

Perception Analysis On Msme Financing Submission At Sharia Bank

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Abstract: This study aims to determine whether there are differences in perceptions between customers who apply for financing at BRI Syariah in Jember Regency. The variables used in this study include Age, Type of Business, Business Income, Education. Some of these variables are based on four aspects, including aspects of Capital, Financing Procedure aspects, Guarantee aspects, Margin Level aspects. The data analysis method used is explanatory research with a quantitative approach and uses a different test analysis. Hypothesis testing is done by using a different Kruskal-Wallis test. The sample size in this study were as many as 37 respondents by using Purposive sampling. The results of this study indicated that there were differences in perceptions among customers as shown by several variables. First, based on the Age factor in terms of the procedure aspects. The second is based on Business Type factors in terms of financing procedures, and finally the Education factor in terms of aspects of financing procedures, guarantees and margin levels. As for the income factor, it shows different results where there is no difference in perception between customers at all based on all aspects studied.

Keywords: Age, Income, Business Type, Education, Financing Procedure, Guarantee, Margin Level

1 INTRODUCTION

The economic and monetary crisis occurred in Indonesia during the 1997-1998 period was a very heavy blow to the Indonesian economic system. In that period, many financial institutions including banks experienced financial difficulties. The high interest rate had resulted in a high cost of capital for business sector which ultimately resulted in a decline in the capacity of the production business sector. Financial institutions are to meet the needs of the community for funds as a means of carrying out economic transactions, such as consuming goods, for additional working capital, obtaining benefits or use value of an item, or even for initial capital for someone who has a prospective business but does not have capital in the form of adequate finance. So it can be said that financial institutions are not only used on the production business sector but on other matters. SMEs in deciding to take the financing would have some consideration (Sudirman, 2006), among which the systems used by financial institutions, the amount of profit-sharing or prevailing interest rates, the location and the services provided, as well as the profit earned in business. Determination of taking financing decisions, including one of patterns of financial behavior which is the application of psychology in financial disciplines. Ida and Dwinta (2010) states that the development of the financial behavior (behavioral finance) spearheaded by the behavior of someone in the decision making process (Herdjiono and Damanik, 2016). A customer when deciding to take on the financing, influenced by several factors, one of which personal factors. Personal factors consist of several indicators, and one of them is perception. According Yuniarti (2015), perception is the process of organizing and explain sensory impressions to give meaning to the

environment. A person can perceive something different from objective reality. Another opinion by Sunyoto (2014), the perception is said to be a process where a person chooses, organize, and interpret input information to create a meaningful picture. Which each customer perception could be different in determining the decision in applying for a loan / financing both in the conventional bank or Islamic banks. Business competition between banks increasingly sharp today has encouraged the emergence of various types of products and business systems in a variety of competitive advantage. Conventional Banks face new competition with the presence of Islamic financial institutions. This phenomenon is characterized by the growth of the Islamic financial institutions Islamic banks. Islamic banks or Islamic bank according to the Encyclopedia of Islam is a bank that operates without relying on interest (Riba ') or a financial institution or banking operations and products are developed based on the Qur'an and the Hadith the Prophet, or in other words, Bank Islam is a financial institution which engages provide financing and other services in payment traffic and circulation of money that operation adapted to the principles of Islamic sharia (Sumitro, 2004: 5).

2 LITERATURE REVIEW

Islamic banking in international terms is known as Islamic banking. Islamic terminology using the word can not be separated from the origins of the Islamic banking system itself. Islamic banks originally developed as a response from a group of economists and banking practitioners who seek to accommodate Muslim pressure from various parties who want to make available the services of financial transactions carried out in line with the moral values and principles of Islamic Shari'a. Primarily related to the prohibition of usury ', the activities of gambling (speculation), and gharar (vagueness). Bank Islam or hereinafter the Islamic Bank, is a bank that operates without relying on flowers. Bank Islam or commonly called the bank without interest, is a financial institution / bank operations and products are developed based on the Quran and the Hadith (Muhammad, 2015: 2). Islamic Bank was established with the aim to promote and develop the application of the principles of Islam, sharia and traditions into financial transactions and banking and other related

