

**THE ANALYSIS OF DECISION OF SHARIA BANKING STUDY
PROGRAM STUDENTS USING SAVINGS PRODUCTS IN
CONVENTIONAL BANK**

Efrin Canela, Deky Anwar, M. Iqbal*

UIN Raden Fatah Palembang

*Corresponding Email: m.iqbal_uin@radenfatah.ac.id

ABSTRACT

This article is entitled Analysis of Decisions by Students of Islamic Banking Study Program Using Products in Conventional Banks (Case Study of Sharia Banking Study Program Students at UIN Raden Fatah Palembang Class of 2017-2018). This research is motivated by students who are still using savings products in conventional banks, therefore the purpose of this research is to find out the factors and causes or reasons that can influence the decisions of students majoring in Islamic banking to use Savings Products at Conventional Banks, which they should use Savings Products at Islamic Banks. In this study, a qualitative descriptive approach was used, the technique for collecting data was the field method. This study uses data namely, primary data by obtaining it through documentation and interviews with 2017-2018 students, other data in this study are secondary data obtained from primary books which are considered representative or representative of the research as complementary data from primary data. Based on the analysis of research conducted on students who use conventional bank products on the basis of awareness of the inappropriate use of Islamic banks, some respondents said that conventional bank products are more than Islamic banks, which only look at the physical side, not religiously, as said respondent, According to him, conventional bank savings products are easier to reach and the facilities are easy to find and available everywhere, even though there is an administrative fee every month, it's not a problem. From the conclusions obtained based on the results of the decisions of students of UIN Raden Fatah Palembang Islamic Banking Department Class of 2017 and 2018 who use savings products at conventional banks, namely consumer behavior consisting of consumer decision makers, consumers who like all-knowing, consumers who like discounts, consumers in making decisions. decisions but wrong As well as factors that relate directly to the Marketing Mix which consists of a Product, Price, Location, Promotion.

Keywords: Decision, Student, Conventional Bank

INTRODUCTION

The world of banking is one sector that plays an important role in carrying out and implementing development, especially in supporting the business world from all sectors. According to the Law of the Republic of Indonesia Number 10 of 1998 dated November 10, 1998 concerning Banking, a bank is a business entity. collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large. Thus, channeling funds and providing other bank services (Kasmir, 2015).

Banking or Bank is an institution that plays a very important role in the economy. Where the bank is one of the tools to drive the economy in Indonesia. Bank is a company engaged in the financial sector whose activities or activities are to collect funds from the public and channel them back to the community in the form of loans and provide other bank services (Kasmir, 2014).

Banking in the life of a country is an agent of development. This is due to the main function of banking itself as an institution that collects funds from the public in the form of credit or financing. This function is commonly referred to as financial intermediation. National banking plays a strategic role in relation to the provision of capital for the development of productive sectors, banking institutions exist in almost every country because their existence is very important. Namely improving the welfare of society and the country's economy (Ghafur, 2007).

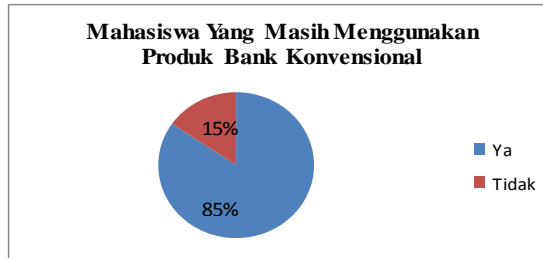
In its activities, the bank acts as a transfer of assets or funds from the Surplus unit to the Deficit unit. According to the depositor, the depositor will receive a reward from the bank in the form of interest (a term used by a conventional bank) or profit sharing (a term used by a sharia bank). Where the funds are used or redistributed or sold to people who lack or need funds in the form of loans. For people who get a loan or credit, they are required to return the loan along with interest according to a predetermined agreement or according to a profit-sharing system that has been jointly determined. Conventional banks have been present or

established earlier than Islamic banks in Indonesia and also have extensive facilities in Indonesia.

Conventional bank is a bank that runs and implements its business activities based on conventional bank principles, where the bank determines the price of a product to gain profit and for other bank services, the bank applies a fee based in a certain nominal or percentage. Banking in Indonesia consists of two, namely conventional banks and Islamic banks, for conventional banking they do not use the sharia system, while for sharia banking they use the sharia system. When compared to conventional banking where the ease of transacting is not difficult, because the conventional bank networks are very large and also the branch offices are very wide so that it is easier for people to carry out transactions, and also most people have used conventional bank products instead of Islamic bank products, not even the wider community uses conventional bank products, especially students also use them. Product quality has a positive and significant effect on the decision to save in conventional banks. And together with family, religiosity, and product quality have a significant effect on the decision to save in conventional banks (Nawal Ika, 2020).

