

Perception of The State Civil Apparatus of the State Islamic Institute of Batusangkar Against the Transfer of Salary Accounts from Conventional Banks to Islamic Banks

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Abstract. The perception expressed by ASN IAIN Batusangkar when there is a transfer of salary accounts from conventional banks to Islamic banks is very much appreciated, this is due to the increasing attention of ASN not wanting to be involved in usury anymore, the method used is quantitative descriptive by conducting data frequency. The results show that the indicators of the characteristics of Islamic banks, Islamic bank facilities, location of Islamic banks and Islamic bank products received a very good perception by ASN IAIN Batusangkar.

Keywords: Perception; Islamic Bank

1 Introduction

Existence of the Islamic economic and financial system has become one of the new alternatives in the world. This is seen in the growing number of banks and Islamic financial institutions in Indonesia. Islamic banks have an operating system that is different from conventional banks, one of which is interest-free services to its customers.

The interest paid by conventional banks today is in stark contrast to Islamic law, which states that the interest paid by conventional banks is the same as *riba* which means haram. More and more people who understand the ban on usury are making many people migrate from conventional banks to sharia banks. One of them is the ASN in IAIN Batusangkar.

IAIN Batusangkar is one of the religious education institutions located in Tanah Datar Regency, which consists of four faculties, namely the Faculty of Education and Teaching, Faculty of Sharia, Faculty of Ushuluddin Adab and Da'wah, and the last Faculty of Islamic Economics and Business and has a Postgraduate School. As of the beginning of 2019, the number of ASNs in IAIN Batusangkar is 239 people, of which 115 are men and the rest are 123 women. The payment of ASN's salary at IAIN Batusangkar was initially done through Bank BRI after there was an agreement from the leadership of IAIN that the payment of salary must be through Islamic Bank. So there is cooperation with Bank Nagari Syariah. the transfer of the salary account is one of the steps of IAIN Batusangkar in growing and developing Islamic banks

in Tanah Datar in particular. In addition, the transfer of salary accounts from conventional to sharia is intended to be an example to the people of Tanah Datar in transacting in sharia financial institutions.

However, Bank Nagari Syariah with its parent bank is a conventional Bank Nagari is still in the group of book 2 banks whose range is certainly less than Bank BRI. Good in terms of location, service, and more.

Identification of problems that arise, namely, (1) the understanding of ASN IAIN Batusangkar to conventional banks and sharia banks. (2) The perception of ASN IAIN Batusangkar on the transfer of salary accounts from conventional banks to sharia banks. The limitation of the problem taken is the perception of ASN IAIN Batusangkar on the transfer of salary accounts from conventional banks to sharia banks.

The formulation of the problem is what is the perception of ASN IAIN Batusangkar on the transfer of salary accounts from conventional banks to Islamic banks?

2 Theoretical Studies

2.1 Theory of Perception

Perception is a process that occurs when a person makes an interpretation of information obtained. (Kotler, 2019). Perception is also one of the forms of thinking a person is considered to be able to influence his behavior. (Kaplan & Norton, 2004)

Factors that affect perception are (1) the person who makes the perception, (2) the object that is made the perception, (3) the situation in making the perception. (Robbins, 2011)

In the Islamic view Perception is the process of understanding something through the eyes to see, the ears to hear, the nose to smell, the heart to feel what is channeled to the mind, and the mind to become an understanding. (Sarwono, 2014)

Types of perception (Irwanto, 2011)

1. Positive Perception

A thought that describes the knowledge and responses that will be passed on to the utilization effort.

2. Negative Perception

A thought that describes knowledge and responses that do not correspond to the perceived object.

Perceptual mechanisms that have complex interactions involve at least 3 main components, namely (Desmita, 2012):

1. Selection, the process of filtering data from an object
2. The compilation, the process of selecting incoming data from the object.
3. Interpretation, the process of interpreting the data that has been selected.

2.1 Conventional Banks VS Syariah Banks

In principle, the management of conventional banks and sharia banks is almost the same, which is to collect and distribute funds from the community and other banking services. According to OJK, Conventional Bank is a bank that conducts business activities conventionally

while Islamic banks are banks that conduct business activities based on Islamic principles (Septiana, 2021).

