



The Influence of Consumer Knowledge on Decisions to Become Murābahah Financing Customers at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung

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Abstract

This research focuses on consumer knowledge as far as the implications for various customer decisions on murābahah financing at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung. Data collection techniques use questionnaires and literature studies with quantitative descriptive methods, which is a form of data-based research that is systematically collected on facts and the nature of the object being studied. This determination is designed to determine the magnitude of the implications of independent X variables (consumer knowledge) and dependent Y variables (customer decisions). The results showed that the average trend of total consumer knowledge score of 78.43% category and the tendency to decide to become a murābahah financing customer is 70.25%, both Strong categories of ideal scores, meaning that the total score of consumer knowledge falls into the category of strong or well viewed from ideal criteria.

Keywords: *decisions; murābahah; knowledge*

Abstrak

Penelitian ini focus pada pengetahuan konsumen sejauhna implikasinya terhadap ragam keputusan nasabah terhadap pembiayaan murābahah di K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung. Teknik pengumpulan data menggunakan kuesioner dan studi Pustaka dengan metode deskriptif kuantitatif, yaitu suatu bentuk penelitian berbasis data yang dikumpulkan secara sistematis mengenai fakta dan sifat dari objek yang diteliti. Penentuan ini dirancang untuk menentukan besarnya implikasi variabel X independen (pengetahuan konsumen) dan variabel Y dependen (keputusan nasabah). Hasil penelitian, menunjukkan bahwa kecenderungan rata-rata skor total pengetahuan konsumen sebesar 78,43% kategori dan kecenderungan memutuskan menjadi nasabah pembiayaan murābahah yaitu 70,25%, keduanya kategori kuat dari skor ideal, berarti skor total pengetahuan konsumen termasuk dalam kategori kuat atau baik dipandang dari kriteria ideal.

Kata Kunci : *keputusan; murābahah; pengetahuan*

Introduction

Economic growth is currently accelerating, and financial businesses, especially sharia financial institutions are in great demand by the public. People have the idea that financial institutions characterized by sharia principles will be safer and more comfortable because they use a profit-sharing system and contracts that are by the sharia. Islam. The development of Islamic Financial Institutions (LKS) cannot be separated from the role of Sharia Microfinance Institutions such as Sharia Financial Services Cooperatives and BMT. BMT is very developed in Indonesia, it is inseparable from the success of its rapid and significant economic growth. One of the most severe challenges now faced by many LKS such as BMT is the many assumptions that say BMT is just a Conventional Financial Institution (LKK) labeled sharia. Another challenge is how to highlight the characteristics of LKS, namely LK which directly builds the real sector with the principle of justice (Zaenal, 2001: 134). Consumer knowledge is all information that consumers have about various kinds of products and services, as well as other knowledge related to those products and services and information that is related to their function as a consumer (K Lewis, Mervyn, Lativa M Algaoud, 2004: 106).

As the results of researchers' interviews with several consumers of K-BMT Bina Keluarga Mandiri show that the reason they become members is to want to secure money or because of the interest rates offered by K-BMT Bina. Independent families so that they can facilitate the course of their economy, besides that they are also interested in the Islamic Sharia label developed at BMT, but in detail, they do not understand the implementation process of the Sharia system (Customer Interview, 2019).

The phenomenon of the growth of K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung, especially with the collection of funds, needs to be closely observed. The continuous increase in third-party funds shows that more and more people believe their funds are managed by the BMT. However, K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung faced several obstacles in its journey. One of the causes is the limited knowledge of consumers about the implementation of the Sharia system at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung. This limitation led to an incorrect perception of K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung. Departing from the above background, it is necessary to research the extent of the influence of consumer knowledge on various decisions to become customers at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung the financing of murābahah.

