

**FACTORS AFFECTING THE PREFERENCE OF PAROKI TO SAVES IN
ISLAMIC BANKS**



THESIS

**SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND
BUSINESS OF STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA
YOGYAKARTA
IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE STRATA ONE DEGREE**

BY:

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**ISLAMIC BANKING DEPARTMENT
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA
YOGYAKARTA
2019**

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2019

VALIDATION



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FINAL PROJECT VALIDATION

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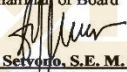
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APPROVAL

Subject : Thesis by Zida Elvada Adilaide

To

**The Respectable Dean of Islamic Economic and Business Faculty of State
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Assalamu' alaikum Wr, Wb.

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Thesis' title : **"Factors Affecting the Preference of Paroki to Saves In
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has deserved to be submitted to the Faculty of Islamic Economics and Business, Islamic Banking Department, State Islamic Unifersity of Sunan Kalijaga Yogyakarta, as partial fulfillment ofp the requirements for the degree of bachelor of economy.

With this, we expect for this thesis to be trialed shortly. Thank you for your consideration.

Wassalamu' alaikum Wr, Wb.

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DECLARATION

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Declared that this final project by the title **“Factors Affecting the Preference of Paroki to Saves in Islamic Banks”** contain no material which has been accepted for the award of any other degree or diploma in any university and to the best author’s knowledge and belief, it contains no material previously published or written by another person, except where due reference is made in the text of final project (thesis).

I hereby conclude my declaration with utmost sincerity.

Yogyakarta, 8 February 2019

The author,



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APPROVAL OF THESIS PUBLICATION FOR ACADEMIC PURPOSES

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15820098

MOTTO

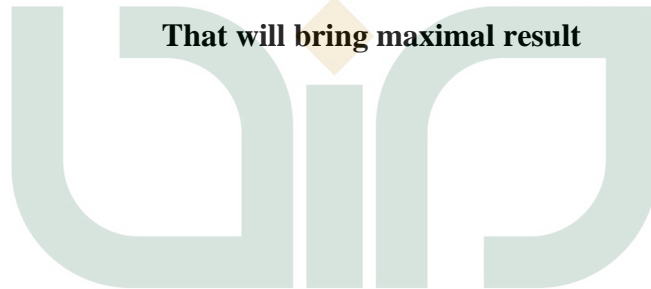
**“TOMORROW IS TOMORROW, NOW IS NOW, THE DIFFER IS THAT
TOMORROW IS PREDICTABLE, BUT NOW IS A PRESENT WHAT YOU
CAN DO.**



Do what you can do now

Then execute it tomorrow

That will bring maximal result



DEDICATION

**I DEDICATE THIS THESIS TO MY MOTHER, FATHER, BROTHER, AND
SISTER
AND MY UNFORGETTABLE GRANDPARENTS, MY BEST FRIENDS FOR
THE ENDLESS SUPPORT, MOTIVATION, AND ENCOURAGEMENT
IN MY STUDY**



ARABIC TRANSLITERATION

The system of Arabic transliteration used in this thesis is based on Joint Circulating Letter of Minister of Religious Affairs and Minister of Education and Cultural Affairs of The Republic of Indonesia No. 158/1987 and 0543b/U/1987.

I. Single Consonant

Arabic Letter	Name	Letter of Latin	Assertions
ا	Alif	not symbolized	not symbolized
ب	ba'	B	Be
ت	ta'	T	Te
ث	s\ a	s\	es (with point on top)
ج	Jim	J	Je
ح	h} a'	h{	ha (with point below)
خ	kha'	Kh	ka dan ha
د	Dal	D	De
ذ	z\ al	z\	zet (with point on top)
ر	ra'	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es
ش	Syin	Sy	es and way
ص	s} ad	s}	es (with point below)
ض	d{ ad	d{	de (with point below)
ط	t} a' >	t}	te (with point below)
ظ	z} a'	z}	zet (with point below)
ع	'ain	'	comma reversed from above
غ	Gain	G	Ge
ف	fa'	F	Ef
ق	Qaf	Q	Qi
ك	Kaf	K	Ka
ل	Lam	L	El
م	Mim	M	Em
ن	Nun	N	En
و	Wawu	W	W
هـ	ha'	H	Ha
ء	Hamzah	'	apostrophe
ي	ya'	Y	Ye

II. Double Consonant Caused by *Tasydi>d*, Written in Double

متعددة	written	<i>muta'addidah</i>
عدة	Written	<i>'iddah</i>

III. *Ta>' Marbu>tah* on The End of Word

- a. Written by *h* if Read in *Sukun*

حكمة	written	<i>H}ikmah</i>
جزية	Written	<i>Jizyah</i>

(This stipulation is not required on Arabic words that has been assimilated into English Language e.g. zakah etc, except if the original word is wished)

- b. When followed by article 'al' and the second word is separated thus it is written by *h*.

كرامة الاولياء	written	<i>Kara>mah al-auliya>'</i>
----------------	---------	-----------------------------------

- c. If *Ta' marbu>t}ah* lives by *fath}ah*, *kasrah*, *atau d}amah* thus it is written ny *t* or *h*.

