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Determinants of Micro, Small, and Medium Enterprises (MSMEs) Interest in Islamic Banking Financing

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ABSTRACT

Difficulties in accessing capital and doubts about the consistency of the implementation of the profit-sharing system for MSMEs provide the background for this research. Some MSMEs argue that Islamic banking financing is almost the same as credit in conventional banking. This study aims to test and analyze the determinants of the interest of micro, small and medium enterprises (MSMEs) in Islamic banking financing. the population in this study are MSMEs in NTB that use Islamic banking financing. The data used is primary data collected through questionnaire results. A total of 210 MSME respondents with maximum assets of RP 100,000,000 million. The data analysis used in this study was multiple linear regression analysis using spss 25 windows. The findings of this study indicate that the subjective norm attitude variable, perceived behavioral control and reputation have an effect on MSME interest in Islamic banking financing. Meanwhile, the variables of knowledge and profit sharing have no significant effect on the interest of MSME players in Islamic banking financing

Keywords: TPB, Knowledge, Profit Sharing, Reputation, MSMEs, Islamic Banks

INTRODUCTION

The global Islamic financial industry is growing rapidly (Nabila and Thamrin, 2022) , including Islamic banking (Maryam *et al* ., 2020) . In Indonesia, Islamic banking is developing as an alternative for Sharia-based transactions through Bank Muamalat Indonesia, which was founded in 1991 (Nurlani, 2022 ; Wahyuni and Kurniawan, 2022) . Islamic banking is expected to become the public's choice because its business activities are based on Islamic concepts that are free from interest, gharar, and maysir (Al Umar and Setyono, 2023) , and it acts as an intermediary institution with the principles of profit-sharing and risk-sharing (Sjahdeini, 2007)

Islamic bank financing plays an important role in supporting the economy and is related to economic development (Setiawan, 2021 ; Qoyum Putri, 2022) . Financing includes Islamic consumer financing, working capital, syndication, takeover, Islamic investment, and letters of credit (Ulpah, 2020) . One form is working capital financing for MSMEs which aims to support the development of MSMEs (Mulato et al., 2021) . MSMEs are an important part of the economy because they are able to expand employment opportunities, increase income, encourage economic growth, and contribute to realizing national balance (Van Acker *et al* ., 2016; Boubker *et al* ., 2021) ; Fathurrahman, 2022) .

On the other hand, MSMEs still face challenges in accessing financing. The Financial Services Authority (OJK) indicates that 74% of MSMEs do not yet have access to financing, thus making production difficult (bi.go.id, 2022) . These difficulties also occur in West Nusa Tenggara (NTB), which still faces challenges in capital, licensing, raw materials, marketing, financial management, and innovation (kemenkeu.go.id, 2020) . Bank BPD NTB Syariah is one of the providers of funds and supports the development of MSME businesses (Bankntbsyariah.co.id, 2019) . However, some MSMEs remain skeptical about the implementation of sharia aspects and view Islamic banking operations as almost similar to conventional banks (Ulya, 2020) . The public also still has difficulty distinguishing profit sharing, margins, and interest due to the dominant use of murabahah contracts (Moertiono, 2021) .

The problem of access to capital and doubts about the consistency of the application of sharia principles are an important basis for analyzing the behavior of MSMEs. The study uses *the Theory of Planned Behavior* (TPB), which explains the role of intention and three main factors: attitude, subjective norms, and perceived behavioral control (Ajzen, 1991 ; Ajzen and Fishbein, 2010 ; Ajzen, 1985) . Previous research has shown inconsistent results: attitude has a positive effect on intention (Amin *et al* ., 2011) . Meanwhile, subjective norms and perceived behavioral control have an effect on intention (Jaffar and Musa, 2016) . Muharromah *et al* ., (2021) found that attitude and subjective norms have no impact, while perceived behavioral control has a positive impact. Boubker *et al* ., (2021) found that attitude, subjective norms, and perceived behavioral control have a positive impact.

The weakness of the TPB regarding the relationship between intention and actual behavior opens up room for the inclusion of additional factors (Kolvereid, 1996 ; Godin *et al* ., 1993 ; Okun and Sloane, 2002 ; Kouthouris & Spontis, 2005) . This study adds knowledge, profit sharing, and reputation. Knowledge is important in decision-making, but previous research results are still inconsistent (Notoatmodjo, 2013 ; Parastika *et al* ., 2021 ; Nengsih, 2021) . Profit sharing is an important characteristic of Islamic banking and has been found to have a positive effect in several studies, although other results are inconsistent (Pamilih, 2020 ; Angriani and Hariadi, 2021 ; Andriani and Halmawati (2019) . A good reputation can increase credibility and consumer confidence, and several studies have shown a positive influence on interest, although there are different results (Fathurrahman *et al* ., 2022; Hakim 2020 ; Husen *et al* ., 2021) .

