Characteristics of Customers of Islamic Financial Institutions in the village of Sukopuro, Jabung District, Malang Regency

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ABSTRACT: *Islamic Financial Institutions as institutions that were born with the aim of reaching the lower classes in the form of small people's economic institutions in an effort to develop productive businesses and investments in increasing the economic activities of small entrepreneurs based on sharia principles in the form of cooperatives. It is this institution that is rife in Sukopuro village and interacts with the farming community there in providing financing as a form of its operations. The interaction that was formed between the Islamic financial institution and the people of the village of Sukopuro led to the formation of a public perception of the operation of the Islamic financial institution. This perception that has been formed encourages a responsiveness and follow-up that can occur in society. This study aims to identify the characteristics of Islamic Financial Institution (LKS) customers that influence public perceptions of the level of trust and satisfaction of the people of Sukopuro village, Jabung sub-district towards Islamic Financial Institutions (LKS). This research uses quantitative research methods with community research locations in the village of Sukopuro, Malang Regency. Researchers took data with a questionnaire spread technique. The results of this study indicate that the characteristics of customers can be grouped into several criteria, namely gender, age, education, occupation, and income which then form a model of LKS customer behavior in the form of satisfaction and trust from the perceptions that have been formed.The abstract should summarize the content of the paper. Try to keep the abstract below 200 words. Do not make references nor display equations in the abstract. The journal will be printed from the same-sized copy prepared by you. Your manuscript should be printed on A4 paper (21.0 cm x 29.7 cm).It is imperative that the margins and style described below be adhered to carefully. This will enable us to keep uniformity in the final printed copies of the Journal. Please keep in mind that the manuscript you prepare will be photographed and printed as it is received. Readability of copy is of paramount importance.*

KEYWORDS: customer characteristics, perception, behavior, trust, Islamic financial institutions

INTRODUCTION

Micro Islamic Financial Institutions as institutions that were born with the aim of reaching the lower classes in the form of small people's economic institutions in an effort to develop productive businesses and investments in increasing the economic activities of small entrepreneurs based on sharia principles in the form of cooperatives. It is this institution that is rife in Sukopuro village and interacts with the farming community there in providing financing as a form of its operations.

The interaction that was formed between Islamic financial institutions and the people of Sukopuro village led to the formation of a public perception of the operations of these Islamic financial institutions (Setiati, 2020). This perception that has been formed encourages a responsiveness and follow-up that can occur in society, namely in the form of creating a level of trust and satisfaction.

METHOD

This type of research is a quantitative descriptive research, which is a research study that describes descriptively the perceptions of the people of the village of Sukopuro, Jabung sub-district, Malang district, which can have an impact on the level of trust and satisfaction of the community using Islamic financial institution services that operate in the area around the village. Information from the results of this research will be used as a basis for public decisions to act towards these financial institutions. Besides that, the results of this study will also provide data that can be used to evaluate the operational results of financial institutions operating around the village.

This study uses the population that is used is the community in the village of Sukopuro, Jabung district, Malang regency. The sample was obtained using a purposive sampling method with the following characteristics: people who carry out business activities and to develop their business utilize the services of Islamic financial institutions operating in the village of Sukopuro, Jabung sub-district, Malang Regency, which are members of the Joint Business Group (KUBE).

The data processing carried out in this study was to test the validity of the reliability, the classical assumption test, while the data analysis was carried out by path analysis. Testing the validity of using the Product Moment Correlation method with the condition that if the value of r count is more than r table then the question item is declared valid. Reliability testing uses the Cronbach Alpha method with the condition that if the Cronbach Alpha value is more than 0.6 then it is declared reliable. This research consists of three variables, namely Perception (X), Satisfaction

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(Z), and Trust (Y). Before testing the path analysis on the research hypothesis, it is necessary to first test the classical assumptions on the data to be processed. The classic assumption tests used include the normality test, heteroscedasticity test, and linearity test. Data analysis in this study used the path analysis method.

RESULTS AND DISCUSSION

Results of Customers Behavior Hypothesis Testing
The results of testing each hypothesis are as follows:

Hypothesis	Impact	path coefficient	t hit	Sig.	Ket.
1	The Effect of Perception (X) on Satisfaction (Z)	0.756	11.416	0.000	Signifikan
2	The Effect of Satisfaction (Z) on Trust (Y)	0.750	11.213	0.000	Signifikan
3	The Effect of Perception (X) on Trust (Y)	0.656	8.616	0.000	Signifikan
4	The Effect of Perception (X) on Trust (Y) through Satisfaction (Z)	0.566	7.984	0.000	Signifikan

