

# Analysis of Public Perception of Sharia Financial Institutions in Medan City

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## ABSTRACT

The purpose of this research is to determine the public perceptions of Islamic Financial Institutions in Medan. The research is categorized to descriptive qualitative so that is not to test hypothesis. This data which is used in this research is the primary and secondary data. Sampling technique is taken by purposive sampling of 50 respondents as the sample. The research collects empirical evidence by distributing questionnaires. Respondents in this research are the whole society in Medan or a city that had contact with Islamic Financial Institutions in Medan. Based on the results of the research with crosstab analysis, known to the majority of respondents have a perception about Islamic Financial Institutions in the choice of Islamic Financial Institutions to avoid usury and following argument of the Sunnah. In addition, the perception of the majority of respondents regarding Islamic Financial Institutions is the Islamic Financial Institutions are not assessment client to interest. Then the majority of respondents have the perception that Islamic Financial Institutions have employees were friendly and polite.

**Keywords:** Islamic Financial Institutions, Perception

## INTRODUCTION

Indonesia has great potential for the development of the Islamic economy and finance. One of the regions in Indonesia that has the greatest potential is East Java. About 96.76% of the population of East Java or 36.65 million people are Muslims. Sharia

economy and finance that is growing and developing rapidly can be a solution for the economic empowerment of the Indonesian people, which in turn can support economic growth. However, in its development, synergies are needed from various central and regional institutions, including Bank Indonesia as the central bank (Syariah Finance, 2015).

Entering the third decade in the development of the Islamic finance industry, Indonesia is said to be in third place in the world. The ranking is based on the largest number of institutions from Islamic financial institutions. Indonesia is ranked third in the world in terms of number of institutions, and total assets ranked ninth in the world, with assets of USD 35.63 billion or a world market share of 2.1 percent (Okezone, 2015).

The financial sector is currently still considered to be the prima donna because it is most in demand and is increasingly developing in the Islamic economy. The global number of Islamic financial institutions, including banks, insurance and investment and financing companies, has more than 1,500 institutions. Global acceptance continues to grow, as if there is competition between Islamic and conventional finance. Islamic finance has various benefits. These benefits include having a universal appeal. This is a better deal with a more ethical way of doing business. Since the global financial crisis, there have been concerns about

conventional banking, especially in doing business and its products are at high risk (ICMI, 2015).

It is believed that Islamic finance can be explored more optimally for infrastructure development. This conference was directed to discuss exploring the potential for the government and the private sector to meet infrastructure financing needs through the Islamic financial sector, be it Islamic Banking or the Islamic Capital Market (Syariah Finance, 2015).

Islamic banking services in North Sumatra (North Sumatra) are still distributed in 10 districts or cities of 33 districts / cities in North Sumatra. The Regional Financial Services Authority (OJK) 5 stated that all parties, both regulators and related local governments, especially all Muslims, are responsible for optimizing the empowerment of the Islamic financial system as an alternative medium to drive and stimulate the economy of the people.

The Islamic financial system has developed rapidly for two decades since the birth of the first Islamic bank in the country, not only limited to Islamic banking, but also covers the Islamic non-bank financial industry such as Islamic insurance, Islamic pension funds, Islamic finance companies, Islamic bonds, Islamic mutual funds, and other Islamic capital market activities. In the banking sector, we see that up to the first quarter of 2015 the number of national Islamic banking office networks has grown by 9.28% or from 431 to 471.

Meanwhile, specifically for North Sumatra, our statistics show that out of 33 districts / cities in North Sumatra, only 10 districts / cities have provided sharia banking services. Therefore, this is the responsibility of all of us (not only regulators or related local governments), all Muslims in particular are responsible for optimizing the empowerment of the Islamic financial system as an alternative medium to drive and stimulate the economy of the people.

OJK together with sharia financial stakeholders are encouraging the

implementation of the I Love Sharia Finance National Campaign which aims to increase the collective awareness of all sharia economic and financial stakeholders to understand and love sharia financial products and activities in order to develop sharia economy and finance so that they can contribute to encouraging economic progress, optimizing all potential national and regional economies, whose ultimate goal is to improve the welfare of society at large.

