The Effect of Education and Literacy of Tanjung Lombok Utara Community toward Decision to Use Bank NTB Syariah

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ABSTRAK

Purpose - The purpose of this study was to determine the effect of education and literacy of the Tanjung North Lombok community on the decision to use Bank NTB Syariah products.

Methods - The type of research used is quantitative research. The population in this study were the people of Tanjung District, North Lombok Regency. The sample in this study amounted to 100 people and sampling using purvosive sampling technique. The data collection technique uses a questionnaire with a Likert scale that has been tested and meets the validity and reliability requirements. The multiple linear regression in this study was used to analyze the data**.**

Results - Based on the results of the t test, the significance value of education is 0.000 <0.05 and the value (t count) 3.991> 1.984, this indicates that the education variable of the Tanjung Lombok Utara community partially affects the decision to use Bank NTB Syariah products and based on the results of the t test, the significance value of literacy is 0.000 <0.05 and the value (t count) 3.944> 1.984 (t table), this indicates that the literacy variable of the Tanjung Lombok Utara community partially affects the decision to use Bank NTB Syariah products. Education and literacy of the Tanjung North Lombok community simultaneously have a positive influence on decisions to use Bank NTB Syariah products. This can be proven by a significant value of 0.000 <0.05 and a value (F count) of 43.385> 3.09 (F table).

Practical Implications - Based on the findings, researchers provide innovations in the development of education and literacy in increasing the number of users of NTB Syariah banks.

Novelty - This research took place in Tanjung District, North Lombok, precisely in the area of the Tanjung branch of the NTB Sharia bank office. This research provides knowledge about the importance of NTB Syariah bank to improve education and literacy to the community, especially the people of Tanjung sub-district, North Lombok so as to create a decision to use NTB Syariah Bank products.

Keywords: *Education, Literacy and Decision*

INTRODUCTION

Islamic banking is one of the banks that is part of national banking which has been able to become a national economic driver. The beginning of the emergence of Islamic banks in Indonesia began in 1992 which was marked by the establishment of Bank Muamalat Indonesia. Bank Muamalat Indonesia (BMI) is an Islamic bank that was first established in 1991 and began carrying out its operational activities in 1992**.** Islamic Banking is one of the banks that successfully faced the monetary crisis in 1998 experienced by Indonesia which inspired the rapid growth of Islamic Banking.

According to Syafi'I Antoni, Islamic banks are financial institutions whose initial establishment aims to facilitate Muslims in basing all aspects of their lives based on sharia principles and the principle of prudence, Islamic banks carry out their function as Islamic financial institutions that collect funds and channel funds to the public. as well as regulating and maintaining the economic and financial stability of a country, which aims to support the implementation of economic development and improve the welfare of the community.

The increasingly fierce competition between Conventional Banking and Islamic Banking has forced Islamic Banks to try to attract people to become customers of the Bank. The economic aspect is also an important factor for customers and prospective customers who will save in Islamic banks that can provide optimal service and benefits from the products offered by the bank. In addition, customers also feel safe and comfortable in saving in a bank that does not conflict with the teachings of sharia. The challenge of the Islamic Banking Industry today is how to build a culture so that everyone in the banking company aims to make the public decide to use Islamic Bank products.

The superior characteristic of Islamic banks is to implement a strategy to attract customers to be interested in investing based on the profitability of the profit sharing system, because it is clear that the profitability system based on profit sharing is an added value that distinguishes between Islamic banks and conventional banks. The profit-sharing based system is able to realize fair economic activity by avoiding excessive exploitation and excessive authority of the borrower of funds in terms of financing. This is clearly described as a pillar of justice in the philosophy of Islamic economics which is the foundation of the philosophy of Islamic finance and banking in Indonesia. The existence of this profit-sharing system should make people decide to use Islamic banks considering the large Muslim population in Indonesia.