زكاة الفطرة	written	<i>Zaka>t/ Zaka>h al-fit}rah</i>
-------------	---------	--

IV. Short Vowels

-----َ	fath}ah	written	a
-----ِ	Kasrah	Written	I
-----ُ	d{ammah	Written	u

V. Long Vowels

1	FATHAH + ALIF جاهلية	written written	a> <i>Ja>hiliyah</i>
2	FATHAH + YA'DEAD تنسى	written written	a> <i>Tansa></i>
3	FATHAH + YA'DEAD كريم	written written	i> <i>Kari>m</i>
4	DAMMAH + WA>WU DEAD فروض	written written	u> <i>Furu>d{</i>

VI. Double Vowels

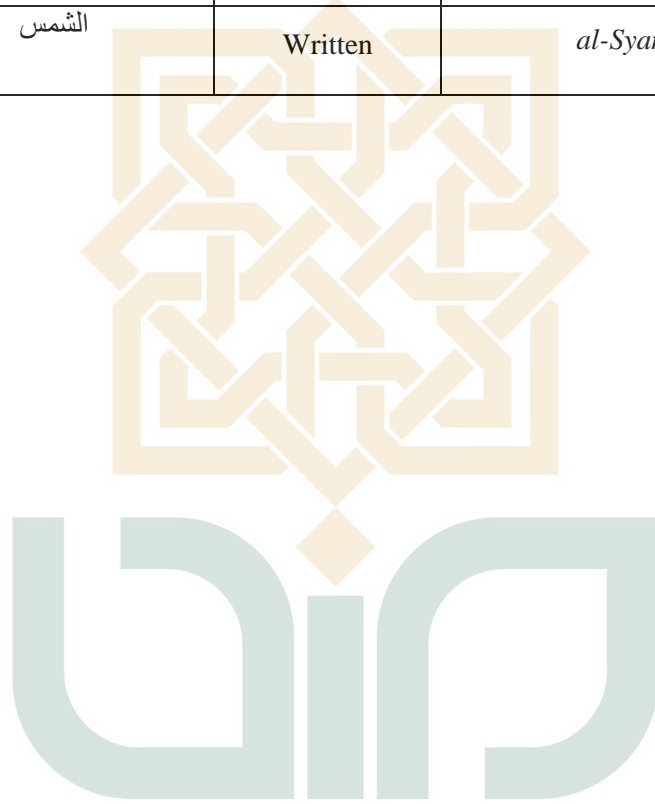
1	FATHAH + YA'DEAD بينكم	written written	Ai <i>bainakum</i>
2	FATHAH + WA>WU DEAD قول	written written	Au <i>qaul</i>

VII. Consecutive Short Vowels in a Word Separated by Apostrophe

أنتم	Written	<i>a'antum</i>
اعدت	Written	<i>u'iddat</i>
لإن شكرتم	Written	<i>la'in syakartum</i>

VIII. If Article *alif lam* is Followed by Letter of *Qomariyyah* or *Syamsiyyah*, Thus it is written by '*al*'

القرآن	written	<i>al-Qur'a>n</i>
القياس	Written	<i>al-Qiya>s</i>
السماء	Written	<i>al-Sama>'</i>
الشمس	Written	<i>al-Syams</i>



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All praise is due to Allah, the Rubb of the worlds, and may Allah exalt the mention of His Prophet, and render him and his household safe and secure from all derogatory things.

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- Thankyou very much.

Yogyakarta, 8 February 2019

Zida Elvada Adilaide

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ABSTRACT

Islamic Banking is a new financial institution that plays significant role in Islamic finance system. This system emerges to meet society's demand to establish banking finance in order to facilitate muslim community in their saving. The Islamic system in the Islamic Banking however has been designed to serve both Muslims and Non-Muslims. There are many factors that trigger Non-Muslim to save their money in Islamic Banks, thus here the author use 4 independent variable (product, existence, reputation, and profit sharing) as the instrument to measure the dependent variable (interest).

This is a quantitative research based on questionnaire and interview as the data collection using 100 respondent as the sample of this research. Therefore this research basically uses multiple linear regression, classical assumption test, and hypothesis test. Spss is applied as the analysis tools to process and analyze the sample.

The research finding shows that product and reputation partially have a positive significant affect toward preference while existence and profit sharing donnot affect the preference. But simultaneously these 4 independent variables (product, existence, reputation, and profit sharing) together can affect dependent variable (preference) as much as 35,3% while the rest 64,7% is affectd/explained by other variable outside this study.

Keyword: Islamic Banking, Non-Muslim, Preference

ABSTRAK

Perbankan Islam merupakan lembaga keuangan baru yang berperan secara signifikan dalam lembaga keuangan Islam. Sistem syariah ini hadir untuk memenuhi keinginan masyarakat untuk menciptakan lembaga perbankan dengan tujuan untuk memfasilitasi orang-orang Muslim dalam urusan menabungnya. Walau bagaimanapun Sistem Syariah ini telah di desain sedemikian rupa baik untuk orang Muslim maupun yang Non-Muslim. Banyak factor yang dapat memicu Non-Muslim untuk menabung di Bank Syariah, peneliti menggunakan 4 variabel bebas (produk, eksistensi, reputasi, dan profit sharing) sebagai instrument untuk mengukur variable terikat (minat).

Penelitian ini tergolong penelitian kuantitatif dengan menggunakan kuesioner dan wawancara sebagai metode pengumpulan datanya dan menggunakan 100 responden sebagai sampel penelitian, dengan demikian penelitian ini menggunakan regresi linear berganda, uji asumsi klasik, dan uji hipotesis sebagai sarana untuk memproses dan menganalisis sampel penelitian dan dengan dibantu SPSS sebagai alat analisis.

Hasil dari penelitian ini menyatakan bahwasannya secara parsial produk dan reputasi memiliki pengaruh positif dan signifikan terhadap minat sedangkan eksistensi dan profit sharing tidak berpengaruh signifikan terhadap minat. Namun secara simultan keempat variable bebas (produk, eksistensi, reputasi, dan profit sharing) secara bersama-sama dapat mempengaruhi variable terikat (minat) sebesar 35,3% sedangkan sisanya 64,7% dijelaskan oleh variable lain di luar penelitian ini.