Sharia banking customers currently have reached around 18 million accounts, the number of microfinance institutions in Indonesia is the largest in the world (partly in the form of BMTs and Islamic financial services cooperatives), as well as one of the largest sukuk issuing countries and the only country issuing retail sukuk.

For this reason, in order to achieve the desire to become a leader in the development of sharia finance and take advantage of the development of the Islamic financial services sector, government institutions and related non-governmental institutions must jointly support the development of the Islamic financial services sector, overcome various obstacles to the development of this industry, and synergistically carry out various efforts to improve the efficiency and competitiveness of the Islamic financial services sector.

OJK data as of March 2015, the sharia banking industry consists of 12 Islamic Commercial Banks, 22 Sharia Business Units owned by Conventional Commercial Banks and 163 BPRS with total assets of IDR 264.81 trillion with a market share of 4.88%. Meanwhile, the number of Islamic Non-Bank Financial Industry (IKNB) players are 98 non-MFIs, which consist of takaful (sharia insurance) service businesses that manage assets worth IDR 23.80 trillion, in addition to sharia financing businesses that manage assets worth IDR 19.63 trillion. Sharia IKNB market share until the first quarter of 2015 has reached 3.93% compared to total IKNB assets, with the largest portion played by sharia life

insurance companies of IDR 19,387 billion and Islamic finance companies of IDR 19,630 billion. 375 representatives of IKNB companies besides the capital market in North Sumatra can play a role in supporting the development of the benefits of Islamic financial services for the people of North Sumatra.

## **MATERIAL AND METHODS**

This study is to see the public perception of Islamic financial institutions in Medan. In addition, the variables that affect public perceptions of financial institutions include (1) Education (2) Age and (3) Service. As for the subjects in this study are the community consisting of students, civil servants, private employees, entrepreneurs and housewives.

This type of research is a qualitative descriptive study. Descriptive research is a type of research that aims to capture or describe systematically, factually, and accurately about the facts and characteristics of a particular object or population. The method used in this research is a survey method. The survey method generally uses a questionnaire instrument (questionnaire) which is filled in by respondents from the research object determined by a certain method (Sinulingga, 2011). So it can be concluded that this research is a descriptive research because it is done to find factual information and identify a problem. Then interpreted appropriately and accurately so that conclusions can be drawn and evaluated.

Population refers to a group of people or objects that have similarities in one or several things that form the main problem in a study (Muhamad, 2008). The population of this study is all people in Medan City who use Islamic financial institutions. The sample is a part or a number of certain samples taken from a population and examined in detail (Muhamad, 2008). The sampling technique used was purposive sampling, which is a

nonprobability sampling technique that selects people who are selected based on the special characteristics of the sample which are considered to be closely related to previously known characteristics or characteristics of the population (Ibid). The author took a sample of 50 people.

The type of data used in this study is primary data, which is data that is collected and processed directly by an organization or individual directly from its object (Muhamad, 2008), namely through a questionnaire given to the community in Medan City and secondary data, is data that is obtained in a ready-made form, has been collected and processed by other parties, usually in the form of publications (Ibid), namely data from the Central Statistics Agency, as well as other reading material related to this research.

The data collection method in this research is literature study, namely by collecting data and information through literature related to the problem under study, which can be obtained from books, journals, the internet and others. Questionnaire, the researcher made a list of questions to the people of Medan City where the questions made relevant to the research being carried out were addressed. In this study, the authors performed data analysis techniques using the SPSS 23 computer program, namely to analyze crosstab by first transferring the data obtained into Microsoft Excel software for tabulation.

