PROCEEDINGS

INTERNATIONAL CONFERENCEON HUMANITY EDUCATION AND SOCIAL

"Applying Islamic Values in Social and Education Perspectives

INFLUENCE ON RESULTS AND PRODUCT KNOWLEDGE TOWARDS CUSTOMER INTERESTS IN PRODUCT SELECTION AT SHARIA FINANCING SAVINGS AND LOANS COOPERATIVE (KPPS) *BAITUL MAAL WAT TAMWIL NADHLATUL ULAMA* EAST JAVA TLOGOSARI BRANCH

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Abstract: This study aims to analyze and empirically test the variables in the study that have been formulated in the formulation of the problem classified as explanatory research, namely whether there is an influence between profit sharing (X1) and product knowledge (X2) on customer interest (Y). In this study, the approach used is to use a quantitative research method. The sampling technique in this study uses on-probability sampling, while the method used for sampling uses purposive sampling. The sample in this study includes customers of Financing Savings And Loans Cooperative (KSPPS) *Baitul Maal Wat Tamwil* (BMT) Nahdlatul Ulama East Java, Tlogosari Branch, both savings and financing members. Data analysis used in this study uses multiple linear regression.

Keywords: Profit Sharing, Product Knowledge, Customer Interest, Baitul Mal Wat Tamwil.

INTRODUCTION

Indonesia is considered a potential domain in which to implement an economic building and financial system whose operations are based on sharia principles. The financial system has a very basic role in society's economy. Sharia-based financial services such as banking and cooperatives are also developing rapidly and becoming increasingly competitive, which is causing major changes (Bahanan & Al-Utsmani Bondowoso, n.d.). The existence of sharia financial institutions is an implementation of Muslims' understanding of muamalah in Islamic economic law which is then represented in sharia financial institutions in the form of banks and non-banks. Based on data released by the Financial Services Authority (OJK) in a snapshot of sharia banking in August, it shows that sharia financial institutions have a large contribution to the total financial assets in Indonesia.

Baitul Maal Wat Tamwil is an integrated independent business center which has the concept of *Baitul Maal Wat Tamwil* as its core. Where Baitul Maal Wat Tamwil's activities are to develop productive businesses and investments in improving the quality of economic activities of macro and small entrepreneurs, including by encouraging savings activities and supporting economic activities based on sharia principles.

For banks that operate using the sharia system, understanding consumers is very important because what is bought, where to buy, when to buy, and how much to buy will depend on the consumer's knowledge of these things. Likewise at *Baitul Maal Wat Tamwil* Nahdlatul Ulama, where there are also products offered, both savings products and financing products. *Baitul Maal Wat Tamwil* Nahdlatul Ulama also uses a profit sharing mechanism where profit provisions are determined based on the size of the results of a business. The distribution of profit portions is calculated according to the profit sharing ratio based on the amount of profit obtained. And this seems to be an alternative choice for people to use products at Baitul Maal Wat Tamwil Nahdlatul Ulama. This research aims to 1) determine the effect of profit sharing on customer interest in selecting products at Financing Savings And Loans Cooperative *Baitul Maal Wat Tamwil* Nahdlatul Ulama East Java Tlogosari Branch? . 2) determine the influence of product knowledge on customer interest in selecting products at Financing Savings And Loans Cooperative *Baitul Maal Wat Tamwil* Nahdlatul Ulama East Java Tlogosari Branch?. 3) determine the simultaneous influence between profit sharing and product knowledge on customer interest in product selection at Financing Savings And Loans Cooperative *Baitul Maal Wat Tamwil* Nahdlatul Ulama East Java Tlogosari Branch?

The results of this research are expected to determine the extent of the relationship between profit sharing (X1) and product knowledge (X2) on customer interest (Y) in selecting products at *Baitul Maal Wat Tamwil*

Nahdlatul Ulama. Thus, this will help Baitul Maal Wat Tamwil Nahdlatul Ulama to maintain its image, especially in terms of service regarding the products offered to increase customer knowledge regarding *Baitul Maal Wat Tamwil* Nahdlatul Ulama.

