The Effect of Religiosity on Financing Customer Compliance at BMT Bisma Kelapa Dua

Anangs Furqon Dawfilani*

1University of Muhammadiyah Tangerang

*furqonanang@gmail.com

Abstract
The purpose of this study was to determine how much influence religiosity has on financing customer compliance at BMT BISMA Kelapa Dua–Tangerang, either partially or simultaneously. The problems that will be discussed in this study are 3 dimensions of religiosity taken from Glock n Stark’s theory, namely ideological (belief), ritualistic (practice) and intellectual (knowledge). The three dimensions of religiosity were examined to find the most significant influence on financing customer compliance. Researchers used a population of 117 active financing customers until April 2017. At the same time, the sample was obtained from the provisions of Krejcie’s table, namely 83 customers who will be called respondents, with data collection using a questionnaire. The analytical tool used is multiple linear analysis, where the validity and reliability tests were previously carried out. Based on research results, it can be concluded: 1). There is a simultaneous (joint) influence of ideological (belief), ritualistic (practice), and intellectual (knowledge) on financing customer compliance. 2). Partially, ritualistic (practice) and intellectual (knowledge) are the variables that have the most significant influence on customer financing compliance.

Key words: compliance, customers, religiosity

Introduction
The development of Islamic banking has influenced to improvement of the people's economy and a new awareness of the development of Islamic financial institutions. The banking crisis that occurred in Indonesia in 1997 has proven that banks operating with sharia principles can survive in the midst of exchange rate fluctuations and high-interest rates. At the same time, conventional banks do not have sufficient liquid funds available for their operations. Borrowing customers experience an inability to repay loan funds due to high-interest rates. The delay in returning loan funds from the customer to the bank has implications for the inability of the banks to return Bank Indonesia (BI) loan funds. In addition, conventional banks tend to be less in the development of the real sector and play more on speculative transactions based on interest rate values, while Islamic banking is here to solve economic problems by prioritizing benefits (Wahyuni Dwi, 2017).

A sharia bank is a financial institution that has a main business in the form of collecting, distributing financing, and other services in the community’s economic traffic. In each of its activities, Sharia banks use Islamic religion principles. Sharia bank is a bank that in its working mechanism uses a profit sharing system that prioritizes...
the interests of mutual benefit according to Maqasidu As-syari'ah, namely by maintaining religion, soul, mind, descendants, and assets without prioritizing the interests of only one party (Ifham, 2010).

The problem that often occurs in every bank, both conventional and Islamic, is problematic financing, because it causes the bank’s financial condition to become unmanageable, so that the community’s economic traffic becomes unstable, as happened during the 1997 crisis. In religion, debt is an obligation that must be fulfilled as soon as possible. If someone who has a religion or religiosity, then is given an obligation, he must immediately carry it out. In the financing that has been given by a financial institution to a Muslim for the purpose of selling capital, the Muslim's obligation is to pay off the financing funds according to a predetermined agreement because Islamic teachings have actually ordered his people through the prophet Muhammad SAW to pay off debts on time, as the prophet Muhammad SAW has said:

From Abu Hurairah, Prophet shallallahu alaihi wa salam said:

من فارق الروح الجسد وهو برئ من ثلاث دخل الحياة من الكبير والطويل والذين

“The soul of a believer is still dependent on his debt until he pays it off” (HR. Tirmidhi no. 1078)

According to Herijanto (2013), One of the determinants of bad credit in banking is the level of spirituality. A sense of responsibility alone is not enough to make people act ethically, so it needs to be emphasized and expanded by involving all stakeholders. In determining the higher stakeholder, in the end we need to relate all human activities in the world with what was ordered by the Creator Allah SWT.

**Method**

This type of research is descriptive quantitative research. Descriptive research can be defined as the process of solving the problem under investigation, by describing the state of the subject and object of research. The quantitative method is a process of finding knowledge by using data in the form of numbers as a means of finding information about what we want to know. At present, based on the facts that appear or how they are, the implementation of descriptive research methods is not limited to collecting and compiling data, but includes analysis and interpretation of the data. In addition, all that is collected may be the key to what is being researched.

