



PREFERENCE EXPLANATORY FACTOR OF THE PEOPLE FROM BINTARO, SOUTH TANGERANG, BANTEN TO BECOME CUSTOMERS OF SHARIA SMALL AND MEDIUM ENTERPRISES (A STUDI AT BMT DARUT TAUHIID AND BMT BERINGHARJO)

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ABSTRACT

This research is aimed to understand the main preference criteria from the people of Bintaro, South Tangerang, Banten to become customer sharia small and medium enterprises in BMT Darut Tauhiid and BMT Beringharjo, and also to understand if there are some differences in the main criteria of the people from Bintaro, South Tangerang, Banten to become customer of sharia small and medium enterprises in BMT Darut Tauhiid and BMT Beringharjo. *Factor Analysis* is used to answer the first research problem, while results of *Factor Analysis* between criteria of the first preference customer of BMT Darut Tauhiid dan BMT Beringharjo are used to answer the second research problem. The comparison analysis is used to the result of *Factor Analysis* between main preference criteria of BMT Darut Tauhiid and BMT Beringharjo customers. This research result is to answer two reserach questions. *Frist*: the main preference criteria from the people of Bintaro, South Tangerang, Banten, in *Service Factor* which comprise of: (1) polite and friendly service from BMT employees; (2) quick response service from from BMT employees; (3) satisfactory service from competence BMT employees; (4) receptive and responsive BMT employees upon emerging problems; (5) fast and effiience transaction process; (6) transparant and openness to critics; (7) accuracy on *billing*; (8) branch office cleanliness and neatness; (9) tidy and clean outfit performance; and (10) well-known and trustable BMT management owner. *Firstly*, the result is not appropriate with the first research hypothesis. *Secondly*, there is no difference between first criteria customer choice on BMT Darut Tauhiid dan BMT Beringharjo, where both of BMTs have the same common first criteria customer on, Factor: Services. Furthermore, there is a difference in religiosity level which come up through some variables or attributes that contributes BMT First Criteria services, it is the religiosity level.

Key words: Preference Explanatory Factor, Customer, BMT Darut Tauhiid, BMT Beringharjo



1. INTRODUCTION

BMT or Baitul Maal wa Tamwil or sharia SMEs was born, grown, and developed through the strong ideology and commitment of missionary endeavor drivers in Indonesia through the non-usury social welfare movement. They tried to cut of the loan shark network which usually located in rural traditional markets throughout Indonesia.

This research conduct is a development from the previous research conducted in BMT Beringharjo in Yogyakarta, in Strategic Management area in the analysis of needs of the community as well as the opportunities within it. Where on the other hand, this research is in the area of Econometrics and conducted in one of its branches in Bintaro Jaya, Tangerang Selatan, Banten. In its branch office in Bintaro Tangerang Selatan, Banten, its existence is is aimed to gather funds from the middle class society where in average contains of commuter families and where husbands and wives in the families are working people. On the other hand, BMT Daarut Tauhid located in a middle of Cipadu traditional market, in Tangerang Selatan, Banten, assumed that its location is better close to the small merchant community on the outskirts of the capital city Jakarta.

To answer some alleged explanatory factors to bridge the need of society and the development of BMT, this research come up with RQ (Research Question) to be answered, as follows: (1) What are the main criteria for Bintaro community, in Tangerang Selatan, Banten, in terms of choosing to be customers of BMT at BMT Beringharjo and BMT Darut Tauhiid?; and (2) Are there any main difference in critera in Bintaro community, in Tangerang Selatan, Banten, to choose to become customers of BMT Beringharjo and BMT Darut Tauhiid? Therefore, this research is to find out what are main criteria of Bintaro society in, Tangerang Selatan, Banten, in choosing to become customers of BMT Beringharjo, and BMT Darut Tauhiid, and to find out the difference of its main criteria of both BMTs.

