

CUSTOMER PERCEPTIONS ON THE ROLE OF BAITUL MAL WA TAMWIL, SUBANG CITY

PERSEPSI NASABAH TERHADAP PERAN BAITUL MAL WA TAMWIL KOTA SUBANG

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Abstract

The background of this research is that the financing provided by baitul mal wa tamwil has not been managed properly or by micro-entrepreneurs. Research related to customer perceptions of the role of baitul mal wa tamwil in Subang City uses quantitative research. The results of the study show that the financing of baitul mal wa tamwil is not significant to members' perceptions of business development and perceptions of increasing members' welfare. However, business development has a significant positive effect on the perception of increased member welfare. For micro business actors, it is hoped that they can make more use of the provision of financing to develop their business so that the role of financing becomes maximized. The conclusion of this study is that the effect of financing is not significant on business development and increasing welfare, so it is necessary to conduct similar research in other places with more subjects and objects.

Keywords: *perception; customer; baitul mal wa tamwil.*

Abstrak

Penelitian ini dilatarbelakangi oleh pembiayaan yang diberikan baitul mal wa tamwil belum dikelola dengan baik atau oleh pelaku usaha mikro. Penelitian terkait dengan persepsi nasabah terhadap peran baitul mal wa tamwil Kota Subang menggunakan jenis penelitian kuantitatif. Hasil penelitian menunjukkan bahwa pembiayaan baitul mal wa tamwil tidak signifikan terhadap

persepsi perkembangan usaha anggota dan persepsi peningkatan kesejahteraan anggota. Namun, perkembangan usaha berpengaruh positif signifikan terhadap persepsi peningkatan kesejahteraan anggota. Bagi pelaku usaha mikro, diharapkan dapat lebih memanfaatkan pemberian pembiayaan untuk mengembangkan usahanya sehingga peran pembiayaan menjadi maksimal. Simpulan penelitian ini adalah pengaruh pembiayaan tidak signifikan terhadap perkembangan usaha dan peningkatan kesejahteraan, sehingga perlu dilakukan penelitian serupa di tempat yang lain dengan subyek dan obyek yang lebih banyak.

Kata kunci: persepsi; nasabah; baitul mal wa tamwil.

A. INTRODUCTION

The role of baitul mal wa tamwil (BMT) in Indonesia empowering micro-economic circles is quite significant. The existence of BMT can be seen as having two main functions, namely as a channel for channeling the utilization of religious assets such as zakat, infaq, alms, and waqf and can also function as an institution engaged in productive investment like a bank. In this second function, it can be understood that besides functioning as a financial institution, the BMT also functions as an economic institution and is tasked with collecting funds from the public (BMT members) who entrust their funds to be kept at the BMT and distribute funds to the community (BMT members) or what is commonly referred to as funding. And lending. lending in Islamic banks in general is commonly referred to as financing. Whether it's in the form of working or productive capital financing, consumptive financing such as buying and selling or financing in the form of grants.

The peoples certainly needs an item to meet their daily needs and some people, to buy the desired item, cannot buy it directly in cash. Due to several factors that prevented people from buying the product, such as lack of money and hard-to-find goods. Furthermore, customer income is cash receipts obtained during a certain period either from the sale of goods or services or receivables or from other sources. The community's income is a source of income from various types of jobs, such as civil servants, entrepreneurs, and farmers.

According to Mardiah in (Shavab, 2021) that customer income is all income that can be used to meet needs, this income can be in the form of fixed and side income. Apart from that, there are also factors that make customers choose BMT, namely the margin level here, of course, before making financing between the customer and the BMT, they

will discuss the margin level, how much margin BMT will get and of course determining the margin is not burdensome for one party and benefits one of them other party.

While buying and selling murabaha includes transactions that are permitted by the Shari'a. The majority of scholars, from among the companions, tabi'in and the Imams of the schools of thought, also allow this type of buying and selling. It's just that, according to Malikiyah scholars, the law of buying and selling is khilaaful awla (Zuhaili, 2011).