Talking about decisions, the decision is a process of approaching problem solving, seeking information, several alternative assessments, making buying decisions and post-purchase behavior passed by consumers. A person's decision to save is part of a person's motivation to save, and one of the efforts that need to be made is to increase public education and literacy so that they decide to use Islamic bank products.

Education is a learning process that aims to develop self-potential in students and realize a better learning process, education aims to develop personality, intelligence, and educate students to be noble, able to control themselves, and have skills is the definition of education according to the Big Indonesian Dictionary, while literacy is a language skill that includes the ability to listen, speak, read, and write as well as the ability to think which is an element in it. Literacy can be defined as literacy, or skills in reading and writing.

In NTB Province, Islamic banks have mushroomed in the community so that the people of NTB can use the products and services offered by Islamic banks. The Islamic bank that is the only regional bank in NTB is Bank NTB Sharia which is the result of the conversion of NTB (conventional) bank. The decision to convert Bank NTB into Bank NTB Syariah initially surprised the public. The end of October 2016 at the general meeting of shareholders. However, the performance of Islamic banking institutions in NTB in early January-February 2017 is still not as expected. The growth of Islamic banking assets until February 2017 was even only 7.56% in the early days of the conversion of Bank NTB to Bank NTB Syariah, experiencing slow growth because the public's understanding is still unfamiliar with Islamic banks and some people still think that Islamic banking and conventional banking are the same, which is the same as a fund-raising institution without seeing things in the bank.

In 2022, NTB Syariah bank's assets grew by 15.93% or equivalent to 13.002 trillion rupiah. This proves that NTB Province has a great opportunity to advance Islamic banking. In channeling financing to the community, NTB Sharia bank has been able to contribute 17.80% or equivalent to Rp 8.725 trillion. In addition, the amount of third party funds owned by Bank NTB Syariah increased by 20.10%, namely the accumulation of 9.780 trillion rupiah in the period 2022. so that the growth can be said to be quite high.

In Tanjung District, North Lombok Regency, the development of NTB Islamic banks has not been seen significantly. This is due to the low public interest in using NTB Islamic bank products caused by the assumption that Islamic banks are the same as conventional banks and the only difference is the name, this is due to the lack of public understanding of Islamic banks in Tanjung sub-district considering that the population based on religion is predominantly Muslim with a total of 43,119 people out of 55,130 people.

Research by Tri Novita Syahfitri, Salsabila Syafa Azrah, and Rialdha Ismadillah in 2023 in the journal of management and accounting entitled "The Effect of Financial Literacy and Religiosity on Student Decisions in Using Islamic Banking Services (Study on FAI UMSU Students)". This study aims to determine the effect of financial literacy and religiosity on student decisions in using Islamic banking services. The results of his research are that the Islamic financial literacy variable has a positive and significant effect on student decisions to use Islamic banking services

Islamic banking services, while the religiosity variable has a positive but negative effect is not important for students' decisions to use Islamic banking services.

In research conducted by Lendra Darmawan in 2023, a thesis entitled "The Influence of Promotion, Education, Motivation on Customer Decisions to Choose Hajj Savings Products at Bank Syariah Indonesia (BSI) KC Kelapa Gading 1". This study aims to determine the effect of promotion, education, motivation on customer decisions to choose Hajj savings products at Bank Syariah Indonesia (BSI) KC Kelapa Gading 1. The results showed that the promotion, education and motivation variables partially had a positive effect on customer decisions in using Hajj savings products at Indonesian Islamic banks. Then simultaneously the variables of promotion, education and motivation have a significant effect on customer decisions in using Hajj savings products at Islamic banks in Indonesia.

In connection with the description that has been presented in the section above, researchers are interested in conducting research with the title Influence of Education and Literacy of the Tanjung Community, North Lombok on the Decision to Use Bank NTB Shari'ah Products.