2. LITERATURE REVIEW

Previous researchers on year order based, are as follows: Nadya (2008), Budiman (2008), Hendri (2006), Subagja (2005), Wahyuningsih (2005), Yunus (2004), BI-Undip (2000), dan Imani (1999) produce research results according to the context of the incident according to what happened in their time. As well as what was explained by Bitner and Gremler (2006, p. 67) that evaluation after the experience of using significant services, will impacted a sort of W.o.M or word of mouth of the customers as what they will say to others, to what they had experienced in the past. Especially, with the effort of enhancing the human life's quality, packaging, and process (Zeithaml, Bitner dan Gremler, 2006, p. 25-27), in the service to the customer to the customer satisfaction, until the customer loyalty, will result the sustainable business management. Whereas, Kotler (1989) point of view mentioned that a product it self which is one of stimuli variables in marketing, is also one of significant instruments that indeed can attract a customer to make a transaction.



3. RESEARCH METHOD

Quantitative method is chosen with Factor Analysis. Factor Analysis is used to find out the main criteria of the customer to choose to become the customer of sharia SMEs at BMT Beringharjo and BMT Darut Tauhid. Following are to analyze the difference of the result of Factor Analysis from each main criteria of the customer to become customer of each sharia SMEs (BMT Beringharjo dan BMT Darut Tauhiid). The data in this study are quantitative to facilitate the process of data analysis, firstly all data will be coded which are obtained through questionnaires conducted on customers of both BMTs, as many as 150 respondents. The questionnaire was designed with screening, and gather on personal, demographic and economic characteristics manners. The techniques which is used is in the customer selection criteria with Likert scale from 1 to 5. For sampling, the type of non-probability sampling technique used is as purposive sampling. Data processed the use of SPSS version 13.00 for windows.

4. RESULTS AND DISCUSSION

Based on the questionnaire data collected from BMT Daarut Tauhiid and BMT Beringharjo, it can be seen the demographics of each second BMT customer as in Table 1.

Analysis of the Overall Customer Criteria Factor

Overall Criteria for Factor Analysis Nasa Results from the KMO and Bartlett's Tests are: KMO = 0.816, greater than 0.5, which means that the observation unit is good for factor analysis; Bartlett Test shows the Chi Square value of 5359,362 so that the significance level is 0,000, which means that factor analysis can be done. With these two evidences, the next analysis can be done (Usman and Sobari, 2013).

Tabel 1. Demographics of BMT Customers Daarut Tauhiid and BMT Beringharjo

Demographics		BMT Beringharjo		BMT Daarut Tauhiid	
		Freq	%	Freq	%
Gender	Male	30	40.00%	52	69.33%
	Female	45	60.00%	26	30.67%
Last Education	SD	9	12.00%	3	6.68%
	SMP	9	12.00%	0	0.00%
	SMA	28	37.33%	43	57.33%
	D3	9	12.00%	10	13.33%
Last Education	S1	18	24.00%	16	21.33%
	S2	1	1.33%	1	1.33%
	S3	1	1.33%	0	0.00%
Domicile	Tangsel	36	48.00%	50	66.67%
	Luar Tangsel	39	52.00%	25	33.33%
Age	≤17	0	0.00%	0	0.00%
	18-25	5	6.67%	15	20.00%