LITERATURE REVIEW

Profit sharing

According to Antonio, profit sharing is a system of processing funds in the Islamic economy, namely the distribution of business results between capital owners (shahibul maal) and managers (Mudharib) (Muhammad Syafi'i Antonio, 2001). In his thesis, Titis Wulandari stated that profit sharing is a distribution system business results where the capital owner collaborates with the business owner to carry out business activities. If the business activities result in profits or losses, they are borne jointly (Wulan Titis Purnamasari, 2022). The existence of a sharing system must also be based on justice, where in Islam it is always recommended to behave fairly. under any conditions, including when doing business. Even doing business fairly is obligatory according to the values established by Islam (Jurnal+Dawimatus+Sholihah (1), n.d.) (Dawimatus Sholihah, 2021) Likewise with Muchlis Yahya and Edy Yusuf Agunggunanto stated that the principles of Islamic finance were built on the basis of the prohibition of usury, prohibition of gharar, halal business guidance, business risks are shared, and economic transactions are based on considerations of fulfilling a sense of justice (Yahya & Edy Yusuf Agunggunanto, n.d.). From the definitions above, it can be concluded that profit sharing is a system of sharing business results where the capital owner collaborates with the business owner to carry out business activities and is made on the basis of willingness (An-Tarodhin) by each party without any element of coercion from either party.

According to Karim, there are five characteristics of the profit sharing ratio which consist of (Adiwarman A Karim, 2013): percentage, profit sharing and loss sharing, guarantees, the amount of the ratio, and how to settle losses, with profit sharing indicators, namely, the level of the profit sharing ratio, profit , usefulness, and justice.

Product Knowledge

Consumer knowledge is all information that consumers have about various products, as well as other knowledge related to their function as consumers (Wulan Titis Purnamasari, 2022). The knowledge that

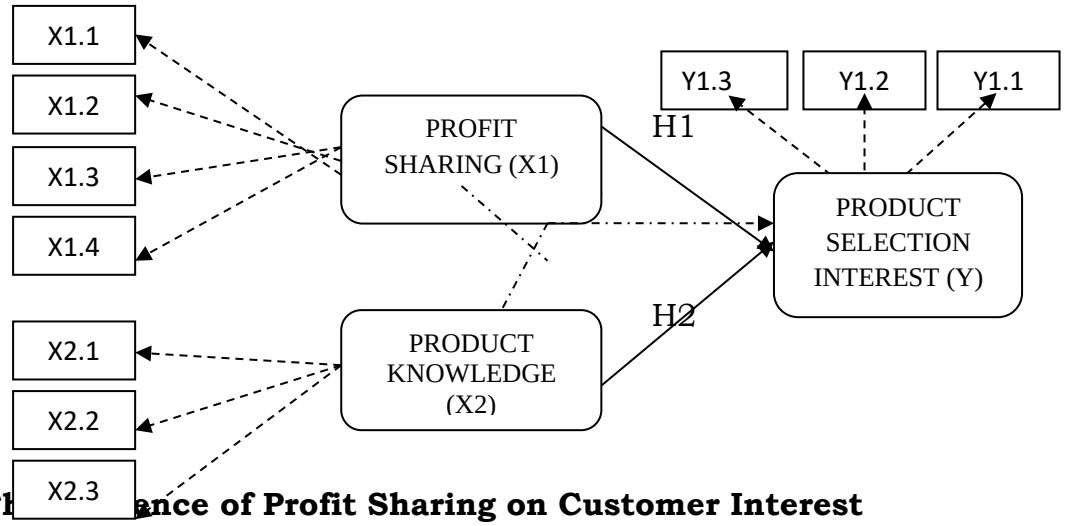
consumers have and use during the product purchasing decision-making process is also called product knowledge where product knowledge has levels from abstract to concrete, namely the higher the abstractness of a level of product knowledge, the lower the level of information consumers have about a product (Saadah & Widyananto, 2023a). From the definition above, it can be concluded that knowledge about a particular object generally consists of a group of facts that are known and studied and are useful for the object.

Peter and Olson divide product knowledge into four indicators, namely, knowledge of product characteristics or attributes, knowledge of product benefits, knowledge of the satisfaction provided by the product, knowledge of product categories in general.

Customer Interest

Interest is a state in which someone has an interest in something and is accompanied by a desire to know and learn or prove it further (Susanti et al., 2022). The decision to become a banking customer is an important element in growing banking so that it continues to exist in the face of competition (Sa'adah & Sopingi, 2019). From the definition above, it can be concluded that customer interest is very important in the development of banking because attention to something and accompanied by a desire to know and learn about banking can prove it further. The indicators of customer interest (Romdhoni & Sari, 2018) Dita are, interest, belief, and desire.

CONCEPTUAL FRAMEWORK



Th ance of Profit Sharing on Customer Interest

According to Ascarya, profit sharing is a form of return or return from an investment contract, from time to time, uncertain and not fixed. The amount of return depends on the actual business results. Profit sharing is a system of sharing business results where the capital owner

cooperates with the fund manager to carry out business activities. If the company is able to properly manage the funds deposited by customers, the profit sharing obtained will be greater. If the company is able to do this, it is not difficult for the company to attract customers to make decisions to save at Islamic banks.