Research Methodology

The research methodology uses quantitative descriptive methods, which are a form of research based on data collected during systematic research on the facts and properties of the object studied, then interpreted based on theories and literature related

to the pricing and customer satisfaction. The data used in this study are primary data and secondary data (Sugiyono, 2019: 56). Primary data collection is carried out by distributing questionnaires to murābahah financing customers at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung. While secondary data is data that has existed and been arranged systematically and is the result of research or summary of company documents and other literature such as books, magazines, newspapers, journals, and the internet (Ahmad Saebani, 2017: 211)

Discussion and Research Results

Consumer Knowledge

Consumer knowledge is all information owned by consumers about various products and services and other knowledge related to products, services, and related information. With its function as a consumer (Sumarwan, 2011: 147). Cognitive psychologists divide knowledge into declarative knowledge and procedural knowledge. Declarative knowledge is a subjective fact known to a person, subjective and the mask of one's knowledge assuming it does not always have to correspond to the actual reality (Setiadi, 2019: 141).

Mowen and Minor, divide consumer knowledge into three categories: (1) objective knowledge, (2) subjective knowledge, and (3) other knowledge information. Objective knowledge is correct information about the class of products stored in consumers' long-term memory (Mowen, 2001). Subjective knowledge is the consumer's perception of what and how much he knows about the class of product. Consumers may also have information about knowledge of various other things (Sunarto, 2018: 36). In the Dimensions of Consumer Knowledge, Engel, Blackwell, and Miniard, suggest that "There are three general areas of consumer general knowledge, namely: product knowledge, purchasing knowledge, and knowledge of use" (Tjiptono, 2010, 31).

Baitul Māl wa Tamwīl

The term BMT can be sorted as *Baitul Mal* (BM) and *Baitul Tamwil* (BT). According to its function, BM is in charge of collecting, managing, and distributing ZIS funds (Zakat, Infaq, Shādaqah), focusing on social aspects. Meanwhile, BT is a commercial institution with funding from third parties, it can be financing or investment (Hertanto Widodo, 1999: 36). The characteristics of BMT as described by (Ridwan, 2004: 136), are as follows:

"The initial capital is approximately Rp5,000.000;- up to IDR 10,000,000;-; Providing financing to relatively smaller members depends on the development of capital size; Receiving zakat, infaq, and shādaqah deposits from BAZIS; Prospective

managers/managers are selected who are generous, high commitment to the development of the ummah economy, trust, and honesty. Preferably at least D3 or S1 graduates; Operationally, must be active and pick up mudharabah deposits; Professional and Islamic managers; Understand bookkeeping administration and LKS SOPs; Actively pick up, practice, practice; and behave in service excellence (*ahsnu 'amalā*)."

Murābahah Financing

Muhammad Syafi'i Antonio explained that financing is in the form of funding provided by one party to another party to support planned investments, both Done alone, as well as by institutions. It can be said *that murābahah* is the sale and purchase of goods at the original price with the addition of agreed profits (Antonio, 2004: 101) and (Al-Zuhayli, 2004: 704). While *murābahah* means a certain form of buying and selling where the seller expresses the cost of acquiring goods, including the price of goods, the costs incurred to obtain goods, and desired profit (margin) (Ascarya, 2015: 81).

The BMT, before providing financing, first analyzes to obtain confidence that the financing provided is used as appropriate and can be returned by the customer (Asiyah, 2014: 80) and described whether or not the financing provided would greatly affect the bank's financial stability. Elements in the financing include (Ismail, 2011: 107).

Islamic Financial Institutions (LKS). Is a business entity that provides financing to other parties who need funds; **Business partner/partner.** Is the party that gets financing from LKS, or the user of funds channeled by LKS; **Belief.** Islamic banks give confidence to the parties receiving financing that partners will fulfill the obligation to return LKS funds by the specified period. LKS provides financing to business partners, which means that LKS gives confidence to the recipient of the financing, that the recipient of the financing will be able to ill its obligations; **Contract.** Is a contract agreement or agreement made between LKS and the customer/partner; **Risk.** Every fund channeled/invested by LKS always contains the risk of not returning funds. Financing is the risk of possible losses that will arise because the funds distributed are not returned; **The period** required by the customer to repay the financing that has been provided by LKS. The period can vary, it can be in the short-term, medium-term, and long-term. Short-term is a period of repayment of financing for up to one year. The medium-term, term is the period required in making repayments between one to three years. Long-term is the repayment period of financing of more than three years; **Reply to the service.** For rewards for funds distributed by LKS, customers pay a certain amount of funds according to the contract that has been agreed upon between LKS and customers.