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	26-35	42	56.00%	21	28.00%
	36-50	27	36.00%	30	40.00%
	>50	1	1.33%	9	12.00%
Job	Karyawati	29	38.67%	40	53.33%
	Guru / Dosen	8	10.67%	8	10.67%
	Pegawai BUMN	20	26.67%	16	21.33%
	Profesi (dokter, pengacara, dll)	2	2.66%	0	0.00%
	Pengusaha / Wirausaha	0	0.00%	4	5.33%
	TNI / POLRI	0	0.00%	0	0.00%
	Lain-lain	16	21.33%	7	9.33%
Income	< Rp 2.400.000	47	62.67%	9	12.00%
	Rp 2.400.000-Rp 4.999.999	22	29.33%	45	60.00%
	Rp 5.000.000-8.999.999	6	8.00%	19	25.33%
	Rp 9.000.000-11.999.999	0	0.00%	2	2.67%
	Rp 12.000.000-14.999.999	0	0.00%	0	0.00%
	> Rp 15.000.000	0	0.00%	0	0.00%
Account Type	Bank Syariah	0	0.00%	3	4.00%
	Bank Syariah (IB) dan Konvensional	0	0.00%	11	14.67%
	BMT	75	100.00%	61	81.33%
Products Used	Pembiayaan Modal Kerja	3	4.00%	30	40.00%
	Pembiayaan Investasi	0	0.00%	13	17.33%
	Pembiayaan Ruko	0	0.00%	0	0.00%
	Pembiayaan Usaha Mikro	5	6.70%	8	10.67%
	Pembiayaan Alat Berat	0	0.00%	0	0.00%
	Pembiayaan Rumah	1	1.30%	12	16.00%
	Pembiayaan Kendaraan Bermotor	1	1.30%	7	9.33%
	Dana Talangan Haji	0	0.00%	0	0.00%
	Pembiayaan Umroh	0	0.00%	0	0.00%
	Lain-lain	65	86.64%	5	6,67%

Source: Primary Data Primer from the results of SPSS output

One effort to continue this test is to reduce 6 (six) variables that do not meet these requirements. After reducing 6 (six) variables that are not in accordance with the requirements, it can be seen that the customer selection criteria variable has > 0.5 . This shows that all variables can be used to analyze the next stage. For the next stage, the order of each variable will be arranged into Factor 1 to Factor 8 as shown in Table 2.



Table 2. Overall Rank of Customer Criteria

Factor 1: Services	Factor Loading
Pelayanan yang rama dan sopan dari karyawan/wati BMT	0.843
Pelayanan yang cepat dari karyawan/wati BMT	0.765
Pelayanan yang memuaskan dari karyawan/wati BMT	0.829
Karyawan/wati BMT yang kompeten	0.848
Karyawan/wati BMT yang tanggap terhadap masalah dan responsive	0.842
Kecepatan dan efisiensi proses transaksi	0.819
Keterbukan terhadap kritik dan transparan	0.539
Ketepatan dalam <i>biling</i>	0.644
Kebersihan dan kerapian kantor cabang	0.724
Penampilan busanan yang rapih dan bersih	0.767
Pihak manajemen BMT yang sudah terkenal dan terpercaya	0.602
Faktor 2: Facilities	Factor Loading
Ragam bentuk pembiayaan yang menarik dan inovatif	0.71
Beberapa fitur pendukung yang menarik terdapat di dalam ragam produk pembiayaan	0.733
Fasilitas jaringan ATM	0.583
Fasilitas sarana pelayanan transaksi BMT <i>high-end technology</i>	0.773
Fasilitas sarana pelayanan transaksi pelayanan yang lengkap	0.754
Lokasinya sangat strategis	0.774
Lokasinya di daerah aman	0.69
Prosedur praktis	0.618
Factor 3: Physical and Cost	Factor Loading
Biaya administrasi rendah	0.673
Iklan yang dilakukan BMT	0.744
Keterlibatan nasabah	0.539
Gedung menarik, nyaman, dan menyenangkan	0.806
Kondisi toilet yang bersih	0.807
Kelengkapan peralatan ala <i>banking hall</i>	0.898
Factor 4: Profit	Factor Loading
Larangan atas riba (bunga bank)	0.645
Pembiayaan BMT yang menguntungkan	0.753
Factor 5: Others	Factor Loading
Factor 6: Profit Sharing	Factor Loading
Bagi hasil kompetitif	0.773
Factor 7: Sharia and Security	Factor Loading
Sistem bagi hasil yang lebih murni syariah	0.592
Bisnis yang halal dan baik	0.657
Simpanan aman	0.653
Factor 8: Products and Symbols	Factor Loading
<i>Branding</i> produk	0.516
Penggunaan beberapa simbol/label agama yang minimal	0.65

Sumber: Data diolah dari *output* SPSS



Difference Analysis of Both Main Criteria for BMT Darut Tauhiid and BMT Beringharjo

(1) Analysis of Main Criteria for BMT Darut Tauhiid Customers

KMO and Bartlett's Test results for BMT Daarut Tauhiid customers are: KMO = 0.562, which means that the observation unit is good for Factor Analysis; Bartlett's Test shows the Chi Square value of 6291 so the significance level is 0,000, which means factor analysis can be carried out. With the two proofs above, the next analysis can be done (Usman and Sobari, 2013).