As the results of research by Peni Nugraheni and Faizah Novi Widyani in their journal published in 2020 (Nugraheni & Widyani, 2021). States that profit sharing has a positive and significant influence on the interest of Muslim students with a background in Islamic economics education and without a background in Islamic economics education to save at Islamic banks. And also the research results from Susanti Mei Diana who stated in her thesis that profit sharing has a significant influence on members' decisions to choose to save at *Baitul Maal Wat Tamwil* Bina Umat Sejahtera Kalijambe (Susanti Mei Diana, 2017).

H1: It is suspected that profit sharing has an effect on customer interest in choosing products at *Baitul Maal Wat Tamwil*

The Effect of Product Knowledge on Customer Interest

According to Nittissusastro Product knowledge has an important role in examining the behavior of using a product. Consumers need to know the characteristics of a product that will be used, if consumers do not understand the information about the characteristics of a product, consumers can make the wrong decision. Product knowledge is also interpreted as a collection of information about a product.

As the results of research from Fajar Rezky Maulana, Nevi Hasnita, Evriyenni stated that product knowledge has a positive and significant effect on customer decisions in choosing Islamic banks (Rezky Maulana et al., n.d.). And also in the research of Niken Nastiti, Arif Hartono, Ika Farida Ulfah which states that knowledge of banking products influences the preference for using Islamic banking services (Religiosity et al., 2018)

H2: It is suspected that product knowledge influences customer interest in choosing *Maal Wat Tamwil* products. Profit Sharing and Product Knowledge Simultaneously Influence Customer Interest. In a study conducted by Meli Saputri, it is explained that Profit Sharing and Knowledge of prospective customers including product knowledge are very important for prospective customers (Meli Saputri, 2017).

As the results of the research of Niken Nastiti, Arif Hartono, Ika Farida Ulfah in their journals. States that research variables simultaneously show knowledge of banking products, and profit sharing together influence the preferences of students of PPTQ Al-Hasan students

using Islamic banking services (Religiosity et al., 2018). And the research results from Imran and Bambang Hendrawan also stated in their journal that simultaneously profit sharing and knowledge about Islamic banking products have a significant influence on interest in using Islamic banking products (Hendrawan, 2017).

H3: It is suspected that profit sharing and product knowledge simultaneously influence customer interest in selecting Baitul Maal Wat Tamwil Nahdlatul Ulama products

Research Method

Population

About Population, Corper, Donald, R; Schindler, Pamela S argues that "Population is the total collection of elements about which we wish to make some inference. A population element is the subject on which the measurement is being taken. It is the subject of study" which means that the population is the entire element that will be the area of generalization. Population elements are the entire subject to be measured, which is the unit being studied (Sugiyono, N.D.). Regarding the number of populations in this study, the number of members of the Kspps Baitul Maal Wat Tamwil Nahdlatul Ulama East Java, Tlogosari Branch, 2022-2023 period is 2,707 people.

Sampel

A sample is a (subset) of a population, where the sample includes a number of members selected from the population (Dawimatus Sholihah, 2024). According to Joseph F Hair, the appropriate sample size is between 100-200 samples, also the number of representative samples depends on the number of indicators multiplied by 5 for the minimum limit, and multiplied by 10 for the maximum limit (F Joseph Hair et al, n.d.). The total indicators in this study are 10, so this study uses 100 samples (10X10). Samples were taken from the number of respondents from several areas in Tlogosari sub-district.

Data Analysis Techniques

To test the model and relationships developed in this study, an analysis technique is needed. The analysis technique used in this study is a multiple regression analysis test, which is an analysis tool used to determine the effect of one or more independent variables on the dependent variable, which will then be developed through the SPSS program (Dawimatus Sholihah, 2024).

Table 1

Operational Definition of Indicator Variables

No	Variable	Operational Definition	Indicator
	Profit sharing (X1)	Profit sharing is a system for sharing business results where is the capital owner? collaborate with business owners to do	Ratio level profit sharing (X1.1)
			Profit (X1.2)
			Beneficial (X1.3)
			Fair (X1.4)
1.	Knowledge product (X2)	Product knowledge (product knowledge) is knowledge product is all information stored in the customer's memory regarding various kinds of products and services, other knowledge related to products or services, and information related to customer functions	Knowledge regarding attributes (X2.1)
			Knowledge product benefits (X2.2)
			Knowledge satisfaction (X2.3)
2.	Customer interests (Y)	Interest is something a tendency from within a person cause someone They have attitudes, interests, desires and beliefs to have encouragement towards certain objects without anyone telling	Interest (Y.1)
			Desire (Y.2)
			Confidence (Y.3)