The use of banking products that are very popular today is one of the savings products, both among the public and among students, and it is these savings products that are more widely used or in demand, especially among students, especially for overseas students who are very far from their families, and it is savings that become a tool or liaison for parents to send money for their children who are overseas, and this also happened to the students of UIN Raden Fatah Palembang, especially the 2017 and 2018 Islamic Banking Students, where many still use savings products at conventional banks, while for the 2017 Islamic banking majors and 2018 already know Islamic banking from the courses that have been given of course, however, there are still some students of UIN Raden Fatah majoring in Islamic banking class 2017 and 2018 who use conventional bank savings products.

Figure 1
Student Data Class of 2017-2018 Conventional Bank Product Users



Respondents from 16 students, namely 13 people who use savings products at conventional banks and 3 students who use Islamic bank savings products. Explains that students who save in conventional banks are more than Islamic banks with the reason that in their area it is very difficult to find Islamic banks. Even though these students, especially Islamic banking students, have studied Islamic banking management, and Islamic banking accounting, basically these lessons are an alternative to support student interest in Islamic banking. If the company is able to identify the wants and needs of consumers properly and quickly when compared to its competitors, then in achieving success, profitability and company development and growth will be very easy to achieve.

From the survey results, respondents from 16 students, namely 13 students who use conventional bank savings products, then 3 students who use Islamic bank savings products. explained that students who save in conventional banks are more when viewed from the comparison of Islamic banks on the grounds that in their area it is very difficult to find Islamic banks. Meanwhile these students should, in general, Islamic banking students have explored from Islamic Banking Management lessons, as well as Islamic Banking Accounting, which basically are the main preferences for students' interest in Islamic Banks. When it comes to literacy,

According to Prasetyo and Ihalauw (2005). Decision is a choice of action from two or more alternative choices. In other words, the person making the decision must have a choice from several alternatives. The purchase decision is a problem solving as a legal situation that is carried out by selecting one alternative from several alternatives. Purchase decision is a

form of consumer behavior in consuming or using a product. Decision making based on the marketing mix.

In Islam, the concept of purchasing decision making is more determined by the nature of being careful in receiving information and being fair. The consumer's decision process to make a purchase is influenced by various factors, including location, facilities and service factors. A person's willingness to own goods and services or to buy can arise because of a desire or need. This need relates to everything that must be met for an item to function very well. Desire is related to someone's hopes or desires which, if fulfilled, will certainly increase the perfection of human function or an item itself. Islam does not teach or prohibit humans from fulfilling their needs or desires, as long as by fulfilling these, human dignity can be increased.

There are several results of previous research issues that will be studied in the research which carries the title "Decision Factor Analysis of Islamic Banking Study Program Students using savings products at conventional banks", including research conducted by Ahmad Yopi Sumara (2017) with the result that family has an influence on decisions Muslim customers to choose conventional banks. The quality of bank products also has a positive and significant effect on the decision of Muslim customers to choose conventional banks.

Another study conducted by Rifa'atul Machheasy (2009) aims to determine the interest of non-Muslim customers to become customers in Islamic banks seen from where it has an influence on non-Muslim customers such as location factors, service, religiosity, simultaneity, reputation, profit sharing, or in terms of promotion of Islamic banks. However, what is more dominant in terms of what non-Muslim customers are more interested in is the profit sharing factor, this is because non-Muslim customers want to get a lot of profit sharing.

Yos Sudarso's research (2014) concludes that the factors that influence non-Muslims to become customers at Islamic banks are promotion factors, facilities, service reputation, economy and religion. Most of the non-Muslim customers who become customers of Islamic banks are due to free administration fees, low minimum balances and free transfer fees to other banks. Meanwhile, research by A Fitria Arliana Mallawa (2020)

concludes that there is the most dominant factor in the decision of non-Muslim communities to become customers of Islamic banks, namely the profit sharing variable.

Subsequent research conducted by Herry Arianto (2017) concluded that the factors that influence Gontor alumni not using Islamic banks are influenced by perceptions of profit sharing and perceptions of location, while perceptions of religiosity, services, and facilities have no effect. This is also corroborated by the research of Retno Juwita Ningrum (2015) which shows that the factors that influence students choosing to transact with conventional banks are based on external factors and social factors of service, family, location, and reference groups, while internal factors are lifestyle factors and perceptions.

RESEARCH METHODS

The nature of this research is descriptive qualitative, namely a research that will be carried out in depth to find out or reveal everything and various aspects of the target or object of research. The author analyzes the decision factors of students majoring in Islamic banking using savings products in conventional banks. This research approach is a qualitative approach. Descriptive research is research that uses methods that aim to make paintings, descriptions systematically, accurately and factually regarding data, properties, and relationships to the phenomenon under study (ie research with the intention of describing the reality as it is in the field related to the problem). researched).

