



The Effect of Profit Sharing System, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi

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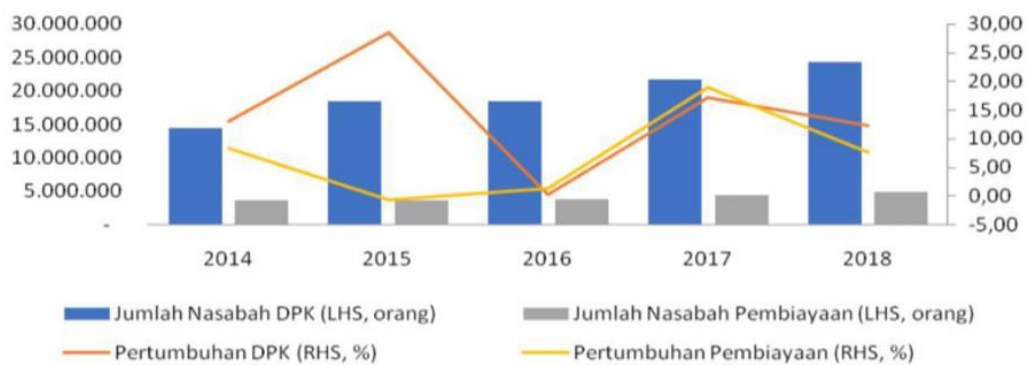


ABSTRACT

This study is to determine the Effect of Profit Sharing System, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi. This study uses a descriptive quantitative research method in which users of Islamic Banks in Bekasi become the object. This study used a purposive sampling technique and used a sample of 70 respondents. The design used in this study is hypothesis testing using a structural equation model (SEM) - SmartPLS 4.0. The results of this study indicate that 2 X variables consisting of Religiosity and ease of using digital banking have an influence on interest in using Islamic banks in Bekasi. Meanwhile, the System Profit Sharing variable has no influence on the interest in using Islamic banks in Bekasi. This study has a limited object of research that only uses 70 respondents who use Islamic banks in Bekasi as research respondents. This is used as a suggestion for future researchers. The novelty in this study combines the variables of System Profit Sharing, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi.

INTRODUCTION

At this time in Indonesia, where the majority of the population is Muslim, it is one of the factors for the creation of Islamic banking. Islamic banking is developing quite rapidly in Indonesia due to the expansion of sharia-based financial institutions. This makes Islamic banking a driving factor in helping balance economic stability in Indonesia. The principles used by Islamic banking are certainly different from conventional banks. The principle applied by Islamic banking uses Islamic laws, namely the prohibition of usury, gambling and anything that is forbidden in Islam, so Islamic banking uses a profit-sharing system. That way, the bank and the customer have a balanced position in terms of the benefits and risks that will be obtained. The growth of depositors of funds (DPK) and borrowers of funds in Islamic banking has increased from year to year, creating a high increase in consumption of Islamic banks compared to investment financing and working capital financing.

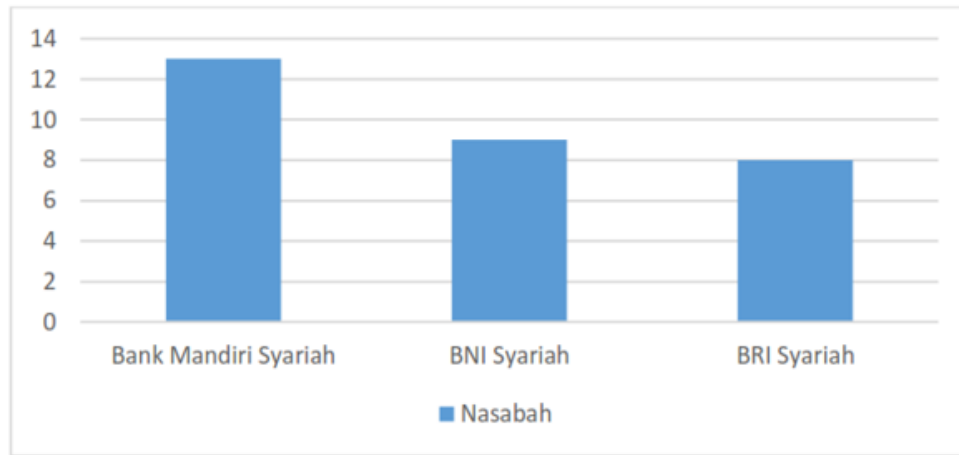


Source: Indonesian Banking Development Institute, 2019

Figure 1. The Growth of Depositors of Funds (DPK) and Borrowers of Funds in Islamic Banking

