten Village, Kec. Ponorogo, Ponorogo Regency, East Java. The research was conducted from April to mid-April 2022. The reason the researchers chose this location was because the research location, namely the Nologaten Village, is close to Islamic banks and also the interest of the community in using Islamic banking products is also still low.

1. Data and Data Sources

Data acts as information that can be calculated and defined as attributes associated with certain objects retrieved through data collection methods/tools. The data obtained by the authors based on primary data. Primary data is data obtained directly from respondents or survey subjects, or data relating to survey subjects such as the results of interviews or questionnaires. The data used in this study is data on the interest of the Nologaten sub-district community in using Islamic banking products as seen from the factors of knowledge, product, location, environment and religiosity. Data were obtained from informants who were part of the Nologaten Kelurahan Community from different backgrounds and ages.

2. Data Collection Techniques

In qualitative research, the validity of the data is highly dependent on the source of the information and how to obtain the information. Research data can be obtained in various ways as follows:

a. Observation

In qualitative research, data will not be obtained directly without going to the research location. Therefore it is necessary what is called observation. Observation is part of the data collection process. Observation means collecting data directly from the field. In other words, the researcher will go directly to the location of the Nologaten Kelurahan in collecting data regarding the interest of the Nologaten Kelurahan community in using Islamic bank products.

b. Interview

Interviews are also an important step in collecting research data. Because observation alone cannot provide all research data. Therefore, researchers need to ask several questions to the informants. Questions are very important to capture people's thoughts, perceptions, feelings and opinions about events, phenomena, facts or reality. In this case, the researcher asked several questions to the informants regarding the public's interest in using Islamic banks.

c. Documentation

Documentation is also one of the techniques in collecting data information. Documents are sources of data used in conducting research in the form of written sources such as pictures (photos), films, or monumental works that can provide information to the researcher to obtain the research process. The documentation technique used is usually in the form of collecting data from records or documents. Researchers are looking

for materials in the form of documents related to this research.

3. Data Processing Techniques

The definition of data processing is the process of various research activities that aim to produce information from existing data. Data processing is intended to obtain information from the processed data. Data processing also helps you find solutions to problems and better understand your research. These stages include data checking (editing), classification (classification), verification (verification), analysis (analysis), and drawing conclusions (conclusion).

a. Data Check (Editing)

Data checking is a process of examining data obtained from the relevance of the integrity of the answers, readability of the text, clarity of meaning, suitability, and references to other data. In this stage, the researcher carried out the process of examining data from interviews with informants from the Nologaten Village Community and several references used in this study.

b. Classification (Classifying)

Classification is the process of grouping all data from direct field observations as well as notes and observations from interviews with research subjects. All data received is read in detail, checked and classified as needed. The data is then divided into several similar parts based on data obtained through interviews and data obtained from references.

c. Verification

Verification is the process of verifying data and information obtained in the field so that the validity of the data can be identified and used in research. The next step is to re-confirm by submitting the data obtained about the research, in this case the resource person from the Nologaten village community. This is done to ensure that the data obtained is valid and free from manipulation.

d. Conclusion

Next is the conclusion, which is the final step in data processing. This conclusion will later become data related to the research object of the researcher. this is called the conclusion, which is the end of data processing which includes the four previous processes: editing, classification, verification, and analysis.

4. Data Analysis

Data analysis is a systematic process of searching for and compiling data from interviews, observations, and documentation, organizing data, selecting what is important and researchable, and drawing conclusions for easy understanding. The data analysis method used in this research is the Miles and Huberman field data analysis method, namely data collection, data reduction, and data presentation, and the last step is drawing conclusions. The steps of data analysis in this model are as follows:

a. Data reduction

Data reduction is simplification done by selecting, focusing, and validating raw data into meaningful information, making it easier to draw conclusions. Data reduction in this study consisted of removing unnecessary information in this study and only taking the necessary information.

b. Data Presentation

Presentation of data is limited to a set of structured information that has been tuned and perfected to make it easier for researchers to learn and not get stuck in piles of data. Presentation of data in this study was carried out by grouping information from informants into certain groups so that it was easy to use as material for discussion.

c. Draw conclusions

The conclusions studied are the meanings drawn from the data tested for correctness, robustness and suitability to obtain clear conclusions, correctness and usefulness. Verification in this study was carried out by combining information obtained from information providers through a process of data reduction and data presentation into data that can be analyzed.

5. Data Validity Checking Techniques

In qualitative research, the validity of the data is checked because the main instrument is human. To test the reliability of research data, researchers used triangulation techniques. The triangulation technique consists of collecting data in various ways and methods and crossing the information obtained so that the data taken is more complete and as expected. If you get saturated data, that is, if the information obtained from the same data source, the data obtained is more reliable. In this study, researchers used source triangulation to test the reliability of data by reviewing data from various sources. In this study, researchers compared observational data on the people of the Nologaten Village with the results of interviews with the people of the Nologaten Village.

RESULT AND DISCUSSION

Based on the results of the research conducted, there are five factors that influence the low interest of the Nologaten Village Community in using Islamic banking products.