It can be seen that 5 (five) factors are the most optimal number, however, there is 1 (one) variable that has a value of < 0.5 that is customer involvement. One effort to continue this test is to reduce 1 (one) variable that does not meet these requirements. After 1 (one) variable has been reduced, it can be seen that all variable values have value > 0.5 . This shows that all variables can be used for further analysis. In the next table, each variable will be arranged into the first factor to the fifth factor as in Table 3.

Table 3. Ranking of the Main Criteria for BMT Darut Tauhiid

Faktor 1: Services	Factor Loading
Pelayanan yang ramah dan sopan dari karyawan/wati BMT	0.882
Pelayanan yang cepat dari karyawan/wati BMT	0.747
Pelayanan yang memuaskan dari karyawan/wati BMT	0.874
Karyawan/wati BMT yang kompeten	0.845
Karyawan/wati BMT yang tanggap terhadap masalah dan responsive	0.893
Kecepatan dan efisiensi proses transaksi	0.859
Keterbukan terhadap kritik dan transparan	0.544
Ketepatan dalam <i>biling</i>	0.733
Kebersihan dan kerapian kantor cabang	0.813
Penampilan busanan yang rapih dan bersih	0.82
Nama BMT yang sudah terkenal dan terpercaya	0.737
Pihak manajemen BMT yang sudah terkenal dan terpercaya	0.816
Faktor 2: Facilities	Factor Loading
Ragam bentuk pembiayaan yang menarik dan inovatif	0.866
Beberapa fitur pendukung yang menarik terdapat di dalam ragam produk pembiayaan	0.876
Fasilitas jaringan ATM	0.541
Fasilitas sarana pelayanan transaksi BMT <i>high-end technology</i>	0.763
Fasilitas sarana pelayanan transaksi pelayanan yang lengkap	0.766
Lokasinya sangat strategis	0.782
Lokasinya di daerah aman	0.73
Prosedur praktis	0.638
Penggunaan beberapa simbol /label agama yang minimal	0.732
Faktor 3: Physical and Products	Factor Loading
Adanya pinjaman kebajikan (<i>Qordh</i>), untuk peningkatan Ekonomi masyarakat lemah (<i>dhu'afa</i>)	0.738
<i>Branding</i> produk	0.634
Biaya administrasi rendah	0.783
Perbandingan dengan bunga	0.635



Iklan yang dilakukan BMT	0.825
Sosialisasi BMT kepada kalangan tertentu	0.529
Gedung menarik, nyaman, dan menyenangkan	0.728
Kondisi toilet yang bersih	0.793
Kelengkapan peralatan alat <i>banking hall</i>	0.873
Faktor 4: Profit Sharing	Factor Loading
Larangan atas riba (bunga bank)	0.651
Pembiayaan BMT yang menguntungkan	0.71
Bagi hasil kompetitif	0.721
Sosialisasi melalui tokoh masyarakat dan ulama	0.583
Adanya dorongan dari pihak lain (keluarga, teman, dan lainnya)	0.787
Faktor 5: Sharia and Security	Factor Loading
Sistem bagi hasil yang lebih murni syariah	0.652
Bisnis yang halal dan baik	0.706
Simpanan aman	0.674

Source: Data processed from SPSS

2) Analysis of Main Criteria of BMT Beringharjo Customers

The results of the KMO and Bartlett's Test are: KMO = 0.747, greater than 0.5, which means the observation unit has been good for the factor analysis; Bartlett Test shows a Chi Square value of 2396 so that the significance level is 0,000, which means factor analysis can be done. With these two evidences, further analysis can be carried out (Usman and Sobari, 2013). 5 (five) factors are the most optimal number, however there are 11 (eleven) variables which have a value of < 0.5, namely the existence of benevolent loans (*Qardh*), to improve the economy of the weak community (*dhu'afa*), product branding, low administrative costs, comparison with interest, the location is very strategic, the location is in a safe area, the advertisement is done by BMT, the socialization of BMT to certain circles, the involvement of customers, the use of a few religious symbols/labels are minimal and the name of BMT is well-known and trusted. An effort to continue this test, is to reduce 11 (eleven) variables that do not meet these requirements.