In conducting research, in order to obtain the necessary data or the desired data, the authors compiled this thesis by collecting data as follows:

- a. Interview; This method the author uses to obtain information, namely by asking directly to respondents, namely S1 Islamic Banking students at UIN Raden Fatah Palembang who can provide information about the decision factors of students majoring in Islamic banking using savings products at conventional banks.
- b. Observation; The process of collecting data is then expected to get or obtain an understanding of the response to the questions that have been asked. Through field observations of an activity to be carried out to obtain relevant information and written and oral data.

- c. Documentation; Documentation method is an activity to record and store various kinds of important data produced by activities. Documentation activities in this research are used to obtain photos or pictures when conducting research.

The method used in this data analysis is a qualitative descriptive method, by conducting an in-depth study and review of the references and research results on the basis of literature and theory related to the problem under study. To analyze the factors that influence S1 Islamic Banking students at UIN Raden Fatah Palembang Class of 2017 and 2018 Choosing to use savings products at conventional banks, the researchers conducted interviews with 13 students of Islamic banking.

RESULTS AND DISCUSSION

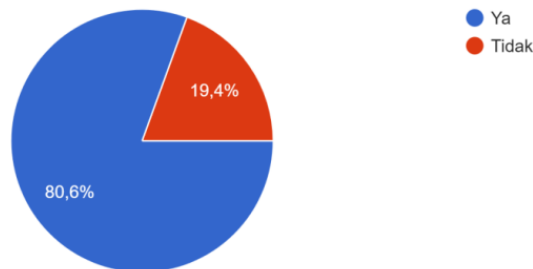
Factors Affecting Islamic Banking Students Using Savings Products at Conventional Bank

Based on the data obtained, the data is seen from the perspective of those who have conventional bank savings products, there are 30 respondents out of 37 respondents. The percentage of respondents based on those who have savings products at conventional banks is seen from the Pie Chart as follows:

Subjects Based on Conventional Bank Products

Figure 2
Students Who Are Still Using Saving Products of Conventional Bank

Apakah kamu memiliki produk tabungan pada bank konvensional ?

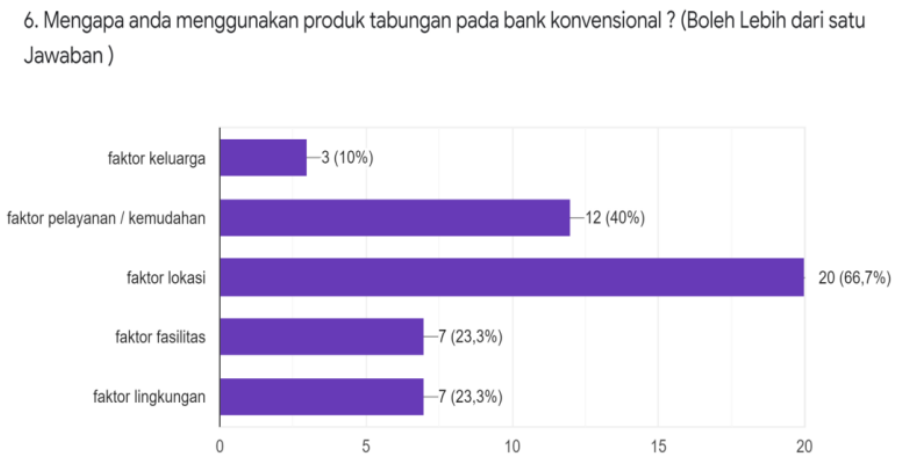


Judging from the percentage above, there are 80.6% of Islamic banking students still use savings products at conventional banks until now. With reason, because conventional banks are easier to find in cities and villages, especially when there are only conventional banks in their area. This is of course the main reason, because they find it easier to transact anytime and anywhere if it is urgent.

If analyzed, the author concludes that the personal aspect of being unwilling is too difficult to obtain a savings account. In the ease of transactions that make prospective customers uncomplicated, it can also influence someone to contribute to saving at the institution. This reason arises from within the individual in his own desire, such as a personal aspect that does not want to be too difficult to obtain a savings book.

The percentage of respondents based on the factors seen from the Pie Chart is as follows:

Figure 3
Factors Behind Students Choose
Saving Products of Conventional Bank



It can be seen that the percentage above, which most influences using conventional bank savings products, is because of the location factor, there are about 66.7% of respondents or 20 respondents using savings products at conventional banks. The second is due to service factors or the ease of using conventional banks, facilities factors and environmental

factors can also influence respondents to use savings at conventional banks. This of course can be a reason for respondents to use conventional banks and the reason is right, especially since conventional banks are easily affordable and make it very easy for their customers to transact anytime and anywhere.

