

**FACTORS THAT INFLUENCE DEMAND FOR SHARIA FINANCING ON
CHANGES IN MSME INCOME IN SUMBAWA DISTRICT
(Case Study on Customers of Bank Syariah Indonesia Sumbawa District
Branch)**

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ABSTRACT

This research aims to determine the factors that influence the demand for sharia financing on increasing MSME income in Sumbawa District (case study of customers of Bank Syariah Indonesia, Sumbawa Regency Branch). The research results are: first, the impact of Bank Syariah Indonesia's sharia system in Sumbawa District shows a significant influence on changes in income of micro, small and medium enterprises ($0.000 < 0.05$). The factor that causes this is that small and medium micro business actors in Sumbawa District realize that the sharia system will always bring blessings to every business they undertake. Second, the effect of promotion on changes in income of micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia in Sumbawa District did not have a significant impact ($0.571 > 0.05$). The cause of this is that micro, small and medium business actors in Sumbawa District cannot access the internet, in fact the internet network in some places for small, micro and medium business actors is not yet accessible, where promotion of financing products is mostly done online. Third, the influence of trust in Bank Syariah Indonesia, Sumbawa District Branch, has a positive impact on changes in the income of micro, small and medium enterprises ($0.006 < 0.05$). The factor that causes this is that micro, small and medium enterprises already believe in the systems and products offered by Bank Syariah Indonesia, Sumbawa District Branch, so that the bank and micro, small and medium enterprises are always on time in repaying their loans every month. Fourth, the influence of facilities and services on demand for sharia financing at Bank Syariah Indonesia Sumbawa District Branch for micro, small and medium enterprises does not have a significant impact ($0.909 > 0.05$). The factor that causes this is the lack of supporting capacity of human resources.

Keywords : Sharia Financing, MSME Income, Sumbawa

INTRODUCTION

Philosophically, a Sharia Bank is a bank whose activities leave behind the problem of usury. Thus, avoiding interest which is considered usury is one of the challenges facing the Islamic world today. It is very encouraging that recently Muslim economists have devoted great attention to finding ways to replace the Interest System in

Conventional Banking and financial transactions that are more in line with Islamic ethics. This effort was carried out in order to build an interest-free economic system and test it on economic growth, allocation and distribution of income. For this reason, an interest-free banking mechanism commonly called Sharia Bank was established. Sharia Bank was born from

the people's awareness of mutual cooperation and tolerance towards others. Sharia banks do not concentrate wealth in a small number of people, but distribute wealth fairly and evenly. Apart from that, Sharia Bank is not trapped in playing business for personal gain, but builds togetherness to achieve mutual prosperity. It is hoped that Sharia Banks will not be trapped in pragmatic thinking but will have an idealistic and *istiqamah* concept. In practice, Sharia Bank is one of the institutions that offers cooperation based on profit and loss sharing which is profitable and free from *ribawi* transactions. In terms of financing, Sharia Banks act as capital providers or investors, not as fund lenders, while members or customers act as fund managers, not as debtors. In the case of savings or fund collection carried out by Sharia Banks, Sharia Banks act as fund managers and vice versa, customers or members as investors, and in the end the relationship that occurs is a partnership relationship (Safrillah, 2010).

According to (Afriadi, 2016) banking in Indonesia is still the main means for society in general to help with economic activities and various other matters relating to finance. Whether it's in terms of saving, borrowing funds, accepting checking deposits, deposits. Besides that, banks are also known as places to exchange money, move money or accept all kinds of payments and deposits. Especially in MSME activities or micro, small and medium enterprises, where financial capital is the basis for starting a business. The problem is that the capital loans made by the majority of micro, small and medium enterprises have more of a usurious feel, banking in Indonesia is still the main means for society in general to help with economic activities and various other matters relating to finance. Whether it's in terms of saving, borrowing funds, accepting checking deposits, deposits. Besides that, banks are also known as places to exchange money, move money or accept all kinds of payments and deposits.

Especially in MSME activities or micro, small and medium enterprises, where financial capital is the basis for starting a business. The problem is that the capital loans made by the majority of micro, small and medium enterprises have more of a usurious feel.