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businesses. Islamic Bank can not obtain profits by charging interest to clients. Islamic banks have benefited from charging a mark-up or margin on the goods sold by the bank to its customers in the sale and purchase transactions between banks and customers, for example in a murabaha transaction or greeting. Margin is a price increase in the purchase price of banks (cost price) of suppliers. Apart from the margin, Islamic banks have benefited from charging fees to customers for services provided to the customers bank (Sjahdeini, 2014: 137). Juridical consequences as institutions that attract funds from the public, it is an Islamic financial institution should be able to manage their business activities based on the principles of prudence (prudential principle). Islamic financial institutions (LKS) need to conduct a feasibility study (feasibility study) prior to providing financing to its customers (Anshori, 2008: 195). Bank Syariah and / or UUS must perform thorough assessment of the principle of 5C character (character), capacity (Capacity), capital (Capital), Collateral (Collateral) and prospects (Condition of Economy) of prospective Customers Receiver Facility. The explanation is as follows:

a. Character (Character)

Rate character borrower can be done by conducting investigations on prospective customers, searching for information on the state family environment, and the history of borrowing is past (if a borrower previously filed financial institutions provide Islamic financing Islamic Bank is concerned (Anshori, 2008: 196) ,

b. Ability (Capacity)

The definition of capacity is an assessment to prospective customers on ability to pay off its obligations from financing it has received. With this judgment the bank will see if a borrower is unable to repay funding received and whether efforts would evolve if financed by Bank Syariah (Pandia, Ompusunggu, and Abror, 2005: 198).

c. Capital (Capital)

Definition of capital by RJ (2010: 17) is a physical oriented. Capital Definition classic, "in which the meaning of the capital itself is as a result of production used to produce more". In its development turns the notion of capital began to be non-physical oriented, where the notion of capital with more emphasis on value, the purchasing power or the power of wear or use, embodied in capital goods, although in this case there is no conformity of opinions among economists own. In this case that is important to note is the amount of funds owned by the customer to buy what he needed or operation.

d. Collateral or guarantees (Collateral)

Warranties or better known as the collateral is property owned by the debtor or a third party payer tied as a tool in the event of default against third parties. Guarantees in financing has two main functions: First, for the payment of debts in case wapresasi on third parties, namely by way of cashing in or selling the collateral. Second, as a result of the first function, or as an indicator of the determination of the amount of financing that will be given to the debtor. Granting the loan amount can not exceed the value of the property as collateral. Warranties generally serves as a guarantee of repayment of credit / financing. Financial

guarantees in the form of the character, ability, capital and business prospects owned by the debtor is immaterial collateral which serves as the first way out. With immaterial assurance can be expected to manage the company's debtors so well that earn income (revenue) business in order to pay off the appropriate financing agreement. Financial guarantees in the form of collateral is immaterial (material) serves as a second way out. As a second way out, implementation of sales / new collateral can be done if the debtor fails to meet its obligations through the first way out (Djamil, 2001: 44).

e. Prospects (Condition Of Economy)