RESULT AND DISCUSSION

Shows that out of 100 respondents, the gender is female the number is greater than that of the male gender, namely equal to 77% versus 23%. Stating that the customer is under 20 years old as much as 9%, customers aged 21-20 years amounted to 12% while respondents aged 31-39 years as much as 34%, and respondents aged 40-49 amounted to as much as 40%. Meanwhile, the remainder, aged over 50 years, amounted

to 5%. And The type of work of respondents is housewives at 34%, civil servants private sector 1%, students 9%, teachers 1%, traders 40%, entrepreneurs 7%, and farmers 8%.

Table 2

Partial t Test Calculation

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.467	2.205		-3.839	<.001
	X1 Rata-rata	.262	.077	.255	3.392	.001
	X2 Rata-rata	.799	.093	.648	8.634	<.001
a. Dependent Variable: Y Rata-rata						

Source:Appendix 2, Inferential Statistical Test Analysis

a) The effect of profit sharing on customer interest

MarkcoefficientsBeta of 0.255 is positive, with sig. 0.001 ≤ 0.05, then Ho is rejected. Ha is accepted, meaning profit sharing has a significant effect on customer interest.

b) The influence of product knowledge on customer interest

Markcoefficients Beta of 0.648 is positive, with sig. ≤0.001 ≤ 0.05, then Ho is rejected. Ha is accepted, meaning knowledge products have a significant effect on customer interest.

Hypothesis Testing

1. Testing the total coefficient of determination mode (R2 m)

The total diversity of data that can be explained by the model is measured by using the formula: R2 m

$$= 1- (Pe1)2$$

$$= 1- (1-0.712)$$

= 1- (0.28

using the formula : R^2_m = 1- $(P_{e1})^2$

= 1- (1-0,712)

 = 1- (0,288)

= 0,712

This means the diversity of data that can be explained by the model.

This is 0.712 or in other words the information contained in the data amounting to 71.2% can be explained by the model this, while the remaining 28.8% is explained by other variables that have not been explained contained in the model and error.

1. Simultaneous Test (F)

   Simultaneous test or F test is used to determine the effect of variables independent simultaneously (simultaneously) on the dependent variable. In this research the independent variable can be said to be influential simultaneously on the dependent variable with the following conditions

2. Following :
   a) If the sig value. ≤ 0.05, then there is an influence of variable X simultaneous to variable Y
   b) If the sig value. ≥ 0.05, then there is no influence of variable X simultaneously on variable Y

Table 3

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	857.322	2	428.661	119.884	<.001[b]
	Residual	346.836	97	3.576		
	Total	1204.158	99			

a. Dependent Variable: Y Range

b. Predictors: (Constant), X2 range, X1 range

Source:Appendix 2, Inferential Statistical Test Analysis

Based on the output above, it is known that the significant value for influence is significant

variables X1 and X2 simultaneously with respect to Y are 0.000 ≤ 0.05, so it can be concluded that there is a simultaneous influence between variable X1 and variable X2 with variable Y.

Hypothesis Testing Results

Hypothesis Ha.1

Ha.1 : profit sharing (X1) has a significant effect on customer interest.

Ho.1 : profit sharing (X1) has no significant effect on interest customers.

Table 4

Hypothesis Testing Ha.1

Variable Independen	Variable intervening	*Standarlized coeffisients*	t-Count	R^2	p-value/ sig	Description
Share Profit	Interest	0,255	3,329	0,844	0,001	Sig

Source:Appendix 2, Inferential Statistical Test Analysis

From the calculation results above, it shows the value (standardized coefficient) of 0.255 with Sig. equal to 0.001 ≤ 0.05 then Ho is rejected, while tcount of 3.329 ≥ ttable1.160, so it can be concluded that the hypothesis

Ha.1 is accepted, in other words there is a significant influence between profit sharing

Hypothesis Ha.2

Ha.2 : product knowledge (X2) has a significant effect on customer interest.

Ho.2 : product knowledge (X2) has no significant effect to customer interests.

Table 5

Hyipotesis Test Ha.2

Variable Independe	Variable interven	Standardized	t-cou	R2	p-value/	Information
Knowledge product	Interest	0.648	8,634	0.844	≤0.001	Significant

Source:Appendix 2, Inferential Statistical Test Analysis

From the calculation results above, it shows the value (standardized coefficient) of 0.648 with Sig. of ≤0.001 ≤ 0.05 then Ho is rejected, while tcount amounting to 8.634 ≥ ttable1.160, so it can be concluded that the hypothesis

Ha.2 is accepted, in other words there is a significant influence between knowledge products to customer interests.

