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The Impact of Profit-Sharing System and Customer Trust on Customers' Saving Interest in Mudharabah Savings

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ABSTRACT

This research aims to analyze the impact of the profit-sharing system and customer trust on customers' saving interest in Mudharabah savings at Bank Syariah Indonesia KC Palembang Demang. The research employs a quantitative approach with an experimental design. A total of 76 respondents, who are customers of BSI KC Palembang Demang using Mudharabah savings, were selected as the research sample using probability sampling with the Slovin formula. Data was collected through questionnaires and analyzed using SPSS version 25, with validity testing, reliability testing, t-test, F-test, determination coefficient (R2), correlation coefficient, and multiple linear regression. The results show that the profit-sharing system has a significant positive impact on customers' saving interest, while customer trust does not significantly affect saving interest. Additionally, both independent variables simultaneously have a significant positive impact on saving interest. This study suggests that BSI KC Palembang Demang should enhance the implementation of the profit-sharing system and strengthen customer trust to increase saving interest in Mudharabah savings.

Keywords: *Profit-sharing system, Customer trust, Saving interest, Mudharabah savings, Islamic banking*

INTRODUCTION

In Indonesia, the majority of the population follows Islam, which has led to an increasing demand for banks that operate in accordance with Sharia principles. The development of the Islamic banking system across the country began in 1992 with the establishment of Bank Muamalat Indonesia. This system was created within the framework of a dual banking system to provide more comprehensive banking services as an alternative for the Indonesian people (Aravik, H., & Hamzani, 2021). After the enactment of Law No. 21 of 2008, the Islamic banking industry throughout Indonesia gained a strong legal foundation, which is expected to further enhance its growth. Islamic banks offer two main products: deposit products (such as savings accounts, deposits, and current accounts) based on the principles of Wadi'ah and Mudharabah, and financing products (including Salam, Murabaha, Istishna', Ijarah, Musyarakah, Mudharabah, Hiwalah, Rahn, Qardh,

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Akalah, and Kafalah), as well as banking services like Sharf (foreign exchange) (Ascaraya, 2015).

Regarding savings, Islamic banks adhere to two principles: Mudharabah and Wadi'ah. Wadi'ah savings are based on the principle of pure deposits, where depositors entrust their funds to the bank to be used or not, as agreed upon (Ismail, 2011). The ratio of profit-sharing is the result of negotiations between the capital provider and the entrepreneur. Bank Syariah Indonesia is the result of the merger of several state-owned Islamic banks, namely BNI, BRI, and Bank Syariah, which adhere to the Islamic banking system. BSI started its operations on February 1, 2021, and is one of the largest Islamic banking institutions in Indonesia. The main principles of the institution, which emphasize humanity and integrity, have played a significant role in becoming an inseparable part of every individual who is part of Bank Syariah Mandiri. Interest is the motivation that drives an individual to pursue their desires when they have the freedom to choose. All that is desired aims to meet needs, to fulfill one’s role, with desires closely related to thoughts and emotions. The mind is typically involved in rational analysis, while sensitive and sharp feelings focus more on fulfilling needs.

Bank Syariah Indonesia KC Palembang Demang is one of the banks that offers Mudharabah savings products. Some studies indicate that the profit-sharing system and customer trust have a positive impact (Ashry, 2021). Conversely, other studies suggest that the profit-sharing system and customer trust variables have a negative impact (Gicella Fanny, 2019).

Table 1. Number of Mudharabah Savings Customers at BSI KC Palembang Demang for the Period 2021-2023

No	Year	Total (Customer)
1	2021	170
2	2022	60
3	2023 (January-April)	81

Source: BSI KC Palembang Demang Ardini (2023)

According to the data in Table 1, there has been a decline in the number of customers using Mudharabah savings in 2022 and 2023. This indicates that the interest in saving in Mudharabah savings at Bank Syariah Indonesia is still unstable. Based on previous studies, this phenomenon of declining customer interest in saving in Mudharabah savings at BSI is the underlying issue for this research. Therefore, the author will investigate this phenomenon in the study titled "The Impact of the Profit-Sharing System, Customer Trust, and Perceived Benefits on Customers’ Saving Interest in Mudharabah Savings at Bank Syariah Indonesia KC Palembang Demang."

