

MOTIF OF MERCHANT SOCIETY IN DEPOK CITY TO USE SHARIA SAVINGS IN BANK PEMBIAYAAN RAKYAT SYARIAH (BPRS)

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***ABSTRACT** - One of the areas that has potential to develop financial institution is Depok city, one of the Depok's potential is a trading sector that has a huge demand from most of the people either formally or informally. The research was done to know how does the character of the merchant in Depok who has a preference to use BPRS product or another factor that most dominant affecting the preference of merchant in Depok for using sharia saving product. Analysis data that perform in this research was descriptive statistics to describe the profile respondent. The result of analysis and discussion shows that the majority of merchant in Depok is choosing to become costumer in BPRS, the main factor that makes merchant more choosing saving product in BPRS because they feel safe if they saving their funds in BPRS if it compared by saving their own money, another factor is easy for transaction in BPRS where all the trading no need to leave the merchandise for transaction with BPRS but BPRS officer come to the merchant.*

Keywords: Sharia saving, BPRS, Descriptive Analysis

Background of the Problem

Bank Perkreditan Rakyat (BPR) based on legal status legalized in the package of monetary financial policy and banking through Pakto on October, 27 1988. Basically BPR is incarnation from Bank Desa, Lumbung Desa, Bank Pasar, Bank Pegawai Lumbung Pilih Nagari (LPN), Lembaga Perkreditan Desa (LPD), Badan Kredit Desa (BKD), Badan Kredit Kecamatan (BKK), Kredit Usaha Rakyat Kecil (KURK), Lembaga Perkreditan Kecamatan (LPK), Bank Karya Produksi Desa (BKPD), and another institute that have same type.(Subagyo, 2002).

The establishment of BPR sharia can not be released from some influences including; *first*, the impact of establishment of financial institutes that has legalitation from financial institutes, the existence those financial institution is clearly got permission from financial minister. *Second*, BPR was established from the inspiration of national sharia banking that established since 1992. But in conceptually because there are limitation of operating range from national sharia banking in lot of area so they need BPR shariawhich is technically build to handle this kind of community financial problem in that area.

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Third, the enhancement of the total financing from BPRS. Financing grow from 2008 in the amount of IDR. 364 billion (40,80%) to IDR. 1.256 billion, in 2009 improved from IDR. 312 billion (24,84%) to IDR 1.568 billion, in 2010 improved from IDR. 492 billion (31,37%) to IDR. 2.060 billion and the data from 2011 prove that enhancement of the amount IDR 615 billion (29,85%) to IDR. 2.675 billion.

Fourth, growth of the assets BPRS always grow and evolve every year. BPRS assets in 2008 improved compared in 2007 in the amount of IDR. 478 billion (39,34%) grow to IDR. 1.693 billion, in 2009 improved IDR. 430 billion(25,39%) grow to IDR. 2.123 billion, in 2010 improved in the amount of IDR 615 billion(28,96%) to IDR. 2.738 billion and in the last year 2011 growth in the amount of IDR. 414 billion(15,11%) to IDR.3.520 billion (BI, 2012). Cant be denied that all the improvement are from amount of people that more trust and have a high interest in BPRS.

Fifth, BPRS with improvement finance from the third side on 2008 in the amount of IDR. 258 billion(35,98%) to IDR.975 billion, in 2009 in the amount of IDR. 183 billion(18,76%) to IDR. 1.158 billion and always growth, in 2010 In the amount of IDR.445 billion(38,42%) to IDR. 1.603 billion and in the last year 2011 improved in the amount of IDR. 492 billion(30,69%) to IDR. 2.095 billion (BI, 2012). Like the existing data in BPR sharia, public interest to the saving product sharia higher compare to the customer with deposit product in same BPRS.

Growth data financial institute non banking in this case cooperative institute in Depok city shows rapid growth. Based on cooperative service in Depok city, amount of cooperative institute that spread in 11 sub-district in 2010 in the amount of 887 with total assets of IDR. 68.612.592.831. in financial sector sharia non banking specifically BMT cooperative, in Depok city have 38 BMT that really exist with the total assets of IDR. 3.111.225.921 with acquisition SHU in the amount of IDR. 931.299.919. performance of cooperative in Depok city shows lot of public interest with small financial services and micro.

In 2011 in the amount of IDR. 80.552.856 or in the amount of 295 to IDR. 358.392.458 while assets of BPRS/ 31 december 2010 in the amount of 187.662.368 in 2011 grow in the amount of IDR.23.313.750 or grow in the amount of 12.425 to IDR. 210.976.118. this position of finance public accumulation in 4 BPRS per 31 december 2011 in the amount of IDR. 151.228.779 have improvement in 2011 specifically grow in the amount of IDR. 22.864.046 or 15,12% to IDR. 174.092.825. while distribution fund in the form of financing per 31 december 2010 in the amount of IDR. 166.046.540 grow and improved in the amount of IDR. 12.512.114 or 7,54% to IDR. 178.558.654. so financing debt to ratio(FDR) BPRS in Depok city per 31 december 2011 show percentage in the amount of 97,50% this condition shows that BPRS presence in Depok city extremely needed for UMKM.

Base on *field study*, majority of public credit banking either public financing banking sharia have huge growth stage. Therefore, more interesting for researcher, for people that use BPRS in this case is saving in BPR sharia, become special attention where the motif that make people specially in Depok city using saving service product in BPRS. Based on the background, so the problem that can be presented is, how the characteristic trading in Depok city that have preference for using BPRS product? And what factor that most dominant problem for the trading in Depok city for using sharia saving product?

Analysis data that was done by researcher is statistic descriptive analysis where descriptive statistic is to shown data with table and graphic there is no relation of cause and effect. Descriptive statistic that perform shows profile respondent. Besides technique statistic descriptive that be use is scoring from likert scale to index scale perception where the lowest score is 0 and the highest score is 100.