Table 4. Main Criteria for BMT Beringharjo Customers

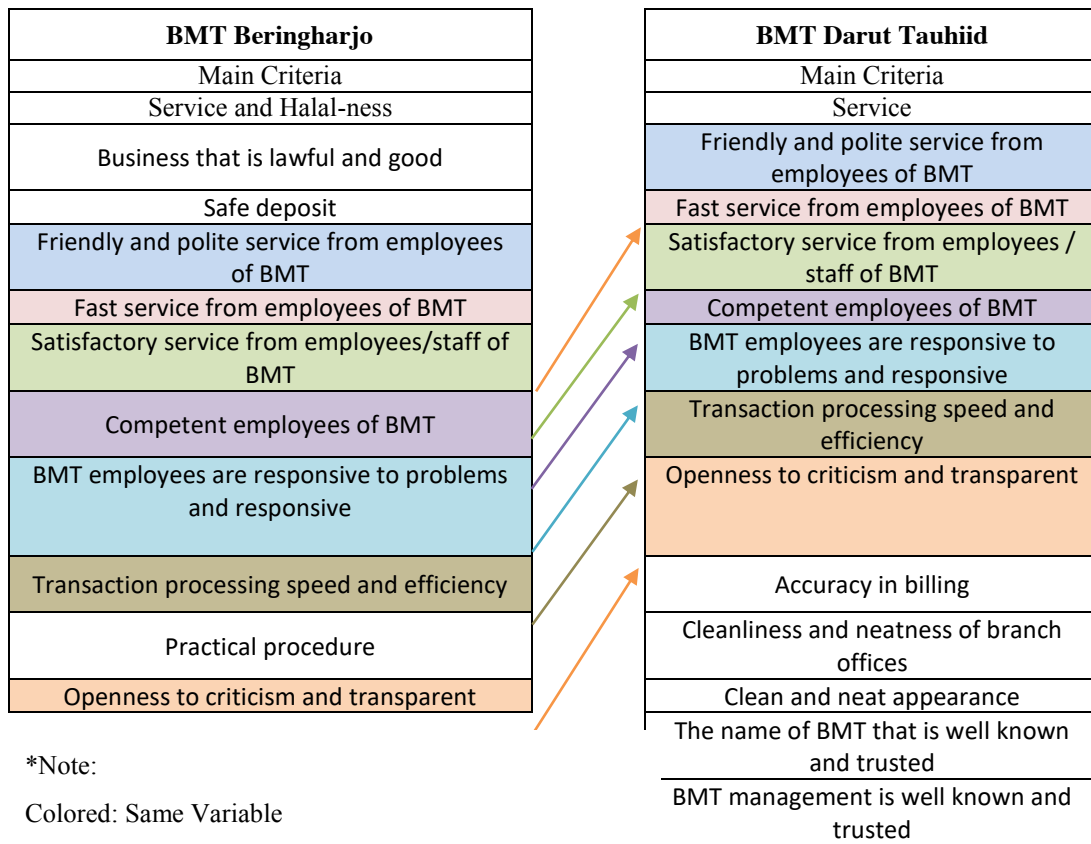
Factor1: Service and Halal-ness	Factor Loading
Bisnis yang halal dan baik	0.744
Simpanan aman	0.51
Pelayanan yang ramah dan sopan dari karyawan/wati BMT	0.731
Pelayanan yang cepat dari karyawan/wati BMT	0.821
Pelayanan yang memuaskan dari karyawan/wati BMT	0.818
Karyawan/wati BMT yang kompeten	0.781
Karyawan/wati BMT yang tanggap terhadap masalah dan responsive	0.792
Kecepatan dan efisiensi proses transaksi	0.746
Prosedur praktis	0.708
Keterbukan terhadap kritik dan transparan	0.647
Factor 2: Physical and Encouragement from Others	Factor Loading



