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ANALYSIS OF PROFIT-SHARING KNOWLEDGE AND BANK INTEREST ON UNDERSTANDING OF SHARIA BANKING OPERATIONAL MANAGEMENT AND ITS IMPLICATIONS FOR SAVING STUDENTS IN SHARIA BANKING

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Key Words: Profit Sharing Knowledge, Interest Knowledge, Operational Management, Savings Interest.

ABSTRACT

The sharia banking practitioners' anxiety is that the growth of sharia banking assets has not moved, even though the majority of Indonesia's population is Muslim, supported by many Islamic religious colleges. Penetration of sharia banking is still low, where the market share of sharia tires in Indonesia, which is around 5, 95% in June 2019 including after the conversion of conventional commercial banks into Islamic banks, not because of organic growth(OJK,2019). This is far from expectations when viewed from the largest Muslim population in this world. The purpose of this study was to determine the effect of knowledge sharing, and interest knowledge on the interests of customers saving in Islamic banks, with operational management of Islamic banks as mediating variables. Research using quantitative methods with research data using secondary data. The sample of this study was 108 respondents drawn from 6 tertiary institutions in West Java and Central Java. Data analysis using structural equation modelling analysis with the help of AMOS 21 software. The results of the analysis concluded that the knowledge sharing proves to influence the operational management of Islamic banks, interest knowledge is proven to affect the operational management of Islamic banks, operational management of Islamic banks is proven to influence the interests of customers saving at the bank sharia, profit sharing knowledge is proven to have an influence on customers 'interest in saving at an Islamic bank, and interest

knowledge is not proven to have an influence on customers' interest in saving at an Islamic bank.

BACKGROUND

Islamic banking or often referred to as Islamic banking is a financial institution that provides financial services to the community, where the activities carried out are based on Islamic principles and ethics so that they are free from the term usury, free from non-productive speculative activities such as gambling (maysir), free from words that are not valid (false), free from dubious activities (gharar), and only finance businesses that are taught by Islam (halal).

The phenomenon of the number of suggestions, input, cynicism, community cohesion, our attitude to not think negatively, it should be a motivation for academics, experts, and Sharia figures, practitioners, to continue to develop Sharia Financial Institutions. The condition of the community must be constructed to minimize when there is a polemic in the community, which they know the term in the Islamic Financial Institution or other words the community is used as marketing media. The public should not always be afraid of helplessness, hell and so on, because contracting by scaring will build a contract that is afraid of losing money or is insecure, it does not develop its finances.¹

The characteristics of the management of Islamic banks whose activities apply the principle of profitability offer an "alternative" path in the banking system that is mutually beneficial for banks and the public, and is more focused on the value of fairness in transactions, ethical investment, upholding the values of togetherness and family in production, and avoid any form of speculative activity in financial transactions. With a variety of banking products and services that are diverse with more varied financial schemes, making Islamic banking a credible alternative banking system and in demand by all people and students in Indonesia without exception.

The population in Indonesia is hundreds of millions, the market share of Islamic banks can be said to be still relatively small when compared to conventional banking, it is ironic if seen from its population which is predominantly Muslim, and also has approximately 71 State Islamic Religious Colleges (PTKIN) and Higher Education Private Islamic Religion with a very large number of students, and the potential to increase market share.

The level of public knowledge, especially students, who are still limited to Islamic banks is one of the main factors inhibiting the growth opportunities of Islamic banking in Indonesia. Likewise, the lack of public knowledge about Islamic banks has led to a decrease in interest in using the Islamic banking

¹Aziz, Fathul Aminudin, 2018, *Deskonstruksi Ekonomi Islam Dalam Ontology Riba dan Bunga Bank*, (Jakarta, Istana) Hal.4.

system. Therefore, it is necessary to increase public interest in the Islamic banks (the sharia system).²

Knowledge or understanding in Islam is seen as "fiqh", which in the language is said to be understanding. Ulama have different ta'rif regarding fiqh in syara namely Abu Hanifah which defines fiqh as human knowledge of himself and everything related to humanity, then Abu Abdilah as-Syafii explained his opinion that fiqh as science, God's provisions relating to all actions humans have a legal impact based on God's commands, while Imam Shoqi said that fiqh is taking the religion of God and is steadfast in carrying out all commands and avoiding what is His prohibition.³