The process of changing likert score to index score is to timed 25 point. Example if a variable have average 3 likert so index score is 75. Score index have separate meaning. If the score reach 25 or more but did not pass 50, so the variable did not be the factor for customer to use BPRS product. If the score index reach 50 or more but did not pass 75, its not a factor for customer to use BPRS product. A piece of variable to be interested by customer to use BPRS product when pass through score 75.

Main Discussion

Ownership of Sharia Savings

Majority of customer that become the respondent of the researcher is from BPRS AL Barokah because BPRS AL Barokah have segment to productive businesses specifically amateur to intermediate trading. While BPRS AL Salam customer meet by surveyor, generally not productive business but more to goods investment. They are using BPRS AL Salam for financing purchased motor vehicle.

BPRS customer according to different ownership of saving in sharia banking shows that 85% customer didn't have saving in different sharia banking and another 15% have saving in different sharia banking.

Personal Factor in Motif of Using BPRS

Based on private factor specifically form confidence that saving is an activity to save money, based on the data that have been treated, majority that have agree in the amount of 63%(with the total amount 38 respondent), answer with very agree in the amount of 32%(with total amount 19 respondent), answer with disagree 0%. This situation very possible respondent still need financial institution banking in the amount of 95% to save, specially in financial institution banking sharia.

From the side of distance and residence with location of financial institution banking sharia become one of the factor that take affect, based on data that have been treated, majority of agree in the amount of 58%(with total amount 35 respondent), who answer very agree in the amount of 7%(with total amount 4 respondent), answer with disagree in the amount of 2% (with total amount 1 respondent). This matter become attention for financial institute sharia banking that distance of residence and the distance of sharia banking still become a special attention for customer easiness.

Another things is based on customer income factor that become one of the factor that affect, based on data that has been treated majority who answer agree in the amount of 75% (with total 45 respondent), who answer very agree in the amount of 0%, and who answer disagree in the amount of 25% (with total 15 respondent), and who answer very disagree is 0%.

Save and Easy Motif for Transaction

Based on psychology factor specifically from easiness for customer transaction beacome one of the factor that affect, based on the data that have been treated majority who agree in the amount of 55%(with total of 33 respondent), plus who answer very agree in the amount of 45% (with total of 27 respondent), and who answer disagree in the amount of 0%. So people aspire of incoming BPRD can make them easy for people to have transaction and can be access by customer.

Based on psychology factor that from save aspect in performing transaction in BPRS, where is on of the factor that really affect, based on data that have been retreat, majority who is agree in the amount of 87% (with total 52 respondent), plus who answer very

agree in the amount of 7%(with total \$ respondent), and who answer disagree only 6% (with total \$ respondent) and who are very disagree is 0%. So community want incoming BPRS that who can give security for transaction that perform to customer.

Interesting And Unique Product

From aspect of product that interesting and considered to be interesting and unique, is the factor that really affect, based on data that have been retreated, majority who agree in the amount of 72%(with total 43 respondent), plus who answer really agree in the amount of 6%(with total 4 respondent), who answer disagree in the amount of 22%(with total of 13 respondent) and who really disagree in the amount of 0%. So community want incoming of BPRS that give interesting product for BPRS customer so that can support customer business. So community want incoming of BPRS who can give unique product for BPRS customer like financing product that based on teamwork with profit sharing concept, buy and sell concept with margins concept.

Invest for Purpose

From motif aspect invest for customer, is one of the factor that really affect, based on data that have been retreated, majority who agree in the amount of 65%(with total 39 respondent), plus who answer very agree in the amount of 3% (with total 2 respondent), and who answer disagree in the amount of 30% (with total 18 respondent) and who answer very disagree in the amount of 2%(with total 1 respondent). So community want incoming from BPRS to get alternative invest facility for BPRS customer but partially incoming of BPRS is not for the motif but for easy acces

Friendship Motif

Religion is the one factor that not affect for the BPRS, based on data that have been treated majority says disagree in the amount of 64%(with total 38 respondent), plus who answer very disagree in the amount of 3%(with total 2 respondent), and who answer very agree only 5%(with total 3 respondent) and who answer agree is 28%(with total 17 respondent). Compared between agree and disagree still majority is disagree if BPRS only based on religion and its prove that customer non muslim are using BPRS product too.

Thus, customs based on data that have been treated, majority says disagree is 92%(with total 55 respondent). Plus who says very disagree is 1%(with total 3 respondent), and who says very agree only 2%(with total 3 respondent), and who says agree only 5%(with total % respondent). Compared between agree and disagree majority is disagree if BPRS only because of customs, and its prove that BPRS customer from lot of customs.

But from side aspect interpersonal like friendship is one of the factor that really affect, based on data that have been treated, majority very agree is 50%(with total 30 respondent), plus who answer agree is 42%(with total 25 respondent), and who answer disagree only 8%(with total 5 respondent) and who absolutely disagree is 0%. So friendship is facility that really affective to promote BPRS, with *mouth to mouth* method.

Summary

Majority the merchant in Depok city is likely to be customer of BPRS to save their money, main factor that support to choose this saving product of BPRS is because saving money is more economical. Second factor that support trading to choose saving in BPRS because if they save their money in BPRS is more secure if compare they save their

money by themselves. Besides, BPRS have Hasanah room that very strong place to save customer fund and all customer fund, even saving or deposit guaranteed by LPS.

Third factor that support trading in Depok city have more saving product and financing, caused they have easy transaction in BPRS where all the trading no need to leave their merchandise for transaction however BPRS officer who come to the merchandise, thus easiness for transaction become interested by trading to use BPRS product.

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