Customer Decisions

The decision-making process often involves several considerations. A decision involves a variety of choices among several different behaviors, as shown in the decision-making model, all aspects of influence and cognition. involved in consumer decision-making, including knowledge, meanings, and beliefs activated from memory, as well as

the processes of attention and understanding involved in translating new in a particular environment (Setiadi, 2019: 331).

A consumer in making ends meet undoubtedly chooses the products and services that he will consume. The number of options available, the conditions faced, as well as the underlying considerations that then make one individual's decision-making different from that of another. When a new consumer will make the first purchase of a product, the underlying considerations are different from the considerations of the purchase that has been repeated times (Sudaryono, 2016: 101). The stages can be described as follows: a) Introduction to the Problem, b) Finding Information, c) Alternative Assessment, d) Purchasing Decisions, and e) Post-Purchase Behavior (Setiadi, 2019: 15).

Final Condition of Consumer Knowledge Variable (X) and Decision to Become a Murābahah Financing Customer (Y) at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung

The results of research on consumer knowledge from the aspect of product knowledge amounted to 78.88%, entered in the category of strong/good, aspects of knowledge 74.8%, entered in the category of strong, aspects purchases of 83.75%, entered in the strong category, and the usage knowledge aspect of 76.31%, entered the strong category. The average trend score for total consumer knowledge amounted to 78.43% category strongly from the ideal score. While the results of research on the decision to become a customer of murābahah financing from the introductory aspect of the problem by 62.75%, entered into the category of strong/good, aspects of finding information as much as 62.44%, entered into the category of very strong/very good, alternative assessment aspect 77.41%, entered into the category of very strong/very good, aspect of purchasing decisions 75.83%, entered in the category of very strong / very good, and the aspect of post-purchase behavior 72.83%, entered the category of very strong / very good. The decision tendency score to become a murābahah financing customer is 70.25% strong category of the ideal score. That is, the total knowledge of consumers can contribute to the decision to become a customer of murābahah financing (Y), included in the category of strong or well viewed from ideal criteria and shows that the variable of communication knowledge can affect the improvement of the decision to become a customer of murābahah financing at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung.

Hypothesis Test Analysis Results

The results of the normality test above can be known that all research variables have a significance value greater than 0.05 ($\text{sig} > 0.05$), so it can be concluded that the research

data is distributed normally. The large correlation or influence between consumer knowledge variables (X) on the decision to become a customer of murābahah financing (Y) of 0.559 or very strong because it is close to the number 1. The correlation of person product moments has a distance between -1 (minus one) to +1 (plus one). If the coefficient is -1, then the two variables studied have a negative perfect linear influence. If the correlation coefficient is +1, then the two variables studied have a positive perfect linear influence. If the coefficient indicates the number 0 (zero), then there is no influence between the two variables studied (Sarwono, 2012: 129).

| Model Summary ^b | | | | | | | | | |
|------------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .559 ^a | .312 | .298 | 3.416 | .312 | 21.784 | 1 | 48 | .000 |
| a. Predictors: (Constant), X | | | | | | | | | |
| b. Dependent Variable: Y | | | | | | | | | |

The magnitude of the correlation value of variable X to Y obtained through the calculation of SPSS Version 23.0 is $r = 0.559$ at the signification level of 0.05. While the determination is $R\text{ Square} = 0.312$ or it can be said that variable Y is affected by variable X by 0.5586%. While the magnitude of the determination confession, gives meaning that the magnitude of the change in the decision variable to become a customer of murābahah financing (Y) in K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung is as large as 55.86% is influenced by consumer knowledge (X), the remaining 44.14% is influenced by other factors. The regression value of variable X to Y obtained from the calculation results can be seen in the equation as follows: $Y = 38.855 + 0.492 X$. This means that changes in variable X will be followed by changes in variable Y positively.