The views are the circumstances of the economy (macro-economic) affecting the business flow of prospective customers is the source of repayment of financing Islamic Bank which was given to him. Perception is an interpretation of the process of sensing someone who comes from the surrounding environment, about what people think, see and feel. Rachmat (2007: 51) states perception is the observation of objects, events or relationships obtained by concluding information and interpret the message. Meanwhile, Suharman (2005: 23) states that perception is a process of interpreting or interpreting the information obtained through the system of human sensory organs. There are three aspects in perception that are considered relevant to human cognition, which is through the recording of the senses, the introduction of a pattern, and attention. Two major influences that affect a consumer choice are: (1) the consumer as an individual; and (2) the influence of the environment; besides there are strategic marketing factors which should be based on the two previous factors. Character Bank customers (bank customer's characteristics) is a major concern of some studies that discuss the customer's decision. The characteristics that are personal customers consist of (Kotler and Armstrong, 2004: 179): age, economic condition, education, and work will make a difference of perception among customers. Age is a factor that affects the person's decision to buy goods and services. The more mature a person then the decision will be different with the younger. This type of work will also give effect to the decision. For example, a worker will buy different products and services with a company director. Economic conditions according to Kotler and Armstrong (2004: 179) will greatly affect the selection of goods and services. As economic conditions may consist of income, savings, debts, assets, borrowing ability and attitude shop. The greater the person's income, the more daring someone to raise his decision. Educational factor is part of the concept of self-defined how a person perceives himself. The higher levels of education will be obvious influence on their views on the type of product or service and its benefits. In several studies cited by Gait and Worthington (2007: 7) about Islamic Bank customers in many countries, a factor most religious factor which is the primary motivation in choosing a client in Islamic Banking services. Micro, Small and Medium Enterprises (SMEs) are the backbone of the economy in Indonesia are able to create their own jobs and can afford not affected by the global crisis experienced by several countries in the world today. In Indonesia, SMEs have developed quite rapidly, but there are still a lot of MSME entrepreneurs are still experiencing difficulties in the operations and the main problem is the problem of capital.

Most of those who they face problems, because they rotate its business with its own capital which is still fairly small. There is also some of those who apply for loans to financial institutions. Financial institutions themselves there are various, one of which is the Islamic financial institutions.

3 RESEACH METHOD

The total amount of the financing of SMEs that serve customers in this study population was 57 customers. The sampling method by using a technique that is purposive sampling (nonprobability sampling) where the sampling from the population based on a certain criteria (Jogiyanto, 2008: 76), or can also be said that the sampling is determined based on certain considerations. Based on certain consideration, the number of sample selected is 37 respondents. The data used in this study are primary data and secondary data. The primary data used are the results of the questionnaires were distributed and interviews on the client (the respondents) when transactions in Bank Rakyat Indonesia Syariah. The questionnaire was prepared based on an ordinal scale (rank) based on the Likert Summated Rating. As for the secondary data used in this study is the data coming from the BRI Syariah include all information relating to research and then literature from the library as well as the results of previous studies that can support the research. this study using a Likert scale that has been modified by removing the neutral answer of five categories into four categories.

4 RESULT AND DISCUSSION

4.1 Validity and Reliability Test

Based on Table 1 it can be stated that all of the questions on the independent variables and the dependent variable status is valid, so that the overall score of the indicators can provide a good representation and can be used as an instrument to measure variables defined in this study.

Table 1
Validity of Test Results Research Instruments

Aspect	item	rhitung	r statutes	Information
Capital	1	0.874	0.30	valid
	2	0.915	0.30	valid
	3	0,906	0.30	valid
Financing procedure	1	.614	0.30	valid
	2	0.627	0.30	valid
	3	0.861	0.30	valid
	4	0.792	0.30	valid
security	1	0,812	0.30	valid
	2	0.904	0.30	valid
	3	0.861	0.30	valid
Margin level	1	.914	0.30	valid
	2	0,959	0.30	valid
	3	0.934	0.30	valid

Source: Data Processed, 2019.

Reliability is the degree of accuracy, precision or accuracy shown by measurement instruments. Test Reliability using consistent intervals calculate the coefficient alpha (α). According to Santoso (2002: 200), if the number of the questions for each variable is less than ten items, then the number of criteria to measure the reliability of the instrument is 0.60. The whole of the questions said to be reliable if the value $\alpha > 0.60$, in other words, decent and usable instrument. Result of reliability test in this study can be presented in Table 2 below:

Table 2
Reliability of Test Results Research Instruments

Variable / Item	Value α	α provision	Information
Variable Capital	0.881	0.60	reliable
Variablle Financing Procedures	0,702	0.60	reliable
Variable Guarantee	0.824	0.60	reliable
Variable Margin Level	0.930	0.60	reliable

Source: Data Processed, 2019

Table 2 shows on each of the variables showed Cronbach's alpha > 0.60 , which means a high reliably of all. Based on the reliability test results can be concluded that the questionnaire is reliable and can be used in the next stage of hypothesis testing.