## **RESULTS AND DISCUSSION**

### **Age - Public Perceptions Of Islamic Financial Institutions In Medan City**

Based on Table 4.1, for the basic statement on choosing a sharia financial institution, it is known that the majority of respondents answered with the option of avoiding usury, namely 25 respondents. Of the 25 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.1 Respondents' Perceptions of Choosing Islamic Financial Institutions Based on Age**

Basis for Choosing a Sharia Financial Institution	Age group				Total
	20-30	31-40	41-50	>50	
Easy and close	1	2	0	0	3
Religious based	5	0	0	1	6
Avoid usury	16	7	1	1	25
Little pieces	5	1	0	0	6
Safer	4	1	1	0	6
Want to try	1	1	0	0	2
Good system	2	0	0	0	2
Total	34	12	2	2	50

Source: Primary Data Processed

**Table 4.2 Respondents' Perceptions of the Level of Trust in Sharia Financial Institutions by Age Group**

Level of confidence	Age group				Total
	20-30	31-40	41-50	>50	
Upholding Islamic rules	2	3	1	2	8
Do not know	2	0	0	0	2
Islamic banks are different from conventional banks	1	1	0	0	2
Many use Sharia Financial Institutions	3	0	0	0	3
Islamic banks are less open	0	2	0	0	2
Has the word "sharia	2	0	0	0	2
Safe and good	6	3	0	0	9
Guided by Al Quran and Sunnah	1	0	0	0	1
Yes, for no reason	17	3	1	0	21
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.2, for statements regarding the level of trust, it is known that the majority of respondents answered with the choice yes, without reason, namely 21 respondents. Of the 21 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.3 Respondents' Perceptions That Sharia Financial Institutions Are More Profitable And Fair Based On Age Groups**

More Profitable and More Equitable Economically	Age group				Total
	20-30	31-40	41-50	>50	
Sharia Financial Institutions are no different	1	0	0	0	1
According to the contract at the beginning	3	2	0	0	5
According to the customer	5	0	0	0	5
Sharia Financial Institutions are more profitable	7	4	0	2	13
Provides benefits according to the contract	3	0	0	0	3
Little pieces	4	2	0	0	6
Conventional and Islamic Financial Institutions are mutually beneficial	5	1	0	0	6
Economically fair but not more profitable	1	2	1	0	4
Not too	2	1	0	0	3
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.3, for statements regarding more profit and fairer economically, it is known that the majority of respondents answered with the choice of Islamic financial institutions providing benefits, namely as many as 13 respondents. Of the 13 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.4 Respondents' Perceptions of Mutual Benefit based on Age Group**

Mutually Beneficial	Age group				Total
	20-30	31-40	41-50	>50	
In accordance with the agreement and agreement at the beginning	8	2	1	0	11
Many are universal profitable	4	3	0	1	8
Not all can accept it	2	1	1	0	4
For Muslim customers profitable	1	1	0	0	2
Sharia Financial Institution no	6	4	0	0	10
Total	7	1	0	1	9
Total	6	0	0	0	6
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.4, for statements regarding mutual benefit, it is known that the majority of respondents answered with choices according to the contract and agreement, namely 11 respondents, and also many respondents answered with the choice of Islamic financial institutions not using interest 10 respondents. Of the 11 respondents, the majority of respondents were between the ages of 20 and 40. Of the 10 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.5 Respondents' Perceptions of Islamic Financial Institutions Are Islamic Financial Institutions based on Age Groups**

LKS is an Islamic financial institution	Age group				Total
	20-30	31-40	41-50	>50	
Follow dahlil sunnah	6	4	0	1	11
Islamic financial institutions are not run properly	2	0	0	0	2
Yes, because they don't have flowers	7	4	0	0	11
Not yet Islamic	6	0	0	1	7
Yes, because the product is Islamic	0	2	0	0	2
Total	13	2	2	0	17
	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.5, for statements regarding Islamic financial institutions as Islamic financial institutions, it is known that the majority of respondents answered yes without a reason, namely 17 respondents. Of the 17 respondents, the majority of respondents were between the ages of 20 and 30.

