ANALYSIS OF THE INFLUENCE OF SHARIA BRAND IMAGE ON UMKM CAPITAL LOAN INTEREST

Rizki F.R[1], S. Purnamasari[2], Zakiyah[3], Kurniaty[4], Purnama Rozak[5]
Sharia Economics, UNISKA MAB Banjarmasin[1,2,3]
Faculty of Economics, UNISKA MAB Banjarmasin[4]
Tarbiyah Faculty, STIT Pemalang[5]
Email: s.purnamasari1980@gmail.com

Abstract

Investment and entrepreneurship growth is currently very intense in Indonesia and Islamic banks are expected to contribute by making loans available to potential investors and entrepreneurs. The purpose of this study was to determine the impact of brand image on his lending to UMKM using Islamic banking lending services through interest rate as an intervening variable. This data was collected through questionnaires and customer credit data from Bank Kal-Sel Syariah. Data analysis in this study was a quantitative data analysis. Sampling using probabilistic sampling techniques. The sample obtained was 28 respondents. The analysis tools in this study use SPSS version 20. The analysis includes validity tests, reliability tests, F-tests, and statistical T-tests. The t-test results show that brand image has a significant positive impact on his UMKM's interest in external capital.

Keywords: UMKM; Sharia; Brand Image

INTRODUCTION

Banks can lend to those in need. Citizens can get loans directly from banks as long as the loans can meet the requirements set by the banks. Banks have two roles: to raise funds directly from those who have surplus funds, and to redirect funds. Thus, an Islamic bank is a financial institution that mediates parties with surplus funds to parties lacking funds for business and other activities, according to Islamic law.

Islamic banks exist and provide capital loans to UMKM parties. Islamic banks are numerous and diverse to meet your business and personal needs. For business loans, banks do not charge interest for services rendered to their customers. Financing from Islamic banks is also a profit sharing system.

One of the loans Islamic banks offer to the public for business capital purposes is Micro, Small and Medium Enterprises (UMKM), one of his movements in the national economy.

This ability proves that the UMKM sector is part of a strong industry. The success of development is indicated by added value, job opportunities and equal distribution of business opportunities.

If there is a debtor who borrows money from an Islamic bank, an agreement is made between the bank and the debtor at the start of the financing. This is considered a binding contract between the bank and the prospective customer or debtor. The agreement includes, among others, the calculation of profit sharing which will then be jointly borne by the two parties.

However, if the bank suffers a loss, the customer also bears the risk of the loss. Based on the results of the MUI (Indonesian Ulema Council) decision, the profit sharing is not a usurious activity and is not illegal. The financing that is usually used in Islamic banks is mudharabah and musyarakah financing.

In this study, researchers conducted case studies in Kal-Sel Syariah Bank, Jl, Kal-Sel Syariah Bank, Banjarmasin Municipality. Lieutenant General S. Perman No. 135, North Belitung, West Banjarmasin district, Banjarmasin city. Bank Kal-Sel Syariah also provides capital loans to his UMKM in Banarmasin city.

His UMKM customer who is registered as a UMKM capital customer. Previous research has described mixed public perceptions regarding Islamic banks extending credit to his UMKM actors. In light of the above research, the researchers are interested in a further study on the brand image of Islamic banks, titled "Islamic Bank Brand Image Impacts on UMKM Capital Loan Interest Rates."

RESEARCH METHODS

This research was carried out from May 1, 2021 until completion. The researcher conducted this research at Bank Kal-sel Syariah which is located at Jl. Lt. Gen. S. Parman No. 135, North Belitung, West Banjarmasin sub-district, Banjarmasin City. The location above was chosen because it is related to background in the implementation of this research.

The purpose of quantitative research is only to draw conclusions or to generalize correct predictive theories. The study population is his UMKM clients who lend business funds to up to 28 people at Bank Kal-Sel Syariah. The sample for this study was his UMKM clients who lent business funds to up to 28 people at Bank Kal-Sel Syariah. sampling technology. The sampling technique for this study used a proportional random sampling technique.

RESULT AND DISCUSSION

A. Characteristics by Gender

Based on the characteristics of age, and gender of UMKM customers of Bank Kal- Sel Syariah.

No	Age	Gender	F	%
1	21-30	Woman	12	48
2	31-40	Woman	7	25
3	41-50	Woman	9	27
	Total		28	100%

As a result, up to 28 customers were women with a percentage of 21-30 years old, and up to 12 customers were 48% of the percentage of 31-30 years old. 40 years

old or older 7 or more people from 25% up to 9 people in the age group 40-50 years old 27%.

