

## THE INFLUENCE OF CUSTOMER DISCIPLINE AND INSTALLMENT PAYMENT ON BTPN SYARIAH FINANCING IN DALAN LIDANG VILLAGE

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### Abstract

This study aims to determine the effect of discipline and installment payments on financing at BTPN Syariah in Dalan Lidang Village. This study was conducted in Dalan Lidang Village. The research method used is a quantitative research method, namely a method that uses many questionnaires. Samples were taken using a questionnaire technique directly to customers, namely 100 customers. The results of the data analysis study using the t-test show that the t-test coefficient of discipline is 5.301, while the t table can be seen in the t-test table with  $\alpha = 0.05$  and  $df = 98$ , the t table is 1.660. The discipline variable (X1) has a p-value of  $0.00 < 0.05$ , meaning it is significant, while the t count > t table ( $5.302 > 1.660$ ), it can be concluded that the discipline variable has a significant effect on financing at BTPN Syariah in Dalan Lidang Village. Installment payment variable (X2) shows that the t coefficient is 7.308. While the t table can be seen in the t-test with  $\alpha = 0.05$  and  $df = 98$ , the t table is 1.660. The payment variable has a p-value of  $0.00 < 0.05$ , meaning it is significant, while the t count > t table ( $7.308 > 1.600$ ), it can be concluded that the payment variable has a significant effect on financing at BTPN Syariah in Dalan Lidang Village. And the calculation results using the f test and a significant value of 0.000 and a calculated value of 69.662 from these results can show that the discipline and payment variables both have an effect on financing at BTPN Syariah. And the R2 test states that the correlation value obtained is 0.768, meaning that it is included in the category of strong correlation between variables 59.0%, meaning that the independent and dependent variables are 59.0% with the remaining 41% influenced by other variables.

**Keywords:** Discipline, Installment Payment, Financing

### INTRODUCTION

Banks are financial institutions that play an important role in a country's economy, namely as financial intermediary institutions and are the lifeblood of the economy throughout the country. In developing the banking industry in a country, banks are expected to be able to mobilize public savings funds properly.

The funds that have been collected by the bank from the public (excess funds) will be channeled back to the community who need funds or are in deficit. This is done so that the wheels of

the economy can run well (Nur Melinda, 2015). According to Law No. 7 of 1992 concerning Banking as amended by Law No. 10 of 1998, namely: A bank is a business entity that collects funds in the form of deposits and distributes them to the community in the form of credit and/or other forms, in order to improve the standard of living of the community at large.

Based on the definition of a bank, the main business of the bank is to collect funds in the form of deposits which are the source of bank funds and distribute these funds to the community. Specifically for Islamic Banking, in addition to carrying out business functions as collectors and distributors of public funds, Islamic banking is also allowed to carry out social functions as regulated in Law Number 21 of 2008 concerning Islamic banking. In distributing its funds, banks must also pay attention to the quality of their credit. Because if there are many problematic loans, it will be detrimental to the bank itself.

Definition of Financing itself according to Law No. 10 of 1998 article 1 point 12 junto Law No. 7 of 1992, namely: Provision of money or bills that can be equated with it based on an agreement or loan agreement between the bank and another party that requires the borrower to repay their debt after a certain period of time with interest.

BTPN Syariah is a Sharia Commercial Bank that was created due to changes in PT. Bank Purna Danarta (Bank Sahabat) and BTPN Syariah is legally registered as the 12th Sharia Commercial Bank in Indonesia, via the distribution of the Sharia Business Unit spin-off of PT. BTPN Tbk. BTPN Syariah has one of the financing business elements that was created in March 2008 when it was becoming a Sharia Business Unit. The financing product business element is focused on services and empowerment for women.

Pre-prosperous and those who want to be entrepreneurs from all corners of Indonesia. The existence of this financing is expected to be able to present a better and more peaceful life. BTPN Syariah has its own superiority compared to other sharia banks. These advantages include: First, BTPN Syariah is the only bank that has superiority in serving productive pre-prosperous elements of society where the only sharia banking has core services in the productive pre-prosperous citizen sector throughout Indonesia, this is interesting because most of the sharia banks in Indonesia miss out on services to the above elements.