LITERATURE REVIEW

a. Definition of Islamic Banking

According to Kasmir (2014), the development of banking began in Europe and then spread to the Middle East through trade. Therefore, banking cannot be separated from the development of trade, as the wider the trade, the more widely known the banking world becomes. In Indonesia, banking was first recognized

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during the Dutch colonial period. Over time, the banking sector in Indonesia has made significant progress. This is evident in the post-independence period of Indonesia, where there were 10 banks, whereas during the colonial era, there were only 4 active banks.

Principles of Islamic Banking

The basic principles in economic relationships based on Islamic guidelines are regulated in five types of contracts. These five concepts form the basis for operating various products from both Sharia-compliant financial institutions and non-Sharia financial institutions. According to Andiyansari (2020:43), there are five principles in Islamic banking as follows:

1. Pure Deposit Principle (Al-Wadi'ah) is the principle used by Islamic banks to provide customers with the opportunity to deposit their funds in the form of al-Wadi'ah, such as savings and current accounts. In conventional banking, al-Wadi'ah is often associated with the use of current accounts.
2. Profit-sharing Principle (Syirkah) involves profit-sharing between those who provide and manage the funds. The profit-sharing system from business activities can occur between the bank and the customer receiving the funds. This principle can be applied to Mudharabah products for funding and financing, while Musyarakah is more commonly used in financing or participation.
3. Trade (At-Tijarah): This guideline can be used in systematic trading, where the bank will conduct transactions by purchasing goods that the customer desires and then selling them to the customer with a profit.
4. Lease (Al-Ijarah): This principle involves leasing goods or equipment needed by the customer. The bank will purchase the equipment and lease it to the customer for a specified time. There are two types of Ijarah principles: Ijarah that combines the principles of purchase and lease.
5. Service (Al-Ajr walumullah): This principle is non-financed, where the bank provides services to customers, such as clearing and transfers. Islamic banks operate within the rules and norms of Islam, including not involving interest, forbidden practices, harmful actions, illegal matters, and only financing lawful business activities.

According to AAOIF, as quoted by Ridwan (2017:5), the functions of Islamic banks are as follows:

1. Investment Manager: Has the ability to invest customer funds through its role as an investment manager.
2. Investor: Has the ability to invest their own funds as well as the funds entrusted by customers.
3. Payment and Financial Service Provider: Provides banking services as required.
4. Implementation of Social Activities: As a unique characteristic of Sharia-based financial institutions, Islamic banks also have the obligation to collect and manage zakat and other social funds.

b. Profit-Sharing Principle

The provisions of the profit-sharing principle are based on Article 13, Paragraph 1 of Law No. 10 of 1998, which consists of:

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1. The risk of profit-sharing is determined during the agreement by considering the potential profits and losses.
2. The profit-sharing ratio is determined based on the amount of profit earned.
3. Profit-sharing increases significantly in line with increased income.
4. The profits of profit-sharing are unquestionable. Profit-sharing depends on the profits generated by the activities carried out. If the activity does not generate profits, then both parties will bear the losses.

c. Definition of Customer Trust

Mowen and Minor (2013:201) define customer trust as the understanding and conclusions formed by customers about an object, its characteristics, and its advantages. According to Rofiq, as quoted by Suprapto & Azizi (2020:21), trust is when a person believes that the trusted individual will fulfill all of their obligations properly according to the expectations when carrying out the transaction mechanism based on that belief.

There are several aspects and signs to understand consumer trust. According to Kotler & Keller (2016:225), the following are four signs of consumer trust:

1. Benevolence: Refers to the extent to which a person believes that the seller will act kindly towards the consumer.
2. Integrity: Reflects the extent to which a person believes in the honesty of the seller to fulfill and maintain commitments.
3. Capability: Refers to an evaluation of what someone can do. In this context, it measures the extent to which the seller can guarantee satisfaction, convince buyers, and ensure security in transactions.
4. Willingness to Depend: Refers to the consumer's willingness to rely on the seller, involving the potential negative impacts or risks that might occur.