4.2 Normality Test

Normality test is a test that is performed to determine whether the research data berdistribusi normal or not normal. Normality test is used to determine and define the test equipment that will be used next. Normality test used in this study is the Kolmogorov-Smirnov test, provided that if the numbers greater significance of $\alpha = 5\%$, then the data is normally distributed. Conversely, if the number of smaller significance of $\alpha = 5\%$, then the data is not normally distributed.

Table 3
Reliability of Test Results Research Instruments

Aspect	Value α	Information
Capital	0,035	Is not normal
Financing procedure	0,002	Is not normal
Guarantee	0.009	Is not normal
Margin level	0,005	Is not normal

Source: Data Processed, 2019

Based on Table 3 above it can be seen that the aspect of capital, financing procedural aspects, aspects of collateral and margin levels aspects have a significant number less than 5% or 0.05. So in this study will be used test Nonparametric is to test Kruskal-Wallis as a tool to find whether there is a difference in perception of the capital aspects, aspects of the procedure of financing, aspects of collateral and aspect margin rate among clients in applying for financing at BRI Syariah based on factors Age, Business Type, Income, and Education.

4.3 Hypothesis Testing with Kruskal-Wallis

Test Nonparametric Kruskal-Wallis was used as a tool to find whether there is a difference in perception on capital aspects, aspects of the procedure of financing, aspects of

Security and aspects margin rate among clients in applying for financing at BRI Syariah based on factors Age, Type of Business, Income, and Education.

Testing of Age Factor

This result shows that there are differences in the perception of aspects of financing procedures in the filing of financing by SMEs in BRI Syariah according to age factor. Testing according to the age factor, capital aspects, procedural aspects, aspects of collateral and margin levels aspects show different results. The test results on the procedural aspects of financing indicate a difference in perception by the customer in applying for financing at BRI Syariah, while in other aspects the capital aspects, aspects of the guarantee, the aspect of margin levels showed no differences in perceptions of the filing of financing by customers BRI Syariah according to the age factor. Age category has a different perception of aspects of the financing procedures in the filing of BRI Syariah financing by customers. Sample of 37 were used in the study there were 23 respondents clients under the age of 30 years, 8 customer respondents aged 30 to 40 years and 6 respondents clients over the age of 40 years. In Kurniati study (2012), that the average customer is a customer who took financing with productive age. Yet another study concluded the influence of a person's age on the perception of Islamic banking, the higher the person's age, the better will be the perception of Islamic banking (Sholihah, 2015). Research Barokah and Hanum (2013) showed that customer after receiving financing from the Syariah Rural Bank Binama, of the submission process financing of up the thawing process, they stated that the process of financial information, conditions, warranties, verification, disbursement, program credit review and handling financing rated easy, precise and a good time. This is supported by the results of research Yunadi and Murningsih (2013), Sirat (2010), and Al-Azmi and Fauzy (2015) which states that customers feel the ease of financing procedures. Meanwhile, Sholihah et al (2014) and Rahmawati et al (2017) showed a different result, customers assume that the procedure of financing in Islamic banks is more complicated than in conventional banks in terms even more favorable financing agreement of Islamic banks. The results of hypothesis testing in this study reinforced by some of the statements of respondents who said that BRI syariah financing procedure is still relatively complicated, especially with terms that are in the contract agreement has not been understood by most people. The implication of this research is of BRI Syariah is expected to improve the performance of performance in providing financing to the financing procedure that is not too complicated, because the older the age of the customer the higher level of expectations for the financing provided to customers. BRI Syariah also need to provide a better understanding of the financing agreement are included in the submission process in BRI Syariah financing.