RESEARCH METHOD

The type of approach taken in this study is to use a correlation approach. The correlation approach is research related to cause and effect which aims to determine the relationship between the independent variable and the dependent variable. The type of research used in this study is quantitative research. Quantitative research requires a hypothesis and its testing and requires subsequent stages, such as determining the analysis techniques and statistical formulas used and further explaining the meaning in correlation with the interpretation of statistical figures and making it easier for readers to interpret and understand the meaning of the data and figures displayed. The data used in this study are primary data, namely examining directly the intended research object, namely the Tanjung community by distributing questionnaires to the research object. The SPSS application is used to process data in this study. Quantitative data analysis in this study uses multiple linear regression analysis to determine the extent to which the independent variable affects the dependent variable.

RESEARCH HYPOTHESIS

According to Sugiyono, the hypothesis is a temporary answer to the formulation of research problems, where the research formulation has been stated in the form of a question sentence. It is said to be temporary because the existing answers are only based on relevant theories, not yet proven by empirical facts obtained through data collection. So, the hypothesis is said to be a theoretical answer to the formulation of research problems and has not been stated as an empirical answer.

The Effect of Education of the Tanjung Community, North Lombok on the Decision to Use NTB Sharia Bank Products

Ha1: There is an influence of education (X1) of the Tanjung community, North Lombok on the decision (Y) to use Bank NTB Syari'ah products.
H01: There is no influence of education (X1) of the Tanjung community, North Lombok on the decision (Y) to use Bank NTB Syari'ah products.
The Effect of Literacy of the Tanjung Community, North Lombok on the Decision to Use Bank NTB Shari'ah Products.
Ha2: There is an Effect of Literacy (X2) of the Tanjung Community, North Lombok on the Decision (Y) to Use Bank NTB Syari'ah Products.
H02: There is no Effect of Literacy (X2) of the Tanjung Community, North Lombok on the Decision (Y) to Use Bank NTB Syari'ah Products.
The Effect of Education (X1) and Literacy (X2) of the Tanjung Community, North Lombok on the Decision (Y) to Use NTB Sharia Bank Products.
Ha3: There is an influence between education (X1) and literacy (X2) of the Tanjung community, North Lombok on the decision (Y) to use Bank NTB Shari'ah products.
H03: There is no influence between education (X1) and literacy (X2) of the Tanjung community, North Lombok on the decision (Y) to use Bank NTB Syari'ah products.

Figure 1. Thinking Framework
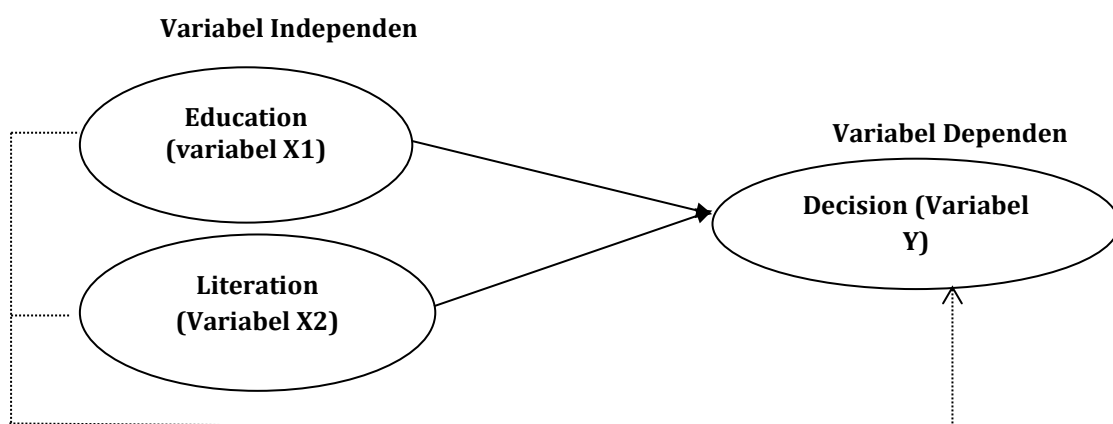
RESULTS AND DISCUSSION

Multiple Linear Regression Test

Table 1. Multiple Linear Regression Test Results

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.073	1.141		3.569	.001
	Edukasi	.484	.121	.382	3.991	.000
	Literasi	.430	.109	.378	3.944	.000

a. Dependent Variable: Decision

Source: SPSS_16 test results

The constant value (a) of Interest (Y) is 4,703 which states that if the variables X1 and X2 are equal to zero (0), namely education and literacy, the decision is 4,703.