According to (Andri., 2009) that BMT is one of the Islamic financial institutions in Indonesia that operates based on sharia principles with two main functions, namely baitul maal and baitul tamwil. BMT is one of the sharia financial institutions that protects the lower middle class from the interest system applied by conventional institutions and from moneylenders who charge high interest rates for their customers. BMT is different from other financial institutions that provide consumptive financing so that the people's economy tends to be consumptive. BMT tends to provide financing in the form of working capital to people who have micro businesses so that people are encouraged to be more creative and productive. So that it can lift the economy of the lower middle class.

As an Islamic financial institution that has direct contact with the lives of low-income people, the presence of BMT is considered to be able to overcome the capital problems experienced by small and medium-sized communities who cannot access banking. According to (Dahlia, 2022) it is hoped that this BMT will play a role in stimulating productive small businesses and freeing the community from loan shark practices.

According to (Budiman, 2017) that the presence of BMT is needed by the community considering that there are still many residents who do not have access to banking and there is still a lack of understanding of the community, known as a religious community, about sharia economics. One of the reasons for low Islamic economic literacy is the lack of lectures, studies and training on Islamic economics or finance conducted by mosques. The large potential of BMT for the economy is emphasized (Erziaty, 2015) in his research, to develop the economy he proposes the establishment of BMT in every mosque.

In accordance with the formulation of the problem above, this study has the following objectives: To test and find empirical evidence whether BMT financing has a significant positive effect on the perceptions of business development of its members.

Test and find empirical evidence whether BMT financing has a significant positive effect on the perception of increased welfare of its members.

B. THEORETICAL FRAMEWORK

1. PERCEPTION

Perception is an important psychological aspect for humans in responding to the presence of various aspects and symptoms around them (Arifudin, 2020). Perception contains a very broad understanding, concerning internal and external. Various experts have provided various definitions of perception, although in principle they contain the same meaning.

According to Walgito in (Rachmat., 2017), that the indicators that are perceived are as follows:

1. The object being perceived means, causing a stimulus that hits the sensory organs or receptors. Stimulus can come from outside the perceiving individual, but can also come from within the individual concerned which directly hits the receiving nerve which works as a receptor. But the biggest stimulus comes from outside the individual.
2. Sensory organs, nerves, and the central nervous system, that is, to receive stimuli, besides that there must also be sensory nerves as a tool to transmit the stimulus received by the receptors to the central nervous system, namely the brain as the center of consciousness. And as a tool to hold a motor nerve necessary response.
3. Attention means, to be aware of or to hold perceptions, attention is needed, which is the first step as a preparation in order to hold perceptions. Attention is the focus or concentration of all individual activities aimed at something or a group of objects. From these things it can be stated that to hold perception there are several factors that play a role, namely: the object or stimulus that is perceived, the sensory organs and nerves and the central nervous system which is a biological requirement, and attention, which is a psychological requirement.

According to the Big Indonesian Dictionary, perception is a direct response (acceptance) of something. The process of someone knowing several things through the five senses. Sugihartono as quoted (Arifudin, 2021) suggests that perception is the ability of the brain to translate stimuli or processes to translate stimuli that enter the human

senses. In human perception there are different points of view in sensing. There are those who perceive something as good or positive or negative perceptions that will affect visible or real human actions.

According to (Sofyan, 2020) stating perception is an observation about objects, events or relationships that are obtained by inferring information and interpreting messages. Meanwhile, Suharman in (Athik Hidayatul Ummah, 2021) states that perception is a process of interpreting or interpreting information obtained through the human sensory system. According to him, there are three aspects of perception that are considered relevant to human cognition, namely sensory recording, pattern recognition, and attention.

From the explanation above it can be drawn a common opinion that perception is a process that starts from sight to the formation of responses that occur within the individual so that the individual is aware of everything in his environment through he has the senses.

2. CUSTOMER

According to (Sutisna, 2015) that customers are customers (customers), namely individuals or companies that get benefits or products and services from a banking company, including purchasing, leasing and service activities. Customers according to Article 1 paragraph (17) of Law Number 10 of 1998 are "Parties who use bank services." Customers have an important role in the banking industry, where the funds deposited by customers at the bank are the most important funds in bank operations to run their business.