Testing of Type of Business Factor

This type of business that occupied the customers who apply for financing at BRI Syariah must be different. In this research the type of business customer respondents are grouped into five categories, namely 37 respondents clients, the number of clients who have business in the field

service as much as 4 people, there are 4 people in production, 18 in trade and 11 had other business. Percentage of customers who have a business trade by 42.4% is the highest percentage of customers in this study. The different types of customer-owned enterprises turned out to cause a difference in perception only the procedural aspects of financing. This is because, the customer with the type of trade is the most frequently filed in BRI Syariah financing by using Murabahah. If the conventional bank financing agreement only between banks and customers, but to murabahah here not only the Bank and the Customer alone but with the Seller. One of the factors behind the customer submits the financing is a financing scheme that is easy and fast. In contrast to other types of businesses besides customer trading, the findings of the field said some of them consider that the procedure for the financing murabaha contract is still quite complicated. It is powered by The research result Sholihah et al (2014) and Rahmawati et al (2017) showed a large part of the customer considers that the procedure of financing in Islamic banks is more complicated than in conventional banks in terms even more favorable financing agreement of Islamic banks. The results of a study showed differences in perception regarding procedural aspects of financing indicates that the diversity of types of businesses that engaged customers will have different views procedure, accuracy financing disbursement to repayment of the financing. Amri et al (2018) also states that the work or any kind of effort can make a difference in the perception of the customer In accordance with the results obtained, as for the implications of this research is of BRI Syariah financing to facilitate the procedure, regardless of their business run by customers in obtaining financing up to the realization and financing payments.

Testing of Business Income Factor

Revenues earned customer respondents each month must be different. Therefore, the number of respondents pendaatan grouped into three categories: income of less than US \$ 25 million, income ranging from Rp 25 million to Rp 50 million, and revenue more than Rp 100 million. None of the respondents customers who filed the BRI Syariah financing has revenue of more than USD 10 million. A total of 81% of the total respondents customers who apply for financing have incomes below Rp 25,000,000. Almost all respondents had an income equivalent so as to avoid any differences of perception. Then the additional information obtained from the respondents stated that they propose partial funding only for additional capital. If they have enough of their own capital, they will not apply for financing at BRI Syariah. This is consistent with the results of research Zuardi (2013), which states that the level of income that are not held into the basic intention to apply for financing. Customers who have a low income level, but enough with the revenue to meet their capital needs, so the client's decision to apply for funding as venture capital is certainly not possible. Likewise, if a customer has a high income, but he was still not sufficient for its capital so that he wishes apply for funding is likely to occur. This indicates that the greater the revenue does not make the amount of the filing of the greater financing, causing no difference between customers' perception. The results showed that the difference in respondents' income customers who apply

for financing did not cause a different perception of the fourth aspect of the aspect of capital, financing procedural aspects, aspects of collateral and margin levels aspects. This indicates that the income does not make the amount of the filing of the greater financing. The results of this study do not support the results Amri et al (2018) stated in his research that the preferences of different customers as influenced by factors generate revenue. In his research that the higher the income level of the customer raises the perceived difference in financial filings. Also according to Marantika, income level is an important factor in the acceptance of the loan amount requested, because of this revenue can also be shown a person's ability to repay the loans later (Pranata and Widarno, 2014). Kotler and Armstrong (2004: 179) states that income is included in one of the economic conditions that will greatly influence the selection of goods and services. The greater the person's income, the more daring someone to raise his decision. The implications of the findings of this research is of BRI Syariah must be selective in approving financing applications submitted by clients see customer financing payment capability in terms of the customer's business income each month. Because revenue is revenue that can not be predicted at different monthly basis with customers who have a permanent job with a fixed monthly income. This must be done by BRI Syariah financing in order to avoid traffic jams.