Kata Kunci: Perbankan Syariah, Non-Muslim, Minat

CHAPTER I

INTRODUCTION

A. Background

Modern era somehow has become a trigger that challenges business institutions both government and non-government to strengthen their existence and encounter an inevitable competition among business competitors. Islamic banks is one of the examples. This institution holds the icon of financial institution that runs the system based on the concept of Islamic.

The banking industries have a very strategic role as the pulse of the economic system. Banks have a main activity to raise funds from publics and then channel it back in the form of business capital and other types of loans either directly or indirectly. Both conventional and Islamic banks have the function as an intermediary service, wherein their role remains applied when the banks operate in a healthy state and conducive business environment.

Table 1.1 Islamic Bank Development

Main Indicators of Islamic Banks					
Indicators	2012	2013	2014	2015	2016
BUS-UUS-BPRS					
Asset (Billion)	199,71	248,11	278,90	304,00	365,6
Growth	34,04%	24,24%	12,41%	9,00%	20,28%
Market Share	4,58%	4,89%	4,85%	4,88%	5,55%

Source: OJK

From the data above, the Islamic banking assets have increased consistently over the years. Yet, the development of the market shares is fluctuating and considered stagnant. The table shows that in 2016 the Islamic Bank's market share was only 5.55% and until the end of 2017 has gone up to 5.74%. In this state of condition, it will be very difficult for Islamic Banks to expand more broadly. Islamic banks will need to implement other creative product innovations that would distinguish these banks from conventional bank products and create other Islamic products that can be an icon of Islamic system.

There are many ways for Islamic banks to be able to attract more costumers. One of them is to expand the segmentation. Islamic bank is a bank that runs its daily operational based on Islamic principles. Hence, there is no prohibition for non-Muslim to invest and make a saving in Islamic banks.

Banking industry markets have heterogeneous customers with a variety of beliefs, as being reported on the census in 2010 from BPS:

Table 1.2 National Population Relate to Religion

Religion	Value (Person)
Islam	207.176.162
Christian	16.528.513
Catholik	6.907.873
Hindu	4.012.116
Buddha	1.703.254
Kong Hu Chu	117.091

Source: BPS

Other data show the number of people in Yogyakarta according to their religion beliefs.

Table 1.3 District Population Relate to Religion

District	Islam	Christian	Catholic	Hindu	Buddha	Kong Hu Chu
Kulon Progo	423.326	5.914	18.205	13	637	0
Bantul	901.433	12.287	25.005	763	201	4
Gunung Kidul	737.499	13.065	12.963	1.044	399	4
Sleman	961.383	31.25	69.404	1.115	698	65
Yogyakarta City	343.824	26.399	41.929	501	1.247	30
Total	3.367.465	88.915	167.506	3.436	3.182	103

Source: Jogjaprovo.go.id¹

This data show an opportunity that in addition to targeting Muslim costumers it is possible and potential for Islamic banks to take into account non-Muslim market by offering their services that based on Islamic system.

Pandji P. Djajanegara as the Director of CIMB Niaga Syariah conveyed an interesting fact about the costumers of Islamic banks. He informed that non-Muslims are more interested in his bank product rather than Muslims. The most attractiveness product here is leasing and home ownership financing. These two products have reached big demands from non-Muslims. He said that most of

¹<http://kependudukan.jogjaprovo.go.id/olah.php?module=statistik&periode=10&jenisdata=penduduk&berdasarkan=agama&prop=34&kab=&kec=> Accessed at 20th December 2018

them (non-Muslim) attracted because of the feelable benefits. Pandji further believes that non-Muslims have attracted to Islamic Banking product because of the margin offered by Islamic banks that remains lower than conventional banks, considering that CIMB Niaga Islamic offered a margin in range of 8-10 percent meanwhile conventional banks about 12-13 percent. Pandji admits that the main demand product in his bank is leasing and home ownership finance, while these two products are not available in the CIMB Niaga conventional bank (www.Dreams.co.id).

Yet, Islamic banks encounter big challenge as it has to compete with its great competitor namely conventional banks that have existed long before the emergence of Islamic banks and therefore have more richful experience than the Islamic banks. Islamic banks are demanded to expand more broadly to show their existence to the society. In order to accomplish this goal, there is a big challenge for Islamic banks. For example, Islamic banks need to intense its socialization that not merely introducing the name of Islamic banks but also disseminating its product, mechanism, Islamic system operational, finance instrument, ect. Without apprehending comprehensively the Islamic banks, there is no way that people would be interested and consume its product and service.

As for several factors that can affect people's interest in using Islamic bank products and services, according to Abhimantra (2013) these factors

include products, knowledge, religiosity, reputation, and service. Based on the results of this study, it was found that these 5 variables had a positive effect but were not significant, while the most influential variables among the 5 variables were products. Products include everything that can be offered to the market for attention, acquisition, use or consumption and that might satisfy the will or need (Kotler, 1999). The form of products does not include solely physical attributes, but also non-physical characteristics such as prices, names of sellers/brands, and so on. A good product is a product that is able to provide satisfaction and solution to customers' problem. In this case product is expected to be more innovative and of course developed to meet the needs, so that consumers may choose from many options that are certainly innovative and different from other existing products.

Corporate reputation is the consumer perception concerning the company ability in providing the best service, or valuation of the past circumstances and future prospects regarding to the service and product quality. An institution will be recognized as a good institution when they run their daily operational well in a conducive business environment. Study from widowati (2018) states that reputation has a positive significant affect to preference.