Second, BTPN Syariah is the only bank that prioritizes empowerment for women based on sharia principles. Third, 90 percent of the workforce owned by BTPN Syariah are women. Fourth, BTPN Syariah is the only bank that opens up opportunities as widely as possible to all high school alumni to have a profession in the banking world. And fifth, BTPN Syariah shows itself as a bank that is able to spark a new generation of bankers in serving the productive poor banker community.

Based on Banking Law No. 10 of 1998, financing is the provision of money or bills based on an agreement between the bank and another party who has an obligation to return the money after a certain period of time with compensation or profit sharing that has been determined together. This mechanism is often used by many business actors to cover their capital needs through bank loans, the payment mechanism with the installment method allows them to run a business with sufficient capital but is paid periodically with an amount that is affordable to be met by their business income. Banks will always be related to financial problems which are a tool to facilitate trade. Although the role of banks is very important in the economy, all financial problems will intersect quite clearly, for example, if inflation occurs, the bank's finances will also be affected. Today, conventional banking activities that use an interest system are common knowledge to the public. The development of

micro-businesses will help overcome unemployment problems considering the large number of micro-businesses in this country. Micro, small and medium enterprises (MSMEs) are very important for the development of the country's economy, during the monetary crisis in 1998 and the global financial crisis that occurred in 2008, the MSME sector proved to be able to survive compared to large companies.

The monetary crisis has made many parties aware of the strong economic fundamentals and the empowerment of the community's economy (Zainal Arifin. AR, 2020). Which then drives regional development. However, the growth and development of micro, small and medium enterprises (MSMEs) are still not completely good, because there are still obstacles faced by the community in developing their businesses, the obstacles faced by the community are the lack of business capital.

One of the financial institutions that is currently able to help with the community's capital problems is the National Pension Savings Bank (BTPN), BTPN Syariah is a subsidiary of BTPN with a share ownership of 70% since the birth of Bank BTPN Syariah, this bank has become the 12th Islamic bank in Indonesia. which Bank BTPN Syariah provides financial products and services to the community, the products offered by BTPN Syariah vary and are adjusted to the needs and requirements of the community.

Bank Syariah is a bank whose activities refer to Islamic law, in its operations it does not rely on interest, nor does it pay interest to customers (Dia Oktavia Sari, 2017).

as in the word of Allah in Surah Q.S Ali Imran: 130

Meaning: on the day when every soul will find all its good deeds presented (before it), as well as (also) the evil that it has done; he wishes that between him and that day there was a long period; and Allah warns you of His punishment. and Allah is Most Merciful to His servants.

Operationally, Bank BTPN Syariah provides financial services with a more revolutionary mechanism than conventional banks or other Sharia banks, because this bank provides loans to customers whose main target is MSME actors who need business capital.

The provision of financial services is even massively offered to the community to remote areas and villages. So that ordinary people who previously did not know about bank loan services are able to obtain funds for their business needs. In this section, BTPN Syariah also conducts socialization about the financial services they provide, it is not surprising that until now their customers have spread throughout Indonesia and the number is very large.

Currently, many business actors have difficulty in developing their businesses, limited capital owned by business actors causes obstacles to the development of their businesses, with the provision of capital to business actors who are experiencing difficulties, especially in terms of capital, it is expected to affect the development of their businesses related to the income that will be obtained by the business actors, in this case the additional capital provided by BTPN to MSME actors, the actors must pay in installments for the additional capital that has been given in accordance with the agreement of both parties, the bank and the business actors. Bank Tabungan Pensiunan Nasional Syariah Kel. Dalam Lidang always strives to provide services on the basis of trust so that the issue of quality of service to customers becomes a factor that greatly determines the success of this banking business.

The success of Bank Tabungan Pensiunan Nasional Syariah Dalam Lidang in the banking business has been proven by being able to survive and overcome various challenges faced during the

dozens of years of the establishment of Bank Tabungan Pensiunan Nasional Syariah, where currently Bank Tabungan Pensiunan Nasional Syariah is able to become a market leader and is able to dominate the North Sumatra region.

Currently, Bank Tabungan Nasional Syariah continues to strengthen the tradition of good corporate governance, full compliance with regulations, good risk management and commitment to customers and in improving the function of financial intermediation in an effort to support national economic growth. BTPN Syariah is often used by customers to help balance the economy by making or applying for loans with the desired amount. And if the application is approved by BTPN, it will be given according to the agreement. And the installment money is dropped according to the agreement between the officer and the customer in payments made once every two weeks which installments are valid for one year, but the loan is given with a certain period of time, all of that is according to the agreement. The problem is the discipline or punctuality of customers in their payments for the sustainability of customer financing, so that it can have a good effect on the customer himself and other customers.