Testing of Education Factor

Testing according to the education factor capital aspects, procedural aspects, aspects of collateral and margin levels aspects show different results. From the test results obtained that there is a difference in perception by the customer in applying for financing at BRI Syariah namely the procedural aspects of financing, collateral aspects and aspects of the margin level. While in the capital aspects, the customer does not have a difference of perception. In this study, the type of education the respondent customers are grouped into four categories: Elementary School, Junior High School, Senior High School, and College Education. From 37 respondents of customers, the number of customers who had elementary education / equivalent is as much as 2, there are three people a junior secondary education / equivalent, 15 people had high school / equivalent, and 17 people have some college education. The final result showed that different types of education at the customer make a difference of perception on procedural aspects, aspects of the collateral, and the aspects of the margin rate in the filing of financing. This indicates that the higher the level of education was to make customers have a different perception to apply for funding on a BRI Syariah and educated customers more careful in managing their business with financing received. The results are consistent with research conducted by Nurdiansyah (2009) which states that the education level can influence customer perception differences in the filed financing. This is reinforced by the findings of the field, some customers who are highly educated have some consideration in applying for financing in BRI Syariah the procedure of financing associated with the repayment of the financing, the margin rate set by BRI Syariah, then about the ability of customers with the assurance that pledged to BRI Syariah. The average college-educated customers who pay more

attention to detail at the time of submission of the financing process, the liquefaction process until the process when they have to restore the funding. They are more careful planning of how the customer can recover these costs in a timely manner in line with the business carried on. Then they also consider the level of margins offered by BRI Syariah, whether the margin rate as measured by the customer. In addition, consideration will guarantee, customers estimate how the value of collateral that will be pledged in accordance with the amount of financing that will be accepted by the customer as well as a tool to BRI Syariah payer at any time if the customer can not pay off the financing it has received. Aini's study (2015) showed that the degree of influence on decision-making margin made by customers financing murabaha financing at BMT Waru Sidoarjo. Harahap (2016) also stated thus, margins affect the perception of customers to transact using finance in Islamic banks. Based on the results obtained then the implication is right for this discussion is of BRI Syariah need intensive socialization related to Islamic financing products offered to customers, especially SMEs. This is due to the lack of understanding customers' Islamic financing products ranging from systems and procedures to apply for financing, collateral requirements to the process of disbursement and repayment. Socialization is expected to reach all levels of well educated customers high or low. Because education can affect one's behavior and thought patterns in receiving information and solve problems.

5 CONCLUSION

Based on the results of the research and discussion described earlier, the conclusions in this study are as follows:

- a. At the age factor, the results showed that there are differences in perception among clients in applying for financing at BRI Syariah, especially in terms of financing procedures.
- b. The results of the Kruskal-Wallis test, showed an indication that there is a difference in perception among clients in obtaining financing at BRI Syariah based on factors of the type of business especially on the aspect of financing procedures.
- c. The results based on operating revenues of factors showed no differences in perception among clients in obtaining financing at BRI Syariah.
- d. Differences in education level indicates that there is a difference in perception among clients in applying for financing at BRI Syariah especially in the aspects of financing procedures, the level of margin and collateral.

6 SUGGESTION

Based on the conclusions of the research results, some suggestions can be proposed as follows:

- a. For BRI Syariah BRI Syariah committee or the need to improve the things that are required to assess, improve, and maintain the performance of BRI Syariah order to meet the capital needs of middle class society in a sustainable economy, especially in the financing procedure that can still maintain a commitment to the well. Then BRI Syariah needs to socialize on an ongoing basis about the financing products, procedure of financing, differences in Islamic financing products with the products of conventional banking, because

there are many people who are unfamiliar assume that Islamic finance is tantamount to conventional bank loans are only using frills sharia only.

- b. SMEs need to hold books, whose function is to provide information to external parties one of them banks. Another function is SMEs can manage your finances better with the financing obtained, thereby reducing the risk of bad financing.
- c. Future research needs to examine more on other factors in addition to age, occupation, income and education about different perceptions of the aspects that affect customers in the filed of BRI Syariah financing. Factors such as religion, gender, financing period, the amount of the proposed financing and the type of financing is taken, but it also needs to be studied on other aspects which include, product financing, revenue-sharing, and understanding of religion.

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