More specifically, jurisprudence can be divided into 2 (two), namely jurisprudence and fiqh muammalah. Fiqh of worship is all actions related to Thoharoh, Prayer, Fasting, Zakat, Hajj, Qurban, Nadzar, oaths and all human actions related to his Lord. While muammalah fiqh is said to be all forms of transactional activities such as deposits, trade, criminal, civil between fellow human beings both individually and even state institutions.⁴

According to the Minister of Finance Sri Mulyani there are 3 factors causing weaknesses of Islamic Banks, first Human Resources (HR), secondly governance management, "governance and morality of the management of the sharia financial sector when corruption occurs, abuse of power, conflict of interest, it's the same as betraying, "third, the limited activity segments, especially on cost and return.⁵

In the view of the constituents of government participation, especially services are needed to build Islamic culture in terms of muammalah through political channels of government. With a massive government policy that will eliminate some of the obstacles that are felt by practitioners of the Islamic banking community, so that the State is considered present to provide services to the community.⁶

As the results of the 2007 Siti Yunitarini research found that there are several obstacles faced by Islamic banking, one of which is the misperception of the public towards sharia banks, where there are still many who consider that Islamic banks are conventional banks as in general, which uses a profit-sharing system in the distribution of income obtained. Besides that, Islamic banks are also considered as a sectarian banking institution, so that all transactions and operations are only for certain religious groups as if close to other religious groups.

²Peneliti Potensi, Preferensi dan Perilaku Masyarakat terhadap Bank Syari'ah di wilayah Jawa Tengah dan Daerah Istimewa Yogyakarta. Kerjasama Bank Indonesia dengan Pusat Penelitian Kajian Pembangunan Lembaga Penelitian Universitas Diponegoro. 2000.

³Muhammad Nawawi, "Syarhul Muraqil 'Ubudiyah" (Pekalongan: Maktabah Raja Murah) Hlm.4.

⁴Wahbah, Z, Kitab "Fiqhul islami wa adalatih" (Damaskus: Maktabah Darul Fikr, 2005).

⁵<https://www.republika.co.id/berita/ekonomi/syariah-ekonomi/18/11/02/phjoe8383-sri-mulyani-sebut-tiga-kelemahan-keuangan-syariah-indonesia> diakses Tanggal 2 November 2018.

⁶Aminudin Aziz, Fathul, Transformasi Budaya Politik menuju Politik Budaya Nasihat untuk anak Presiden, (Yogyakarta: Semesta Aksara, 2019), hal 6.

Various public perceptions and perceptions are wrong because of the lack of information and understanding, a little literature, references and other writings about Islamic banks. Information and understanding of Islamic banks are still limited because there are still very few educational institutions and universities in the country that provide Islamic economics and banking curriculum, especially to find universities that have Islamic Economic Research Centers are still far from expectations.⁷

Given this reality, researchers examined the effect of knowledge sharing and interest on banks on understanding the operational management of Islamic banks and their implications for students saving at Islamic banks in Indonesia

LITERATURE REVIEW

Islamic banking

Banks are institutions engaged in finance that have a vital role in helping to increase the level of a country's economy. The higher the development of the banking industry, the better the economic growth will be. In language, the word "bank" comes from the Italian word "banco" which means table. While the Arabic language is called "mashrof" which means the place where the exchange of assets takes place, either by saving or taking or other than to do muamalat.⁸

Everything related to sharia banks and / or sharia business units in which there are institutions, business activities, as well as ways and processes in carrying out their business activities is called sharia banking. Whereas banks can be interpreted as business entities whose operations collect funds from the public, either in the form of deposits or distribution in the form of credit or others to improve the standard of living of the community. An Islamic bank is a banking institution that conducts its business using sharia principles, and according to its type can be divided into Sharia Commercial Banks (BUS), and Sharia People Financing Banks (Sharia Rural Banks). BUS in its activities provides services or services in payment traffic, while BPRS does not provide services in payment traffic. BUS has a function as a parent office or conventional bank head office conducting business with sharia principles, or a branch unit of a bank that is operating abroad that operates conventional business as the head office of sharia sub-branch offices and / or sharia units.⁹

