



## PEMAHAMAN NASABAH TERHADAP PEMBIAYAAN SYARIAH PT. AMANAH FINANCE MAKASSAR

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### ABSTRACT

Penelitian ini bertujuan untuk mengetahui pemahaman nasabah terhadap Pembiayaan Syariah pada PT. Amanah Finance Makassar. Penelitian ini menggunakan dua pendekatan, yaitu pendekatan kualitatif dan Jenis penelitian yang digunakan dalam menganalisis pemahaman nasabah terhadap kontrak syariah pada Lembaga Keuangan Mikro Syariah menggunakan metode penelitian deskriptif kuantitatif dengan metode analisis skala likert dan uji chi square. Dalam pengamatan awal penelitian, tampak pemahaman nasabah terhadap kontrak bisnis syariah pada Lembaga Keuangan Mikro Syariah dipengaruhi oleh banyak faktor, yang secara umum dapat dikategorikan menjadi: (1) variabel demografi (2) variabel ekonomi-kelembagaan, (3) variabel pelayanan-kelembagaan, (4) variabel substansi kontrak bisnis syariah, dan (5) variabel sosial budaya masyarakat. Variabel-variabel tersebut dianalisis dengan pendalaman atas substansi teori pemahaman, dan teori Pembiayaan syariah, PT. Amanah Finance Makassar.

Keywords: Understanding, transaction, Sharia financing, customer

### I. Introduction

Along with the development of regulation of Sharia Microfinance Institutions Law Number 1 of 2013 on microfinance institutions, felt its influence after the Minister of Cooperatives and small and Medium Enterprises issued regulation of the Minister of Cooperatives and small and Medium Enterprises Number 16 /Per/M.KUKM / IX/2015 on the implementation of savings and loan business activities and Islamic financing by cooperatives. The government reasoned that the implementation of savings and loan and Islamic financing activities by cooperatives is growing, in accordance with the dynamics and changes in the economic and social order of society. With these regulations, there is an effort to homogenize the naming of existing sharia microenterprises such as Baitul Maal wa Tamwil, Sharia savings and loan Cooperatives, Sharia Financial Services Cooperatives, and others, into savings and loan Cooperatives and Sharia financing, or if conventional cooperatives want to open their Sharia units, then a cooperative unit called Savings and loan and Sharia financing units is formed. The regulation is an effort to regulate the law on the existence of Islamic microfinance institutions before 2015.

Thus, there is also a distinction between institutions with Islamic people's Financing Bank or abbreviated as BPRS. It also reinforces Bank Indonesia Regulation Number 11/23/PBI / 2009 on Sharia people's Financing Bank which states that what is meant by "Sharia microfinance institutions" are among others Sharia savings and loan cooperatives, and Baitul Maal wa Tamwil (BMT).

The next issue is how the community understands that the existence of Islamic microfinance institutions or that can be represented by Islamic savings and loan and

financing Cooperatives (KSPPS), helps the community in improving their welfare. The problem is also fundamental when people interact with PT. Amanah Finance Makassar as far as the public understands about the contract offered by PT. Amanah Finance Makassar. This is because basically the relationship between the community and PT. Amanah Finance Makassar is a contract relationship or contract based on sharia principles or Sharia business contracts.

However, ordinary people who become customers of PT. Amanah Finance Makassar can not be traced through complex questions such as subjective terms and objective terms of an agreement, so it is necessary to do a relatively easy question, and with the answers or responses it provides, then the interpretation by researchers.

The problem mentioned above, need to be traced in the field. Researchers are interested in exploring it by connecting with PT. Amanah Finance Makassar as a representation of the existence of PT. Amanah Finance Makassar are many.

## II. RESEARCH METHODS

### Types Of Research

The type of research that researchers use in analyzing customer understanding of Sharia contracts at PT. Amanah Finance Makassar is a study that uses descriptive quantitative research methods. By using this method, it is expected to provide a general description of the facts that occurred without any treatment on the matter to be studied.