The understanding of customers according to Kasmir as quoted (Juhadi, 2020) is that customers are consumers who buy or use products sold or offered by banks. According to Komaruddin as quoted (Damayanti, 2020) that a customer is a person or a company that has checking accounts, deposits or other similar savings at a bank.

From this understanding, it can be concluded that a customer is a person or business entity (corporation) that has savings and loan accounts and carries out these deposit and loan transactions at a bank.

3. BAITUL MAL WA TAMWIL

According to (Syahrir., 2016) the Baitul Mal wa Tamwil (BMT) is an integrated independent business center whose contents are bayt al-mal wa tamwil with activities to develop productive businesses and investment in improving the quality of economic activities for small and medium-sized entrepreneurs by among others encouraging saving activities and support the financing of economic activities. Apart from that, according to (Labetubun, 2021) that baitul mal wa tamwil can also receive deposits of zakat, infaq and alms, and distribute them in accordance with regulations and mandates.

Baitul maal according to Widodo in (Koni, 2020) has a social function, namely activities in this sector managing zakat, infaq, and zadaqah, both originating from the dhuafa's wallet and those that have been successfully collected by the BMT itself. This sector is one of BMT's strengths because it also plays a role in religious development for customers of the BMT financial services sector. Thus, the empowerment carried out by BMT is not limited to the economic side, but also in terms of religion. It is also hoped that these BMT customers will help strengthen the BMT social sector by channeling their ZIS to BMT.

From this understanding it can be understood that the pattern of development of this financial institution was adopted from bayt al-mal which had and had grown and developed during the time of the Prophet SAW and Khulafaur al-Rasyidin. Therefore, the existence of BMT besides being able to be considered as an institution engaged in investment that is productive like a bank.

C. METHOD

Research related to customer perceptions of the role of baitul mal wa tamwil in Subang City uses quantitative research. The quantitative research method is a type of research whose specifications are systematic, planned and clearly structured from the start to the creation of the research design. According to (Rahayu, 2020) that the quantitative research method is a research method used in order to analyze data that is statistical in nature with the aim of testing existing and established hypotheses. More specifically, the descriptive method used in this research is the case study method. According to Nazir in (Bahri, 2021) suggests that the purpose of the case study is to provide a detailed description of the background, characteristics and characteristics that are typical of the

case, or the status of the individual, which then from the characteristics above will be made public. Depending on the purpose, the scope of the study can cover the entire cycle of individuals, groups, or institutions with an emphasis on certain case factors or cover all certain case factors, or all factors and phenomena.

Hypothesis development from the description above, the research hypothesis is H1: BMT financing has a significant positive effect on members' perceptions of business development. Then H2: BMT financing has a significant positive effect on the perception of increasing member welfare. The data collection method used in this study was a questionnaire guided by the researcher. According to (Arifudin, 2018) that the questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents. The data analysis technique used in this study is SEM (Structural Equation Modeling). According to Apriliasari in (Arifudin, 2019) that SEM is a multivariate analysis technique which is a combination of factor analysis and regression analysis, which aims to examine the relationships between variables in a model, both between indicators and constructs or relationships between constructs.

D. RESULT AND DISCUSSION

In discussing research on customer perceptions of the role of baitul mal wa tamwil in Subang City, the relationship between BMT financing and perceptions of business development will be discussed, and the relationship between financing and perceptions of increased welfare.

The Relationship between BMT Financing and Perceptions of Business Development

The results of the study show that BMT activities in driving the economy of the lower strata of society through collection and financing have been going well. The indicator is that BMT organizes funds so that they rotate and develop among the lower strata of society by collecting and distributing funds so that customers feel the benefits in the form of motivation to save, business motivation, increase in capital and business profits; as well as strengthening customers by providing assistance and supervision.