Islamic banks put forward by Dr. Husein Syahatah as an Islamic financial institution or body that provides banking and financial product services, investments in various sectors following Islamic principles that aim to realize the economic and social growth of Muslims.¹⁰

⁷Siti Yuniartini. 2007. Prospek dan Kendala Bank Syari'ah di Era Globalisasi. Jurnal Ekonomi dan Bisnis Vol.5, No.2, September 2007.

⁸A. Djazuli dan Yadi Yanuari, Lembaga-lembaga Perekonomian Umat (sebuah Pengenalan), (Jakarta: Rajawali Press, 2001), hal.53.

⁹Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syari'ah Pasal 1.

¹⁰Husein Syahatah, al-masharif al-islamiyah Baina al-Fikr wa at-Thabiq, Cairo: Dar al-nasr Lil jami'at., 2009 h.28.

Understanding Islamic economics

An understanding of Islamic economics can be seen from how one understands the concept of Islamic economics as a whole as the concept of interest. Interest is haram, the more mature a person's Islamic quality standard is, the conventional banks that operate based on interest will eventually be abandoned and switch to Islamic banking whose operations are far from interest. Banks that use the interest system to debtors are independent of the profits and losses of entrepreneurs. But on the contrary in Islamic Economics trying to achieve economic equality in the country by using zakat on surplus funds. In Islam, the zakat maal is the zakat which is charged to those who can benefit the people.¹¹

Islamic economics is managed by applying the concept of Islamic management. Whereas management in Islam itself is closer to understanding space and time intention, endeavour, and resignation. Because actually in Islam intention is the initial motivation for an action to occur, then implemented with endeavour and sincerity to achieve the goals set in the intention.¹² In general, Islamic banks and conventional banks have the same transaction. However, the Islamic economic system in each of its transactions emphasizes the concept of broader benefits in its economic activities, as well as applying the principle of justice. Because the basis of Islamic banks is partnership, justice, transparency, universities or Islamic religious teachings, the operating system can be divided into three types,¹³

1. Financing products that aim to help finance community needs or distribute funds to the community.
2. Product funding which aims to raise funds from the public and which distinguishes between conventional banks and Islamic banks lies on the philosophical foundation, where conventional banks use profit-sharing in each of their operational activities.
3. Services that aim to serve the needs of the community available at Islamic banks.

Consumer theory preferences

Consumer preference theory is optional between likes and dislikes of each individual of goods or services (products) that are consumed. Kotler argues that the theory of consumer preferences shows consumer interest in a variety of product choices for which services exist.¹⁴ Also, Andi Mappiare defines preferences as a set of mental collaboration between hopes, feelings,

¹¹Ibid hal 170.

¹²Aminudin Aziz, Fathul, *Manajemen dalam Perspektif Islam*, Pustaka El-Bayan, Cet-Ke-2, 2017. H.3.

¹³Green v Alexander Johnson, "Case Report" (2006) 22 (5) Const. L.J. 336-343.

¹⁴Philips Kotler, *Manajemen Pemasaran*, Prehalindo, Jakarta, Cet Ke-10, 2000, h. 154.

convictions, prejudices, as well as fear or other tendencies that have an impact on each individual to choose certain choices.¹⁵

The purpose of the analysis of consumer preferences is to find out what consumers like and dislike, besides that it also determines the priority of the product attributes and the product itself. Thus the priority scale of the most important or most desirable product characteristics can be determined.

By using the theory of consumer preferences can determine a person's interest to save in Islamic financial institutions or not. This is because several factors influence decision making, including an understanding of the concept of Islamic economics. It is expected that when someone understands the concept of Islamic economics, then there is a tendency to choose to save in Islamic financial institutions.