Profit sharing is an indication level of reward/ bonuses based on the fund invested by investor (Susanti, 2015). Profit sharing is usually presented in the form of percent. This policy is purposed to convence costumers to

understand the profit-sharing ratio. Hence, in its substance there is no difference between profit sharing and profit-sharing ratio. Previous research on profit sharing ratio from Sarah (2017) shows that the profit-sharing has a positive significant to the interest of saving.

Islamic banking system has similarities with conventional banking systems in terms of seeking benefits and community services in the financial business. Yet both of them have differences in terms of the system in return for services provided to customers. By adhering to the principles of their respective remuneration, these two banking systems compete freely in the money market where millions of customers are contested with various strategies. Islamic banking business is not only carried out by banks that are purely Islamic-based, but almost all conventional banks also propose this Islamic Banking business. And yet, people have more choices in managing their funds. Both the Islamic Bank and Conventional Bank offer so many service facilities, promotions and products that really spoil their customers. The competitive conditions of the banking business encourage every banker to look for the best service strategies in order to attract new customers and retain the existing customers. Also, to extend its promotion, Islamic banks need to exist and be known by people. They need to be recognized in order to be able to widely sale and promote their services and products.

Based on the problematic views above, this research try to expand more variables that affect people especially non-Muslim to keep their money and choose Islamic banks. Hence the writer comes up with the title “**FACTORS AFFECTING THE PREFERENCE OF PAROKI TO SAVES IN ISLAMIC BANKS**”.

B. Research Question

Based to the background view as mentioned above, several problematic framework in this research would be, as follows:

1. Does Islamic banks product significantly affect the preference of Paroki to saves in Islamic Bank?
2. Does Islamic banks existence significantly affect the preference of Paroki to saves in Islamic Bank?
3. Does Islamic banks reputation significantly affect the preference of Paroki to saves in Islamic Bank?
4. Does Islamic banks profit sharing significantly affect the preference of Paroki to saves in Islamic Bank?

C. Research Objective

1. To Analyze whether Islamic bank’s product have a significant affect on the preference of Paroki to saves in Islamic banks.
2. To Analyze whether Islamic banks existence have a significant affect on the preference of Paroki to saves in Islamic banks.

3. To Analyze whether Islamic banks reputation have a significant affect on the preference of Paroki to saves in Islamic banks.
4. To Analyze whether Islamic banks profit sharing have a significant affect to the preference of Paroki to saves in Islamic banks.

D. Research Contributions

The contributions that can be obtained from the implementation of this research are as follows:

1. For University

This research is expected to contribute to the university, especially the Faculty of Economics and Islamic Business on UIN Sunan Kalijaga Yogyakarta. The expected contribution may take in the form of knowledge about Interest on saving.

2. For Academics

This research is expected to provide additional references and knowledge about interest of Non-Muslim on saving in Islamic banks.

3. For Islamic Banking

This research is expected to provide benefits to the Islamic banks regarding to the knowledge of Non-Muslim interest.

4. For Future Research

This study is expected to provide a references for further research on the interest of Non-Muslim on saving in Islamic banks.

E. Report Structure

This research are organized consisting of 5 (five) chapters with several sub-chapters, which is broadly explained as follows:

Chapter 1 : Introduction, contains the background of the problems, the identification of the problem, objectives of the research, contribution of the research and report structure.

Chapter 2 : Literature Review, this chapter will be explaining about theoretical framework, previous research, hypotheses and thoughts. Previous research is useful for determining research boundaries. The theoretical framework in this study serves as a basis for strengthening the research.

Chapter 3 : Research Methodology, contains the type of research, population and research samples, types of data and data sources, data collection techniques, research variables and data analysis methods.

Chapter 4 : Results and Discussion, contains a description of the object of research consisting of a description of the dependent variable and independent variables, data analysis and interpretation of the results of the analysis based on the tools and methods of analysis used in the study.

Chapter 5 : Closing, contains conclusions and results of analysis of research and suggestions that need to be conveyed to the next researcher.

CHAPTER V

CONCLUSION

A. Conclusion

According to the data analysis and the discussion above relate to variable product, existence, reputation, and profit sharing to be fathomed to affect the preference of Paroki to saves in Islamic banks, the outcome will be summary as follows:

1. Variable product have a positive significant and able to affect the preference of Paroki to saves in Islamic banks.
2. Variable existence didn't have an affect to the preference of Paroki to saves in Islamic banks.
3. Variable reputation have a positive significant and able to affect the preference of Paroki to saves in Islamic banks.
4. Variable profit sharing didn't have an affect to the preference of Paroki to saves in Islamic banks.
5. Based on the simultaneous test, it can be concluded that the independent variables (product, existence, reputation, and profit sharing) together (simultaneously) can affect the dependent variable (preference).

B. Implication

According to the study, by observing at the regression coefficients, we obtained empirical evidence that product variables and reputation can partially affect Y (preference) variables, while existence variables and profit sharings do not affect Y (preference) variables.

1. From the results of this study, it was found that the dominant factor which affected the preference in saving was the bank's reputation, so a good reputation was very important to be maintained and if its possible to be more improved. Products are also factors that affect the preference in saving, this factor must also be further enhanced in terms of its product innovation or even the quality of its products to encourage preference in saving.
2. Besides product and reputation, other factors such as existence and profit sharing ratio theoretically affect the preference in saving, but because here, the Islamic banks socialization has not yet reached the Paroki , so it is natural if they do not understand the proportion of profit sharing ratio in Islamic Bank.

