

THE PERCEPTION AND INTEREST OF TEACHERS ON ISLAMIC BANK

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THE PERCEPTION AND INTEREST OF TEACHERS ON ISLAMIC BANK

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This study aimed to analyze the differences of perception and interest of teachers for Islamic banks as well as the relationship between perception and interest of teachers for Islamic banks. Data is collected by sending a questionnaire to the teachers in some schools in Depok. Data were analyzed using General Linear Model (GLM) and correlation. The results showed that the differences in the perception of teachers towards Islamic banks affected by school level, education and income, whereas factor in the type of school and did not affect the status of bank customers; differences in the interest of teachers to Islamic banks are affected by school level, education and income, whereas the factors of school types and status of bank customers have no effect. The level of teachers' perceptions correlate with the level of teacher interest of 0.803 ($p = 0.000$). In conclusion perception and interest of teachers to Islamic banks still dependent factors levels of schooling, employment, education and income of teachers is concerned.

Keywords: perception, interests, teacher, Islamic banks

INTRODUCTION

Law No.10 of 1998 on changes to Act No.7 of 1992 on Banking, contains the assertion that Bank Indonesia as the monetary authority guarantee the legality of Islamic banks and provide a wider space for Islamic banks. This causes rapidly growing Islamic banking.

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Table 1. Development of Islamic Finance Industry

Bank	2011	2012	2013
Islamic Banks	11	11	11
Business Unit Sharia	24	24	23
- Total Office	1737	2262	2526
BPRS	155	158	160
- Total Office	364	401	399
Number of account	8,2	10,8	12,3
Number of employer	27.660	31.578	42.062

Source: BI Outlook Perbankan Syariah 2014

Although the development of Islamic banking shows the increase in the number of branch network of Islamic banking, Islamic banking assets but is still far below the conventional system assets. Permana (2012) explain the present assets of the Islamic banking industry still has a market share of below 4 percent of the over 11 national banks. This is due to one's level of awareness Islamic bank products is still low. Until now, few people who know about Islamic banking products and terms in Islamic banking. The existence of Islamic banks pose a mixed response in the community. There are welcomed, as the financial institution with over Islamic

system expected, but there are also critical to ask what the difference with conventional banks that have evolved. There is also the opinion of dubious quality service and transaction facilities which can be given by Islamic banks and also its credibility.

There are some people do not know how the operation of Islamic banks, or simply hear their new Islamic banks, even the results of the review of the top ten research on Islamic banking (Syahyuti, 2005) explained that there were respondents who had never heard of any Islamic bank between 5.5% - 28,5%. The weaknesses and challenges still to be faced by Islamic banks with regard to people's appreciation of Islamic banks. Among these weaknesses is still limited and the lack of knowledge and understanding of the public about the products and services of Islamic banks. There are still many segments of society should be the goal of optimal socialization, especially the segment of society that is assessed to be in an environment that has the potential to grow and implement sharia value.

Guru is one strategic element in society, which has a great responsibility in realizing the ideals of national education. Teachers play a role of educating the nation's children be the ones as desired by parents or society. A figure of a personal teacher who always digugu and emulated by his students and by society around schools and homes. If the teachers are familiar with and understand the Islamic bank, it is expected they will inform their students and to the society around them, because they are among the potential to be the market share of Islamic banks. Under such exposure then this article will discuss the differences in perceptions and interests of teachers for Islamic banks as well as the relationship between perception and interest of teachers to Islamic banks. Results of this study are expected to be useful for the Islamic Bank in order to conduct the promotion of Islamic banks.

8 **Islamic Bank**

Law No. 10 of 1998 on changes to the Law No. 7 of 1992 on banking, has given the mandate to Bank Indonesia to accommodate the regulation and supervision of banking based on Islamic principles. In other words, the Act explicitly states that the Islamic banking system is placed as part of the national banking system. This provision marks the beginning of the era of dual banking system (dual banking system) in Indonesia, namely the operation of the conventional banking system and the banking system with the principle of sharing. In this dual banking system, the banking system as synergistic and together meet the needs of the community banking products and services, as well as financial support for the sectors of the national economy.