Revenue sharing

Profit-sharing in English terminology is known as profit sharing. While in the economic dictionary, profit sharing is defined as profit or profit. In the implementation of an Islamic bank as a whole, the principle of profit-sharing is a general characteristic and is used as the basis for its operations based on the mudharabah principle by making the bank a partner for customers and entrepreneurs who borrow funds.¹⁶ The revenue-sharing system is where the agreement is made "agreement" or joint ties in conducting business activities. In this endeavour, it is agreed that the sharing of profits will be obtained between the two or more parties. The special feature of Islamic banks offered to the public is profit sharing, and in Islamic regulations relating to the distribution of operating results must be determined in advance at the beginning of the contract (contract). The amount of the determination of the portion of the profit-sharing between the two parties is carried out according to a mutual agreement and must occur with the willingness of each party without any unusual agreement.

Savings

In-Law No. 10 of 1998 states that savings are deposits which withdrawals are only made according to certain agreed terms, but cannot be withdrawn by check, crossed checks, and/or another equivalent. In Law No.21 of 2008 concerning Islamic banks it is stated that savings are deposits based on wadi'ah contracts or fund investments based on mudharabah agreements or other contracts that do not conflict with sharia principles that withdrawals can only be made according to certain agreed terms and conditions, can be withdrawn by checks, cross-checks, and/or other similar instruments. Then the profit-sharing was stated by Qardhawi (2001) as to where both parties would share profits by the agreement that had been agreed upon, where the profit-

¹⁵Andi Mappiare, *Psikologi Orang Dewasa Bagi Penyesuaian dan Pendidikan*, Surabaya, Usana Offsetprinting, 1994, h. 62.

¹⁶Muhammad, *Sistem dan Prosedur Operasional Bank Syari'ah*, Yogyakarta: UII Press, 2005, h.105.

sharing required the cooperation of the capital owner with the business/work for the mutual benefit of both parties, as well as for the community.

In carrying out its activities, there is a wadiah contract that will safekeeping goods or funds from customers to the bank provided that the bank is obliged to return the goods or funds deposited at any time. In this agreement, the customer acts as a depositary, while the bank acts as the recipient of the funds which is obliged to save and return at any time to the customer. The profits from the management of the deposited funds belong to the depositor or the bank because basically, the wadiah contract is qardh. In this case, the bank provides a voluntary bonus. Whereas the mudharabah contract will finance/invest funds from the owner of the fund (shohibul maal) to the fund manager, also called mudhorib for business activities according to sharia principles, as well as the distribution of operating results between the two based on the agreed ratio at the beginning of the contract. Profit-sharing is deposited in cash rather than offsetting from customer receivables. There are two methods of using revenue sharing, namely profit sharing and revenue sharing.

METHODOLOGY

Type of research

This research belongs to the category of quantitative research, this is because in the collection of data to the presentation of research results using numbers using the SEM method (structural equation modeling). This method is used to determine the effect of one variable with another variable.

Population and samples

Universities / Universities in Central Java and West Java became the population in this study. Determination of respondents in sampling using a quota technique in which researchers set each of the 18 respondents at the University / College in Central Java, West Java. Researchers choose a sample of students who come from:

- a. IAIN PURWOKERTO (Purwokerto State Islamic Institute)
- b. UNSOED (Jenderal Soedirman University, Purwokerto)
- c. UMP (Muhammadiyah University Purwokerto)
- d. UNUGHA Cilacap (Nahdhatul Ulama University Al. Ghazali Cilacap)
- e. UNSIL (Siliwangi University, Tasikmalaya)
- f. IAID CIAMIS (Darussalam Islamic Institute of Ciamis)

Data analysis techniques

The dependent variable is the interest of students saving in Islamic banks, then the variable knowledge of the results and interest knowledge as an

independent variable, while the mediating variable is the Operational Management of Islamic Banks. Research using AMOS tool version 21.

RESULTS AND DISCUSSION

The results of data analysis conducted in this study can be explained as follows:

Validity and reliability test results

At the initial stage of the research, pretest testing is done first, this test is carried out to find out whether the variable items are feasible or not used as research. This pretest test consists of a validity test and a reliability test.