DISCUSSION

a. Effect of Profit Sharing (X1) on Customer Interest (Y)

After testing and analyzing data, in the first hypothesis mentioned, producing results sharing findings (X1) has a significant effect on Customer interest in selecting products at Baitul Maal Wat Tamwil Nahdlatul Ulama products East Java Branch Tlogosari. This is because the profit sharing indicator (X1) includes levels

BMT has implemented profit, profit, beneficial and fair sharing ratios NU Tlogosari Branch in providing services and processing transactions so that Customers feel satisfied when making transactions whether saving or borrowing at KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama products East Java Tlogosari Branch.

This is proven by the path analysis results which show (Samdarlized Coeffisients) Beta of 0.255 is positive, with sig 0.001 ≤ 0.05, then the first hypothesis states that profit sharing has a significant effect towards customer interests is accepted.

The results of this research prove that there is an influence on profit sharing customer interest. This means that profit sharing influences customer interest in product selection at KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama products

East Java Tlogosari Branch. This is what to differentiate it from conventional financial institutions. Where, at the institution Conventionally, there is no such thing as profit sharing. Implemented profit sharing by Baitul Maal Wat Tamwil Nahdlatul Ulama products has benefits for customers. Share the results on Baitul Maal Wat Tamwil Nahdlatul Ulama products has also been trusted that the distribution is fair, in accordance with the agreement together and also in accordance with Islamic law. Therefore, a lot people who are customers at KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama products

East Java Branch Tlogosari feels satisfied saving and borrowing at this institution. As the results of Nurul Khatimah's research, which states that Profit sharing has significant value in increasing customers' interest in saving at Bank Syariah Mandiri (Khotimah et al., 2018). This research is also supported Sri Wahyuni's research stated in his research that profit sharing significant value to the public's interest in becoming customers of Sharia Bank on the grounds that customers save or borrow money without getting into debt customers at the Bank because there is no term interest but profit sharing (Wahyuni, nd)

b. The Influence of Product Knowledge (X2) on Customer Interest(Y)

After testing and analyzing the data, in the second hypothesis mentioned, producing influential product knowledge findings (X2). significant impact on customer interest in selecting products at on the grounds that customers save or borrow money without getting into debt customers at the Bank because there is no term interest but profit sharing (Wahyuni, nd) Jawa East Tlogosari Branch. This is due to product knowledge indicators (X2) which includes knowledge about product attributes, product benefits, satisfaction regarding the product has been implemented by on the grounds that customers save or borrow money without getting into debt customers at the Bank because there is no term interest but profit sharing (Wahyuni, nd) Tlogosari Branch in providing services and processing transactions so that customers feel satisfied and are interested in using the same products available at KSPPS on the grounds that customers save or borrow money without getting into debt customers at the Bank because there is no term interest but profit sharing (Wahyuni, nd) Jawa East Tlogosari Branch.

This is proven by the path analysis results which show (Samdarlized Coeffisients) Beta of 0.648 is positive, with sig ≤0.001 ≤ 0.05, then the first hypothesis states that profit sharing has a significant effect towards customer interests is accepted.

As the results of Andi Maulana's research in his thesis explains that product knowledge has a significant effect on interest in becoming a customer at Sharia Bank (Andi Maulana, 2022). This research also supported by research by Selamatas Sa'adah and Arif Widyananto explains that product knowledge has a positive and significant effect towards the desire of employees and staff to choose Sharia Bank(Saadah & Widyananto, 2023b)

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of data analysis in research and discussion described previously so that the conclusions in this research are:

1. Profit sharing (X1) has a significant effect on customer interest regarding product selection at KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama East Java Branch Tlogosari.
2. Product knowledge (X2) has an influence on customer interest significant impact on product selection at KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama East Java Tlogosari Branch.
3. Profit sharing (X1) and product knowledge (X2) have a simultaneous effect significantly influence customer interest in product selection in KSPPS Baitul Maal Wat Tamwil Nahdlatul Ulama East Java Tlogosari Branch.

SUGGESTION

In this study, researchers only focused on the effect of profit sharing and product knowledge on customer interest in product selection on kspps bmt nu. Suggestions for future or future researchers,

It is hoped that it will be able to expand the population and sample, and researchers Furthermore, it is hoped that this research will be able to develop in this way involves other variables that are likely to influence the decision choose products at sharia financial institutions

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