The sampling technique used is Simple Random Sampling (SRS). SRS is a sampling technique that is included in one of the sampling techniques with Probability Sampling. Probability sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample. The object of this research is the influence of religiosity in customer compliance with financing at BMT BISMA. In this study, the independent variable is religiosity (X) with ideological (X1), ritualistic (X2), and intellectual (X3) sub-variables, while the dependent variable is (Y) customer compliance. financing.

**Results and Discussion**

**The Ideological Dimension**

This dimension contains expectations where religious people hold fast to certain theological views, admitting the truth of these views. The ideological dimension is the most basic dimension related to what to believe. Each religion maintains a set of beliefs to which adherents are expected to adhere. However, the content and scope of these beliefs vary not only between religions but often also between traditions within the same religion.

In living their lives, people believe that they feel the power of the oneness of God which can make them a guide for life. Religion encourages its followers to do good in the world. The goodness in question is moral and moral goodness such as helping each other, not doing damage, fulfilling obligations, and all actions that make humans good, because good deeds are the main determinant of our value as humans.

**The Ritual Dimension**

This dimension includes worship behavior, obedience, and things people do to show commitment to their religion. This dimension is concretely manifested in various activities commonly called rituals, worship or religious cults such as: praying, fasting, reading the Koran, and so on (Antonius, 2006).

God created man to worship (QS. 51:56). All human actions in this world should be meant as worship to Him, such as worshiping Him, obeying the pillars of Islam, helping others, fulfilling obligations, being grateful for the blessings He has given, loving God and also God's creation.
The Intellectual Dimension

The Intellectual Dimension refers to the hope that people who have religiosity should be able to know and understand their religion, therefore people at least have knowledge about the basics of belief, history, rites, scriptures, and traditions in the religion they believe in. Examples are knowing the prayers, the pillars of Islam, the pillars of faith, haram and halal laws, Islamic economics, and so on.

The attitude of people in accepting or assessing the teachings of their religion is closely related to the knowledge they know from the religion itself (Ancok, 1995). Thus, understanding religion in total means understanding its philosophical dimensions which are expected to influence people to be obedient in worship and muamalah properly.

The Experiential Dimension

This dimension relates to a person’s experience of what is felt and experienced is the influence of religiosity. Specific experiences that encourage people to believe in religion include: mystical experiences and experiences of helplessness as described below:

First, mystical experience, which is an inner experience that is felt by a person but does not appear to exist, such as seeing spirits and seeing supernatural powers.

Second, the experience of helplessness, as in the terms of Hindu–Buddhist teachings about the law of karma that befalls human life, in which good will be repaid with good and evil will be repaid with evil. According to Rudolf Otto, the experience is a mystery, namely something that has never been understood but cannot be denied its existence in human experience (Antoius, 2006).

The Consequential Dimension

This dimension refers to the consequences caused by religious teachings in general behavior that is not directly and specifically determined by religion, such as in the dimensions of one’s religious beliefs, practices, experiences, and knowledge from day to day (Ancok, 1995).

Regarding the consequences, there are actually a lot of Islamic teachings that encourage people to behave well, such as respecting neighbors, respecting guests, being tolerant, inclusive, doing justice, defending the truth, loving the poor and orphans, being honest in work, being responsible, and being honest. fulfill the trust

Attitude

Attitude is the tendency to act, perceive, think, and feel in the face of objects, ideas, situations. Attitude is not a behavior, but is a tendency to behave in certain ways towards the object of attitude. The object of attitude may be an object, person, place, idea or situation, or group. So, in reality there is no stand-alone attitude. Attitude must be followed by the word "towards" or "to" the object of attitude.

According to Azwar (Azwar, 2005), the components of attitude are as follows: First: attitude is formed from knowledge and information received which is then processed to produce a decision to act which is called cognitive.

Second: affective is a subjective social emotional problem towards an object, such as the feelings that individuals have towards an object.

Third: Conative, is how the behavior or tendency to behave in a person is related to the attitude object he faces.