**Table 4.6 Respondents' Perceptions of Islamic Financial Institutions Will Provide Solution to Customer Problems Based on Age Groups**

LKS Will Provide Problem Solving	Age group				Total
	20-30	31-40	41-50	>50	
Yes by providing a call service center	3	1	0	0	4
Yes it will get its attention more to its customers	1	0	0	1	2
Sharia financial institutions provide money loans with small interest	6	4	0	1	11
yes because of the Sharia Financial Institution	2	1	0	0	3
Total	20	3	0	0	23
	2	3	2	0	7
	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.6, for statements regarding Islamic financial institutions that will provide solution to the problem, it is known that the majority of respondents answered with the choice yes without reason, namely 23 respondents. Of the 23 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.7 Perceptions of Respondents in Islamic Financial Institutions Fast and Easy Services based on Age Group**

Fast and Easy Service Worksheets	Age group				Total
	20-30	31-40	41-50	>50	
Quite easy and fast	0	2	0	0	2
According to the financial institution	2	2	1	0	5
Not necessarily	2	0	0	1	3
Not	5	1	0	1	7
Yes, for no reason	25	7	1	0	33
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.7, for statements regarding Islamic financial institutions that provide fast and easy services, it is known that the majority of respondents answered yes without a reason, namely 33 respondents. Of the 33 respondents, the majority of respondents were between the ages of 20 and 40.

Based on Table 4.8, for statements regarding employees of Islamic financial institutions who are friendly and courteous, it is known that the majority of respondents

answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.8 Respondents' Perceptions of Islamic Financial Institution Employees Based on Age Groups**

Friendly and Courteous LKS Employees	Age group				Total
	20-30	31-40	41-50	>50	
All employees of the Institute	2	1	0	0	3
Sharia finance is polite	3	0	1	0	4
Yes, because always say hello	29	11	1	2	43
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.8, for statements regarding employees of Islamic financial institutions who are friendly and courteous, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents were between the ages of 20 and 40.

**Table 4.9 Respondents' Perceptions of the Types of Forms that are Always Available and Easy to Get by Age Group**

Types of Forms that are Always Available and Easy to Get	Age group				Total
	20-30	31-40	41-50	>50	
It depends on the financial institution	2	0	1	1	4
Not	3	0	0	0	3
Yes, for no reason	29	12	1	1	43
Total	34	12	2	2	50

Source: Primary Data Processed

Based on Table 4.9, for statements regarding the types of forms that are always available and easy to obtain, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents were between the ages of 20 and 40.

### Income - Public Perception Of Sharia Financial Institutions In Medan City

**Table 4.10 Respondents' Perceptions of Choosing Islamic Financial Institutions Based on Income Group**

Basis for Choosing a Sharia Financial Institution	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
Easy and close	1	0	2	0	3
Religious based	1	2	2	1	6
Avoiding usury	5	8	6	6	25
The monthly cut is smaller	1	1	2	2	6
Safer	0	1	4	1	6
Want to try, try	0	2	0	0	2
Better system	1	1	0	0	2
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.10, for the basic statement choosing a sharia financial institution, it is known that the majority of respondents answered with the choice of avoiding usury, namely 25 respondents. Of the 25 respondents, the majority of respondents had an income of 1.5 million to 3 million.

**Table 4.11 Respondents' Perceptions of Trust Level in Islamic Financial Institutions Based on Income Group**

Level of confidence	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
Towards Islamic sharia	1	2	2	3	8
Do not know	1	0	1	0	2
Different Islamic financial institutions	0	1	1	0	2
Conventional financial institutions	0	2	1	0	3
Many use the Institute	0	1	1	0	2
Sharia Finance	1	0	0	1	2
Islamic banks are less open to	1	0	5	3	9
Has the word sharia	0	0	1	0	1
Safe and good	5	9	4	3	21
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.11, for statements regarding the level of trust, it is known that the majority of respondents answered yes, without reason, namely 21 respondents. Of the 21 respondents, the majority of respondents had an income of 1.5 million to 3 million.

**Table 4.12 Respondents' Perceptions of Profits and More Fair Economically by Income Group**

More Profitable and More Equitable Economically	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
There are no conventional institutions and Islamic financial institutions	1	0	0	0	1
Different	0	0	5	0	5
According to the contract at the beginning	2	1	2	0	5
According to the customer	2	3	4	4	10
Financial institutions	0	3	0	0	3
Sharia is more	0	2	1	3	6
Clue	2	1	1	2	6
Provide benefits	1	1	2	0	4
According to the contract	0	2	1	0	3
Little pieces	1	2	0	1	4
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.12, for statements regarding more profit and fairer economically, it is known that the majority of respondents answered with the choice of Islamic financial institutions providing benefits, namely as many as 13 respondents. Of the 13 respondents, the majority of respondents had an income of 3.1 million to more than 5 million.