d. Definition of Saving Interest

According to Assael, as quoted by Priansa (2017:164), saving interest is the tendency of customers to choose a specific product or take actions related to their decision to save with a certain level of probability. According to Ferdinand in research by Sagan et al. (2012), saving interest can be identified through the following indicators:

1. Exploratory Interest: Refers to an individual's continuous behavior of searching for information about goods that attract their interest and attempting to gather information that supports the positive aspects and quality of the product they are interested in.
2. Referential Interest: Refers to personal experiences, describing the behavior of someone who tends to recommend the use of Mudharabah savings products they have used to others.
3. Transactional Interest: Refers to the behavior of an individual who has the desire to continue saving at PT. BSI.

METHODS

This research uses a quantitative approach with an experimental research design. The study is conducted as a case study at BSI KC Palembang Demang,

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located at Jalan Demang Lebar Daun No. 2311, Palembang City, South Sumatra. Primary data is obtained from questionnaires, interviews, or online forms (gform), as well as secondary data from literature review referencing relevant books related to the research topic. The sample is determined using probability sampling technique with the Slovin formula, resulting in a sample of 76 respondents who are customers using Mudharabah savings. The data collected is analyzed using SPSS version 25. The analysis methods employed include validity testing, t-test, reliability testing, F-test, calculation of the coefficient of determination (R2), correlation coefficient, and multiple linear regression analysis.

RESULTS AND DISCUSSION

Validity Test

According to Ghozali (2018), the validity test is used to measure the accuracy/validity of the questionnaire. The results of each question on the dependent and independent variables show validity, with the calculated r-value exceeding the table r-value. Further information can be found in Table 2.

Table 2. Validity Test Results

Question	Calculated r (r=0.)	Table r (r=0.)	Remarks (Valid = ✓)
X1.1	.607	.225	✓
X1.2	.391	.225	✓
X1.3	.586	.225	✓
X1.4	.607	.225	✓
X2.1	.611	.225	✓
X2.2	.685	.225	✓
X2.3	.619	.225	✓
X2.4	.615	.225	✓
X2.5	.581	.225	✓
Y.1	.628	.225	✓
Y.2	.593	.225	✓
Y.3	.656	.225	✓
Y.4	.634	.225	✓

Source: Primary data processed 2023

Table 2 shows that the independent variables of the profit-sharing system (X1), customer trust (X2), and the dependent variable of customers' saving interest (Y) are valid.

Reliability Test

According to V. Wiratna Sujarweni (2021), reliability testing aims to evaluate the stability and consistency of respondents in providing answers related to the structure of the questions that are part of the variables and organized into the questionnaire. The reliability test was conducted thoroughly on all question items.

a. If the Alpha value > 0.60, it indicates that the question is consistent.

b. If the Alpha value < 0.60, it indicates that the question is inconsistent.

The results obtained from the reliability test can be found in Table 3.

Table 3. Reliability Test Results

No	Variable	Cronbach's Alpha (0.)	Remarks (Reliable = ✓)
1	Profit-sharing System (X1)	0.750	✓

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2	Customer Trust (X2)	0.826	✓
3	Saving Interest (Y)	0.810	✓

Source: Primary data processed 2023

Table 3 shows that variables X1 & X2, as well as variable Y, have Cronbach's Alpha values > 0.60, namely 0.750, 0.826, and 0.810, indicating they are reliable.

T-Test (Partial)

The t-test in this study was conducted with the aim of determining how each independent variable, namely the profit-sharing system and customer trust, affects the dependent variable, which is customer saving interest, on a partial basis.

Table 4. t-Test (Partial)

No	Variable	t-calculated	t-table	Significance
1	Profit-sharing System (X1)	4.431	1.993	0.000 < 0.05
2	Customer Trust (X2)	1.895	1.993	0.062 > 0.05

Source: Primary data processed, 2023

The results in Table 4 show that the profit-sharing system variable (X1) has a t-calculated value of 4.431, which is greater than the t-table value of 1.993, and the significance value (Sig.) of 0.000 is also smaller than 0.05. This indicates a significant impact of the profit-sharing system variable on customers' saving interest in Mudharabah savings at BSI KC Palembang Demang. This finding is consistent with the study by Wirdayani (2016).