According to Law 10 of 1998 Islamic bank is a bank conducting business based on sharia principles in its activities providing other services in payment traffic. Islamic principles in accordance with article 1, paragraph (13) of Law No.10 of 1998 on banking was rule by Islamic law agreement between the bank and other parties to deposit funds or financing business activities, or other activities stated in accordance with sharia financing based principle for basil (mudaraba), financing is based on the principle of equity, the principle of selling bell goods with profit (murabahah), or the financing of capital goods is based on the principle of the lease pure without options (Ijarah), or by the choice of transfer of ownership of goods leased of the bank by another party (ijarah waiqtina).

Throughout the conventional banking practices do not conflict with the principles of Islamic bank have adopted Islamic banking systems and procedures that exist. However, in case of conflict with the principles of sharia, the Islamic banks to plan and implement their own procedures in order to adjust their banking activities with the principles of Islamic sharia.

Results of the study BI with Diponegoro University (2000), found that respondents that have the potential for savings in Islamic banks: old age, open to new technologies, mobility of families is low, less tolerate deviations religion and have knowledge about Islamic bank, while the results of research in West Java in the same year found the factors that influence positively on the respondents to the Islamic banks are: (1) respondents who worked as a businessman, (2) the factors of income, (3) to agree on the role of banks, (4) consider accessibility, and (5) have the knowledge of Islamic banks.

BI research results with Edinburgh University (2001), found that 50% of 350 respondents has the potential to use Islamic banks. Other findings contained individual characters that have the potential to use the services of Islamic banks, which is 4 (four) real factors (age, education, occupation, income) and the factors that are not real (sex). BI research results with Andalas University (2001), found among other 20% of the total respondents stated that the bank interest haram, but most of them (80%) say they will not come out of conventional banks; 40% of respondents believe interest is not forbidden and the remaining 39% of respondents undecided. In addition, there are 91% of respondents want to save money in Islamic banks and 9% wishing to borrow with the pattern of results.

Results of the study BI with UIN Syarif Hidayatullah (2003), found 12 variables were significantly attached to the respondents who have a strong preference for using the services and products of Islamic banks, namely: 1) respondents have a formal education is high, 2) respondents who follow religious education, 3) those who consider the location of the bank 4) respondents who consider professionalism banking services, 5) are interested in having the deposit, 6) interest in the ATM, 7) was in accordance with Islamic banks, 8) see no weaknesses in Islamic banks, 9) of the respondents that emphasizes ease of saving, 10) of the respondents who felt that Islamic banks is more profitable, 11) within easy reach, and 12) of the respondents are concerned with convenient service.

BI research results with IPB in South Kalimantan (2004), found seven variables which has strong links with the respondents that have the potential to deal with Islamic banks, namely: (1). the existence of Islamic banks, (2) knowledge of the Islamic bank, (3) the perception of interest contrary to religion, (4) consideration of professionalism, (5) the positive image of Islamic banks, (6) the status of religious figures, and (7) the type of work employers, In contrary, in South Sumatra (2004), identified eight variables real and positive influence on Islamic banks, namely: (1) respondents who have a non-formal education (business), (2) respondents have a primary job as an entrepreneur, (3) which uses a consideration of professionalism, (4) type products adopted the financing, (5) religious figures, (6) devout in religion, (7) have the perception that the interest conflict with religion, and (8) have a positive impression on islamic bank.