One of the constraints for micro-entrepreneurs is the lack of financial capital. Financial capital can be said to be the main capital in forming a business. However, these

obstacles can be overcome with the existence of Islamic microfinance institutions that channel their financing to micro business actors. The Islamic microfinance institution is BMT. BMT distributes its financing to micro business actors as its members easily and quickly. BMT financing to its members is provided with easy terms and can be fulfilled by micro entrepreneurs. BMT does not require financial report requirements from micro-entrepreneurs as is done by banks when channeling their financing. Apart from not having financial report requirements, BMT goes directly to the location of micro business actors to distribute their financing, so that micro business actors do not need to come to the BMT office to apply for financing. This convenience is the advantage of BMT and is in demand by micro entrepreneurs.

Distribution of BMT financing will increase financial capital for micro business actors. This financing is used as initial capital or additional capital to expand the business, either by adding merchandise or expanding and adding a place of business. BMT has a role in the business development of these micro entrepreneurs. This is supported by research (Azizuddin, 2014) which states that Baitul Maal Wat Tamwil Financing has a significant effect on the development of traditional market businesses.

The results of the H1 test show that BMT financing is not significant to perceptions of business development. Based on the calculation results shown by the regression weights on the probability value with a non-significance value of 0.187 which is greater than 0.05 and the direction of the positive hypothesis shown from the standardized regression table is equal to 0.125, so the hypothesis is rejected. This test statistically proves that financing is not significant to perceptions of business development. This is presumably because business development is determined by market conditions, if the market is busy with visitors, their sales will increase. In addition to market conditions, the number of competitors also determines the business development of market traders. The more competitors, the more difficult it is to develop their business. So, even though the financing provided by BMT is high, if the market conditions are not good, the member's business will not develop. These results contradict research (Azizuddin, 2014) which states that Baitul Maal Wat Tamwil Financing has a significant effect on the development of traditional market businesses. However, the results of this study are the same as the results of research (Wijayanto, 2003) which states that the financing provided by BMT does not affect business development.

The Relationship between Financing and Perceptions of Welfare Improvement

The financing that BMT distributes to micro business actors who are its members will be used as financial capital to develop the business. The development of this business will generate benefits for micro-entrepreneurs, one of which is the increase in their income so that it can be used to meet basic, additional, and social needs, worship, and investment. Even if possible can be used to increase investment.

The financing channeled by BMT is not only a means of circulating money in the community or simply fulfilling BMT goals, but also plays a role in improving people's welfare through micro-enterprises run by business actors. The increase in people's welfare shows that the financing channeled by BMT can help the economic system in Indonesia, especially in poverty alleviation.

The role of BMT in improving people's welfare proves that the economic system with sharia principles plays a role in reducing poverty in Indonesia through increasing the welfare of people who become micro-entrepreneurs. This is supported by research (Prastiani, 2012) which states that sharia financing has an effect on increasing welfare. According to (Ardista, 2012), states that BMT financing products have a positive effect on people's welfare. This study stated that BMT financing was not significant for perceptions of increased welfare, so it was not successful in supporting research (Prastiani, 2012) dan (Ardista, 2012).

The results of the H2 test show that BMT financing has a positive but not significant effect on perceptions of increased welfare. Based on the calculation results shown by the regression weights on the probability value with a non-significance value of 0.512 which is greater than 0.05 and the direction of the positive hypothesis shown from the standardized regression table is equal to 0.057, so the hypothesis is rejected. This test statistically proves that financing has no significant positive effect on perceptions of increased welfare.

This is allegedly because the increase in welfare is not considered from the amount of financing provided by BMT, but on the income and business development of traders. Therefore, financing does not have much effect on increasing the welfare of traders. The results of this study are contrary to the results of research (Prastiani, 2012) which states that sharia financing has an effect on increasing welfare.

E. CONCLUSION

Based on the results of the research above, the financing of baitul mal wa tamwil is not significant to members' perceptions of business development and perceptions of increasing members' welfare. However, business development has a significant positive effect on the perception of increased member welfare. For micro business actors, it is hoped that they can make more use of the provision of financing to develop their business so that the role of financing becomes maximized. The effect of financing is not significant on business development and welfare improvement, so it is necessary to carry out similar research in other places with more subjects and objects.

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