## **METHOD**

Research methodology is a set of activities, procedures used by a discipline, its analysis using quantitative approaches used to analyze a certain population or sample, data collection using analysis instruments, quantitative or statistical data analysis, with the aim of testing the hypothesis that has been established (Sugirono, 2011:). The analysis is in the form of numbers to obtain results for the value of BTPN customers in Dalan Lidang Village. This study aims to determine whether there is an influence of discipline and installment payments on BTPN Syariah financing in Dalan Lidang Village.

## **RESULTS AND DISCUSSION**

- a. The influence of discipline on financing at BTPN Syariah in Dalan Lidang Village.

It is known that discipline (X1) has a significant effect on financing at BTPN Syariah in Dalan Lidang Village to apply for financing for business or agricultural costs, this is proven by a significant value of  $0.000 < 0.05$  and also seen in the calculated  $t$  value  $> t$  table ( $5.301 > 1.660$ ), meaning  $H_1$  is accepted,  $H_0$  is rejected. So in this study it can be concluded that discipline has an effect on financing, meaning that the better the quality of discipline carried out by customers, the financing at BTPN Syariah will increase.

- b. The Effect of Installment Payments on Financing at BTPN Syariah in Dalan Lidang Village.

The payment variable (X2) has a significant effect on financing at BTPN Syariah in Dalan Lidang Village which is used to build a business, develop an existing business or customer agriculture, this is proven by a value of  $0.000 < 0.05$  and also seen in the calculated  $t > t$  table ( $7.308 > 1.660$ ) meaning  $H_2$  is accepted,  $H_0$  is rejected. So in this study it can be concluded that payments have an effect on financing and the results of this study indicate that the better the customer's payments made at BTPN Syariah, the higher the financing that will be taken by the customer for further financing.

- c. The effect of discipline and installment payments on financing at BTPN Syariah in Dalan Lidang Village

Based on the results of the simultaneous test (f) that the calculated F is 69,662 with a significant value of 0.000. Since the significant probability is much smaller than 0.05, it is obtained that  $F_{count} > F_{table}$  ( $69.662 > 3.09$ ), then  $H_0$  is rejected and  $H_a$  is accepted. This shows that the variables of discipline and installment payments together have an effect on financing at BTPN Syariah in Dalan Lidang Village.

The conclusion is that  $H_1$  and  $H_2$  are accepted, so statistically it can be concluded that there is a positive and significant influence between discipline and payment on financing at BTPN Syariah in Dalan Lidang Village to take financing to build MSME businesses, develop existing businesses or agriculture at BTPN Syariah.

## CONCLUSIONS

Based on the results of the research that has been carried out through the stages of distributing questionnaires, data processing and data analysis using multiple linear regression, the purpose is to determine the effect of independent variables on dependent variables. The following conclusions can be drawn:

- a. Discipline has a significant effect on BTPN Syariah financing in Dalan Lidang Village, this is evidenced by a significant value of  $0.00 < 0.05$  and can also be seen in the calculated  $t$  value  $> t$  table ( $5.302 > 1.660$ ), meaning  $H_1$  is accepted  $H_0$  is rejected. So in this study it can be concluded that discipline has an effect on financing at BTPN Syariah in Dalan Lidang Village, meaning that the better and higher the level of customer discipline, the financing at BTPN Syariah will increase.
- b. Installment payments have a significant effect on financing at BTPN Syariah in Dalan Lidang Village, this is evidenced by the value of  $0.00 < 0.05$  and can also be seen from the results of  $t$  count  $> t$  table ( $7,308 > 1,600$ ), meaning  $H_2$  is accepted  $H_0$  is rejected. So in this study it can be concluded that installment payments have an effect on financing at BTPN Syariah in Dalan Lidang Village, and the results of this study indicate that the better the customer's payments, the higher the financing submitted and accepted by the bank.
- c. Discipline and installment payments together have a simultaneous (significant) effect on financing at BTPN Syariah in Dalan Lidang Village to be used as one of the accesses in improving the customer's economy, this is evidenced by the sign value  $< 0.05$  ( $0.00 < 0.05$ ).

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