There are some fundamental differences between Conventional Banks and Islamic Banks, namely (1) profit system, Conventional Banks in principle always assume profit by using the interest system, while Islamic banks can profit or lose because they apply the profit-sharing system. 2) Relationships, patterns of relationships formed in Conventional Banks, debtors, and creditors, while in Islamic Banks, namely partners (musyarakah and mudharabah), sellers and buyers (murabahah, salam, and istishna), rent (ijarah), debtors and creditors (equity holder/Qard),) and the last difference is in the supervisory board, in Conventional Banks, there is no supervisory board while Islamic Banks must have a supervisory board. (Septiana, 2021).

Adiwarman A. Karim in the book states that there are some differences between Conventional Banks and Islamic Banks, namely (Karim, 2009) (1) Function and operation, (2) financing, (3) deposits, (4) prohibition, (5) Zakat, (6) Additional Fees, (7) speculation, (8) status of relationship, (9) Supervisors

3 Result

Based on the descriptive analysis test and frequency of data in the table above, obtained results from respondents regarding the characteristics of Islamic banks. In item 1 regarding Islamic banks must have an Islamic Supervisory Board to ensure that every business activity is following Islamic guidelines, with respondents who answered strongly agree as many as 56. It can be concluded from the statement of item 1 respondents are very receptive to the transfer of salary accounts from conventional banks to sharia banks seen from the number of respondents who strongly agree with the indicator stating that sharia banks must have a sharia Supervisory Board to ensure that every business activity following sharia guidelines as much 56 out of 70 respondents.

For item 2 regarding the function and method of operation in sharia banks based on sharia law. Respondents who answered strongly agree as many as 39 people which means most respondents strongly agree with the statement. It can be concluded from the statement of item 2 respondents perceived very well/strongly agree to the transfer of salary accounts from conventional banks to sharia banks seen from the number of respondents who strongly agree with the indicator stating that the function and operation of sharia banks based on sharia law as many as 39 people and who agreed as many as 25 people out of a total of 70 respondents.

For item 3 regarding Islamic banks have a broader purpose when compared to conventional banks. It can be concluded that most respondents can agree with the statement, this is stated very well because many respondents argue that Islamic banks do have a broader purpose when compared to conventional banks. This is evident from the respondents who answered strongly agree as many as 31 people and who agreed as many as 26 people out of a total of 70 respondents.

For item 4 regarding sharia banks, it is prohibited to engage in economic activities that do not meet sharia guidelines. Respondents who answered strongly agree as many as 41 people, It can be concluded that the respondents can accept the statement well and agree with the transfer of salary accounts done from conventional banks to Islamic banks seen from the number of respondents who answered strongly agree as many as 41 people and those who answered agree as many as 21 people out of a total of 70 respondents.

For item 5 on the principle of revenue sharing in sharia, banks are clear. Respondents who answered strongly agree as many as 20 people, It can be concluded that respondents can accept the statement well and agree with the transfer of salary accounts done from conventional banks to Islamic banks seen from the number of respondents who answered strongly agree as many as 20 people and those who answered agree as many as 33 people out of a total of 70 respondents.

For item 6 on sharia, banks do not look at social status. Respondents who answered strongly agree as many as 33 people It can be concluded that the respondents can agree that Islamic banks do not look at social status, this is seen from the respondents who answered strongly agree as many as 33 people and respondents who answered agree as many as 25 people out of a total of 70 respondents.

Based on the test of descriptive analysis and the frequency of data on Islamic bank facilities are: for item7 regarding Islamic banks have a building with a capacity of the sufficient number of customers. It can be concluded that the respondents can accept the statement by giving a very satisfactory response seen from the responses of respondents who answered strongly agree as many as 7 people and respondents who answered agree as many as 45 people out of a total of 70 respondents.

For item8 regarding sharia banks have a comfortable waiting room for ASN employees and the general public. Respondents who answered strongly agree as many as 10 people, It can be concluded that the respondents can accept the statement by giving a very satisfactory response seen from the responses of respondents who answered strongly agree as many as 10 people and respondents who answered agree as many as 47 people out of a total of 70 respondents.

For item 9 regarding sharia banks have payment tool facilities such as payment tickets, pens, tables that are neat, attractive, and easy to understand. It can be concluded that the respondents can accept the statement by giving a very satisfactory response seen from the responses of respondents who answered strongly agree as many as 13 people and respondents who answered agree as many as 44 people out of a total of 70 respondents.

For item 10 regarding the location of ATMs and the availability of ATMs from sharia banks are quite available and easy to reach. It can be concluded that respondents can accept the statement by providing a very satisfactory response regarding the location of ATMs that are very strategic and easy to reach seen from respondents who answered strongly agree as many as 9 people and respondents who answered agree as many as 32 people out of a total of 70 respondents.