In Sumbawa subdistrict, the majority of people are aware that one element of the blessing of business income comes from loan capital which does not contain elements of usury. As said by (Ningrum & Wibowo, 2019) that one of the factors supporting the attractiveness of Sharia Banks is the absence of usury elements in loan agreements. This will really help micro, small and medium enterprises in running their businesses. In fact, in terms of receivables products from Sharia Banks, it is not only Muslims who make loans to Sharia Banks, but also non-Muslim communities also make sharia loans to encourage the sustainability of their businesses or even those who are just starting small businesses. This is what was done by (Ellysa & Hidayah, 2019). that the receivables products offered by Bank Syariah Indonesia in Sumbawa District are not only from Islamic MSMEs but even from non-Islamic MSMEs. This is because the receivables products at Bank Syariah Indonesia in Sumbawa District are very helpful and not burdensome for MSMEs in general in processing receivables.

From the above background, it can be seen that the growing public demand and the increasing acceptance of sharia-based business patterns in economic practices in Indonesia, many banks and other financial institutions are interested in implementing similar patterns. Moreover, the Indonesian Sharia Bank model allows MSMEs or micro, small and medium enterprises to be more proactive and more productive in producing various superior products in Sumbawa District. This is as said by (Busriadi, 2015) that with online lending patterns it is significantly possible to produce superior products for MSMEs

or micro, small and medium enterprises in Indonesia.

So referring to the explanation above, the author will explore in more depth the factors that influence the demand for sharia financing on increasing MSME income in Sumbawa District (case study of customers of Bank Syariah Indonesia, Sumbawa Regency Branch). The hope of this research is to be able to build an initial analysis regarding the factors that influence the demand for sharia financing on increasing MSME income. Then it can be used as reference material in subsequent research.

LITERATURE REVIEW

Sharia Economic Theory

Sharia economics is an economic system that implements the basic values and principles of sharia, originating from the teachings of the Islamic religion. The sharia economic system refers to the regulations and laws outlined by Allah SWT, which apply universally in all aspects of life, including economic and financial activities (Nuruddin & MA, 2009).

Promotion

In the wrong marketing mix one important variable is promotion. Promotion is wrong one important factor in determine success in company. No matter how good the product is made but consumers haven't yet know then the product will not purchased, then promotion is needed to introduce the product to consumer so consumer interested in buying. Because Promotional activities are a form of communication activity marketing effort disseminate information, influence, remind the market target to be willing to accept, buy, and be loyal to the product offered by the company concerned. Promotion is communicate excellence product and persuade targets to can buy a product and services offered (Arisandy, 2018).

Trust

Trust is belief is desire someone depends on others based on positive expectations actions and attention of others, with indicators: integrity, consistency, loyalty, and openness. This definition emphasizes the meaning that trust is something a psychological state consisting of the desire to accept a given situation unpleasant that is based on positive expectations of desires or the behavior of the other party (Qomariah, 2017).

Facilities and Services

In order to create customer satisfaction, the products/services offered must be quality. By providing quality service you can boost sales of services and creating a distinct advantage over competitors. Quality must start from needs customers and ends with customer perceptions (Sofyan dkk, 2013).

Income

Income is an inflow or other additions to assets one business entity or settlement of its obligations (or a combination both) from delivery or production of goods, provision of services, or other activities that constitute the main or central activity of business unit sustainable (Hartiyah, 2014)

METODE PENELITIAN

This research uses primary data. Primary data was obtained from interviews with 30 customers of Bank Syariah Indonesia Sumbawa District Branch who were engaged in MSME business units that received sharia micro financing. The research location was chosen in Sumbawa District for the reason that Sumbawa District is one of the sub-district barometers among other sub-districts in Sumbawa Regency. This is because Sumbawa District is the

center of government and trade center in Sumbawa Regency.

Sampling was carried out using a non-probability sampling technique (non-random) with the data collection technique carried out using a purposive sampling method (deliberately), namely a procedure for selecting samples based on considering suitable characteristics related to the sample members needed to answer the research objectives (Ahyar et al., 2020), (Priadana & Sunarsi, 2021) and (Sugiyono, 2013). Considerations in sampling are based on the year of receipt of sharia financing at Bank Syariah Indonesia, Sumbawa District Branch. The samples taken in this research were 30 people.

The data analysis technique used in this research is inferential statistics, namely multiple regression analysis

HASIL

Based on data processing using the help of Statistical Product and Service Solution 20 (SPSS 20) software in calculating the multiple linear regression equation, the results of the multiple linear regression were obtained as follows:

Table 1: Summary of Multiple Linear Regression Results.