C. Suggestion

Based on the results of the research and the conclusions that have been presented, the authors then submit suggestions that would be able to provide benefits to the parties involved in the results of this study. The suggestions that can be submitted are as follows:

1. Islamic Banking is expected to be able to expand its socialization, because one of the factors why existence variable and profit sharing get insignificant results because of their lack of socialization, so that is why the knowledge of the Paroki about Islamic banking is still very minimal.
2. Suggestions for further research, hopefully that the next research can add other independent variables that are considered capable to explain preference, in order to be able to expand scientific knowledge about preference and the factors that affect it, then further research is expected to be able to develop using varied analytical tools, so the results of research can also be varied.



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APPENDICES

Appendix 1

Research Questionnaire

A. IDENTITAS PRIBADI

Berikan tanda silang (X) pada jawaban yang sesuai dengan keadaan sebenarnya.

- **Jenis kelamin**

- Laki-Laki
- Perempuan

- **Usia**

- 17-29 tahun
- 30-40 tahun
- > 40 tahun

- **Pendidikan Terakhir**

- Tidak sekolah
- SD/Sederajat
- SMP/Sederajat
- SMA/Sederajat
- D III
- Sarjana (S1, S2 & S3)

- **Pekerjaan**

- PNS
- Karyawan Swasta
- TNI/POLRI
- Pelajar/Mahasiswa
- Wiraswata
- Lainnya (Sebutkan)

B. VARIABEL PRODUK, EKSISTENSI, REPUTASI, DAN PROFIT SHARING, SERTA VARIABEL MINAT

Berikut adalah pernyataan-pertanyaan yang berkaitan dengan faktor-faktor yang menjadi pengaruh minat masyarakat Paroki untuk menabung di Bank Syariah. Tandai silang (X) pada nomor yang tersedia dalam kotak untuk menyatakan tingkat kesetujuan Anda terhadap setiap pertanyaan, dengan beberapa alternatif pilihan, antara lain :

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Setuju (S)

4 = Sangat Setuju (SS)

X1 Produk

No	Daftar Pertanyaan	Alternatif Jawaban			
		STS	TS	S	SS
1	Produk yang dimiliki Bank Syariah beragam dan inovatif				

2	Produk yang dimiliki Bank Syariah mampu memenuhi kebutuhan nasabah				
3	kualitas produk yang dimiliki Bank Syariah tidak kalah saing dengan produk Bank Konvensional				
4	Produk yang dimiliki Bank Syariah mempunyai keunggulan tersendiri ketimbang Bank Konvensional				
5	Produk yang dimiliki Bank Syariah sangat menarik bagi nasabah				

X2 Eksistensi

No	Daftar Pertanyaan	Alternatif Jawaban			
		STS	TS	S	SS
1	Image Bank Syariah tidak hanya untuk orang Islam				
2	Bank syariah memiliki SDM yang kompeten dalam bidangnya				
3	Jaringan pelayanan yang luas dan terbuka				
4	Terpenuhinya prinsip syariah dalam operasional perbankan				
5	Saya senang dengan keberadaan Bank Syariah sebagai lembaga perbankan bersistem syariah.				

X3 Reputasi

No	Daftar Pertanyaan	Alternatif Jawaban			
		STS	TS	S	SS

1	Perbankan Syariah memiliki reputasi yang baik di kalangan masyarakat				
2	Bank Syariah dapat memberikan rasa transaksi yang aman kepada nasabah				
3	Bank Syariah konsisten dalam menjalankan tugasnya sebagai lembaga perbankan				
4	Karyawan Bank Syariah memiliki sumber daya manusia (SDM) yang berkualitas dan professional				

X4 Profit sharing (Bagi Hasil)

No	Daftar Pertanyaan	Alternatif Jawaban			
		STS	TS	S	SS
1	Nisbah keuntungan ditentukan tidak berdasarkan porsi setoran modal melainkan berdasarkan kesepakatan.				
2	Saya mengetahui bahwa besaran nisbah bagi hasil yang diterapkan Bank Syariah tergantung pada kinerja bisnis yang dijalankan.				
3	Saya mengharapkan bagi hasil yang secara akumulatif dapat memperbesar saldo tabungan saya				
4	Nisbah bagi hasil yang diberikan oleh bank bersifat transparan dan tidak merugikan saya				

Y Minat

No	Daftar Pertanyaan	Alternatif Jawaban			
		STS	TS	S	SS
1	Saya tertarik untuk menabung di Bank Syariah karena saya percaya pada kinerja bank				
2	Saya tertarik menabung di Bank Syariah karena produk yang ditawarkan sesuai dengan apa yang saya inginkan				
3	Saya akan merekomendasikan orang lain untuk menabung di Bank Syariah.				
4	Saya akan mencari tahu tentang pengalaman penggunaan jasa Bank Syariah melalui orang lain				
5	Saya berminat untuk menabung di Bank Syariah				

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Appendix 3

Respondent Characteristic

Laki-Laki	>40	S1,S2,S3	Karyawan Smasta
Laki-Laki	30-40	S1,S2,S3	Lainnya.
Perempuan	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	>40	S1,S2,S3	Karyawan Smasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Laki-Laki	>40	S1,S2,S3	Karyawan Smasta
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	>40	S1,S2,S3	Wiraswasta
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Wiraswasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Wiraswasta
Laki-Laki	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Laki-Laki	17-29	D3	Karyawan Smasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa

Laki-Laki	17-29	SMA	Lainnya.
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Karyawan Smasta
Laki-Laki	17-29	S1,S2,S3	Karyawan Smasta
Perempuan	17-29	SMA	Lainnya.
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	D3	Karyawan Smasta
Perempuan	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Karyawan Smasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	D3	Lainnya.
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	D3	Karyawan Smasta
Perempuan	17-29	S1,S2,S3	Lainnya.
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Lainnya.
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa

Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	D3	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	D3	Wiraswasta
Perempuan	17-29	D3	Karyawan Smasta
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Laki-Laki	>40	SMA	Wiraswasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	>40	S1,S2,S3	Lainnya.
Laki-Laki	>40	SMA	Lainnya.
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Wiraswasta
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Lainnya.
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Perempuan	17-29	S1,S2,S3	Pelajar/Mahasiswa
Laki-Laki	17-29	S1,S2,S3	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	>40	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	30-40	S1,S2,S3	PNS
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	30-40	S1,S2,S3	PNS

Laki-Laki	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa
Perempuan	17-29	SMA	Pelajar/Mahasiswa

Appendix 4

Interview

Note: I : Interviewer (pewawancara)
S : Interviewees (narasumber)

- I : Paroki itu apa sih romo? Saya belum paham mengenai Jemaat Paroki
- S : Paroki itu bagian dari keuskupan, kalau gereja Katolik itu kan hierarkis memang dari pusat itu di vatikan, kemudian di bawah kepausan itu ada keuskupan-keuskupan, maka orang Katolik itu memang seluruh dunia dibagi menjadi keuskupan-keuskupan, dan pemimpinnya adalah uskup, keuskupan biasanya setaraf dengan provinsi, tetapi karena keuskupan itu besar maka dibagi lagi supaya kemudian uskup dapat menggembalakan umat lebih intensif maka dibagi menjadi paroki-paroki. Maka paroki adalah pusat terkecil dari penggembalakan orang Katolik dan umumnya karena pusat, di pusat itulah paroki ada perayaan ibadat dimana orang katolik mengungkapkan imannya umumnya di hari minggu karena memang ada keyakinan bahwa minggu adalah hari untuk merayakan kebangkitan Tuhan oleh karena itu mereka melakukan ibadat pada hari minggu gitu, jadi penggembalaan paroki memang lingkup terkecil dalam hierarki gereja meskipun sebenarnya dibawah paroki masih ada yang lebih kecil lagi seperti wilayah, lingkup, dsb.
- I : oh ya saya mulai paham romo, jadi Paroki itu seperti bagian divisi dari suatu residens misalnya ya Romo?
- S : ya betul, ya bisa dikatakan seperti itu.
- I : Kemudian, ini pertanyaan opinion aja Romo, jadi semua jawaban dinyatakan benar.
- S : Oh, ok
- I : Disini saya memakai 4 variabel independen dan 1 variabel dependen, dan variabel yang saya pakai adalah produk, eksistensi, reputasi, dan profit sharing. Kebetulan dari ke empat variabel ini yang dapat mempengaruhi minat menabung Paroki itu

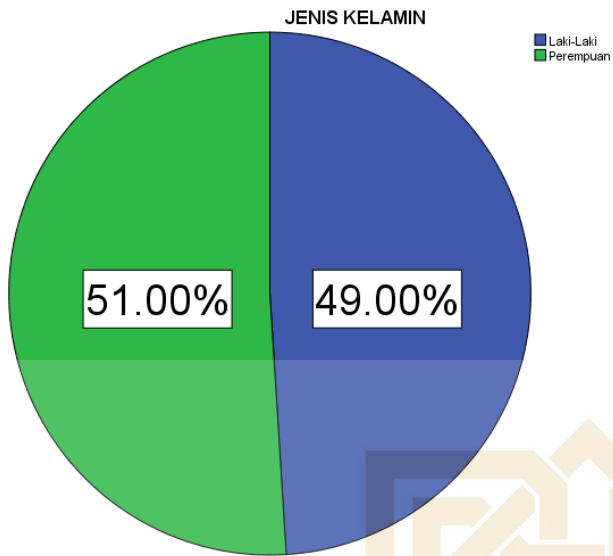
hanya 2 variabel yaitu produk dan reputasi, sedangkan variabel eksistensi dan profit sharing tidak berpengaruh kepada minat menabung jemaat Paroki, menurut Romo kenapa yang demikian itu? Eksistensi itu dinilai dari konsep keberadaan, dimana sesuatu dikatakan eksis ketika sesuatu itu dapat berpengaruh baik positif atau negatif terhadap lingkungan dan masyarakat sekitar.

- S : Sebenarnya, kalau saya melihat itu eksistensi dan profit sharing tidak berpengaruh karena sosialisasi Bank Syariah belum sampai sini mas, karena selama saya mendapat tugas disini saya belum pernah mendapati tawaran dan sosialisasi dari Bank Syariah, jadi mungkin karena faktor itu yang kemudian Jemaat jadi bingung jadi wajar jika dalam kaitannya dengan eksistensi dan margin bagi hasilnya mereka cenderung tidak tahu, mungkin ada beberapa yang tau yaitu orang-orang yang bergerak di bidang keuangan dan sebagian dari mahasiswa-mahasiswi, tapi diluar itu saya kurang tau mas, itu sih pendapat saya.
- I : oh ya ya, kemudian menurut romo kenapa justru produk dan reputasi berpengaruh ke minat?
- S : Kalau menurut saya pribadi, karena berbicara tentang produk disini kan situasinya jemaat belum terlalu paham dengan produk-produk dari bank syariah dan dengan begitu pemahaman yang tersebar adalah bahwa produk-produk Bank Syariah secara aplikatif nya cenderung sama dengan Bank Konvensional yang membedakan hanya dari sisi namanya, dan mungkin operasionalnya. Juga produk Bank Syariah kan sifatnya umum, juga bisa di nikmati oleh Non-Muslim juga ya?
- I : owh iya betul, kemudian dari sisi Reputasi gimana romo?
- S : Kalau Reputasi Bank menurut saya sama aja kan? Biasanya setiap Bank pasti memiliki integritas, kredibilitas, transparansi, dan semacamnya, jadi sifatnya general, ya oleh karena itu jemaat menganggapnya signifikan, mungkin itu alasannya mas, kalau opini saya pribadi.
- I : owh iya iya Romo, trimakasih untuk respon dan waktunya Romo. Selamat siang romo
- S : Iya sama sama mas. Selamat siang juga mas.