**Table 4.13 Respondents' Perceptions of Mutual Benefit Based on Income Group**

Mutually Beneficial	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
In accordance with the agreement and agreement at the beginning	1	3	4	3	11
Being universal has many advantages	1	3	3	1	8
Not all can accept it	0	1	3	0	4
For Muslim customers it is profitable	1	1	0	0	2
Sharia Financial Institutions do not use interest	2	1	2	5	
Sharia Financial Institutions do not use interest	2	1	2	5	10
Yes for no reason	1	5	2	1	9
Not without reason	3	1	2	0	6
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.13, for statements regarding mutual benefit, it is known that the majority of respondents answered with a choice depending on the agreement, namely 11 respondents. Of the 11 respondents, the majority of respondents had an income of 3.1 million to 5 million.

**Table 4.14 Respondents' Perceptions of Islamic Financial Institutions Are Islamic Financial Institutions based on Income Groups**

LKS is an Islamic financial institution	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
Follow dahlil sunnah	1	3	4	3	11
Islamic financial institutions do not run properly	1	0	1	0	2
Yes, because they don't have flowers	2	1	3	5	11
Not yet Islamic	2	2	2	1	7
Yes, because the product is Islamic	0	0	2	0	2
Yes for no reason	3	9	4	1	17
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.14, for statements regarding Islamic financial institutions as Islamic financial institutions, it is known that the majority of respondents answered yes without a reason, namely 17 respondents. Of the 17 respondents, the majority of respondents had an income of 1.5 million to 3 million.

**Table 4.15 Respondents' Perceptions of Islamic Financial Institutions Will Provide Solution to Customer Problems Based on Income Groups**

LKS Will Provide Problem Solving	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
Yes, by providing call center services	0	2	2	0	4
Yes, it will get more attention to its customers	0	1	0	1	2
Sharia financial institutions provide money loans with small interest	1	2	3	5	11
yes because Sharia Financial Institutions are afraid of customers switching to other financial institutions	1	1	1	0	3
Yes for no reason	7	7	6	3	23
Not	0	2	4	1	7
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.15, for statements regarding Islamic financial institutions that will provide solution to the problem, it is known that the majority of respondents answered with the choice yes without reason, namely 23 respondents. Of the 23 respondents, the majority of respondents had an income of 1.5 to 3 million and under 1.5 million.

**Table 4.16 Perceptions of Respondents of Islamic Financial Institutions Fast and Easy Services based on Income Group**

Fast and Easy Service Worksheets	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
Quite easy and fast	0	0	2	0	2
According to the financial institution	0	1	4	0	5
Not necessarily	1	1	0	1	3
Not	0	3	1	3	7
Yes, for no reason	8	10	9	6	33

Source: Primary Data Processed

Based on Table 4.21, for statements regarding Islamic financial institutions that provide fast and easy services, it is known that the majority of respondents answered yes without a reason, namely 33 respondents. Of the 33 respondents, the majority of respondents had an income of 1.5 million to 3 million.

**Table 4.16 Respondents' Perceptions of Islamic Financial Institution Employees on Income Groups**

Friendly and Courteous LKS Employees	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
All employees of Islamic Financial Institutions are polite	1	1	1	0	3
Yes, because always say hello	0	3	1	0	4
Yes for no reason	8	11	14	10	43
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.16, for statements regarding employees of Islamic financial institutions who are friendly and courteous, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents had an income of 3.1 million.