Coefficients ^a	
Model	Sig.
(Constant)	.860
Sharia	.000
Promotion	.571
Trust	.006
Facilities and Services	.909

a. Dependent Variable: MSME Income

Based on the summary of multiple linear regression results contained in Table 1 above, several key points can be identified in analyzing the results of research which discusses the

using Statistical Product and Service Solution 20 (SPSS 20) (Yamin & Kurniawan, 2009). To determine the influence of the independent variables, namely sharia, promotion, trust, as well as facilities and services and the dependent variable, namely MSME income, multiple linear analysis is used as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Y = MSME Income

X1 = Sharia

X2 = Promotion

X3 = Trust

X4 = Facilities and Services

a = Constant b = Regression Coefficient

influence of the sharia system, promotion, trust as well as facilities and services on changes in MSME income in Sumbawa District (Case Study of Bank Syariah Indonesia Branch Sumbawa District), including:

First, the impact of Bank Syariah Indonesia's sharia system in Sumbawa District shows a significant influence on changes in the income of micro, small and medium enterprises. This is shown in the significance value of 0.000 which shows that $0.000 < 0.05$ in the statistical results. The factors that cause the sharia system at the Sumbawa District Branch of Bank Syariah Indonesia to have a positive impact on changes in the income of micro, small and medium enterprises are that micro, small and medium enterprises in Sumbawa District realize that the sharia system will always bring blessings to every business they run. This is in accordance with the teachings of Islam, which is a religion that can be used as a practical outlook on life, and teaches everything that is good and useful for humanity. Apart from that, Islam is a religious religion that is very in

accordance with human nature. Islam provides the basic teachings in practical application for a view of life so that it can always adapt to changes in real conditions in society. This is in accordance with Danuputra's income, which states that Islamic banking carries out banking operational functions including collection, distribution and services. Islam in providing the basic operational guidelines for sharia bank banking operations can implement the principles (Danupranata, 2013). Anggraeni et al also said the same thing that sharia microfinancing has had a positive impact on the development of MSMEs in Bogor Regency (Anggraeni et al., 2018). Likewise, Edi Irawan said that changes in MSME income before and after sharia financing at Bank Syariah Indonesia in Sumbawa District experienced a significant influence. sharia financing and after sharia financing (Irawan, 2021). The results of this analysis are also supported by several researchers who researched similar things such as (Khaddafi et al., 2022), (Rahayu, 2016) (Lubis, 2019) and (Tunas et al., 2014).

Second, the effect of promotion on changes in income of micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia in Sumbawa District did not have a significant impact. This can be seen in the partial multiple linear regression test results where the significant value is $0.571 > 0.05$. The reason why promotional variables or factors do not have a positive impact on changes in the income of micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia is that on average the promotional techniques carried out by the Sumbawa branch of Bank Syariah Indonesia are mostly online, while some Micro, small and medium business actors in Sumbawa District are not yet familiar with online promotions, because micro, small and medium business actors cannot access the internet, in fact the internet network in

some places for small, micro and medium business actors is not yet accessible. The variable analysis in this research is in line with research conducted by (Kurniasari, 2020), (Aidida Adelia Purnama, 2017), (Fuad, 2018), (Rimadhani & Erza, 2017), (Rimadhani & Erza, 2017) and (Qolby, 2013).

Third, the influence of trust (Bank Syariah Indonesia, Sumbawa District Branch) on micro, small and medium enterprises has an impact on changes in the income of micro, small and medium enterprises. This can be seen in the results of the partial significance value between the trust variable on changes in income of micro, small and medium enterprises with a value of $0.006 < 0.05$. The influence of demand for sharia financing which is influenced by trust in changes in the income of micro, small and medium enterprises in Sumbawa District at Bank Syariah Indonesia is due to the fact that micro, small and medium enterprises already believe in the systems and products offered by Bank Syariah Indonesia, Sumbawa District Branch, so that between the banks and micro, small and medium enterprises are always punctual in repaying their loans every month. Then the Bank Syariah Indonesia Sumbawa District Branch also gave awards to micro, small and medium enterprises who always kept their loans on time. This is in line with his research (Destiana, 2016). That to increase the level of customer trust, sharia banking gives awards to customers who are always punctual in their payments. Then the next factor is that sharia banking in Indonesia at the Sumbawa District branch innovates in product development or carries out various kinds of good marketing strategies to attract customers' interest in saving or investing in sharia banks, so that the amount of financing disbursed also increases. This has attracted the confidence of micro, small and medium enterprises in Sumbawa District in requesting sharia financing. This is in line with the results

of research conducted by (Ali & Miftahurrohman, 2016). To increase the level of confidence in customer requests for financing, Indonesian sharia banking should carry out various sharia product innovations offered to customers.