Using Pearson correlation as a validity test in this study. Variable items are declared to have passed the validity test if the significance value in the Pearson test is less than 0.05. From the analysis it is known that all items for each variable already have a significance value of less than 0.05. Therefore it can be concluded that all variable items have passed the validity test.

In addition, this research also conducted a reliability test. The method used in the Cronbach Alpha reliability test. If Cronbach Alpha is greater than 0.60, then the research variables are declared reliable. Judging from the results of the analysis it can be seen that all research variables already have Cronbach Alpha values greater than 0.60, therefore it can be concluded that all research variables have passed the reliability test.

The detailed results of the validity and reliability tests are presented in the following table:

Tabel 1: Validity and Reliability Test Result

Variabel	Item	Uji Validitas		Uji Reliabilitas
		Pearson Correlation	Sig.	Cronbach Alpha
Pengetahuan Bagi Hasil	X1.1	0,531	0,003	0,702
	X1.2	0,701	0,000	
	X1.3	0,869	0,000	
	X1.4	0,769	0,000	
Pengetahuan Bunga	X2.1	0,667	0,000	0,781
	X2.2	0,739	0,000	
	X2.3	0,803	0,000	
	X2.4	0,690	0,000	
Manajemen Operasional Bank Syariah	Y.1	0,610	0,000	0,722
	Y.2	0,793	0,000	
	Y.3	0,797	0,000	
	Y.4	0,794	0,000	

Minat Menabung di Bank Syariah	Z.1	0,436	0,016	0,723
	Z.2	0,775	0,000	
	Z.3	0,787	0,000	
	Z.4	0,735	0,000	
	Z.5	0,694	0,000	

The goodness of fit test results

The way to find out how far the model was hypothesized to fit the sample data is done by going to the goodness of fit test. The following table is the results of the indexes of computational results with the help of AMOS software or programs in the SEM model.

Table 2: Goodness of Fit Test Results

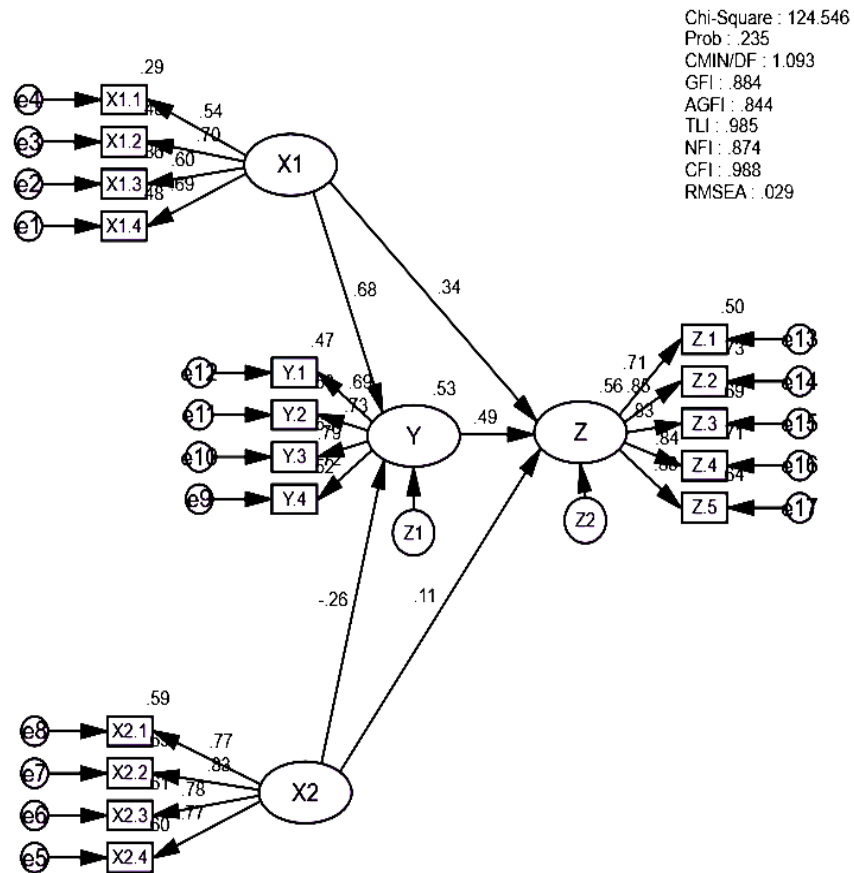
<i>Goodness of Fit</i>	<i>Hasil Analisis</i>	<i>Cut-off Value</i>	<i>Keterangan</i>
χ^2 (<i>Chi-Square</i>)	124,55	Diharapkan kecil	<i>Good Fit</i>
Probability	0,235	$\geq 0,05$	<i>Good Fit</i>
CMIN	1,093	≥ 2	<i>Good Fit</i>
GFI	0,884	$\geq 0,90$	Marginal
AGFI	0,844	$\geq 0,90$	Marginal
NFI	0,985	$\geq 0,90$	<i>Good Fit</i>
TLI	0,874	$\geq 0,90$	Marginal
CFI	0,988	$\geq 0,95$	<i>Good Fit</i>
RMSEA	0,029	$\leq 0,08$	<i>Good Fit</i>