RESEARCH METHODS

This research data form the primary data, the research data obtained directly from the teacher-gum. The population in this study is an elementary school teacher, junior and senior high general and Islam in the city of Depok. Data collection is done by sending a questionnaire to the teachers. The questionnaire used was taken from several previous studies that a questionnaire developed by Yunaedi (2010), Wijaya (2011), Jatno (2012) and Ambarwati (2012) with slight modifications to suit the current condition. The questionnaire consists of two parts, namely the perceptions and interests, each part is divided into several components. Perception is measured by 7 components and interest measured by the six components, where each component is measured by several items of questions. The number of questions to the perception of a total of

33 questions, while the interest in as many as 38 questions. Tested questionnaire to 21 teachers. The trial results showed that the root of Cronbach's Alpha greater than 0.70. This means that the questionnaire is fit for use in data retrieval, meaning that the questionnaire is free of errors so as to provide a consistent measurement result in different conditions and on each item in the instrument. Questionnaires were 147, having studied only 143 questionnaires were eligible for further analysis, while 4 other questionnaires were not included because there is some data that is not filled out completely. The data were analyzed qualitatively and quantitatively by using General Linear Model (GLM) and correlation.

RESULTS AND DISCUSSION

Respondents amounted to 143 teachers from elementary school, junior high, and senior high school and Islamic schools.

Table 2. Characteristics Profile of Respondents

No.	Characteristics	Statistic		No.	Characteristics	Statistic		
		Freq.	%			Freq.	%	
1	Age (years)			6	Level of Education			
	Minimum	22			Diploma	6	4.2	
	Maximum	60			S1	116	81.1	
	Mean	39.9			S2	21	14.7	
	Median	40.0			7	The level of income		
	Std. Deviation	8.8				< 2million	21	14.7
Skewness	0.021		2 - 3	20		14.0		
Kurtosis	-0.914		3 - 4	50		35.0		
2	Gender			4 - 5	40	28.0		
	Male	62	43.4	5 - 6	12	8.4		
	Female	81	56.6	8	conventional banks			
3	Religion				on going	92	64.3	
	Islam	136	95.1		No longer	23	16.1	
	Non Islam	7	4.9	9	never	28	19.6	
4	Marital Status				Bank syariah			
	Married	116	81.1		On going	76	53.1	
	Single	22	15.4	No longer	9	6.3		
	Widow/widower	5	3.5	never	58	40.6		
	5	Types of school			10	School level		
Islamic school		70	49.0	SD		40	28.0	
General		73	51.0	SMP		54	37.8	
				SMA		49	34.3	

Differences in perception between teachers against Islamic Bank. A visual comparison of the perception of teachers is presented in Figure 1, it appears that distribution elementary and high school teachers are relatively the same, just different variations for elementary teachers Islam (small variations). Perception school teachers under elementary and high school teachers. Distribution of teachers' perceptions of Islamic schools is relatively higher than school teachers General.

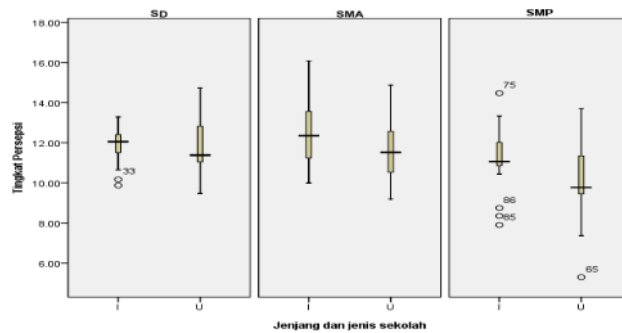


Figure 1. Comparison of the distribution of the level of perception by level and type of school

Differences in the level of respondents' perception and interest can be derived from the characteristics of the respondents (variable covariate). In Table 3 shows that the correlation between age, sex, religion, marital status, and status of conventional bank customers, is not significant to the perception and interest in Islamic banks. The level of perception and relatively the same interest in a variety of conditions such characteristics. As with the education level of income levels, and customer status in Islamic banks, this could potentially be a covariate. Characteristics that affect the level of perception and interest of teachers for Islamic banks.

