

# KNOWLEDGE OF SHARIA BANKING ON THE INTEREST IN SAVING OF THE COMMUNITY IN NANGKA BINJAI UTARA VILLAGE VIEWED FROM SOCIAL DEMOGRAPHY ASPECT

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## **Abstract**

*This study aims to determine the knowledge of Islamic banking in the North Binjai community, especially in Kampung Nangka Village. As many as 60% of the population in the North Nangka Binjai sub-district have a livelihood as traders. The sample in this study was 30 people and used a non-probability sampling technique, namely the snow ball in determining the sample. Questionnaire Data analysis techniques use a single table. The results showed that banking knowledge of interest in saving in terms of demographic aspects. Based on the questionnaire that had been distributed, the responses given by 50 respondents indicated that they agreed with knowledge of Islamic banking products. As many as 28 people of the female sex with an age range of 21-25 years with recent education, mostly high school students, having an average income of 500,000-1,000,000 said they agreed that knowledge about Islamic bank products was easy to understand. This was mostly chosen by mothers who graduated from high school with an income of 500,000-1,000,000. then, most of the respondents agreed that knowledge about Islamic bank products was easy to understand so that they became interested in opening savings accounts in Islamic banks in the future.*

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**Keywords:** *Islamic Banking, Interest in Saving, Social Demographics*

## **INTRODUCTION**

The growing development of Islamic banking in Indonesia is not in line with the public's desire to save in Islamic banking. Islamic banking provides financial products to meet the needs of Muslim consumers in Indonesia. Indonesia as one of the largest Muslim countries is not able to foster people's desire to use Islamic banking products. The growth of Islamic banking users can be encouraged from the public by increasing public knowledge about Islamic banking. One of the reasons why many Islamic banks are not interested can be seen from the knowledge that consumers have about Islamic banking which is considered more complex than conventional banks. Therefore, it is necessary to have public knowledge of sharia banking products.

Knowledge is a change in the behavior of an individual that comes from experience (Sumarwan, 2011). According to the Big Indonesian Dictionary, knowledge is something that is understood with regard to the learning process. This learning process is influenced by various factors regarding motivation and external factors in the form of information facilities provided as well as socio-cultural conditions (Aurefanda, 2019). Knowledge or knowledge is an impression on human thought that is produced using the five senses. The purpose of knowledge is to provide certainty and eliminate prejudice, because it results in the absence of certainty (Suriasumantri, 2006). Consumer knowledge is all the information that consumers have about various kinds of products and services, as well as other knowledge related to products and services and information related to their functions as consumers. With this increasing knowledge, it is hoped that it will foster people's desire to save.

Saving behavior can be influenced by external and internal factors. External factors include, namely, family, culture and demographics. While the internal factors are religion, personality,

and knowledge (Nugraheni & Widyani, 2021). Many factors influence a person's desire to do something, including deciding whether to save or not. One of them is the knowledge factor about the products and benefits of saving at Islamic Banks. Religion is not the main reason for people to decide to save in Islamic banks. Knowledge of sharia banking products has an important role for the community in generating saving intentions in addition to the reputation and image of the bank. Ahmad and Haron stated that most consumers who choose Islamic Banks do not have knowledge about Islamic Banks (Ahmad & Haron, 2002). Product knowledge can be classified into objective and subjective knowledge. Objective knowledge is information stored in consumer memory, while subjective knowledge is what consumers perceive as knowledge they know (Rao & Monroe, 1988). In the process of perception it is known that the stimuli received by a person will shape a person's attitude and behavior. The process of perception begins because of the stimulus received by someone. Therefore, to foster someone's desire to save, it is necessary to have encouragement or stimulus that someone receives, in this case, knowledge of Islamic banking.