Based on this phenomenon, this study analyzes aspects that impact MSME interest in Islamic banking financing, taking into account difficulties in accessing capital and doubts about the consistency of the application of Islamic principles. The study uses the TPB Theory and additional variables to explain the determinants of MSME interest in Islamic banking financing.

RESEARCH METHODS

This research uses a quantitative approach using a survey method. The survey method is a research conducted on a research object naturally. The population of this study is micro, small and medium enterprises (MSMEs) in West Nusa Tenggara (NTB). Data collection was carried out through questionnaires, tests and structured interviews. The number of samples was determined based on the theory explained by Hair & Sarstedt (2014) . The theory states that determining a minimum representative sample can be calculated by multiplying the number of indicators by 5 to 10. Based on this theory, the number of samples is:

Sample = Number of Indicators x 10
= 21 x 10
= 210 Respondents

The technique for determining the sample uses *a non-probability sampling method* through the *purposive sampling technique* .

The primary data in this study were obtained from individuals who filled out questionnaires online and *offline* . The data collection technique used a questionnaire. Essentially, a questionnaire is a method of collecting data through various statements or questions to respondents in order to obtain responses (Sugiyono, n.d.-b) . Secondary data can come from national and international journals, books, articles, from news sources such as katadata.co.id, ntbprov.go.id, ntb.bps.go.id, kemenkopukm.go.is, bi.go.id, bankntbsyariah.co.id, and other trusted websites related to the research problem.

Data Analysis Techniques

Multiple Linear Regression Test

The data analysis technique used in this study used multiple linear regression, which involves more than one independent or free variable calculated using the following formula:

$Y = a+a+B_1 X_1 + a+ B_2 X_2 + a + B_3 X_3 + a + B_4 X_4 + a + B_5$

The multiple regression test in this study is the SPSS 25 program. The analysis results obtained must be interpreted, in the interpretation it can be done through various tests including the F test, T test and R test (Irianto, nd) .

Model Feasibility Test (F Test)

The significance test for multiple correlation coefficients can use the F test formula with an *error level* of 5%, when the calculated F is higher than the F table so that Ho is rejected and Ha is accepted, when this is usually called a positive effect. Formulation as follows;

$$F\ hitung = \frac{R^2(k-1) \pm}{(1-R)(N-K)}$$

Hypothesis Test (t-Test)

Partial correlation is used in conducting analysis to describe the impact or correlation of independent variables to dependent variables (Sugiyono, nd-a) . With the following criteria;

Ha: When the significance value is < 0.05, then an independent variable has an impact on the dependent variable. dependent.

Ho: When the significance value is > 0.05, an independent variable has no impact on the dependent variable. dependent.

R Test (Coefficient of Determinant)

The determinant coefficient aims to estimate the extent to which the modeling competency applies variations in the dependent variable (Ghazalin, 2011). The higher the determinant (R^2) value, the closer it will be to one. Therefore, it can be said that the impact of the independent variable on the dependent variable is very high. This means that the modeling used is greater in explaining the impact of the independent variable being studied on the dependent variable. When the R^2 value is lower or approaches zero, it is said that the variable's impact is getting lower. This means that the modeling used is not high enough to apply the impact of the independent variable to the dependent variable (Sunardi, n.d.) .

RESULTS AND DISCUSSION

Results

This analysis was used to assess the impact of the independent variables—attitude, subjective norms, behavioral control, knowledge, profit sharing, and reputation—on MSMEs' interest in Islamic banking financing. The multiple linear regression analysis used in the study, SPSS version 25 for Windows, yielded the following results:

Model Feasibility Test (F Test)

The F test is used as a parameter to determine how much the independent variables simultaneously impact the dependent variable.

Table 1 F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1918,890	6	319,815	105,327	.000 [b]
	Residual	616,390	203	3,036		
	Total	2535.281	209			

Source: Primary data processed by *SPSS 25* 2023.

Through the test of table 4.20 above, it is explained that F count > F table 105.327 > 2.143 and its significance is 0.000 < 0.05, this shows that the independent variables (attitude, subjective norms, behavioral control, knowledge, profit sharing, reputation) simultaneously influence the dependent variable (interest of MSMEs) in Islamic banking financing, it can be seen that Ho is rejected and Ha is accepted. This is because all these variables have a simultaneous impact on the variable of interest of MSMEs in Islamic banking financing.

Hypothesis Test (t-Test)

The t test is used to determine the level of significance of the independent variable to the dependent variable, either partially or individually. The results of the t test are;

Table 2 t-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,356	1,097		1,237	.218
	Attitude	.467	.079	.352	5,941	.000
	Subjective Norms	.314	.076	.199	4,150	.000
	Behavior Control	.473	.098	.332	4,829	.000
	Knowledge	.034	.044	.033	.771	.442
	Profit sharing	-.081	.053	-.087	-1,516	.131
	Reputation	.154	.060	.162	2,556	.011

Source: Primary data processed by *SPSS 25* 2023.