Obedience

Taylor defines obedience as meeting the demands of others. That is, an action or deed that is carried out based on the wishes of others or doing what other people ask. Compliance refers to behavior that occurs in response to a direct request from another party. According to Federich compliance there are three forms of behavior, namely (Umami, 2010):

a. Conformity (conformity). Conformity is a type of social influence in which individuals change their attitudes and behavior to conform to existing social norms.

b. Acceptance (compliance). Acceptance is the tendency of people to be influenced by persuasive communications from knowledgeable or likable people; and is also an act that is done with pleasure because it believes in pressure or social norms in a group or society.

c. Obedience (obedience). Obedience is a form of behavior to surrender completely to those who have authority; not in their increased anger or aggression, but rather in the form of their relationship with the authorities.
Figure 1. Theoretical framework

Customer Financing

Customers are people who are used to dealing with banks or people who have become bank customers (KBBI), while financing is a collaboration between institutions and customers where the institution is the owner of capital (shahibul maal) and the customer is the person who manages funds to generate productive business. Financing here does not mean a loan on the basis of no goods being lent, but what is meant here as debt, or an obligation to pay that is postponed at a later time in connection with the occurrence of a commercial transaction or sale. In this case, the payment of the obligation will be made at a later time that has been determined according to the agreement (contract). In the terminology of Islamic banks, "loans" are referred to as financing (Herijanto, 2013).

Trust

People who betray trust are like people who say they can be trusted, but in reality deny what has been entrusted to them. They are hypocrites, because hypocrites are those who reveal something different from what is hidden behind them (Abduh, 2012) as the sign of hypocrisy described in the hadith, From Abu Hurarah, the Prophet sallallaahu 'alaihi wa sallam said, "Three signs of hypocrisy are when he says, he lies; if he makes a promise, he breaks it; and when given a mandate, then he disobeys "(Narrated by Bukhari No. 33 and Muslim No. 59).

The mandate given must be carried out as soon as possible because carrying out the mandate is not something that is easy to carry out. Religion has ordered its people to fulfill the mandate in the Qur’an and Al-Hadith, as Allah Ta’ala says in Surah An-Nisa verse 58 to fulfill the mandate to those who are entitled to the mandate.

Meaning: Verily, Allah commanded you to convey the mandate to those who deserve it, and (commanded you) when establishing laws between people so that you establish them justly. Indeed, Allah gives you the best lessons. Indeed, Allah is All-Hearing and All-Seeing. (QS. An-Nisa:58)

Theoretical Framework

Based on the analysis of research that has been done by previous researchers, the theoretical framework is formulated as Y=X₁ + X₂ + X₃, Y as the dependent variable is the level of customer obedience to the accuracy of payment of obligations to BMT BISMA in accordance with what has been agreed. Generally, these agreements are in the form of financing contracts, in the case of BMT BISMA, the contracts studied are murabahah and ijarah.

As the independent variable X, namely the religion of the financing customer with the following sub-variables; (1) X₁ is the level of customer confidence in the religion he adheres to (ideologically), this belief is manifested in the customer’s attitude about belief in the oneness of God, believing in His command to do good, believing in the existence of God’s messengers, and His angels. (2) X₂ is the level of customer obedience to religious orders (ritualistic). In this case, religion commands worship, namely mahdhah worship and ghairu worship mahdhah, mahdhah worship such as going to hajj, fasting, paying zakat, and praying, while ghairu mahdhah worship such as helping others, paying off debts, telling the truth, and not cheating. (3) X₃ is the level of knowledge the customer has about his religion (intellectual), this variable includes the customer’s knowledge of the pillars of faith, the pillars of Islam, Islamic economics, fiqh, and history, with the following description:
Conclusion

The overall test results show that Religiosity which is reviewed through the Ideological, Ritual, and Intellectual variables, has the ability to explain the financing customer compliance variable, namely the regression coefficient value of 13%, and the remaining 87% is explained by other variables, other than those studied in this study. Such as, character, household spending level, motivation, lifestyle, discipline, and environment. Among the 3 dimensions of religiosity, two of them have a significant influence on customer compliance in financing BMT BISMA Branch Kelapa Dua Tangerang, namely ritualistic and intellectual. Meanwhile, the ideological dimension has no significant effect.

Suggestion

The results study this expected could make reference for other researchers to develop or correct and To do the repair as necessary. For those the necessary suggestions be delivered by the writer is as following:

a. For the regulator, it is best to cooperate by Majelis Ulama Indonesia (MUI) and religious leaders for teaching the values of religious commandments in the life of worship.

b. For sharia economy practitioners, especially sharia banking, to provide information to the community about the basis of religious law in "muamalah" which is a model of human life in order to increase the compliance of financing customers, so that sharia banking financing products become even better in the future.

1 References