Based on the graph of asset growth above, it can be concluded that there are several factors that make a good impact on customer interest in saving at Islamic banks. There are internal and external factors that influence the interest in saving in Islamic banks, namely, the internal factor is customer religiosity whereas in Islam, there are laws or principles that underlie the Islamic economy including the prohibition of usury, gambling and anything that is forbidden in Islam. This is used as a guide for Muslims in choosing which bank to use. Meanwhile, on the external factor, there is a Profit Sharing System (profit sharing) and the ease of using digital banking. The profit-sharing system is a system in which the profits and risks in saving at Islamic banks will be borne by the customer and the bank so that there is no interest, gambling, and so on. This supports the principles of Islamic banking. The ease of using digital banking is a benefit created by using digital banking. Digital banking can assist customers in creating effectiveness and time efficiency by using electronic devices such as mobile phones. To support the explanations above, the researcher conducted a pre-research by distributing questionnaires via google form to 30 respondents who were customers of Islamic banks in Bekasi. And the results show that the

interest in saving at Islamic banks in the city of Bekasi is quite good, where there are 13 respondents who use Mandiri Syariah Banks, 9 respondents who use BNI Syariah and 8 respondents who use BRI Syariah Banks. The results of this pre-research encourage researchers to investigate further the interest in saving at Islamic banks in Bekasi City.



Source: primary data processed, 2020

Figure 2. The Results of This Pre-Research Encourage Researchers to Investigate Further the Interest in Saving at Islamic Banks in Bekasi City

THEORETICAL REVIEW

Saving Interest

Interest can be said to be an interest in something desired. One of them is the interest in saving. Saving interest is a person's desire to save and search for information about savings in a bank that is deemed suitable so that someone who has an interest in saving will pay attention to the savings. (Putri et al., 2019)

Profit Sharing System

Profit sharing, according to Indonesian etymology, is profit sharing. In the economic dictionary, it is defined as profit sharing. The profit-sharing system is an agreement made by the customer and the bank in the distribution of profits for the profits that have been obtained between two or more parties (Wirdayani Wahab, 2016).

Religiosity

Religious teachings are limits on whether or not it is permissible, good or bad ways to control all desires that are felt and become an important factor in creating one's personality. Religiosity is an expression or embodiment of a belief system or religion that is adhered to by appreciating the values substantially so as to form choices of attitudes and behaviour in making decisions (Hasanah, 2019) (Muhammad Richo Rianto & Tutiek Yoganingsih, 2020).

Ease of Using Digital Banking

Digital banking is a banking service that uses technological sophistication, namely through electronic devices that it does independently. Perceived ease of use is a technology that is defined as a reference for someone who believes that with technology nowadays, it is very easy to understand and use (Tyas & Darma, 2017)(Woelandari et al., 2022). Profit sharing is a system of processing funds in the Islamic economy, namely the distribution of business results between the owners of capital (shahibul maal) and management (mudharib) (Andrianto, SE., 2019, p. 469). The better the profit sharing system obtained, the greater the interest in saving in Islamic banks. Religion has an effect on interest in saving in Islamic banking (Amin et al., 2011). In Islamic teachings, it is forbidden to use haram products or the like. The stronger a person is with his religion, the more likely he is to save in an Islamic bank. Perceived ease of use of digital banking has an effect on interest in saving in Islamic banks (Prihanto, 2017). The easier it is to use digital bank technology, the greater the interest in saving in Islamic banks. Based on the arguments above, several hypotheses are drawn as follows:

- H1. Profit sharing system has a positive effect on Saving Interest
- H2. Religiosity has an effect on Saving Interest
- H3. Ease of Using Digital Banking has an effect on Savinginterestt

The framework of thought is an important part of the research (Handayani & Rianto, 2021).