**Table 4.17 Respondents' Perceptions of the Types of Forms that are Always Available and Easy to Get by Income Group**

Types of Forms that are Always Available and Easy to Get	Income Group				Total
	< 1,5	1,5 - 3	3,1 - 5	> 5	
According to the financial institution	0	0	3	1	4
Not	0	1	0	2	3
Yes, for no reason	9	14	13	7	43
Total	9	15	16	10	50

Source: Primary Data Processed

Based on Table 4.17, for statements regarding the types of forms that are always available and easy to obtain, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents had an income of 1.5 million to 3 million.



**Education - Respondents' Perceptions of Islamic Financial Institutions in Medan City**

**Table 4.18 Respondents' Perceptions of the Basis for Choosing Sharia Financial Institutions by Education Group**

Basis for Choosing a Sharia Financial Institution	Education			Total
	SMA	D-3	S1	
Easy and close	3	0	0	3
Religious based	3	0	3	6
Avoid usury	13	4	8	25
Little pieces	2	1	3	6
Safer	2	1	3	6
Want to try	1	0	1	2
Good system	1	0	1	2
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.18, for the basic statement choosing a sharia financial institution, it is known that the majority of respondents answered with the choice of avoiding usury, namely 25 respondents. Of the 25 respondents, the majority of them had a high school education.

**Table 4.19 Respondents' Perceptions of the Level of Trust in Islamic Financial Institutions by Education Group**

Level of confidence	Education			Total
	SMA	D-3	S1	
Towards Islamic sharia	5	0	3	8
Do not know	2	0	0	2
Islamic financial institutions are different with conventional financial institutions	1	0	1	2
Many use the Institute	0	1	1	2
Sharia Finance	1	0	1	2
Islamic banks are less open to	3	0	6	9
Has the word sharia	0	0	1	1
Safe and good	12	5	4	21
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.19, for statements regarding the level of trust, it is known that the majority of respondents answered with the choice yes, without reason, namely 21 respondents. Of the 21 respondents, the majority of them had a high school education.

**Table 4.20 Respondents' Perceptions of Profits and More Equitable Economically by Education Group**

More Profitable and More Equitable Economically	Education			Total
	SMA	D-3	S1	
Conventional institutions and financial institutions	1	0	0	1
Sharia is nothing different	1	1	3	5
According to the contract at the beginning	4	0	1	5
According to the customer	6	1	6	13
Sharia Financial Institutions are more profitable	1	0	2	3
Give kuantangan according to the contract	4	0	2	6
Little pieces	3	1	2	6
Conventional Financial Institutions and Sharia are both profitable	1	1	2	4
Economically fair but not more profitable	3	0	0	3
Not too	1	2	1	4
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.20, for statements regarding more profit and fairer economically, it is known that the majority of respondents answered with the choice of Islamic financial institutions that provide benefits, namely 13 respondents. Of the 13 respondents, the majority of them had a high school education.

Based on Table 4.21, for statements regarding mutual benefit, it is known that the majority of respondents answered with choices depending on the agreement, namely as many as 11 respondents, and also many respondents answered yes for no reason 9 respondents. Of the 11 respondents, the majority of the respondents had high school and S1 education.

**Table 4.21 Respondents' Perceptions of Mutual Benefit based on Education Group**

Mutually Beneficial	Education			Total
	SMA	D-3	S1	
In accordance with the agreement and agreement at the beginning	4	2	5	11
Being universal has many advantages	5	0	3	8
Not all can accept it	2	1	1	4
For Muslim customers it is profitable	1	0	1	2
Sharia Financial Institutions do not use interest	4	1	5	10
Yes for no reason	5	1	3	9
Not without reason	4	1	1	6
Total	25	6	19	50

Source: Primary Data Processed

**Table 4.22 Respondents' Perceptions of Islamic Financial Institutions Are Islamic Financial Institutions based on Education Groups**

LKS is an Islamic financial institution	Education			Total
	SMA	D-3	S1	
Follow dahlil sunnah	4	1	6	11
Islamic financial institutions do not run properly	1	0	1	2
Yes, because they don't have flowers	7	1	3	11
Not yet Islamic	3	1	3	7
Yes, because the product is Islamic	1	0	1	2
Yes for no reason	9	3	5	17
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.22, for statements regarding Islamic financial institutions as Islamic financial institutions, it is known that the majority of respondents answered yes without a reason, namely 17 respondents. Of the 25 respondents, the majority of the respondents had high school and S1 education.

