

THE ANTECEDENT INTEREST IN MICRO-ENTREPRISES TOWARD SYARIAH BANK FINANCING IN YOGYAKARTA

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Abstract : *The development of Micro Small Businesses in Yogyakarta is very rapid and able to help the economy of the Yogyakarta region, but still has some problems, namely the problem of capital, this is what makes Islamic banks play a role in overcoming the problem. This study aims to determine the empirical evidence of the influence of profit-sharing factors, personal factors, and service to the interests of small micro-enterprises to finance the Yogyakarta Islamic Bank. This study uses a survey method using a research questionnaire distributed to entrepreneurs who enter the Micro Small Business category in the City of Yogyakarta. The source of data in this study is primary data and then the data is processed using SPSS software. Of the 70 questionnaires distributed only 60 questionnaires received answers from respondents. Data analysis techniques using data quality test, classic assumption test, and hypothesis testing (Multiple Regression Analysis, Determination Coefficient, F Test, and T Test). The results showed that the factors of profit sharing, personal factors, and service factors influenced the interest of Micro Small Enterprises to finance the Islamic Bank of Yogyakarta City.*

Keywords: *profit sharing, personal factors, service, interest in financing*

1. Introduction

Micro, Small Business (UMK) is one component of business actors that has an important role improving the economy of Indonesia. MSEs also play a role in improving the economy in the regions, especially for the Province of Yogyakarta Special Region (DIY). The role of MSEs for the economy of Yogyakarta is very large, where MSMEs are the backbone of the Yogyakarta Special Region economy. Based on data from the DIY Cooperative and SME Office, 95% of the DIY economy is contributed by MSMEs, of which 75% is contributed by Micro, Small and Micro Enterprises.

According to Soejoedono (2004), the notion of small and medium businesses is not always the same in every country, depending on the concept used by the country. As the understanding of SMEs, when viewed from the criteria of the number of workers they have, they will differ from one country to another. Enterprises that are included in the criteria for SMEs in America are those with fewer than 500 employees. While in France, the category of medium-sized businesses are those who have 1040 employees, and those included in the criteria for small businesses are businesses that have less than 10 employees.

MSEs, while running their businesses, face several problems such as marketing, capital and management problems. As the main difficulty faced is the difficulty in terms of capital. The development of Islamic banks in Indonesia today can help small communities or MSEs

to obtain venture capital. According to Sudarsono (2013), what is meant by Islamic banks is financial institutions whose principal institutions provide credit and other services in the payment gateway and the circulation of money operating in accordance with sharia principles. Therefore, the bank's business will always be related to money problem as its core business.

To attract business actors to conduct financing in Islamic banks, Islamic banks expect bank employees will do the best for the company by maximizing services so that the company's goals can be achieved. Relying on the good value of the company, the company will be viewed favorably by businesspeople. Slameto, (2003: 180) states that interest is a feeling of preferability and a sense of attachment to a thing or activity, without anyone asking. Interest is basically the acceptance of a relationship between oneself and something outside of oneself. Hopkins (1981) states that measuring one's interest is useful for predicting one's level of interest, for example students' interest in a field of study or program of study or higher education.

Public interest in choosing Islamic banks to develop their business is influenced by several factors, in previous research it was explained that the factors influencing people to finance Islamic banks are due to good services (Lubis and Mahali, 2014), Tho'in (2011) stated that service quality is more focused on customer satisfaction, where service quality is centered on efforts to meet the needs and desires of customers and the accuracy of delivery to balance customer expectations. The best service to customers and the level of quality can be achieved consistently by improving service and paying special attention to employee performance standards both internal and external.

The next factor is the level of profit sharing (Munthe, 2014), personal factor (Andespa, 2017), Profit sharing is the distribution of the results of operations that have been carried out by the parties that made an agreement, namely the customer and the Islamic bank. The results obtained by the two parties will be divided according to the portion of each party making the contract. The distribution of results of operations in Islamic banking is determined by using the ratio (Ismail, 2011: 95).

As well as environmental factors, service, customer character, business experience, and financing procedures (Indriyani, 2007). Tho'in (2011) suggests that service quality is more focused on customer satisfaction, where service quality is centered on efforts to meet customer needs and desires and the accuracy of delivery to balance customer expectations. The best service to customers and the level of quality can be achieved consistently by improving service and paying special attention to employee performance standards both internal and external.