B. Characteristics based on loan size

No	Loan Size	Gender	F	%
1	10.000.000-100.000.000	Woman	8	29%
2	200.000.000-300.000.000	Woman	2	7%
3	≥ 400.000.000	Woman	18	64%
	Total		28	100%

Based on the characteristics of the size of the loan, and the gender of the UMKM customers of Bank Kal-Sel Syariah. The results showed that as many as 8 customers got loans in the range of 10,000,000 -100,000,000 with a percentage of 29%, as manyas 2 customers got loans in the range of 200,000,000-300,000,000,000,000 with a percentage of 7%, as many as 18 customers. got a loan at 400,000,000 with a percentage of 64%.

The purpose of this study is to examine the impact of Bank Kal-Sel Syariah's brand image on interest in UMKM equity loans. The survey has two variables: Bank Kal-Sel Syariah's brand image and his interest in UMKM equity loans. Based on the results of the author-tested analyses, a discussion of the study findings follows.

Bank Kal-Sel Syariah Interest in Brand Image Capital Loan UMKM:

The reliability test results show that all statement items are classified as reliable with Cronbach's alpha > constant (0.600). From this, we can conclude that the brand image influences the lending rate. The results of this study show that variable brand image has a significant effect (0.000 < 0.05), as the significance of brand image (0.000) is less than the significance value used (0.05). Then H1 is accepted. This means that brand image (X) influences her interest in UMKM capital loans (Y).

When viewed from the results of customer lending at Bank Kal-Sel Syariah, it shows that as many as 8 customers get loans in the range of 10,000,000 - 100,000,000 with a percentage of 29%, as many as 2 customers get loans in the range of 200,000,000 - 300,000. 000,000 with a percentage of 7%, 18 customers received loans of 400,000,000 with a percentage of 64%.

C. Validity test

The following results were obtained as a result of validating the validity of the questionnaire "The influence of the brand image on the loan interest rate for UMKM customers" conducted for 28 people:

No.	Pearson Correlation	rtable	Description
1	0,673	>0.300	Valid
2	0.673	>0.300	Valid
3	0.686	>0.300	Valid
4	0.762	>0.300	Valid
5	0.781	>0.300	Valid
6	0.730	>0.300	Valid
7	0,776	>0.300	Valid
8	0.461	>0.300	Valid

| 9 | 0,641 | >0.300 | Valid |
| 10 | 0,673 | >0.300 | Valid |

Analysis shows that all statement items have Pearson correlation values > rtable (0.300) and can be declared as valid statements.

D. Reliability test

From the results of the credibility check of the survey questionnaire results, we can see that all the questionnaires titled "Islamic Banking Brand His Image Impact on His UMKM Capital Loan Interest Rate" have been declared credible. The classification results are as follows:

Variable	Cronbach 's Alpha	N of Items	Description
Variable Interest in Loans from MSME Customers	0.608	5	Reliable
Variable Brand Image Bank Kal-Sel	0.699	5	Reliable

Confidence testing showed that all statement items were declared reliable with Cronbach's alpha > constant (0.600).

E. Simple Linear Regression Test

The value of t count is 4,527 and the value of t table is 2,006. Therefore, since t count t table (4.527 2.006), we can conclude that Ho was accepted and Ha was rejected, stating that "brand image (X) influences interest in UMKM's debt equity (Y)." means to give.

F. T Uji test

In the Shapiro-Wilk test, the Sig value of variable X is 0.276. The Y variable has a sig value of 0.225. Since Sig has a value of 0.05, this means that the significance value of the X variable has a value of 0.276 and the significance value of the Y variable is 0.225. This means that we can conclude that the data are normally distributed.

G. F Uji test

Based on the table above, the calculated R is While the value is in the r table the value is 0.5470.266. r count r table value (0.5470.266). Since the r-count value is higher than the r-table, we can conclude that this value implies the impact of brand image (X) on the UMKM capital loan rate (Y).

H. ANOVA

Based on the output table from SPSS on Anova, we know the value of Sig. is 0.000. The value of Sig. 0.000 is 0.05 and the f-count value is 22.577, so the f-table value is 4.02. Therefore, the f-count f-table value (22.577 4.02). Therefore, we can conclude that the hypothesis is accepted according to the F-test decision. In other words, brand image (X) influences interest in UMKM (Y) at the same time.

CONCLUSION

Based on his survey conducted on 28 respondents on "Islamic Bank Brand Image Impact on Interest Rate of His UMKM Capital Loan (Bank Kal-Sel Syariah Banjarmasin City Case Study)", the following can be concluded as Significant influence of Brand Image $(0.000 < 0.05)$ because the significance of brand image (0.000) is smaller than the significance value used (0.05). Then H1 is accepted, which means that the brand image (X) affects the interest in UMKM capital loans (Y).

Customer lending at Bank Kal-Sel Syariah shows that as many as 8 customers get loans in the range of 10,000,000 – 100,000,000 with a percentage of 29%, as many as 2 customers get loans in the range of 200,000,000-300,000,000,000,000 with with a percentage of 7%, as many as 18 customers received loans at400,000,000 with a percentage of 64%.

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