Based on table 4.1 above, sig level <0.05 so that the variable is said to have a positive effect on the dependent variable. Through t-testing on each of the following variables;

For the attitude, subjective norms, and behavioral control variables, the estimated t-value for these aspects reaches a significance level of 0.000. This indicates a positive and significant impact of these variables on MSMEs' interest in Islamic banking financing. The knowledge variable has a significance level of 0.442, and profit sharing has a significance level of 0.131. This illustrates the same result: there is no impact between the knowledge and profit sharing variables on MSMEs' interest in Islamic banking financing. Meanwhile, for the reputation variable, the significance level is 0.011. This indicates a positive and significant influence between the reputation variable and MSMEs' interest in Islamic banking financing.

R Test (Coefficient of Determinant)

The coefficient of determinant indicates the extent to which the independent variable explains the variance of the dependent variable. A small R2 estimate, approaching 0, indicates that the independent variable is weak in describing the dependent variable. However, a large R2 estimate indicates that the independent variable can fully describe the dependent variable. The results of the determination test are:

Table 3 R Test Results

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.870 [a]	.757	.750	1,743

Source: Primary data processed by *SPSS 25* 2023.

Table 4.3 shows the *Adjusted* R *Square estimate* for the preference variable of 0.750, this value is included in the moderate category, meaning that the variance of the interest variable can be influenced by the variance of the attitude, subjective norms, behavioral control, knowledge, profit sharing, and reputation variables by 75% and 25% of the variance of MSME interest in Islamic banking financing is influenced by other variables outside the model in this study.

Discussion

The Influence of Attitudes on the Interest of MSME Actors in Sharia Banking Financing

Based on the results of the hypothesis testing, the *sig value* of the Attitude towards Interest variable is 0.000, so it is <0.05, with a calculated t value of 5.941 greater than the t table value of 1.971, so H0 **is rejected** and H1 **is accepted** , which means that attitude has a significant positive effect on MSMEs' interest in Islamic banking financing. The first hypothesis (H1) is accepted because Islamic bank financing products are in accordance with the business capital needs of MSMEs, and the level of interest is seen from how much customer confidence in Islamic bank financing products. This is in line with research (Amin *et al* ., 2011) which states that the more positive the value of the attitude variable, the greater the likelihood that financing products will be used by customers, and is reinforced by research (Bananuka *et al* ., 2019) and (Shith, 2021) which show that attitude is the strongest pathway that influences customer behavioral intentions to use Islamic banking services. This result is in line with Ajzen's theory (1991) that a person's attitude can influence a person's behavioral intentions, as reinforced by Mahyarni (2013) that beliefs can strengthen attitudes towards behavior.

The Influence of Subjective Norms on the Interest of MSMEs in Sharia Banking Financing

Based on the results of the hypothesis testing, it is known that the *sig value* of the Subjective Norm variable on Interest is 0.000, so it is <0.05, with a calculated t value of 4.140 which is greater than the t table value of 1.971, so H0 **is rejected** and H1 **is accepted** , which means that subjective norms have a significant positive effect on MSMEs' interest in Islamic banking financing. The second hypothesis (H2) is accepted because the average respondent tends to choose a high subjective norm, meaning that MSMEs follow the views of others and believe that from social pressure they have an interest in Islamic bank financing, in line with previous studies (Pitchay *et al* ., 2020) ; Boubker *et al* ., 2021) which state that subjective norms influence interest in Islamic banking financing. Subjective norms are social factors that influence individuals to behave, where a person's desire to behave is influenced by the people around them and the belief that they support what Tan and Thompson, (2000) will do .

The Influence of Behavioral Control on MSMEs' Interest in Islamic Banking Financing

Based on the results of the hypothesis testing, it is known that the *sig value* of the Behavioral Control variable on Interest is 0.000, so it is <0.05, with a calculated t value of 4.829 which is greater than the t table value of 1.971, so H0 **is rejected** and H1 **is accepted** , which means that behavioral control has a significant positive effect on MSMEs' interest in Islamic banking financing. The third hypothesis (H3) is accepted because the more MSMEs control their behavior, the higher their intention to use Islamic bank financing products, where perceived *behavioral control* is MSMEs' belief in their ability to utilize Islamic banking financing. This statement is supported by the results of studies (Maryam *et al* ., 2021 ; Muharromah *et al* ., 2021)) that the better the behavioral control, the greater the interest in using Islamic banking products and services, and is reinforced by Ajzen's theory that behavioral control is influenced by beliefs in control and the ability to achieve control factors (Ajzen, 1991) .