## **LITERATURE REVIEW**

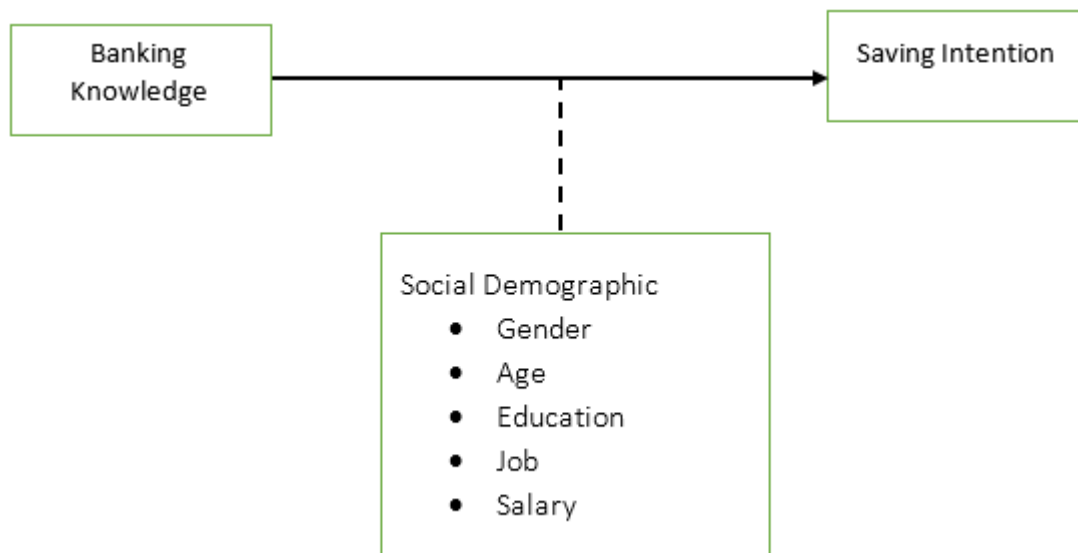
Knowledge is a change in the behavior of an individual that comes from experience (Sumarwan, 2011). Knowledge or knowledge is an impression on human thought that is produced using the five senses. The purpose of knowledge is to provide certainty and eliminate prejudice, because it results in the absence of certainty (Suriasumantri, 2006). Engel, Blackwell, and Miniard (1994: 317) state that product knowledge is a collection of various information about products. This knowledge includes product categories, brands, product terms, product attributes or features, product prices, and product beliefs. Product knowledge also includes various information that is processed by consumers to obtain a product (Khairunnisa & Hendratmi, 2019). Knowledge or knowledge is an impression on human thought that is produced using the five senses. The purpose of knowledge is to provide certainty and eliminate prejudice, because it results in the absence of certainty (Suriasumantri, 2006). Consumer knowledge is all the information that consumers have about various kinds of products and services, as well as other knowledge related to products and services and information related to their functions as consumers. Knowledge is information that has been processed and organized to gain understanding, accumulated learning and experience so that it can be applied to specific problems/business processes. Knowledge can also be interpreted as a phenomenon that is encountered and obtained by humans through reasoning observations. When a person uses his mind to recognize a certain event that has never been experienced before, it can bring up a Knowledge.

Many factors influence a person's desire to do something, including deciding whether to save or not. One of them is the knowledge factor about the products and benefits of saving at Islamic Banks. Religion is not the main reason for people to decide to save in Islamic banks. Knowledge of sharia banking products has an important role for the community in generating saving intentions in addition to the reputation and image of the bank. Ahmad and Haron stated that most consumers who choose Islamic Banks do not have knowledge about Islamic Banks (Ahmad & Haron, 2002). Product knowledge can be classified into objective and subjective knowledge. Objective knowledge is information stored in consumer memory, while subjective knowledge is what consumers perceive as knowledge they know (Rao & Monroe, 1988). In the process of perception it is known that the stimuli received by a person will shape a person's attitude and behavior. The process of perception begins because of the stimulus received by someone. Therefore, to foster someone's desire to save, it is necessary to have

encouragement or stimulus that someone receives, in this case, knowledge of Islamic banking.

A person's desire or intention to do a task and start something has a relationship to a person's behavior. This behavior is the result of a psychological process that will influence a person to make a decision to start something. Interest can be used as a person's situation before taking action, as the basis of interest means a driver or motivator to predict the behavior of the action. Interest is a stimulant of desire, passion and drive to achieve certain goals. According to Nur Janah, the factors that affect a person's interest are divided into two, namely intrinsic factors and extrinsic factors. Intrinsic factor is a condition that comes from within oneself to be able to encourage certain actions to be taken. In taking action, there is a feeling of pleasure and need for something related to the action (Aurefanda, 2019). One of them is the knowledge that someone has, in this case, knowledge of Islamic banking. Meanwhile, extrinsic factors are conditions that come from outside oneself or individuals which can also encourage them to carry out all forms of activities (Aurefanda, 2019).