Based on the results of the goodness of fit above, it is known that most of the assessment criteria show good fit results, while other assessments show a marginal fit. It can be concluded that overall the model passed the goodness of fit test, or the model is said to have been good.

Hypothesis test results

The results of the analysis conducted using AMOS 21 software obtained the following model:

Picture 1 Full Result of Model Analysis



Hypothesis testing is done with each variable partially tested so that it can know the relationship between the variables tested. To find out whether there is an influence of the independent variables on the dependent variable that can be seen from the value of C.R. a variable is declared influential or significant if $-1.96 \leq C.R. \leq 1.96$ or $P < 0.05$. The results of a summary of research hypothesis testing are presented in the following table.

Tabel 3: Hypothesis Test Results

			Estimate	S.E.	C.R.	P	Keterangan
Y	<---	X1	0,692	0,146	4,726	0,000	Signifikan
Y	<---	X2	-0,213	0,082	-2,595	0,009	Signifikan
Z	<---	Y	0,464	0,159	2,920	0,004	Signifikan
Z	<---	X2	0,087	0,072	1,207	0,227	Tidak Signifikan
Z	<---	X1	0,327	0,155	2,112	0,035	Signifikan

Based on the results of the analysis above it is known that from the five research hypotheses there is one hypothesis that has not been proven to have a significant effect, namely the influence of X2 on Z. It can be seen by looking at the P-value greater than 0.05, whereas for other variables it is proven to have a significant effect.

DISCUSSION

Effect of profit-sharing knowledge on operations management of islamic banks

From the results of the analysis above it has been proven that knowledge sharing results from a significant positive effect on the understanding of operational management of Islamic banks. This is indicated by the estimated coefficient value of 0.692 with the value of C.R. 4,726 and p-value 0,000. With a P value of less than 0.05, it shows that the research hypothesis is proven to have a significant effect. The positive coefficient value indicates that with the increase in student's profit-sharing knowledge, students' understanding of operational management of Islamic banking will also increase.

The characteristic of an Islamic bank is the profit-sharing offered to the public. At the beginning of the contract is determined in advance the sharing of results between the bank and the customer. This was done to reduce the feeling of being harmed by one of the parties, an agreement between the two parties determines the amount of profit sharing. Operational management is a series of activities carried out by the company to produce the expected output. Operational management has an important role to develop a company. Sharia bank operational management is a series of activities carried out by the sharia bank to achieve certain objectives by sharia rules.

Operational management carried out by Islamic banks will carry out activities by the values of sharia-based objectives. Someone who knows good profit sharing will increasingly trust the operational management carried out by the Islamic bank. This is because they will always assume that everything that is carried out must have a religious value.