1. Data on the Interests of the Nologaten Village Community in Using Sharia Bank Products seen from the Knowledge Factor. From the explanation of the interview results, it can be concluded that some respondents did not understand Islamic banks. Therefore, the low knowledge of Islamic banking is one of the reasons for the low interest of the Nologaten Village community in using Islamic banking.
2. Data on the interest of the Nologaten sub-district community in using Islamic banking products in terms of product factors. The conclusion obtained from the interview results above is that the people of the Nologaten Village are less interested in using Islamic bank

- products due to a lack of knowledge of Islamic bank products and also the assumption that conventional banks offer more attractive products and facilities than Islamic banks.
3. Data on the Interests of the Nologaten Village Community in Using Islamic Banks seen from the Location Factor. From the results of the interviews it can be concluded that the cause of the lack of interest of the people of Nologaten Village in using Islamic banks is due to the uneven distribution of Islamic banks throughout the region and they are only found in the downtown area.
 4. Data on the Interests of the Nologaten Village Community in Using Islamic Banks seen from Environmental Factors. From the interview results above, it can be concluded that the environment also influences the low interest of the Nologaten Village community in using Islamic banks.
 5. Data on the Interests of the Nologaten Village Community in Using Sharia Bank Products seen from the Religiosity Factor. Based on the interview results above, respondents know that Islamic banks protect their customers from usury, but respondents are not interested in saving at Islamic banks for several reasons.

Analysis of the Interest of the Nologaten Village Community in Using Islamic Bank Products in View of the Knowledge Factor

According to this study, many people in the Nologaten Village have no knowledge of Islamic banking, and Islamic banks have never promoted or socialized their products thoroughly. They prefer to find customers from certain groups rather than promote their products evenly to the public.

During the interview process, the researchers found that there are still many people in Nologaten Village who actually do not know what is meant by Islamic banking. Due to the lack of information about Islamic banks, the people of the Nologaten Village still consider conventional banks to be superior to Islamic banks.

Even some people in the Nologaten Village think that Islamic banks are still inferior in terms of the superiority of their products and services. This proves that Islamic banks only focus on marketing to certain groups. Therefore, Islamic banks must be able to provide a broad and comprehensive understanding to those who do not yet understand Islamic banks in their use and products.

Analysis of the Interests of the Nologaten Village Community in Using Islamic Bank Products in View of Product Factors

In this study, the lack of knowledge about Islamic banking is one of the reasons for the low interest of the Nologaten Village community to use Islamic banking products. Most respondents said that they did not know what Islamic bank products were like. In fact, one respondent stated that Islamic bank products still feel foreign compared to conventional bank products.

Not only is knowledge of Islamic banking products low, but the product factors offered by Islamic banks are also considered not very attractive compared to conventional bank products. This proves that the low level of public knowledge about Islamic bank products and the lack of interest in Islamic bank products is also one of the factors causing the low interest of the Nologaten Village community to use Islamic banks.

Analysis of the Interest of the Nologaten Sub-District Community in Using Islamic Bank Products Seen from Location Factors

In this study, the Nologaten Kelurahan Community uses the location of banks and ATMs as a benchmark for choosing which bank to use. Several respondents argued that even though it is close to the location of existing Islamic banks, there are still a few Islamic bank branches, only in the city center, and another reason for preferring conventional banks over Islamic banks is that their development is evenly distributed. There were also respondents who said that even though the location of an Islamic bank was also close to the Nologaten Village, this was not a reason to be interested in using an Islamic bank.

Based on the explanation above, it can be concluded that one of the causes of the low interest of the Nologaten Village Community in using Islamic bank products is the development of Islamic banks and the uneven distribution of ATM locations. This shows that the development of the bank can still be seen by the public before deciding to use a bank product.

Analysis of the Interests of the Nologaten Village Community in Using Islamic Banks in View of Environmental Factors

In this study, the general public judges which bank is good based on how many people around it use it. In this case, Islamic banks are classified as banks that are less attractive because the number of users is small. There were respondents who said they were not interested in using Islamic banks due to the influence of the surrounding environment which did not use Islamic banks. Therefore, the more people who use certain bank products, the higher the influence of the spread of the bank on the surrounding environment. From the theory and facts that exist in the Nologaten Village environment, it can be concluded that the influence of the surrounding environment that does not use Islamic bank products makes the Nologaten Village community also not interested in using Islamic banks.

Analysis of the Interest of the Nologaten Village Community in Using Islamic Bank Products Seen from the Religiosity Factor

In this study, some respondents know that Islamic banks prevent their customers from riba. However, for certain reasons, they still use conventional banks rather than Islamic banks as a support for their economy. There are also respondents who do not understand

the usury system in banks well. From this it can be concluded that even though the majority of the people of Nologaten Kelurahan are Muslim, they are less interested in using Islamic banks due to a lack of understanding about usury. And even though they really understand usury, the problem of usury does not necessarily require them to use Islamic banking products. They still prefer conventional banks to support their economic activities. Therefore, the people of Nologaten Village are less interested in using Islamic banks.

CONCLUSION

From the results of the discussion of the previous chapters, it can be concluded that:

1. Knowledge is one of the factors in the interest of the Nologaten Subdistrict community to use Islamic banks to be low. There are still many Nologaten Village residents who do not know what Islamic banking is. Lack of information about Islamic banks makes the people of Nologaten Village think that Islamic banks are still inferior to conventional banks.
2. Product factors of Islamic banks have also reduced the interest of the Nologaten sub-district community to use Islamic banks. The low level of public knowledge about Islamic bank products and the lack of outreach to Islamic bank products is also one of the factors causing the low interest of the Nologaten Village community to use Islamic banks.
3. The location factor also influences the interest of the Nologaten Village community in using Islamic banks. Even though the location of Islamic banks is close to the Nologaten Sub-District area, it does not make the Nologaten Sub-District community's interest in using Islamic banks high. One of the reasons is the uneven distribution of Islamic banks throughout the Ponorogo area, causing some of the Nologaten Sub-District Community to still use conventional banks, which are spread evenly in several Ponorogo areas.
4. Environmental factors where the majority of people use conventional banks have caused the interest of the people of Nologaten Village to use Islamic banks to be low. They prefer a bank that is used by many people which is their bank of choice.
5. The lack of religiosity, although some people in the Nologaten Village understand the dangers of usury. They still use conventional banks as assistants to their economic activities.

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