There are other factors that motivate someone to have the intention to save, namely social factors. Where in social factors there are demographic matters such as education, employment, income, age, religion and others. The socio-cultural environment consists of family, informal resources, other non-commercial sources, social class, subculture and culture. According to (Chalimah, 2019) saving behavior can be influenced by external factors such as family, culture, demographics, and internal factors such as religion, personality, and knowledge. Economic factors are also a consumer criterion in choosing a bank for saving.



**Figure 1** Conceptual Matrix

## RESEARCH METHODS

This research uses explanatory research using a quantitative approach. Explanatory research is carried out to obtain very general information about the research problem, namely information about the area of interest of the researcher and becomes the basis for further research (Darmawan, 2014). Quantitative research is methods for testing certain theories by examining the relationships between variables. Where this research was conducted to determine the Knowledge of Islamic Banking on the Interest in Saving of the Community of Nangka Binjai Village in terms of Social Demographic Aspects. The location in this research is the people of North Binjai Nangka Village. In determining the sample, this research

used a purposive sampling technique using a sample quota of 50 respondents. This research was conducted in Kampung Nangka Binjai Utara Village. The data collection method in this study used a survey method using a research instrument, namely a questionnaire. Questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2012). Questionnaires are used in data collection by providing questions or written statements to obtain the necessary information.

## RESULTS AND DISCUSSION

Questionnaires were distributed to the research sample and as many as 50 respondents who responded at the end of data collection. Respondents' profile data was measured based on gender, age, last education and income. Based on the questionnaire given to 50 people as a sample, it was known that the number of samples was 22 men and 28 women. Seen in table 1 below

**Table 1 Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	22	44.0	44.0	44.0
	Female	28	56.0	56.0	100.0
	Total	50	100.0	100.0	

Profile data for the age of the respondents in table 2

**Table 2 Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20	15	30.0	30.0	30.0
	21-25	17	34.0	34.0	64.0
	26-30	15	30.0	30.0	94.0
	>31	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

Based on table 2, it can be seen that as many as 15 respondents were aged 18-20 years, while as many as 21-25 years were 17 respondents, aged 25-30 years were 15 respondents, and the rest were more than 30 years as many as 3 respondents. The largest number of respondents are aged 21-25 years who are still young and productive.

Furthermore, the demographic data of respondents based on recent education can be seen in table 3 below:

**Table 3 Last Education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior High	24	48.0	48.0	48.0
	Diploma	17	34.0	34.0	82.0
	Bachelor	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Based on table 3, it is known that as many as 24 respondents had a senior high school education, while 17 respondents had a D3 education, and the remaining 9 respondents had a Bachelor's degree. The latest educational demographic data shows that most of the respondents have a low educational background, namely high school graduates.

Respondent profile data that measures income can be seen in table 4 below:

**Table 4** Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>500.000	7	14.0	14.0	14.0
	500.000-1.000.000	28	56.0	56.0	70.0
	1.000.000-1.500.000	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

Based on table 4, it is known that as many as 7 respondents have an income of less than Rp. 500,000, while as many as 28 respondents have an income of Rp. 500,000 – Rp. 1,000,000, and the remaining 15 respondents have an income of Rp. 1,000,000 – Rp. 1,500,000. This data shows that most of the people of North Binjai in the Village of Kampung Nangka, most of the people have an income of between Rp.500,000 – Rp. 1,000,000.

**Table 5** Gender on Knowledge of Islamic Bank products

			Knowledge of Islamic bank products is very easy to understand			Total
			Disagree	Agree	Absolutely Agreed	
Gender	Male	Count	2	14	6	22
		% within gender	9.1%	63.6%	27.3%	100.0%
	Female	Count	0	19	9	28
		% within gender	0.0%	67.9%	32.1%	100.0%
Total		Count	2	33	15	50
		% within gender	4.0%	66.0%	30.0%	100.0%

Based on table 5, it is known that as many as 28 female respondents agreed with knowledge of Islamic banking products and as many as 22 male respondents agreed with Islamic banking products. This data shows that women are far more interested in Islamic banking products.