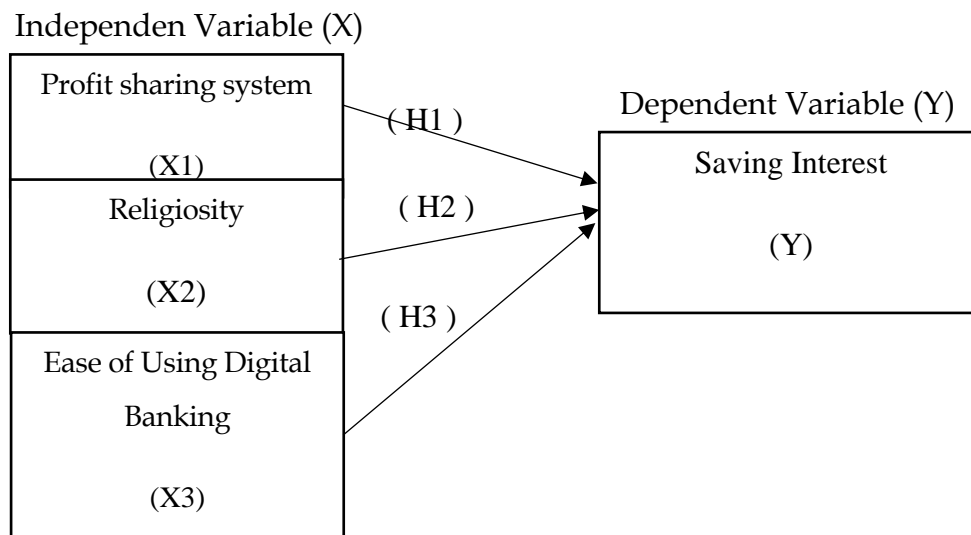


Figure 3. Conceptual Framework

METHODOLOGY

The research method that the author uses in this study is a quantitative descriptive method, and the author uses a purposive sampling method. According to Sugiyono (2016) purposive sampling is a sampling technique with certain considerations. The basis of study used 70 respondents, where the respondents were sampled based on indicators for each variable, totalling 14 indicators from all variables, which means 14x5 is 70 respondents. As well as in

this study using primary data obtained by distributing questionnaires to Islamic bank customers in the city of Bekasi. In this study, the author uses a Likert scale to determine the effect of Profit Sharing System, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi. According to (Rianto, 2021), the Likert scale is a question that shows the level of agreement or disagreement of the respondent. This study uses the SmartPLS analysis tool to test the feasibility of the data and draw conclusions about the hypothesis. The outer model test and the inner model test are the analytical tools that will be used in this study.

RESULTS

Result of Outer Model Test

The outer model validity test is the extent to which the research results (1) accurately represent the data collected (internal validity) and (2) can be generalized or transferred to other contexts (external validity) (I. Ghozali & Latan, 2020). Validity testing is done by looking at content validity and construct validity. Content validity is the extent to which instrument measurements can represent all the characteristics of the variable. Content validity is judgmental.

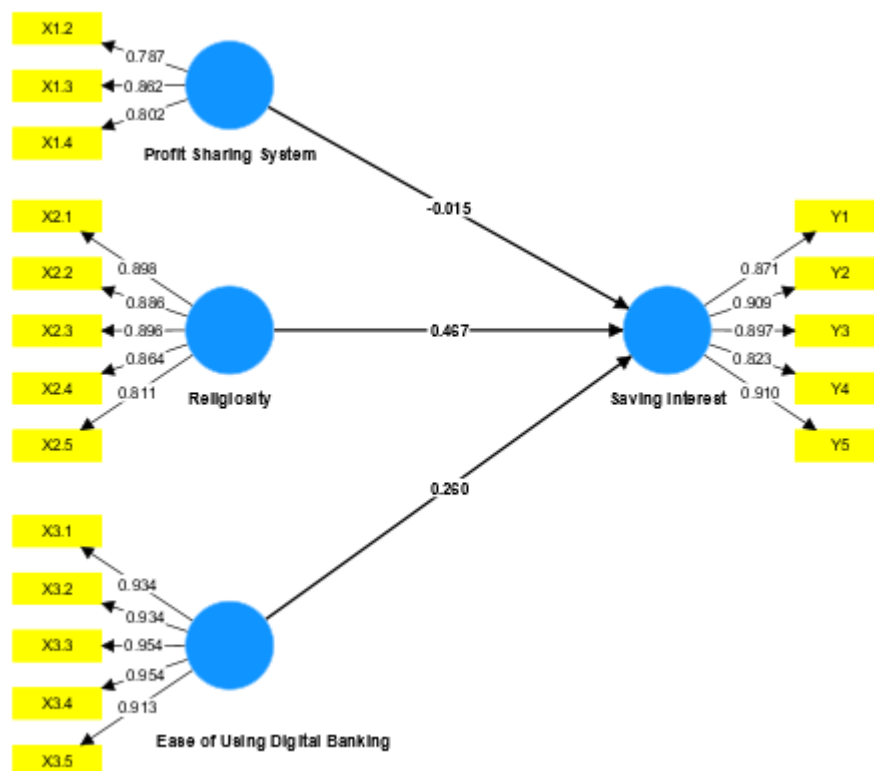


Figure 4. Content Validity is Judgmental

Based on the validity test that has been carried out, it can be concluded that the entire value of the outer loading indicator statement is above 0.7 so that it can be interpreted that the data used in this study is valid and suitable for use in a study.