The Influence of Knowledge on MSMEs' Interest in Islamic Banking Financing

Based on the results of the hypothesis testing, it is known that the *sig value* of the Knowledge variable on Interest is 0.442, so it is > 0.05, with a calculated t value of 0.771 which is smaller than the t table value of 1.971, so H0 **is accepted** and H1 **is rejected** , which means that knowledge does not have a positive and significant effect on MSME interest in Islamic banking financing. The rejection of the hypothesis (X4) occurred because quite a lot of respondents answered that they did not agree and disagreed with the knowledge and awareness indicators, so that customers did not really know and understand the financing they use, this statement is supported by research (Lestari and Azizah, 2020) ; Aisyah and Arif, 2023) that public knowledge is still limited regarding aspects of Islamic banking. The findings of this study are consistent with the research results (Nengsih, 2021 ; Prasetyo *et al* ., 2022) (Prasetyo Siwi, MK, & Author, nd) which show that knowledge does not have a positive influence on interest in Islamic banking, although Notoatmodjo, (2013) states that knowledge is the result of "knowing" which occurs after people perceive certain objects.

The Influence of Profit Sharing on MSMEs' Interest in Islamic Banking Financing

Based on the results of the hypothesis testing, it is known that the *sig value* of the Profit Sharing variable on Interest is 0.131, so it is > 0.05, with a calculated t value of -1.516 smaller than the t table value of 1.971, so H0 **is accepted** and H1 **is rejected** , which means that profit sharing does not have a positive and significant effect on MSME interest in Islamic banking financing. The rejection of the hypothesis (H5) occurs because many people think that the profit sharing system implemented by Islamic banks is almost the same as conventional banks, because the dominant financing used in Islamic banks is *murabahah* , or taking profits based on sales margins. This opinion is supported by research by Moertiono, (2021) which states that people still have difficulty distinguishing between profit sharing, margins and interest, and is in line with the research results of Andriani and Halmawati, (2019) which show that profit sharing does not have a positive influence on interest in Islamic banks, even though profit sharing is a special feature offered by Islamic banks in accordance with Islamic rules and avoids usury (Muhamad, 2004) .

The Influence of Reputation on MSMEs' Interest in Islamic Banking Financing

Based on the results of the hypothesis testing, it is known that the *sig value* of the Reputation variable on Interest is 0.011, so it is <0.05, with a calculated t value of 2.559 which is greater than the t table value of 1.971, so H0 **is rejected** and H1 **is accepted** , which means that reputation has a significant positive effect on MSME interest in Islamic banking financing. The acceptance of the sixth hypothesis (H6) is seen from the respondents' answers that the reputation of Islamic banks is good because many answered in agreement, and the bank's reputation is one of the handles for MSMEs to use financing (Qoyum and Fauziyyah, 2019) . This statement is in line with the results of Fathurrahman's research, (2022) which concluded that the level of MSME interest in Islamic financial institutions can be influenced by their views on an institution, and is in line with research (Boubker *et al* ., 2021; Hakim, 2020) stated that reputation has a positive effect on the interest in financing MSMEs in Islamic banking, as stated by Fombrun and Van Riel's theory (1997) which states that reputation is the view or perception of a company by people inside and outside the company.

CONCLUSION AND SUGGESTIONS

This study aims to analyze the influence of attitudes, subjective norms, perceived behavioral control, knowledge, profit sharing, and reputation on MSMEs' interest in Islamic banking financing. The study focused on MSMEs in West Nusa Tenggara with 210 respondents and used SPSS version 25 (primary data processed, 2023).

The results of the study indicate that attitude has a positive and significant effect on MSMEs' interest in Islamic banking financing. Subjective norms also have a positive and significant effect on MSMEs' interest, as does perceived behavioral control. Knowledge does not have a positive and significant effect on MSMEs' interest in Islamic banking financing. Profit sharing also does not have a positive and significant effect on MSMEs' interest. Conversely, reputation has a positive and significant effect on MSMEs' interest in Islamic banking financing. These findings indicate that the image of reliability, credibility, social responsibility, and trustworthiness are important aspects of reputation.

Simultaneously, the variables of attitude, subjective norms, perceived behavioral control, knowledge, profit sharing, and reputation influence the interest in financing in Islamic banking. The results of the F test show that F count > F table (105,327 > 2,143) with a significance of 0.000 < 0.05.

This study has limitations in the use of additional factors in the TPB model, where profit sharing and knowledge did not positively influence interest, and the sample size was not optimally distributed. Future research is recommended to add other factors based on the weaknesses of the theory of planned behavior and use a larger sample size. For Islamic banking, public knowledge regarding Islamic bank financing needs to be improved and the profit sharing system needs to be socialized because the public still has difficulty distinguishing profit sharing, sales margins, and bank interest in conventional banking.

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