Appendix 5

Output Data (SPSS 19)

1. Descriptive Analysis



JENIS KELAMIN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-Laki	49	49.0	49.0	49.0
	Perempuan	51	51.0	51.0	100.0
	Total	100	100.0	100.0	

UMUR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-29	89	89.0	89.0	89.0
	30-40	3	3.0	3.0	92.0
	>40	8	8.0	8.0	100.0
	Total	100	100.0	100.0	

PENDIDIKAN TERAKHIR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA	55	55.0	55.0	55.0
	D3	7	7.0	7.0	62.0
	S1,S2,S3	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

PEKERJAAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PNS	2	2.0	2.0	2.0
	Karyawan Smasta	19	19.0	19.0	21.0
	Pelajar/Mahasiswa	64	64.0	64.0	85.0
	Wiraswasta	6	6.0	6.0	91.0
	Lainnya.	9	9.0	9.0	100.0
	Total	100	100.0	100.0	

2. Validity and Reliability

Correlations

		PRODUK	PRODUK	PRODUK	PRODUK	PRODUK	SUM_X1
PRODUK	Pearson Correlation	1	.427**	.490**	.475**	.383**	.780**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
PRODUK	Pearson Correlation	.427**	1	.440**	.240*	.381**	.662**
	Sig. (2-tailed)	.000		.000	.016	.000	.000
	N	100	100	100	100	100	100
PRODUK	Pearson Correlation	.490**	.440**	1	.314**	.452**	.763**
	Sig. (2-tailed)	.000	.000		.001	.000	.000
	N	100	100	100	100	100	100
PRODUK	Pearson Correlation	.475**	.240*	.314**	1	.274**	.664**
	Sig. (2-tailed)	.000	.016	.001		.006	.000
	N	100	100	100	100	100	100
PRODUK	Pearson Correlation	.383**	.381**	.452**	.274**	1	.698**
	Sig. (2-tailed)	.000	.000	.000	.006		.000
	N	100	100	100	100	100	100
SUM_X1	Pearson Correlation	.780**	.662**	.763**	.664**	.698**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations

		EKSISTENSI	EKSISTENSI	EKSISTENSI	EKSISTENSI	EKSISTENSI	SUM_X2
EKSIS	Pearson	1	.158	.211*	.369**	.381**	.623**
TENSI	Correlation						
	Sig. (2-tailed)		.116	.035	.000	.000	.000
	N	100	100	100	100	100	100
EKSIS	Pearson	.158	1	.307**	.187	.391**	.617**
TENSI	Correlation						
	Sig. (2-tailed)	.116		.002	.063	.000	.000
	N	100	100	100	100	100	100
EKSIS	Pearson	.211*	.307**	1	.216*	.221*	.635**
TENSI	Correlation						
	Sig. (2-tailed)	.035	.002		.031	.027	.000
	N	100	100	100	100	100	100
EKSIS	Pearson	.369**	.187	.216*	1	.462**	.676**
TENSI	Correlation						
	Sig. (2-tailed)	.000	.063	.031		.000	.000
	N	100	100	100	100	100	100
EKSIS	Pearson	.381**	.391**	.221*	.462**	1	.732**
TENSI	Correlation						
	Sig. (2-tailed)	.000	.000	.027	.000		.000
	N	100	100	100	100	100	100
SUM_X2	Pearson	.623**	.617**	.635**	.676**	.732**	1
	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		REPUTASI	REPUTASI	REPUTASI	REPUTASI	SUM_X3
REPUTASI	Pearson Correlation	1	.292**	.267**	.239*	.641**
	Sig. (2-tailed)		.003	.007	.017	.000
	N	100	100	100	100	100
REPUTASI	Pearson Correlation	.292**	1	.328**	.439**	.703**
	Sig. (2-tailed)	.003		.001	.000	.000
	N	100	100	100	100	100
REPUTASI	Pearson Correlation	.267**	.328**	1	.261**	.679**
	Sig. (2-tailed)	.007	.001		.009	.000
	N	100	100	100	100	100
REPUTASI	Pearson Correlation	.239*	.439**	.261**	1	.735**
	Sig. (2-tailed)	.017	.000	.009		.000
	N	100	100	100	100	100
SUM_X3	Pearson Correlation	.641**	.703**	.679**	.735**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations

		PROFIT SHARING	PROFIT SHARING	PROFIT SHARING	PROFIT SHARING	SUM_X4
PROFIT SHARING	Pearson Correlation	1	.403**	.214*	.210*	.647**
	Sig. (2-tailed)		.000	.033	.036	.000
	N	100	100	100	100	100
PROFIT SHARING	Pearson Correlation	.403**	1	.288**	.389**	.768**
	Sig. (2-tailed)	.000		.004	.000	.000
	N	100	100	100	100	100
PROFIT SHARING	Pearson Correlation	.214*	.288**	1	.368**	.658**
	Sig. (2-tailed)	.033	.004		.000	.000
	N	100	100	100	100	100
PROFIT SHARING	Pearson Correlation	.210*	.389**	.368**	1	.708**
	Sig. (2-tailed)	.036	.000	.000		.000
	N	100	100	100	100	100
SUM_X4	Pearson Correlation	.647**	.768**	.658**	.708**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Correlations