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Ease of Using Digital Banking	0.966	0.972	0.973	0.880
Profit Sharing System	0.757	0.783	0.858	0.689
Religiosity	0.921	0.921	0.941	0.760
Saving Interest	0.929	0.931	0.946	0.779

Figure 5. The Outer Test of the Reliability Model

The outer test of the reliability model is the size of the questionnaire/statement item that meets the consistent criteria, which means that this statement can have consistent results if it is used to measure in different places and times (I. Ghozali & Latan, 2020). Based on the results of the reliability test above, it can be concluded that Cronbach's alpha value for each variable System Profit sharing is 0.757, Religiosity is 0.921, Ease of Using Digital Banking is 0.966 and Interest in Saving is 0.929, which means the value is above 0.7 so it can be stated that the data used in the study This is feasible to use in the next stage.

Result of Inner Model Test

The inner test is a structural model to predict or estimate the relationship between latent variables in research that has been developed in the previous discussion (P. D. H. I. Ghozali & Latan, 2015).

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Ease of Using Digital Banking -> Saving Interest	0.260	0.246	0.118	2.203	0.028
Profit Sharing System -> Saving Interest	-0.015	-0.041	0.114	0.135	0.893
Religiosity -> Saving Interest	0.467	0.473	0.128	3.638	0.000

Figure 6. The Inner Model Test that has been Carried Out

Based on the inner model test that has been carried out, the results obtained indicate that the System Profit Sharing (X1) variable has no effect on Saving Interest (Y) using Islamic banks in Bekasi with a p-value of 0.893 which means it is greater than 0.05 (0.893>0.05) then it can be interpreted that there is no effect on the System Profit Sharing variable on Saving Interests using Islamic banks in Bekasi. So it is stated that hypothesis one (H1) is rejected. While the religiosity variable (X2) has an influence on Saving Interest (Y) using Islamic banks in Bekasi with a p-value of 0.000, which means it is smaller than 0.05 (0.000 <0.05), then it can be interpreted that there is a significant influence on the religiosity variable on interest Savings using a sharia bank in Bekasi. So it is stated that the second hypothesis (H2) is accepted. And lastly, there is an influence between the variables of Ease of Using Digital Banking (X3) on Interest in Savings (Y) using Islamic banks in Bekasi with a p-value of 0.028, which means it is smaller than 0.05 (0.028 <0.05), it can be interpreted that the Ease of Use variable Digital Banking (X3) has an influence on Saving Interest (Y) using Islamic banks in Bekasi. So it is stated that the third hypothesis (H3) is accepted.

DISCUSSIONS

Based on the results of the analysis obtained in this study that there are several factors that can influence and do not affect the interest in saving using

Islamic banks in Bekasi. The results of the first study showed that the religiosity variable has an influence on the interest in saving using Islamic banks in Bekasi. This study is in line with previous research (Amin et al., 2011), which states that Religiosity shapes the role of religion in influencing one's choices and activities. Islamic banking must comply with the basic principles, values and goals of Islam based on sharia principles. Sharia bank compliance with sharia principles can affect a person's decision to save in Islamic banking. The stronger a person is with his religion, as well as religious knowledge in the field of economics, the more likely it is for that person to save in a sharia bank.

The second finding states that the ease of using digital banking has an influence on saving interest using Islamic banks in Bekasi. This research is in line with previous research (Prihanto, 2017), which states that the higher a person's level of trust in the use of an information system that is easy and does not require hard effort in its use by Islamic banking, the it can also increase Savings Interest. The higher the convenience felt by the customer in the banking process, the greater the satisfaction with a bank, and the greater the interest in saving. The latest findings state that the Profit Sharing System has no effect on Saving Interests using Islamic banks in Bekasi. The profit-sharing system does not affect the interest in saving because some people still think that the profit and interest-sharing system has the same meaning and transaction. Therefore, profit sharing is not a consideration for customers to choose Islamic banks.

CONCLUSIONS AND RECOMMENDATIONS

The results of this study indicate that 2 X variables consisting of Religiosity and ease of using digital banking have an influence on interest in using Islamic banks in Bekasi. Meanwhile, the System Profit Sharing variable has no influence on the interest in using Islamic banks in Bekasi. This study has a limited object of research that only uses 70 respondents who use Islamic banks in Bekasi as research respondents. This is used as a suggestion for future researchers. The novelty in this study combines the variables of System Profit Sharing, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi. Meanwhile, on the external factor, there is a Profit Sharing System (profit sharing) and the ease of using digital banking. The profit-sharing system is a system in which the profits and risks in saving at Islamic banks will be borne by the customer and the bank so that there is no interest, gambling, and so on.

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Banks. The results of this pre-research encourage researchers to investigate further the interest in saving at Islamic banks in Bekasi City.

FURTHER STUDY

The results of this study are expected to add updates related to The Effect of Profit Sharing System, Religiosity and Ease of Using Digital Banking on Interest in Using Islamic Banks in Bekasi. It is hoped that further researchers can add other variables so that a better update can be created from this research.

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