### Location And Time Of Research

This study was conducted on the object of this study PT. Amanah Finance Makassar and the people who are its customers, the research time is for two weeks, namely from June 17, 2022 to June 26, 2022.

### Population and sample

The population in this study is the entire PT. While the sample size was determined using Slovin method (Husein Umar, 2000 : 146). Based on these methods, the sample in this study is:

$$n = 1 + Ne^2$$

Keterangan:

n: sample size

N: population size

E: error: assumption 5% (asumsi sampel terdistribusi normal)

However, by looking at the developments in practice, the sampling technique uses cluster sampling technique, a sampling technique where the selection refers to the group rather than the individual. This method is very good to do if there is no or difficult to determine/find the sample frame although it can also be done in populations where the sample frame already exists.

### Data Collection Techniques

The method of data collection in this study is to use a survey with questionnaire instrument distributed to respondents. The process carried out by researchers in collecting primary data by survey methods through research instruments (questionnaire) and interviews.

### Data Analysis Methods

Researchers perform data analysis using technical data analysis as follows:  
Chi-Squared Test (Chi-Square)

It is one of the uses of Statistics to decide whether a hypothesis is rejected or accepted. If t count is greater than T table, then Ho is rejected, otherwise If t count is smaller than T table then Ho is accepted. This technique can be done if the number of samples is more than 30 so that the results obtained are not in doubt.

$$\text{Formula: } \chi^2 = \sum(o-e)^2/e$$

Keterangan :

O = frequency of observation.

e = expected frequency.

Degree of freedom or df = N-k. N is the total number of observations (sample data), k is the number of estimated parameters (variables).

### III. Research Results And Discussion

#### Discussion Of Research Results

##### Results Of The Analysis Of Chi-Squared Test (Chi-Square) Questionnaire.

Linkage of economic– institutional variables, constitutional Service variables, substance variables of Sharia business contracts, and socio-cultural variables of the community, together with the customer's understanding of Sharia business contracts at PT. Amanah Finance Makassar.

Based on the results obtained calculation of chi-square count of 29312. With degree of freedom or df = N – k, where N is the total number of observations (sample data), k is the number of estimated parameters (variables), then based on df = 458-4 = 454, with a significance level of 5%, it is obtained chi-square table value of 504.676.

Thus, it can be known that the calculated chi-square value is greater than the chi-square value of the table (29312 > 504.676). Thus Ho rejected and Hi accepted, meaning that the economic-institutional variables, variables pelayanankelussaan, variable substance Sharia business contract, and socio-cultural variables of society together have a relationship with the customer's understanding of the Sharia business contract at PT. Amanah Finance Makassar. This is directly proportional to the calculation of the interpretation rate in the likert scale above, which is at a strong consensus average.

##### Customer Understanding Of PT. Amanah Finance Makassar And Sharia Business Contract

Quantitative analysis shown earlier showed encouraging things about the response of people who become customers at PT. Amanah Finance Makassar. The value of approval is so strong in each variable tested, indicating that there is the potential for loyalty from customers to remain customers and even invite others to become customers like himself.

However, based on research conducted with interviews, researchers found that customer understanding of Sharia business contracts, is still simple or limited.

Customer understanding of PT. Amanah Finance Makassar, including regarding sharia business contracts, it is seen that the understanding of most customer respondents is still in the “translating stage” as far as it is seen when transacting with Sharia Microfinance Institutions. The answers are each based on different customer respondents' understanding of each other. Each respondent has only one answer.

Thus, according to the number of answers in the table above, there are answers from 33 customer respondents. 12 customer respondents are in the column "stage do not understand“, while 21 customer respondents are in the column”stage translate”.

Customer understanding of PT. Amanah Finance Makassar is included in it regarding sharia business contracts, it is seen that the understanding of most customer respondents is still in the “interpreting stage” as far as it is seen when transacting with Sharia Microfinance Institutions. The answers are each based on different customer respondents' understanding of each other. Each respondent has only one answer.