Based on these descriptions the authors are interested in conducting attestations of MSE interest in using working capital financing services at Islamic Banks in Yogyakarta, The framework in this study can be described with the following models:

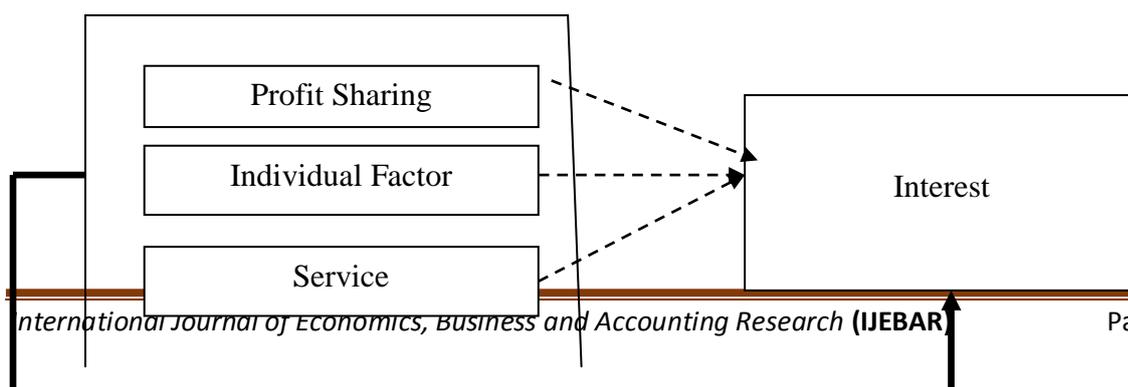


Figure 1: Theoretical Framework

2. Research Methodology

The object of this research is Micro Small Business or UMK in Yogyakarta City. This type of research conducted by the author is quantitative research. The data used in this study are primary data and secondary data. Source of data comes from primary data and secondary data. Primary data obtained from the results of a questionnaire given to MSEs entrepreneurs in the city of Yogyakarta, in addition to this study also uses secondary data obtained from literature studies, journals, thesis, internet. Data collection techniques in this study used questionnaires, literature studies, and other sources from journals, theses, and the internet. There are two measurement variables consisting of the dependent variable and the independent variable. The dependent variable in this study is the interest in financing in Islamic banks. This variable is measured using 3 questions. While the variables used in this study are Profit Sharing (X1), Personal/individual Factors (X2), and Services (X3). The analysis technique in this study used the SPSS 20 test, which consist of validity test, reliability test, multiple linear regression test.

Findings and Discussion

This study utilizes a questionnaire as a tool to collect data. This study employs primary data which is a source of research data obtained directly from the speakers. Questionnaires were distributed to entrepreneurs in the MSEs category in the city of Yogyakarta.

Tabel 1. Sample and the Return Level

Respondent	Distributed Questionnaire	Returned Questionnaire	Analyzed Questionnaire
Entrepreneur / MSE in Yogyakarta	70	60	60

Processed from Primary Data (2018)

Based on table 1, it can be seen that the number of questionnaires distributed was 70 sheets, the returned questionnaires were 60 copies, and the processed questionnaires were 60 copies. While the remaining 10 questionnaires were not answered by respondents.

Respondent by Gender

Tabel 2. Gender

Gender	Frequency	Percentage
Male	26	43,3%
Female	34	56,7%
Total	60	100%

Processed from Primary Data (2018)

Based on the table above, it can be seen that the number of male respondents is 26 respondents or 43.3%, while women are 34 respondents or 56.7% with a total of 60 respondents or 100%.

Respondent by Field of Business Field

Tabel 3. Business field

Business Fields	Total Respondent	Percentage
Culinary	32	53,3%
Services	6	10%
Elektronics/Gadget	4	6,7%
Trade	8	13,3%
Handy Craft	2	3,3%
Fashion/	8	13,3%
Total	60	100%

Source: Processed from Primary Data (2018)

Based on the table above, it shows that the most respondents in this study were MSEs entrepreneurs in the culinary field with 32 respondents or 53% of respondents, while the smallest number of respondents were MSEs entrepreneurs in handicraft or handicraft by 2 respondents or 3.3%.

3. Data analysis

Validity Test

This test uses the Pearson correlation method. If the significance value <0.05 then the data is categorized to be valid (Ghozali, 2016).