Table 3. Level of perception and interest in conditions characteristics

No.	characteristics	scala	Number of teacher	average		corelation		Description
				perception	interest	perception	interest	
1	Age					-0.156	-0.042	Pearson Corr.
						[0.064]	[0.615]	
2	gender	male	62	11.5	13.5	-0.010	-0.061	Kendall's tau_b
		female	81	11.6	13.4	[0.887]	[0.379]	
3	religion	Islam	136	11.6	13.4	-0.020	0.034	Kendall's tau_b
		Non Islam	7	11.4	13.8	[0.768]	[0.627]	
4	Marital status	married	116	11.6	13.5	-0.009	0.002	Kendall's tau_b
		single	22	11.6	13.6	[0.894]	[0.977]	
		Widow/ widower	5	11.2	12.8			
5	Level of education	Diploma	6	12.5	14.7	-0.160	-.231**	Spearman's rho
		S1	116	11.6	13.6	[0.056]	[0.005]	
		S2	21	11.1	12.4			
6	Level of income	<2 million	21	11.1	12.9	.176*	0.139	Pearson Corr.
		2 - 3	20	11.9	13.6	[0.035]	[0.097]	
		3 - 4	50	11.1	13.2			
		4 - 5	40	11.7	13.6			
		5 - 6	12	12.9	14.6			
7	Conventional bank	on going	92	11.7	13.4	-0.074	-0.006	Spearman's rho
		No longer	23	11.3	13.3	[0.380]	[0.944]	
		never	28	11.4	13.6			
8	Islamic bank	on going	76	12.0	13.8	-.202*	-0.138	Spearman's rho
		No longer	9	10.0	11.8	[0.015]	[0.099]	
		never	58	11.2	13.2			

Note : [.] sig.; * . Sig. 0.05 (2-tailed); ** . Sig. 0.01 (2-tailed).

Therefore, these three characteristics (education level, income level, and customer status in Islamic banks) is considered to be a covariate in the analysis of the source of diversity. Results of the analysis of source diversity to examine the effect of different types and levels of schools as well as the influence of covariates are presented in Table 4. Output statistical analysis of the source of this diversity using GLM procedure in SPSS16.0.

Table 4. Analysis of the diversity of sources of perception

Source	Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	99.61 ^(a)	8	12.45	5.19	0.000
education	11.83	1	11.83	4.93	0.028
income	8.40	1	8.40	3.50	0.064
Islamic bank	3.54	1	3.54	1.48	0.227
Level of education (a)	38.81	2	19.41	8.08	0.000
Type of school (b)	2.83	1	2.83	1.18	0.279
(a) x (b)	10.08	2	5.04	2.10	0.127
Error	321.74	134	2.40		
Corrected Total	421.34	142			

Note : (a). R Squared = .236

Based on the results in Table 4 shows that teachers' perception towards Islamic bank saffected by school level (p. 0000), education (p. 0028), and income (p. 0064). The influence of income on asnificance level of 10%. That is, the teacher's perception differs according to the school level (elementary, junior high, or high school), as well as the circumstances of education and income. The status of teachers at Islamic bank customers and the type of school (Islamic schools or Public schools) had no effect.

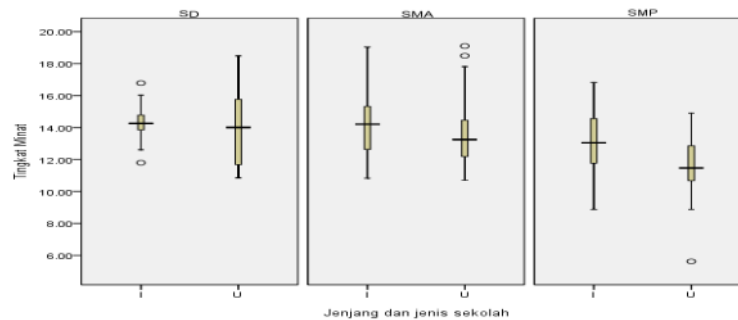


Figure 2. Comparison of the distribution of the interest level by level and type of school

The interest difference between the Teachers of the Islamic Bank. A visual comparison of the distribution (not just a comparison of the average value) is presented in Figure2. As aspects of perception, it appears that the distribution of interest in elementary and high school teachers are relatively equal. Interest in junior high school teachers under elementary and high school teachers, and the distribution of interest Public schools teachers is lower than the teachers of Islamic schools. Test the significance of these differences is presented in Table5.