In the current era, it should be easier to use Islamic banks, especially Islamic banking students, where they should understand more about Islamic banking but still use savings products at conventional banks. This can affect respondents who use savings products at conventional banks because one of the reasons respondents use conventional bank savings products is that their parents, including their families, use conventional banks more and at that time also did not know Islamic banks because Islamic bank offices did not exist in the area. certain. Most of them are familiar with conventional banks rather than Islamic banks, especially their families and people around them using savings products at conventional banks. And also convenience for children of immigrants,

If analyzed, the authors conclude that parents are very influential as a determinant of interest in the bank products used. Due to the special needs of children, lectures come from parents. surely parents will direct their children to choose to use any savings product for the convenience of all kinds of affairs and transactions. People around the environment including their own family or friends can influence the mindset that can shape a person's decision on his interests.

CONCLUSION

Based on the results of the research that has been presented above, the researchers can draw conclusions in this study, while the conclusions are as follows:

1. There are several factors that influence the decisions of UIN Raden Fatah Palembang students majoring in Islamic banking class 2017 and 2018 who use savings products at conventional banks, namely consumer behavior consisting of consumer decision makers, consumers who all know, consumers who like discounts, consumers who make decisions but wrong factors as well as factors that relate directly to the marketing mix consisting of product, price, promotion and location.

2. The reason for the decision of UIN Raden Fatah Palembang students majoring in Islamic banking class 2017-2018 to use savings products at conventional banks is because conventional bank locations are easy to find, everywhere, even in remote cities and villages, this is what makes it easier for customers or consumers to make transactions and ATM machines are also very easy to find. Most of the reasons that families use conventional bank savings products encourage students to use the same product, namely conventional bank savings as well, because students do not earn their own income and many are still being financed by their respective parents.

BIBLIOGRAPHY

- Agus M, dkk. (2015). Perkembangan Bank Syariah Di Indonesia, (*Jurnal Ilmiah Ekonomi Islam, No. 02 Vol.01*).
- Apriantini, Marlina Ayu. (2014). Skripsi. *Faktor-Faktor yang Mempengaruhi Nasabah Non Muslim menjadi Nasabah BRI Syariah Cabang Yos Sudarso. Universitas Negeri Yogyakarta.*
- Arianto, Herry. (2017). *Faktor-Faktor yang Mempengaruhi Keputusan Alumni Pesantren Gontor Tidak Menggunakan Perbankan Syariah*, Skripsi. IAIN Metro.
- Ashori, Abdul Ghafur. (2007). *Perbankan Syariah Di Indonesia. Yogyakarta: Gajah Mada University Press.*
- Dwi Astuti Rini. (2012). *Ilmu Prilaku Konsumen*, Malang: UB Press
- Ika S. N, Ismaulina, Ali M.. (2020). Keputusan Mahasiswa Dan Faktor-Faktor Yang Mempengaruhi Memilih Jurusan Baru. *Jurnal Ekonomi Islam 11 (2)*. 221-240.
- Kotler, Amstrong. (2012), *prinsip-prinsip pemasaran, (ed. 13)*. Jakarta
- Kasmir.(2015). *Manajemen Perbankan*, Jakarta: PT Raja Grafindo Persada
- _____. (2014). *Bank Dan Lembaga Keuangan Lainnya*, Jakarta: Rajawali Pers

- Machmudah, Rifa'atul. (2009) Skripsi. *Faktor-Faktor Yagn Mempengaruhi Minat Nasabah Nono Muslim Mnjadi Nasabah Di Bank Syariah*. IAIN Walisongo, Semarang.
- Mallawa, A Fitria Arliana. (2020). *Jurnal Akuntansi STIE Muhammdiyah Palopo 3 (2), 2020*.
- Ningrum, Retno Juwita. (2019). *Faktor Yang Mempengaruhi Mahasiswa SI Perbankan Syariah IAIN Metro Bertransaksi dengan Bank Konvensional*. Skripsi. IAIN Metro.
- Prasetijo dan Ihalauw. (2005). *Perilaku Konsumen* , Yogyakarta: Publiher.
- Sumarmi, Soeprihanto, (2010), *Pengantar Bisnis, Dasar-dasar Ekonomi Perusahaan.*, Yogyakarta: Liberty Yogyakarta.
- Sumara, Ahmad Yopi. (2017). Skripsi. *Analisis Faktor-Faktor yang mempengaruhi Keputusan Nasabah Muslim untuk Memilih Bank Konvensional*. UIN Sunn Kalijaga, Yogyakarta.