Tabel 4. Validity Test

Variable	r count	Sig.	remarks
Profit Sharing (X ₁)			
X1.1	0,411	0,001	Valid
X1.2	0,733	0,000	Valid
X1.3	0,745	0,000	Valid
X1.4	0,776	0,000	Valid
X1.5	0,367	0,004	Valid
Individual Factor (X ₂)			
X2.6	0,659	0,000	Valid
X2.7	0,702	0,000	Valid
X2.8	0,761	0,000	Valid
X2.9	0,646	0,000	Valid
X2.10	0,368	0,004	Valid
Service (X ₃)			
X3.11	0,765	0,000	Valid
X3.12	0,797	0,000	Valid
X3.13	0,800	0,000	Valid

X3.14	0,531	0,000	Valid
X3.15	0,795	0,000	Valid
Interest to make financing (Y)			
Y1.1	0,862	0,000	Valid
Y1.2	0,900	0,000	Valid
Y1.3	0,662	0,000	Valid

Sources: analyzed from primary data (2018)

Reliability Test

Tabel 5. Reliability Test

Variable	Cronbach alpha	Remark
Profit Sharing	0,791	Reliable $\alpha > 0,60$
Individual Factor	0,778	
Service	0,788	

Source: Analyzed from Primary Data (2018)

Based on table 5, it is known that all variables in this study are reliable. A construct or variable is said to be reliable if the Cronbach alpha value > 0.60 .

Multiple Regression Analysis

Tabel 6. The Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,689	1,502		,459	,648
1 Profit Sharing	,240	,115	,266	2,085	,042
Individual Factor	,156	,074	,245	2,091	,041
Service	,212	,080	,342	2,641	,011

a. Dependent Variable: INTEREST

Sumber: Data primer, diolah (2018)

Based on these results we can get the multiple linear regression equation as follows:
 $Y = 0,689 + 0,240 X_1 + 0,156 X_2 + 0,212 X_3 + e$

Determination Coefficient

Table 7. Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	,737 ^a	,543	,519	1,273
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Source: analyzed from Primary Data (2018)

Based on table 7, the value of adjusted R square is 0.519 and this indicates that 51.9% of the change in interest in financing at Yogyakarta Syariah Bank is influenced by the profit sharing, personal, and service variables. While the remaining 48.1% is influenced by other variables outside this regression model.

F-Test

Tabel 8. The Result of F-Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	107,974	3	35,991	22,207	,000 ^b
Residual	90,759	56	1,621		
Total	198,733	59			

Source: Analyzed from Primary Source (2018)

Based on table 8, it can be seen that the F count is $22.207 > 2.760$ and the value of sig. equal to $0,000 < 0.05$, it can be concluded that there is an effect of profit sharing (X1), personal factors (X2), and services (X3) simultaneously on the interest in financing at Yogyakarta Syariah Bank (Y).

T-Test

Table 9. T-Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	,689	1,502		,459	,648
TOTAL.X1	,240	,115	,266	2,085	,042
TOTAL.X2	,156	,074	,245	2,091	,041
TOTAL.X3	,212	,080	,342	2,641	,011

Source: Analyzed from Primary Data (2018)

Based on table 9, it can be seen the results of t calculation as follows:

- 1). Known sig. for the effect of X1 on Y is $0.042 < 0.05$ and the t value is $2.085 > 2,00030$, so it can be concluded that H1 is accepted which means partially that H1 (profit sharing) has an effect on Y (interest in financing).
- 2). Known sig. for the influence of X2 on Y is $0.041 < 0.05$ and the value of t arithmetic $2.091 > 2,00030$, so it can be concluded that H2 is accepted which means partially that H2 (personal factor) influences Y (interest in financing).
- 3). Known sig. for the influence of X3 on Y is $0.011 < 0.05$ and the value of t arithmetic $2.641 > 2,00030$, so it can be concluded that H3 is accepted which means partially that H3 (service) has an effect on Y (interest in financing).

4. Discussion

1) Effect of Ratio on the Interest of MSE to Conduct Financing.

The results of this study indicate that the value of Sig. for the effect of X1 on Y is $0.042 < 0.05$ and the t value is $2.085 > 2.00030$, so it can be concluded that H1 is accepted. Hence, the Profit Sharing Factor is what influences the interest of an MSE entrepreneur to conduct financing in a Sharia Bank, with Revenue Sharing that is in accordance with business performance, mutually beneficial, and according to this agreement makes entrepreneurs not worried if they go bankrupt. So that in running the business more calm, eager to pursue high profit sharing, and stay focused in the business.