On the other hand, the customer trust variable (X2) does not have a significant impact on customers' saving interest. This can be seen from the t-calculated value of 1.895, which is smaller than the t-table value of 1.993, and the significance value (Sig.) of 0.062, which is greater than 0.05. This result indicates a lack of customer trust in their saving interest in Mudharabah savings provided by BSI.

F-Test (Simultaneous)

The F-test was conducted to determine whether both independent variables, when taken together, affect the customers' saving interest in Mudharabah savings at BSI KC Palembang Demang.

Table 5. F-Test (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	156.814	2	78.407	17.633	0.000
Residual	324.594	73	4.446		
Total	481.408	75			

Source: Primary data processed, 2023

According to the results in Table 5, the F-test reveals that the F-calculated value is 17.633, which exceeds the F-table value. In this calculation, with df = n-k-1, where n = 76 and k = 2, the F-table value is 3.12. Furthermore, the significance value is 0.000 < 0.05. These findings indicate that the profit-sharing system and

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customer trust together have an effect on the saving interest of customers in Mudharabah savings at BSI KC Palembang Demang.

Coefficient of Determination (R^2)

Table 6. Coefficient of Determination Test

R	R Square	Adjusted R Square
0.571	0.326	0.307

Source: Primary data processed, 2023

Table 6 shows that the independent variables, namely the profit-sharing system and customer trust, can explain the dependent variable, which is customer saving interest in Mudharabah savings at BSI KC Palembang Demang, with an adjusted R square value of 0.307 or 30.7%. The remaining 69.3% is explained by other variables not investigated or discussed in this research.

Correlation Coefficient

The correlation analysis was conducted to understand the relationship between the dependent and independent variables, with the interpretation based on Syahirman (2020) as follows:

Table 7. Correlation Coefficient Interpretation

No	Coefficient Interval	Correlation Coefficient
1	0.000 – 0.199	Very Low
2	0.200 – 0.399	Low
3	0.400 – 0.599	Moderate
4	0.600 – 0.799	High
5	0.800 – 1.000	Very High

Source: Syahirman, 2020

Table 8. Correlation Coefficient Test

No	Independent Variable (X)	Dependent Variable Saving Interest (Y)
1	Profit-sharing System (X1)	0.545
2	Customer Trust (X2)	0.498

Source: Primary data processed, 2023

The results of the correlation coefficient analysis above show that the profit-sharing system variable has a correlation value of 0.545, indicating a moderate relationship with customers' saving interest. Meanwhile, the customer trust variable has a correlation value of 0.498, indicating a moderate relationship with customers' saving interest in Mudharabah savings.

Multiple Linear Regression

Table 9. Multiple Linear Regression

Model	Coefficients	Sig.
Constant	5.418	0.006
Profit-sharing System	0.501	0.000
Customer Trust	0.143	0.062

Source: Primary data processed, 2023

Table 9 shows the results of the multiple linear regression analysis, where it is assumed that if the profit-sharing system is increased by 1%, customer saving

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interest will increase by 50.1%, and if customer trust is increased by 1%, saving interest will increase by 14.3%.

CONCLUSION

According to the results of the study, the following conclusions can be drawn:

1. The Profit-sharing System (X1) has a significant and positive impact on customers' saving interest in Mudharabah savings at BSI KC Palembang Demang on a partial basis.
2. Customer Trust (X2) does not have a significant and positive effect on customers' saving interest in Mudharabah savings at BSI KC Palembang Demang on a partial basis.
3. Both independent variables, the profit-sharing system (X1) and customer trust (X2), have a positive and significant effect on customers' saving interest in Mudharabah savings at BSI KC Palembang Demang.

Suggestions

It is important for BSI KC Palembang Demang to maintain and improve the implementation of the profit-sharing system in Mudharabah savings products to increase customer interest. Customer trust also needs to be considered in order to strengthen the relationship with customers. The bank can develop effective communication strategies and consider the synergy between the profit-sharing system and customer trust in the development of Mudharabah savings products and services. Experimental research plays an important role in testing the effects of factors on customer interest, and financial institutions can adopt this method to gain a deeper understanding of customer preferences regarding Islamic banking products and services.

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