**Table 6** Latest Education on Product Knowledge of Islamic banks

			Knowledge of Islamic bank products is very easy to understand			Total
			Disagree	Agree	Absolutely Agreed	
Last Education	Senior High	Count	0	17	7	24
		% within Last Edu	0.0%	70.8%	29.2%	100.0%
	Diplo ma	Count	2	10	5	17
		% within Last Edu	11.8%	58.8%	29.4%	100.0%
	Bachel or	Count	0	6	3	9
		% within Last Edu	0.0%	66.7%	33.3%	100.0%
Total		Count	2	33	15	50
		% within Last Edu	4.0%	66.0%	30.0%	100.0%

Based on table 6 it is known that respondents with the last education level of high school agree with knowledge of Islamic banking products, namely as many as 24 respondents. While the respondents who had the last D3 education responded to agree as many as 10

respondents and the rest with the last S1 education gave affirmative responses as many as 6 people.

**Table 7** Income on Islamic Bank Product Knowledge

			Knowledge of Islamic bank products is very easy to understand			Total
			Disagree	Agree	Absolutely Agreed	
Income	>500.000	Count	0	4	3	7
		% within Income	0.0%	57.1%	42.9%	100.0%
	500.000-1.000.000	Count	0	19	9	28
		% within Income	0.0%	67.9%	32.1%	100.0%
	1.000.000-1.500.000	Count	2	10	3	15
		% within Income	13.3%	66.7%	20.0%	100.0%
Total		Count	2	33	15	50
		% within Income	4.0%	66.0%	30.0%	100.0%

Based on table 7, it is known that respondents with an income of Rp. 500,000 agree with knowledge of Islamic banking products, namely as many as 4 respondents. While respondents who have an income of Rp. 500,000 – Rp. 1,000,000 agreed as many as 19 respondents and the remaining income of Rp. 1,000,000 – Rp. 1,500,000 gave 10 people the affirmative response regarding Islamic banking product knowledge

**Table 8** Knowledge of Islamic Bank Products on the Desire to Save

			Knowledge of Islamic Bank Products on the Desire to Save			Total
			Disagree	Agree	Absolutely Agreed	
Knowledge of Islamic bank products is very easy to understand	Disagree	Count	0	2	0	2
		% within Knowledge of Islamic bank products is very easy to understand	0.0%	100.0%	0.0%	100.0%
	Agree	Count	3	17	13	33
		% within Knowledge of Islamic bank products is very easy to understand	9.1%	51.5%	39.4%	100.0%
	Absolutely Agreed	Count	0	8	7	15
		% within Knowledge of Islamic bank products is very easy to understand	0.0%	53.3%	46.7%	100.0%
Total		Count	3	27	20	50

	% within Knowledge of Islamic bank products is very easy to understand	6.0%	54.0%	40.0%	100.0%
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As many as 28 people of the female sex with an age range of 21-25 years with recent education, mostly high school students, having an average income of 500,000-1,000,000 said they agreed that knowledge about Islamic bank products was easy to understand. This was mostly chosen by mothers who graduated from high school with an income of 500,000-1,000,000. then, most of the respondents agreed that knowledge about Islamic bank products was easy to understand so that they became interested in opening savings accounts in Islamic banks in the future.

## CONCLUSION

This study aims to determine whether demography has an influence on people's interest in saving, especially in Islamic banks if the knowledge of Islamic banking products is understood by the public. Based on the questionnaire that has been distributed, the responses given by 50 respondents indicate that they agree with the knowledge of Islamic banking products. As many as 28 people of the female sex with an age range of 21-25 years with recent education, mostly high school students, having an average income of 500,000-1,000,000 said they agreed that knowledge about Islamic bank products was easy to understand. This was mostly chosen by mothers who graduated from high school with an income of 500,000-1,000,000. then, most of the respondents agreed that knowledge about Islamic bank products was easy to understand so that they became interested in opening savings accounts in Islamic banks in the future

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