Thus, according to the number of answers in the table above, there are answers from 9 customer respondents. 7 customer respondents are in the “interpreting stage” column, while 2 customer respondents are in the “extrapolating stage” column.

Quantitatively, of course the number of 42 customer respondents cannot represent the overall understanding of customer respondents which amounted to 458 customer respondents. However, qualitatively, it can be felt that the majority of customer respondents still have a simple or limited understanding.

It may even be that if it is strictly “absolutely “that the answers of the customer respondents are matched to those criteria, it may be that very few customer respondents match those criteria, including for the “translating stage” criterion. This is because very few customer respondents are able to provide answers with symbolic examples in explaining about PT. Amanah Finance Makassar is included in it regarding sharia business contracts.

#### **Customer Understanding Of The Role Of PT. Amanah Finance Makassar**

Although the quantitative analysis shown earlier showed encouraging things about the response of people who become customers at PT. Amanah Finance Makassar, especially in terms of connected with the role of PT. Amanah Finance Makassar qualitative search needs to be done to complement each other between quantitative and qualitative.

In this case, for example, “institutional economic variables” and “institutional service variables” so strong approval value in the likert scale and chi square test. This is very positive if it is related that the perception of customer respondents is also qualitatively positive. If the positive perception is so strong compared to the negative perception, then this indicates also that there is the potential for loyalty from the customer to remain a customer and even invite others to become customers like him. In addition, it is also easy to be given counseling by Islamic Microfinance Institutions. Perception is the ability of the brain to translate stimuli or processes to translate stimuli that enter the human senses. Human perception there are different points of view in sensing. There are those who perceive something as good or positive perception or negative perception that will affect human actions that appear or are real (Sugihartono, et al 2007: 8). It is possible that the positive perception of customer respondents will affect the positive perception of the environment towards Islamic Microfinance Institutions.

Based on research conducted with interviews, researchers get that the customer's understanding of the role of PT. Amanah Finance Makassar most of the customer respondents are still in the “positive perception “than”negative perception”. Just as in the above section, that the answers are each based on the understanding of different customer respondents to each other. Each respondent has only one answer.

Thus, according to the number of answers available, there are answers from 42 customer respondents. 38 customer respondents are in the “positive perception” column, while 4 customer respondents are in the “negative perception” column. Quantitatively, of course the number of 42 customer respondents cannot represent the overall understanding of customer respondents which amounted to 458 customer respondents. However,

qualitatively, it can be felt that the majority of customer respondents still have a positive perception of the role of Islamic Microfinance Institutions.

## KNOTS AND SUGGESTIONS

### Knots

After the researchers conducted this study, the conclusions that can be generated are as follows:

1. That institutional economic variables, institutional service variables, variables substance of Sharia business contracts, and socio-cultural variables of the community each have a strong relationship with the customer's understanding of Sharia business contracts in Sharia Microfinance Institutions.
2. Customer understanding of Sharia financing, still simple or limited. Qualitatively, if associated with the theory of understanding, then the customer PT. Amanah Finance Makassar r, still in the stage of understanding "Translate" and "do not understand" compared to the stage of understanding "interpret", and moreover the stage of understanding "extrapolating".

### Suggestions

1. PT. Amanah Finance Makassar is intended to provide facilities and conveniences for people who need money for consumptive or productive purposes with the aim of economic recovery and empowerment through working capital assistance, training and business assistance. With this, the principle of partnership is the main characteristic of PT. Amanah Finance Makassar with the community who become customers must continue to be improved by emphasizing the understanding of Sharia business contracts, including in this case the community that has the potential to become customers, for example Micro, Small and medium enterprises in the community..
2. PT. Amanah Finance Makassar utilizes the positive perception that exists in the community who become customers and respondents to Islamic Microfinance Institutions. Utilize it, by taking an approach that invites the active role of the community in an idea-based counseling model that is bottom up. The community is no longer just an object that has been perceived by some people, especially in extension activities, but the community is treated as a subject. The community can initiate the necessary creativity in dealing with problems in practice related to Islamic Microfinance Institutions..

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