For item 11 regarding sharia banks have a good parking area for customers. It can be concluded that the respondent can accept the statement by giving a very satisfactory response related to the parking area well provided for its customers have seen from the respondents who answered strongly agree as many as 3 people and respondents who answered agree as many as 25 people out of a total of 70 respondents.

For item 12 regarding every time a customer encounters a problem, the bank employee will pay attention to resolving the customer's problem. It can be concluded that the respondents can accept the statement by giving a very good response related to the service of Islamic bank employees to customers who face problems seen from respondents who answered strongly agree as many as 9 people and respondents who answered agree as many as 48 people out of a total of 70 respondents.

Based on descriptive analysis test and frequency of data on the location of Islamic banks, namely, for item13 about sharia banks have a very strategic location and easy to reach. It can be concluded that the respondent can accept the statement by giving a very good response regarding the location of a very strategic and accessible Islamic bank seen from the respondents

who answered strongly agree as many as 14 people and respondents who answered agree as many as 38 people out of a total of 70 respondents

For item 14 regarding sharia banks are in a very safe area location It can be concluded that the respondent can accept the statement by giving a very good response regarding the location of this very safe Islamic bank seen from the respondents who answered strongly agree as many as 11 people and respondents who answered agree as many as 45 people out of a total of 70 respondents.

For item 15 on the distance of the Sharia bank with the location of the workplace is not too far. It can be concluded that respondents can accept the statement by giving a very good response related to the distance of Islamic banks with the workplace is not too far, this is seen from respondents who answered strongly agree as many as 13 people and respondents who answered agree as many as 44 people out of a total of 70 respondents.

For item 16 on the location of sharia banks are easily accessible by ASNs. It can be concluded that the respondent can accept the statement by giving a very good response regarding the location of sharia banks that are easily accessible by ASN IAIN Batusangkar, this is seen from the respondents who answered strongly agree as many as 13 people and respondents who answered agree as many as 42 people out of a total of 70 respondents.

For item 17 regarding the proximity of the location of Islamic bank offices to increase ASN's perception of Islamic banks. It can be concluded that the respondent can accept the statement by giving a very good response related to ASN's opinion of the Islamic bank itself, this is seen from the respondents who answered strongly agree as many as 10 people and respondents who answered agree as many as 39 people out of a total of 70 respondents.

For item 18 regarding sharia banks are located in a location that is easily accessible by public transport. It can be concluded that respondents can accept the statement by giving a very good response related to means of transportation to the Islamic bank is easy to reach, this is seen from respondents who answered strongly agree as many as 20 people and respondents who answered agree as many as 35 people out of a total of 70 respondents.

Based on descriptive analysis test and data frequency for Islamic bank products as follows: For item 19 on products in sharia banks is by sharia principles. It can be concluded that the respondent can accept the statement by giving a very satisfactory response regarding the products in the Islamic bank is following Islamic principles, this is seen from the respondents who answered strongly agree as many as 18 people and respondents who answered agree as many as 38 people out of a total of 70 respondents people.

For item 20 regarding Islamic banks, products are different from conventional bank products. It can be concluded that the respondents can accept the statement by giving a very satisfactory response regarding the products in Islamic banks are different from the products in conventional banks, this is seen from the respondents who answered strongly agree as many as 23 people and respondents who answered agree as many as 32 people from a total of 70 respondents.

For item 21 regarding the products offered following the needs of the customer. It can be concluded that the respondent can accept the statement by giving a very satisfactory response regarding the products offered in Islamic banks is following the needs of customers, this is seen from the respondents who answered strongly agree as many as 12 people and respondents who answered agree as many as 43 people out of a total of 70 respondents people.

For item 22 regarding revenue share/margin following the perceived benefits of the product. It can be concluded that respondents can accept the statement by providing a very satisfactory response regarding the benefits of the appropriate revenue share of the product offered, this is

seen from respondents who answered strongly agree as many as 11 people and respondents who answered agree as many as 38 people out of a total of 70 respondents.

For item 23 regarding the products available in sharia banks, it is very useful for ASN. It can be concluded that respondents can accept the statement by giving a very satisfactory response related to products in Islamic banks is very beneficial for ASNs, this is seen from respondents who answered strongly agree as many as 16 people and respondents who answered agree as many as 42 people out of a total of 70 respondents people.

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