Fourth, the influence of facilities and services on demand for sharia financing at Bank Syariah Indonesia Sumbawa District Branch for micro, small and medium enterprises does not have a statistically significant impact. This is statistically significant in the results of partial multiple linear regression that the significance value of the facilities and services variable is 0.909, indicating that $0.909 > 0.05$. Several reasons indicate that facilities and services have not supported the rate of change in increasing demand for sharia financing, namely that facilities at the Sumbawa District branch still need to be improved and services. Because facilities and services are important factors in boosting demand for sharia financing in Indonesian sharia banking. As said by (Yuningsih & Afandi, 2020), that the facilities and service factors are marketing attractions in increasing the rate of sharia financing at Bank Syariah Indonesia. This is also supported by several similar research results such as his research (Yuningsih & Afandi, 2020), (Ansyar, 2015) and (Adzimatunur et al., 2015).

Furthermore, together or simultaneously, the variables of economic growth rate and labor absorption have a significant impact. This can be seen through the results of Table 2, especially the F test in the ANOVA table.

Table 2: ANOVA

ANOVA^a

Model	Sig.
1 Regression	.000 ^b
Residual	
Total	

a. Dependent Variable: MSME Income

b. Predictors: (Constant),
Facilities and Services,
Trust, Promotion, Sharia

The table explains that the independent variables, namely sharia, promotion, trust and facilities and services together influence the increase in income for micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia. This can be observed from the significance value, namely $0.000 < 0.05$. Support for these four independent variables simultaneously statistically has a very significant impact on the results of this research.

Based on the results of this research, several findings can be identified, namely: First, there is an increase in the quality of demand for sharia financing at the Bank Syariah Indonesia Sumbawa District Branch because the quality of the sharia system is implemented in accordance with Islamic religious rules and this will have an impact on increasing demand for sharia financing. and will have an impact on the rate of change in income owned by micro, small and medium enterprises in Sumbawa District. This is also in accordance with the research (Indriana & Zuhroh, 2012).

that the quality of the sharia system which is in accordance with the teachings of the Islamic religion will have an impact on increasing demand for sharia financing. Second, at the point of the independent variable promotion, it does not have an impact on changes in demand for sharia financing in Sumbawa District, because there are micro, small and medium business actors who do not have internet access in some areas and as micro, small and medium business actors there is not yet an optimal way to access the internet. . This is because digital literacy in several areas in Sumbawa District has not yet been achieved. Because you need to know that most banks, both sharia and non-sharia, promote financing products

online. This is a challenge for the future, how to optimize the promotion of financing products through digital literacy, because digital literacy is the main supporting factor in accessing sharia banking information in particular. This is in line with several studies that have been carried out, such as (Ridwan, 2017), (Beik & Aprianti, 2013), (Nikmah et al., 2014), (Africa, 2020), (Pradesyah & Bara, 2020) and (Santoso & Anik, 2017).

Third, the trust variable of micro, small and medium enterprise customers has a significant influence on changes in requests for sharia financing so that it will have a direct impact on changes in income of micro, small and medium enterprises in Sumbawa District when requesting sharia financing at the Sumbawa branch of Bank Syariah Indonesia. The trust factor both by sharia banking and micro, small and medium enterprises is the most important factor in sharia financing. This is as said by (Hakim, 2012) that the character of trust is capital in providing loans. That's what was said by (Rusby, 2017), (Afrida, 2016) and (Danupranata, 2013).

Fourth, facility and service variables are important supporting factors in changing the rate of demand for sharia financing. It's just that the independent variables of facilities and services in this research have insignificant values. This is because human resources are still lacking and training is needed to improve facilities and good services. In fact, improving adequate facilities and good service is a marketing technique in the banking world. If improving facilities is accompanied by improving services, it will have an impact on increasing demand for sharia financing products at Bank Syariah Indonesia, Sumbawa District Branch. This is in line with the results of his research (Pradesyah & Bara, 2020), (Basyariah, 2018) and (Safitri & Hendry, 2020). who said that improving sharia banking facilities and services was a driving force in

increasing demand for sharia financing products.

