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PREFERENCE EXPLANATORY FACTOR OF THE PEOPLE FROM BINTARO, SOUTH TANGERANG, BANTEN TO BECOME CUSTOMERS OF SHARIA SMALL AND MEDIUM ENTERPRISES (A STUDY 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 research questions. *First*: 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 efficiency transaction process; (6) transparent 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 religiousity level which come up through some variables or attributes that contributes BMT First Criteria services, it is the religiousity 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 off 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 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 Tauhid?; and (2) Are there any main difference in criteria in Bintaro community, in Tangerang Selatan, Banten, to choose to become customers of BMT Beringharjo and BMT Darut Tauhid? 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 Tauhid, 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 Tauhid). 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 |



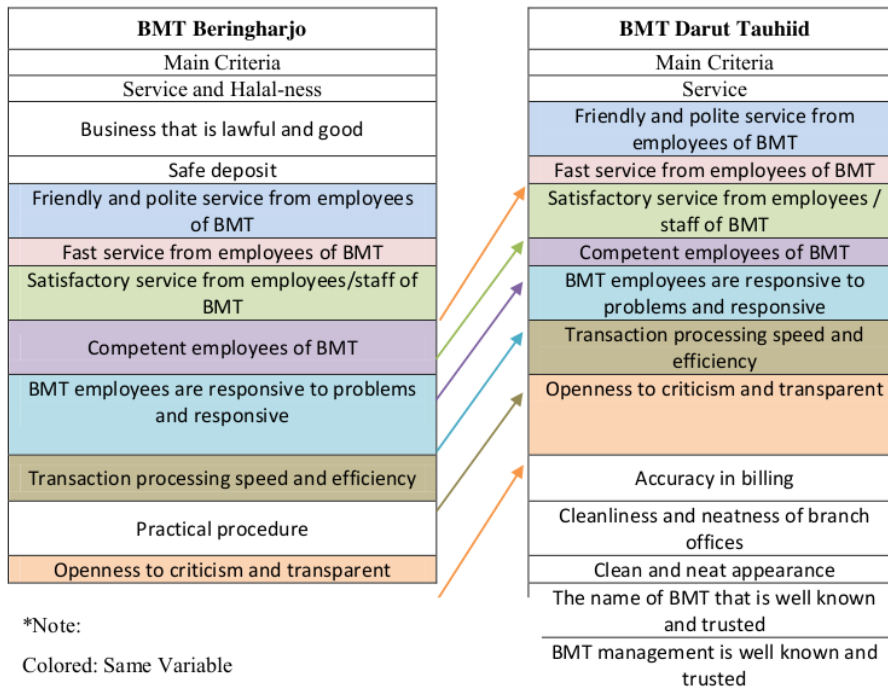
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| | |
|---|-----------------------|
| Adanya dorongan dari pihak lain (keluarga, teman, dan lainnya) | 0.515 |
| Gedung menarik, nyaman, dan menyenangkan | 0.772 |
| Kebersihan dan kerapian kantor cabang | 0.795 |
| Penampilan busanan yang rapih dan 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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