Adanya dorongan dari pihak lain (keluarga, teman, dan lainnya)	0.515
Gedung menarik, nyaman, dan menyenangkan	0.772
Kebersihan dan kerapian kantor cabang	0.795
Penampilan busanan yang rapih dan bersih	0.798
Kondisi toilet yang bersih	0.852
Kelengkapan peralatan alat <i>banking hall</i>	0.841
Factor 3: Profits and Products	Factor Loading
Larangan atas riba (bunga bank)	0.535
Pembiayaan BMT yang menguntungkan	0.791
Ragam bentuk pembiayaan yang menarik dan inovatif	0.772
Beberapa fitur pendukung yang menarik terdapat di dalam ragam produk pembiayaan	0.789
Factor 4: Profit Sharing and Socialization	Factor Loading
Sistem bagi hasil yang lebih murni syariah	0.663
Bagi hasil kompetitif	0.661
Sosialisasi melalui tokoh masyarakat dan ulama	0.722
Ketepatan dalam <i>biling</i>	0.587
Factor 5: Facilities	Factor Loading
Fasilitas jaringan ATM	0.717
Fasilitas sarana pelayanan transaksi BMT <i>high-end technology</i>	0.648
Fasilitas sarana pelayanan transaksi pelayanan yang lengkap	0.562
Pihak manajemen BMT yang sudah terkenal dan terpercaya	0.552

Source: Data processed from SPSS

To see the comparison of Factor Analysis Results on BMT Beringharjo Customers and BMT Darut Tauhiid, it will compare the results of the main criteria of both BMT customer as in Figure 1. If we look at Figure 1, we will see that the main criteria of Beringharjo BMT and Darut Tauhiid BMT are equally concerned in the Service Factor. While on the other hand, BMT Daarut Tauhiid put forward the reason for establishing a branch office in a place is to become a "captive market" of local society's sovereignty.



Picture 1. Comparison of the Main Criteria between BMT Beringharjo and Daarut Tauhiid

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the explanation of the prior analysis, the conclusions are as follows:

1. The main criteria for the preference of the Bintaro community to become customers in sharia SMEs institution is the Service Factors which consist of: friendly and polite service from BMT employees/staff, fast service from BMT employees/staff, service excellence from BMT employees/staff, competent employees/staff of BMT, responsive employees/staff of BMT, speed and efficiency of the transaction process, openness to criticism and transparency, accuracy in billing, cleanliness and neatness of the branch office, neat and clean fashion appearance and BMT management who are well known and trusted;
2. There is no difference in the main selection criteria between customers at BMT Beringharjo and BMT Darut Tauhid, where both of them have the main criteria for customers in the Service Factor. However, there are several variables/attributes different and also form the main criteria of each BMTs, where some variables/attributes that form the main criteria. Beringharjo BMT is more concerned with the halal, security and practicality of procedures in transactions, while some



variables that form the main criteria for BMT Daarut Tauhiid are more concerned with cleanliness, BMT popularity and management as well as accuracy in billing.

To sum up, this research conduct suggest that BMT Beringharjo and BMT Darut Tauhiid need to pay attention on Service Factor, as factor that explanatory to the people in Bintaro, Tangsel, Banten, to be the customer of sharia SMES. Especially with improving Human Quality sustainably, and Physical Display as well as Process (Zeithaml, Bitner and Gremler, 2006, p. 25-27) in serving customers to make customers satisfied and remain remain loyal, to meet the requirement of development in the sustainable business management. In the future, some further researches in other places in some other aspects in sharia SMEs are needed, in order to deepen broaden the study for the sake of Indonesian small-medium enterprises.

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