Then, to assess the extent of fit of the regression line, the coefficient of determination is used as a common measure. The coefficient of determination measures how large the proportion or percentage of influence of the independent variable is on the dependent variable. This information can be found in the following table:

Table 3: Model Summary

Model Summary		
Model	R	R Square
1	.819 ^a	.670

- a. Predictors: (Constant), Facilities and Services, Trust, Promotion, Sharia

The level of regression accuracy can be measured through the adjusted R2 value which ranges from 0 to 1. The closer the number is to 1, it means that the independent variable more effectively explains the influence on the dependent variable. In the context of the Summary Model in Table 3, the simple correlation between the sharia system, promotion, trust and facilities and services on changes in income of the Sumbawa District Branch or as indicated by the R value, is 0.819 or 81.9%. These results illustrate a very good correlation relationship between the independent variable and the dependent variable, because this number is close to 1 (one).

By looking at the results of the adjusted R2 value of 0.819 or 81.9%. It is time for the independent variables of the sharia system, promotion, trust as well as facilities and services to be improved in terms of the world of sharia banking practices in order to increase changes in the rate of demand for sharia financing products, so that this will have an impact on micro, small and medium enterprises to increase their income. If this can be done consistently, the Indonesian economy in general and the

economy of Sumbawa Regency can grow from contributions in the micro, small and medium enterprise sector. Several things that need to be considered in this research are the assumptions that can be realized in micro, small and medium enterprises in Sumbawa District in particular. This is as stated in the research (Nasution, 2020), (Yogi Andika, 2017) and (Destiana, 2016).

The development of the banking world cannot be separated from digitalization literacy. Optimizing digitalization literacy is precisely the key to the success of micro, small and medium enterprises in Indonesia in general and is an attraction for sharia demand in the digitalization of financing. However, the factors that hinder the digitization of sharia financing are: the lack of access to a comprehensive internet network in Indonesia, a lack of understanding of the importance of digitalization financing and some people, micro, small and medium enterprises in the Sumbawa District area, who are not yet able to operate several banking application features. sharia. This is the main obstacle to the free variety, namely that promotion does not support the increase in demand for sharia financing in Sumbawa District among micro, small and medium enterprises. Several research studies support the previous statement, such as that carried out by (Huda et al., 2023), (Christoper & Kristianti, 2020), (Wono et al., n.d.) and (Cramer & Hayes, 2013).

KESIMPULAN

Based on the results of the research and discussion, it can be concluded that first, the impact of the Bank Syariah Indonesia sharia system in Sumbawa District shows a significant influence on changes in the income of micro, small and medium enterprises. The factors that cause the sharia system at the Sumbawa District Branch of Bank Syariah Indonesia to have a positive impact on changes in the income of

micro, small and medium enterprises are that micro, small and medium enterprises in Sumbawa District realize that the sharia system will always bring blessings to every business they run. . Second, the effect of promotion on changes in income of micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia in Sumbawa District did not have a significant impact. The reason why promotional variables or factors do not have a positive impact on changes in the income of micro, small and medium enterprises in Sumbawa District in the case of Bank Syariah Indonesia is that on average the promotional techniques carried out by the Sumbawa branch of Bank Syariah Indonesia are mostly online, while some Micro, small and medium business actors in Sumbawa District are not yet familiar with online promotions, because micro, small and medium business actors cannot access the internet, in fact the internet network in some places for small, micro and medium business actors is not yet accessible. Third, the influence of trust (Bank Syariah Indonesia, Sumbawa District Branch) on micro, small and medium enterprises has a positive impact on changes in the income of micro, small and medium enterprises. The influence of demand for sharia financing which is influenced by trust in changes in the income of micro, small and medium enterprises in Sumbawa District at Bank Syariah Indonesia is due to the fact that micro, small and medium enterprises already believe in the systems and products offered by Bank Syariah Indonesia, Sumbawa District Branch, so that between the banks and micro, small and medium enterprises are always punctual in repaying their loans every month. Fourth, the influence of facilities and services on demand for sharia financing at Bank Syariah Indonesia Sumbawa District Branch for micro, small and medium enterprises does not have a significant impact. Several reasons indicate that facilities and services have not supported the rate

of change in increasing demand for sharia financing, namely that facilities at the Sumbawa District branch still need to be improved and services.

SARAN

The suggestions from researchers in the results of this research are that future researchers can dig more deeply into research regarding the development of factors that influence demand for sharia financing regionally and nationally. The researcher is aware of the shortcomings of the results of this research, therefore, the researcher has high hopes that future researchers can continue the results of this research.

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