The X1 coefficient of 0.484 means that every time there is an increase in variable X1 by 1, the interest increases by 0.484 or vice versa, if there is a decrease in variable X1 by 1, the decision decreases by 0.484.

The X2 coefficient of 0.430 means that every time there is an increase in the X2 variable by 1, the interest increases by 0.268 or vice versa, if there is a decrease in the X2 variable by 1, the decision decreases by 0.430.

Based on the above results, it can be concluded that the education (X1) and literacy (X2) variables affect the decision to use NTB Syariah Bank products.

The t test
The t test aims to determine the extent to which the independent variable partially (individually) affects the dependent variable. The assumption is that if t count is greater than t table, the independent variable has a significant effect on the dependent variable. The formula used in finding the t table is as follows:

t = (a/2: n-k-1)

= (0,05/2: 100-2-1)

= (0,025: 98-1)

= (0,025: 97)

= (1,984)

Tabel 2. Result t test (Parsial)

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.073	1.141		3.569	.001
	Edukasi (X1)	.484	.121	.382	3.991	.000
	Literasi (X2)	.430	.109	.378	3.944	.000

a. Dependent Variable: Keputusan (Y)

Source: SPSS_16 test results

Based on table 4.7, the t test results show that from the calculation results in the data processing above, the significant value of education is 0.000 <0.05 and the value (t count) is 3.991> 1.984 (t table), this indicates that the education variable partially affects the decision variable.

From the calculation results in the data processing above, the significant value of literacy is 0.000 <0.05 and the value (t count) is 3.944> 1.984 (t table), this indicates that the literacy variable partially affects the decision variable.

F test

The f test aims to determine the extent to which the independent variables simultaneously (together) affect the dependent variable. The assumption in this f test uses a significance level of 5% with a comparison of F count and F table. With the comparison of F count> F table, H0 is rejected and Ha is accepted, otherwise if F count < F table, H0 is accepted and Ha is rejected. Another assumption is that if the sig value> 0.05 means no effect, but if sig <0.05 means simultaneous effect (together). The formula for finding the F table is as follows:

F tabel = (K: n-k)

= f (2: 100-2)

= f (2:98)

= 3,09

Table 3. F Test Results (Simultaneous)

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	338.901	2	169.451	43.385	.000[a]
	Residual	378.859	97	3.906		
	Total	717.760	99			

a. Predictors: (Constant), Literasi (X2), Edukasi (X1)

131

ANOVA[b]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	338.901	2	169.451	43.385	.000[a]
Residual	378.859	97	3.906		
Total	717.760	99			

b. Dependent Variable: Keputusan (Y)

Based on table 4.8 of the ANOVA table F test results, it shows the calculated F value of 43,385> 3.09 (F table) and a significant value of 0.000 < 0.05. So it can be concluded that H0 is rejected and Ha is accepted because the education and literacy variables simultaneously or jointly affect the decision variable.

Test Coefficient of Determination (R^2)

The coefficient of determination test (R2) is used to determine the percentage of changes in the independent variable (Y) caused by the independent variable (X). as for the results of data calculations using SPSS as follows:

Tabel 4. Result R test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.687[a]	.472	.461	1.97630

a. Predictors: (Constant), Literasi, Edukasi

Based on table 4.9 above, the R test shows that the R Square value is 0.472, which means that the effect of education (X1) and literacy (X2) variables simultaneously (together) affects the decision (Y) by 47.2%.