This study supports the results of research conducted by Munthe (2014) which shows that the Profit Sharing Factor influences the customer's interest in saving Mudharabah Savings at Muamalat Bank with the T value of the profit sharing variable of 4.556 and the T value of 1.671, then the T count > T table ($4.556 > 1.671$) with a significant level of $0,000 < 0.05$.

2) The Influence of Personal Factors Against the Interest of MSEs To Conduct Financing.

The results of this study indicate that the value of Sig. for the influence of X2 on Y is $0.041 < 0.05$ and the value of t arithmetic $2.091 > 2,00030$, so it can be concluded that H2 is accepted. So Personal Factors are also factors that influence the interest of MSEs to finance in Islamic Banks. Personal factors or factors originating from the internal of this individual can affect one's decisions, an entrepreneur would have a lifestyle difference with people who are not entrepreneurs. A businessman maintains his lifestyle by managing finances so that the business he does is not stuck and wants his business to grow rapidly, so that the interest in financing at Islamic banks to increase capital is higher than ordinary people.

This study supports the results of research conducted by Andespa (2017) which shows that personal factors consisting of life cycle, lifestyle, and personality influence customer interest to save in Islamic banks with a Sig. $0,000 < 0.05$.

3) The effect of Services on MSE Interests to Conduct Financing.

The results of this study indicate that the value of Sig. for the effect of X3 on Y is $0.011 < 0.05$ and the t value is $2.641 > 2.00030$, so it can be concluded that H3 is accepted. So the service factor is a factor that influences the interest of MSEs entrepreneurs to conduct financing in Islamic banks, if the services provided by the bank are good, friendly, ATM facilities are available, and available information needed by customers certainly makes MSEs entrepreneurs will be interested in financing at the bank sharia, because basically every human being wants to be served well and respected.

This study supports the results of previous research conducted by Reza (2017) which shows that service factors influence the interest of transactions in Bank Syariah Mandiri with a t value of 5.323 while t table of 1.98 then t arithmetic > t table ($5.323 > 1,98$) and Sig. $0,000 < 0.05$.

Based on the F-test conducted, it can be concluded that there is an effect of profit sharing, personal factors, and services simultaneously on the interest in financing at

Yogyakarta Syariah Bank. Hence, to be able to attract business actors in financing, the Islamic Bank must improve its performance so that the company's goals can be achieved. The higher the interest in being a business actor as a customer, the higher the likelihood that someone will decide to become a customer at an Islamic bank. According to Anwar (2001: 281) that interest is the attention of joy or a tendency toward the heart of a thing. If someone has more interest in Islamic banks, the higher their desire to make decisions to become customers in Islamic banks.

5. Conclusion

This study aims to obtain empirical evidence of the influence of the results of the sharing, personal, and service variables on the interest of MSEs to finance in Yogyakarta Syariah Bank. Based on the formulation of the proposed problem then the data analysis is carried out, as well as the discussion in the previous chapter it can be concluded that:

1. The effect of profit-sharing factors on the interest in financing at Syariah Bank in Yogyakarta is declared to be supported or influential.
2. The influence of the influence of personal factors on the interest in financing at Yogyakarta Syariah Bank is stated to be supported or influential.
3. The influence of the influence of service factors on the interest in financing at the Syariah Bank of Yogyakarta is declared supported or influential.

Research Limitations

1. This study only uses a sample of MSEs in the city of Yogyakarta with 70 questionnaires distributed and only 60 copies filled out by customers.
2. Retrieval of data requires quite a long time because not all respondents are willing to fill out questionnaires, many respondents are busy busy serving customers. Data collection in this study only used a questionnaire. Researchers worry there are respondents who are not careful in filling out and are not honest in answering, so that it can affect the results in this study.

Suggestions

1. Sharia Banking can improve Services, offering attractive profit sharing to increase the number of customers conducting financing.
2. The prospective researcher may add a sample and use the sample to MSE entrepreneurs from the other cities.
3. Prospective researchers may conduct interviews or observations, so that data collection is not only sourced from questionnaires.
4. For the next researcher, it is expected that the results of this study can be used as a reference for researchers who will examine Islamic Banks, especially in the topic of interest of MSEs entrepreneurs to conduct financing in Islamic Banks by increasing the number of variables such as promotion variables, business consulting, and others.

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