**Table 4.23 Respondents' Perceptions of Islamic Financial Institutions Will Provide Solution to Customer Problems Based on Education Groups**

LKS Will Provide Problem Solving	Education			Total
	SMA	D-3	S1	
Yes, by providing call center services	2	0	2	4
Yes, it will get more attention to its customers	2	0	2	4
Sharia financial institutions provide money loans with small interest	6	0	5	11
yes because Sharia Financial Institutions are afraid that customers will switch to another Financial Institution	2	0	1	3
Yes for no reason	14	4	5	23
Not	1	2	4	7
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.23, for statements regarding Islamic financial institutions that will provide solution to the problem, it is known that the majority of respondents answered with the choice yes without reason, namely 23 respondents. Of the 23 respondents, the majority of them had a high school education.

**Table 4.24 Perceptions of Respondents of Islamic Financial Institutions Fast and Easy Services by Education Group**

Fast and Easy Service Worksheets	Education			Total
	SMA	D-3	S1	
Lumyan is easy and cept	1	0	1	2
Dependent on the institution	3	1	1	5
Not necessarily	1	0	2	3
Not	5	0	2	7
Yes, for no reason	15	5	13	33
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.24, for statements regarding Islamic financial institutions that provide fast and easy services, it is known that the majority of respondents answered yes without a reason, namely 33 respondents. Of the 33 respondents, the majority of the respondents had high school and S1 education.

**Table 4.25 Respondents' Perceptions of Islamic Financial Institution Employees Based on Education Group**

Friendly and Courteous LKS Employees	Education			Total
	SMA	D-3	S1	
All employees of Islamic Financial Institutions are polite	2	0	1	3
Yes, because always say hello	1	0	3	4
Yes for no reason	22	6	15	43
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.25, for statements regarding employees of Islamic financial institutions who are friendly and polite, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 43 respondents, the majority of respondents had a high school education.

**Table 4.26 Respondents' Perceptions of the Types of Forms that are Always Available and Easy to Get by Education Group**

Types of Forms that are Always Available and Easy to Get	Education			Total
	SMA	D-3	S1	
It depends on the institution	1	0	3	4
Not	2	0	1	3
Yes, for no reason	22	6	15	43
Total	25	6	19	50

Source: Primary Data Processed

Based on Table 4.26, for statements regarding the types of forms that are always available and easy to obtain, it is known that the majority of respondents answered yes without a reason, namely 43 respondents. Of the 25 respondents, the majority of them had a high school education.

## CONCLUSIONS AND RECOMMENDATIONS

### CONCLUSIONS

The conclusions in this study are:

1. For the basic statement choosing a sharia financial institution, the majority of respondents answered with the answer to avoid usury, level of trust, the majority of respondents answered yes without a reason. More profitable and fairer economically, the majority of respondents answered with the answer that Islamic financial institutions provide benefits according to the contract.
2. For mutually beneficial statements, the majority of respondents answered that it depends on the agreement and Islamic financial institutions are not pegged to interest. Islamic financial institutions are Islamic financial institutions, the majority of respondents answered with the answer yes without reason, following the dahlil-sunnah, and have no

interest. Islamic financial institutions will provide problem solving, the majority of respondents answered yes without a reason and Islamic financial institutions provide loans with small burdens.

3. For statements of fast and easy Islamic financial institutions, the majority of respondents answered yes without reason, and no. Friendly and polite Islamic financial institutions, the majority of respondents answered yes without reason. Types of forms that are always available and easy to obtain, the majority of respondents gave a yes without a reason.

### RECOMMENDATIONS

The suggestions in this study are:

1. For the Muslim community, they must be more selective in choosing investment products such as insurance. Do not just look at the benefits obtained, but be seen from the benefits that are in accordance with what is legalized in muamalah fiqh.
2. The government as a regulator or policy maker is expected to facilitate the existence of sharia insurance, namely by making laws specifically regulating issues regarding sharia insurance to keep it running smoothly and well.

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