		MINAT	MINAT	MINAT	MINAT	MINAT	SUM_Y
MINAT	Pearson Correlation	1	.694**	.538**	.576**	.731**	.878**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
MINAT	Pearson Correlation	.694**	1	.395**	.460**	.567**	.769**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
MINAT	Pearson Correlation	.538**	.395**	1	.525**	.552**	.752**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
MINAT	Pearson Correlation	.576**	.460**	.525**	1	.546**	.772**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
MINAT	Pearson Correlation	.731**	.567**	.552**	.546**	1	.850**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
SUM_Y	Pearson Correlation	.878**	.769**	.752**	.772**	.850**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

1) Produk

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.757	.760	5

2) Eksistensi

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.665	.672	5

3) Reputasi

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.623	.636	4

4) Profit sharing

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.647	.645	4

5) Minat

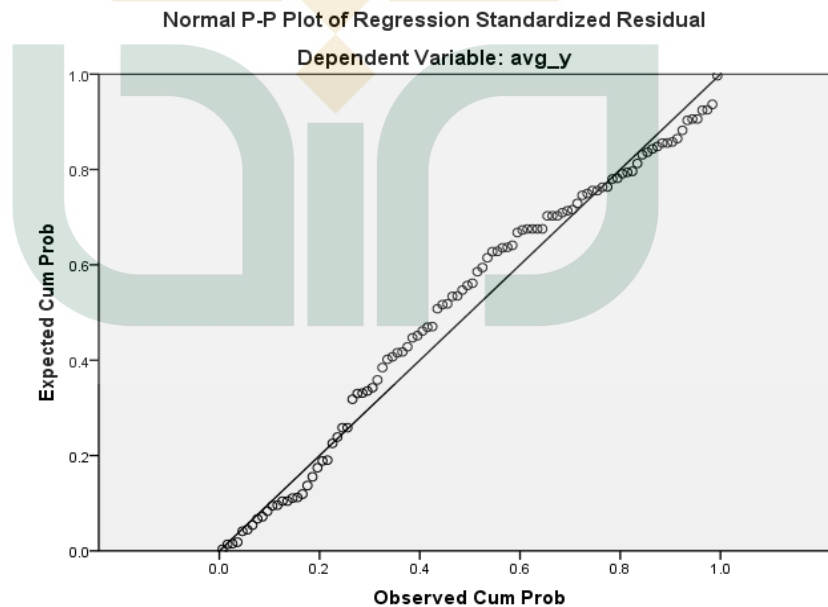
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.863	.863	5

3. Classic Assumption

1) Normalitas

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.43816480
Most Extreme Differences	Absolute	.090
	Positive	.056
	Negative	-.090
Kolmogorov-Smirnov Z		.901
Asymp. Sig. (2-tailed)		.391
a. Test distribution is Normal.		
b. Calculated from data.		



2)Multikoloniaritas

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.760	.486		-		
				1.563	.121		
	Product	.413	.131	.304	3.147	.002	.700
	Existence	.124	.161	.080	.769	.444	.603
	Reputation	.697	.170	.407	4.095	.000	.663
	Profit sharing	-.060	.131	-.045	-.459	.647	.688

a. Dependent Variable: avg_y

3)Heteroskedastisitas

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	1.028	.278	3.697	.000
	Product	-.026	.075	-.041	.733
	Existence	-.022	.092	-.030	.814
	Reputation	-.098	.097	-.123	.315
	Profit sharing	-.080	.075	-.127	.291

a. Dependent Variable: ABS_RES1

4. Multiple Regression and Hypothesis Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.616 ^a	.379	.353	.44729

a. Predictors: (Constant), avg_x4, avg_x1, avg_x3, avg_x2

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.622	4	2.905	14.522	.000 ^a
	Residual	19.007	95	.200		
	Total	30.628	99			

a. Predictors: (Constant), avg_x4, avg_x1, avg_x3, avg_x2

b. Dependent Variable: avg_y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.760	.486		-1.563	.121
	avg_x1	.413	.131	.304	3.147	.002
	avg_x2	.124	.161	.080	.769	.444
	avg_x3	.697	.170	.407	4.095	.000
	avg_x4	-.060	.131	-.045	-.459	.647

a. Dependent Variable: avg_y

Appendix 6

Documentation



Proses peribadatan dalam gereja



**Wawancara dengan
mba Joice**



Pengisian Kuesioner

CURRICULUM VITAE

A. BIOGRAFI

Nama : Zida Elvada Adilaide
Tempat, tanggal lahir : Sleman, 15 April 1997
Jenis kelamin : Laki-laki
Status : Belum Menikah
Agama : Islam
Pekerjaan : Mahasiswa
Alamat rumah : Jl Pasekan RT/RW 06/40 Maguwoharjo Depok
Sleman



B. RIWAYAT PENDIDIKAN

2004-2010 SD Muhammadiyah Sopen, *Leopard Laird Elementary School*, SD Muhammadiyah Kadisoka
2010-2012 SMPN Negeri 4 Depok
2012-2015 MWI Kebaronga
2015-sekarang Perbankan Syariah UIN Sunan Kalijaga Yogyakarta