Effect of interest knowledge on understanding of islamic bank operational management

The analysis shows that the knowledge of interest has been proven to have a significant negative effect on the understanding of operational management of Islamic banks. This is indicated by the estimated coefficient value of -0.213 with the value of C.R. -2,595 and p-value 0,009. A p-value of less than 0.05 indicates that the research hypothesis is proven to have a significant effect. The negative coefficient value indicates that with increasing knowledge about the interest owned by students, students' understanding of operational management of Islamic banking will decrease.

Bank interest is a form of service provided by conventional banks to customers who have deposited at the bank. Besides, interest is also a service that must be paid by the customer who has a loan to the bank. At this time interest is one of the controversies in the Islamic world. That is because there

is an element of usury that is in the bank interest. Someone who has high trust in interest will not make an issue of whether or not Sharia-based operational management.

Effect of understanding sharia bank operational management on saving students interest in sharia banks

The analysis showed that the understanding of operational management of Islamic banks proved to have a significant positive effect on students' interest in saving at Islamic banks. This is indicated by the estimated coefficient value of 0.464 with a value of C.R. 2,920 and p-value 0,004. A p-value of less than 0.05 indicates that the research hypothesis was proven to have a significant effect. Positive coefficient values indicate that with the increase in the operational management of Islamic banks, the desire of students to save in Islamic banks will also increase.

Operational management contains the basic principles of a company's economic system. In Islamic banks, operational management emphasizes the concept of interest and Islamic commercial objectives not to use the term loan money but rather to cooperate with the principle of profit sharing. Thus the understanding of operational management of Islamic banks has an important role in determining the interest of students saving in Islamic banks. The level of knowledge of a person about sharia management will determine his desire to save at an Islamic bank.

Effect of profit-sharing knowledge on interests of saving students in islamic banks

Based on the above analysis, it can be seen that knowledge about profit sharing has a positive and significant effect on students' interest in saving at an Islamic bank. This is indicated by the estimated coefficient value of 0.327 with the value of C.R. 2,112 and p-value of 0.035. A p-value of less than 0.05 indicates that the research hypothesis is proven to have a significant effect. Positive coefficient values indicate that with increasing knowledge for the results of students, then the desire of students to save in Islamic banks will also increase.

Profit-sharing is a mechanism for Islamic banks to get results and share them with customers by contracts that have been agreed before. The amount of profit-sharing is determined at the beginning of the contract so that there is no compulsion about it. Therefore, savings and loan transactions in Islamic banks are highly recommended in Islam, because it is guaranteed halal.

The increasing knowledge of someone about profit sharing, the desire of that person to save at the Islamic Bank will also increase. That is because the profit-sharing is one of the transactions that is lawful according to Islam.

Effect of interest knowledge on interest in saving students in islamic banks

The results of the analysis show that the knowledge of interest has no significant effect on students' interest in saving at an Islamic bank. This is indicated by the estimated coefficient value of 0.087 with the value of C.R. 1,207 and p-value 0,227. P-value more than 0.05 indicates that the research hypothesis was not proven to have a significant effect. This means that the level of student knowledge of the concept of interest, may not necessarily reduce or increase student interest in saving at Islamic banks.

Knowledge about interest is also not proven to have a direct influence on the desire to save at Islamic banks, because other factors act as mediators for both effects. The factor that acts as a mediator between interest knowledge and interest in saving at an Islamic bank is the operational management of an Islamic bank.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Conclusions can be drawn based on the results of the discussion as described above are as follows:

1. Knowledge of profit sharing has a significant positive influence on the understanding of operational management of sharia.
2. Knowledge of interest has a significant negative effect on the understanding of operational management of Islamic banks.
3. Interest in saving students in Islamic banks can significantly be influenced by the understanding of operational management of Islamic banks.
4. Interest in saving students in Islamic banks can significantly be influenced by knowledge of profit sharing.
5. Interest in saving students in Islamic banks is not proven to be influenced by knowledge of interest.

Recommendations

The advice given by researchers is: to increase students' interest in saving at Islamic banks, it should be done to increase knowledge about profit sharing and knowledge about interest, so students will know more about the importance of saving at Islamic banks. Other things that need to be considered for further research should pay attention to factors that might influence customers' desires to save at Islamic banks.

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