Based on the comparison of (t) count and (t) table, it is known that (t) the count is 4,667 while (t) the table with a signification rate of 5% and $df = N - 2; 50 - 2 = 48$ obtained the number 1.677 (interpolation) comparison between (t) count with (t) table it can be said that (t) count greater than (t) table. This means that H_a is accepted and H_o is rejected, assuming that consumer knowledge (X) contributes significantly to all decisions to become a customer for the financing of the murābahah (Y) contract.

| Coefficients^a | | | | | | |
|---------------------------------|-------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 38.855 | 7.353 | | 5.284 | .000 |
| | X | .492 | .106 | .559 | 4.667 | .000 |
| a. Dependent Variable: Y | | | | | | |

One of the important decisions taken by consumers and should get great attention from sellers is the consumer purchase decision. (Schiffman, LG. & Kanuk, 2004: 547) described the decision as "... selection of an option from two or more choices ...". (Etta Mamang Sangadji Sopiah Nikoemus WK, 2014: 120) define a decision as the election of an alternative act of two or more options. A person who buys should have an alternative option. The point is that all behavior is deliberately based on the desire generated when the consumer consciously chooses one of the alternative actions that exist.

Consumer knowledge can be divided into three categories: (1). Objective knowledge; (2). Subjective knowledge; and (3). Information about others' knowledge. Objective knowledge: correct information about the class of products stored in the long-term memory of the consumer. Subjective knowledge: the consumer's perception of what and how much he knows about the class of product. Consumers may also have information about knowledge of various other things.

Engel, Blackwell, and Miniard divide consumer knowledge into three types of knowledge: (1). Product Knowledge; (2). Purchasing Knowledge; and (3). Similarly, Engel, Blackwell, and Miniard argue that consumers can be influenced by their behavior according to the will of interested parties and the determinant of variations in consumer decision-making factors (Engel, J.F., Blackwell, R.D., & Miniard, 1993: 60 & 317).

Conclusion

Based on the description of the influence of consumer attitude variables consisting of dimensions of perception, feelings, and confidence in product purchase decisions, it can be concluded that the test result's Normality indicates that all research variables have a significance value greater than 0.05 ($\text{sig} > 0.05$), meaning that the research data is distributed normally. The correlation or magnitude of influence between consumer knowledge variables (X) on the decision to become a customer of murābahah financing (Y) is 0.559 (very strong) because it is close to the number 1. The average trend score of total consumer knowledge of 78.43% is a strong category of the ideal score. The decision

tendency score to become a murābahah financing customer is 70.25%, a strong category ideal score. That is, the total knowledge of consumers I expected to be able to tribute to the decision to become a customer of murābahah financing (Y) belongs to the star category/good d of the criteria ideal. Correlation test through calculation of SPSS Version 23.0, showing the magnitude of the correlation value of variable X to Y obtained, $r = 0.559$ the signification level of 0.05, the determination is as much as $R\text{ Square} = 0.312$. Variable Y is affected by variable X by 0.5586%. So, the magnitude of the change in the decision variable to become a murābahah financing customer (Y) of 55.86% is influenced by consumer knowledge (X) while (t) remaining 44.14% is influenced by other factors. Hypothesis test com rison (t) count and (t) table, it is known that (t) the count is 4,667, while (t) the table signification rate of 5% and $df = N - 2; 50 - 2 = 48$ obtained the number 1.677 (interpolation), so (t) count greater than (t) table in the sense that H_a is accepted and H_o rejected, in essence, consumer knowledge (X) contribute significantly against cust decisions to take murābahah (Y) financing at K-BMT Bina Keluarga Mandiri Cileunyi Kabupaten Bandung.

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