Table 5. Analysis of the diversity of sources of interest

Sources	Sum of Squares	df	Mean Square	F	Sig.
<i>Corrected Model</i>	194.92 ^(x)	8	24.37	5.67	0.000
Education	37.78	1	37.78	8.78	0.004
Income	14.07	1	14.07	3.27	0.073
Islamic bank	1.20	1	1.20	0.28	0.599
Level of education (a)	90.43	2	45.21	10.51	0.000
Type of school (b)	5.08	1	5.08	1.18	0.279
(a) x (b)	18.50	2	9.25	2.15	0.120
<i>Error</i>	576.24	134	4.3		
<i>Corrected Total</i>	771.16	142			

Keterangan : (x). R Squared = .253

Based on the results in Table 5, it appears that the interests of teachers for Islamic banks affected by school level ($p: 0.000$), education ($p: 0.004$), and income ($p: 0.073$). The influence of income on a significance level of 10%. That is, the interests of different teachers according to school levels (elementary, junior high, or high school), as well as the circumstances of education and income. The status of teachers at Islamic bank customers and the type of school (Islamic schools or Public schools) had no effect.

The relationship between the perception of the teacher's interest against Islamic Bank Results of the analysis of the source of diversity in the perception of the same aspects with aspects of interest, namely that the perception and interests are affected school level, education, and income. This gives an indication that the perceived level correlated with the degree of perception are correlated the level of interest. Factors that influence perception, would also affect the interest.

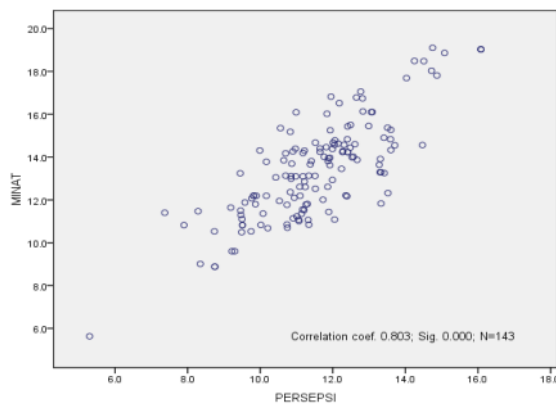


Figure 3. Correlation with the perceived level of interest

The correlation between the perceived level of interest as shown in Figure 3. It is seen that the rate of interest positively associated with the perception, or vice versa. The high degree of relationship and significant with a correlation coefficient of 0.803 ($p: 0.000$). This means that if the teacher's perception increases, the interest of teachers will increase, and vice versa, if the

perception of teachers has decreased the interest of teachers will be correspondingly reduced. Perception and interest of teachers to Islamic banks still dependent factors school level of employment, education, and income. This situation will complicate the development of Islamic banks if school teacher targeting customer segments. The expansion of the segments of society require teacher intervention components perceptions and expectations on the popularity aspect, preferences, bank interest, and products, as well as the management, promotion, and location.

CONCLUSIONS AND SUGGESTIONS

The conclusion from this study is:

1. Differences in perceptions of Islamic banks are affected by school level ($p = 0.000$), education ($p = 0.028$) and income ($p = 0.064$), while the factor of the type of school and did not affect the status of bank customers.
2. The difference in interest in Islamic banks are affected by school level ($p = 0.000$), education ($p = 0.004$) and income ($p = 0.073$), while the factor of the type of school and did not affect the status of bank customers.
3. The level of teachers's perceptions correlate with the level of teacher interest of 0.803 ($p = 0.000$). In other words, teachers' perception and interest in Islamic banks still dependent factors levels of schooling, employment, education and income of teachers is concerned.

Suggestions in this study are:

1. It should be disseminated regarding Islamic banks against the teachers. This is due to many opportunities of teachers who still have the perception and interests are neutral from the order of highest to lowest are school teachers (34.7% and 36.9%), high school teachers (22% and 24.8%) and teachers SD (21.1% and 18.1%).
2. Expansion of the segment requiring teacher intervention perception and expectation component in the aspect of the popularity, bank interest, products, management, promotion and location.

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