DISCUSSION

1. **The Effect of Education of the Tanjung Community on the Decision to Use Bank NTB Syariah**

   The results of this study indicate that there is a significant or positive effect of variable X1 (education) of the Tanjung North Lombok community on the decision to use Bank NTB Syariah products. Obtained (t count) of 3.991> 1.984 (t table) and has a significant number of 0.000 <0.05. This shows that the education variable partially affects the decision variable, This means that H01 is rejected and Ha1 is accepted, which shows that partially there is a significant influence between education on the decision to use NTB Syariah Bank products. From the results of multiple regression test values that education has an effect on decisions of 0.484 or there is an influence of 48.4%. Which means that the higher the level of education, the better the decision of the Tanjung Lombok Utara community to use Bank NTB Syariah products.

2. **The Effect of Literacy of the Tanjung Community on the Decision to Use Bank Ntb Syariah**

   The results of this study indicate that there is a positive influence between literacy on the decision to use Bank NTB Syariah products. Based on the above research obtained (t count) of 3.944> 1.984 (t table) and has a significant value of 0.000 <0.05 which means H02 is rejected and Ha2 is accepted which indicates that there is a positive influence between literacy on the decision to use Bank NTB Syariah products. From the results of multiple regression test values that literacy affects the decision

by 0.430 or there is an influence of 43%. Which means that the higher the level of literacy, the better the Tanjung community's decision to use Bank NTB Syariah products.

3. **The Effect of Education and Literacy of the Tanjung Community on the Decision to Use Bank NTB Syariah**

The results of this study indicate that there is a simultaneous influence between education and literacy of the Tanjung North Lombok community on the decision to use Bank NTB Syariah products. Based on the results of the F test in table 4.8, it is known that the significant value is 0.000 <0.05 and the calculated F value is 43,385> 3.09 (F table), it can be concluded that H03 is rejected and Ha3 is accepted, meaning that there is a simultaneous influence (together) between education (X1) and literacy (X2) on the decision (Y). Therefore, Bank NTB Syariah needs to increase education and literacy to the community so that people decide to use Bank NTB Syariah products. The results of the analysis of the coefficient of determination are also known R Square is equal to 0.472 which means that the influence of education (X1) and literacy (X2) variables simultaneously (together) affect the decision (Y) by 47.2%. While the remaining 52.8% is influenced by other variables outside the education (X1) and literacy (X2) variables.

CONCLUSION

Education of the Tanjung North Lombok community partially affects the decision to use Bank NTB Syariah products with the acquisition of a value (t count) of 3.991> 1.984 (t table) and has a significant figure of 0.000 <0.05. It can also be seen from the results of multiple regression test values that education has an effect on decisions of 0.484 or there is an influence of 48.4%. Which means that the higher the level of education, the better the decision of the Tanjung Lombok Utara community in using Bank NTB Syariah products. So it can be concluded that Ha is accepted and Ho is rejected. Or in other words that education has a positive effect on decisions.

The literacy of the Tanjung North Lombok community partially affects the decision to use Bank NTB Syariah products based on the acquisition (t count) of 3.944> 1.984 (t table) and has a significant value of 0.000 <0.05. It is also evident from the results of multiple regression test values that literacy affects the decision by 0.430 or there is an influence of 43%. Which means that the higher the level of literacy, the better the Tanjung community's decision to use Bank NTB Syariah products. So it can be concluded that Ha is accepted and Ho is rejected. Or in other words that literacy has a positive effect on decisions.

Education and literacy of the Tanjung North Lombok community simultaneously influence the decision to use Bank NTB Syariah products. Based on the acquisition of a significant value of 0.000 <0.05 and a value (F count) of 43.385> 3.09 (F table). So in accordance with the basis for decision making in the f test that Ha is accepted and Ho is rejected or in other words the education and literacy variables affect the decision. For the test results, the coefficient of determination R square is 0.472 or there is an influence of 47.2%, which means that the effect of education and literacy variables simultaneously (together) on decisions is 47.2%. While the remaining 52.8% is influenced by other variables outside the education and literacy variables.

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