The results of hypothesis testing are described as follows:
1. The Effect of Perception (X) on Satisfaction (Z)
   The results of the influence test between Perception (X) on Satisfaction (Z) obtained a path coefficient of 0.513 with a significance value of 0.000. These results show a significance value of less than 0.05 (sig <0.05) so that it can be stated that there is a significant positive effect between Perception (X) on Satisfaction (Z), meaning that the better the Perception (X) given will have a significant effect on the more High Satisfaction (Z).
2. The Effect of Perception (X) on Trust (Y)
   The results of the influence test between Perception (X) on Trust (Y) obtained a

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path coefficient of 0.822 with a significance value of 0.000. These results show a significance value of less than 0.05 (sig <0.05) so that it can be stated that there is a significant positive effect between Perception (X) on Trust (Y), meaning that the better the Perception (X) given will have a significant effect on the more High Trust (Y).

3. The Effect of Satisfaction (Z) on Trust (Y)

The results of the influence test between satisfaction (Z) on trust (Y) obtained a path coefficient of 0.755 with a significance value of 0.000. These results show a significance value of less than 0.05 (sig <0.05) so that it can be stated that there is a significant positive effect between Satisfaction (Z) on Trust (Y), meaning that the better the Satisfaction (Z) given will have a significant effect on the more High Trust (Y).

4. The Effect of Perception (X) on Trust (Y) through Satisfaction (Z)

The results of the influence test between Perception (X) on Trust (Y) with Satisfaction mediation (Z) obtained a path coefficient of 0.387 with a significance value of 0.001. These results show a significance value of less than 0.05 (sig <0.05) so that it can be stated that there is a significant positive effect between Perception (X) on Trust (Y) and Satisfaction (Z) mediation, meaning that the better Perception (X) is given will have a significant effect on the higher Satisfaction (Z), which in turn will have a significant effect on the higher Trust (Y).

Customer Characteristics

Characteristics of Customers Based on Age

The characteristics of the first respondent are based on age. Respondents in this study were respondents who were customers of Islamic Financial Institutions operating in Sukopuro Village, Jabung District, Malang Regency, with an age range of 20-29 years, 30-39 years, 40-49 years and 50-59 years. can be seen in the following table

Table of Respondent Characteristics by Age

Age (years)	Number of Respondents	Persentage (%)
20-29	8	18,6
30-39	17	31,4
40-49	15	28,6
50-59	10	21,4
Total	50	100

Source: Primary Data Processed (2021)

Based on the results of the study, it was shown that most of the respondents were aged 30-39

years with 17 respondents and a percentage of 31.4%, followed by 15 people aged 40-49 years with a percentage of 28.6%.

Characteristics of Respondents Based on Gender

The characteristics of the second respondent in this study are based on gender. Respondents who are customers of Islamic Financial Institutions operating in Sukopuro Village, Jabung District, Malang Regency are mostly female compared to males. The following is a table of characteristics and percentage of respondents based on gender.

Table of Respondent Characteristics by Gender

Gender	Number of Respondents	Persentage (%)
Laki-Laki	10	28,6
Perempuan	40	71,4
Total	50	100

Source: Primary Data Processed (2021)

Based on the table above, it can be seen that the number of female respondents is greater than that of male respondents. The female respondents in this study were 40 people with a percentage of 71.4%, while the male respondents were 10 people with a percentage of 28.6% of the total number of respondents. It can be seen that women are more concerned about increasing family income than men.

Characteristics of Respondents Based on Education

Characteristics of the third respondent in this study is education. Respondents in the study were high school (SMA), junior high school (SMP). The education of the most dominant respondent is Senior High School (SMA). The following are the characteristics and the percentage of respondents' education.

Table 1. Characteristics of Respondents by Education

Education	Number of Respondents	Persentage (%)
Junior High School	16	77,1
Senior High School	34	22,9
Total	50	100

Source: Primary Data Processed (2021)

Characteristics of Respondents Based on Occupation

Characteristics of the fifth respondent in this study is work. In this study, the respondent's job is as a business actor who utilizes the services of an Islamic financial institution. The following is the percentage of respondents' work in the following table:

Table of Respondent Characteristics by Occupation

Occupation	Number of Respondent	Persentage (%)
Government Employee	1	2,0
Enterpreneur	9	18,0
Farmer	10	20,0
Housewife	30	60,0
Total	50	100

Source: Primary Data Processed (2021)

The characteristics of respondents based on work can be seen in Table. shows that the majority of jobs as housewives with a total of 30 people or 60% have the enthusiasm to increase activities while increasing family income.

CONCLUSION

Based on the results of a questionnaire distributed to 50 respondents who are customers of Islamic Financial Institutions operating in Sukopuro Village, Jabung District, Malang Regency regarding the behavior of Islamic Financial Institution customers, an overview of the characteristics of the respondents is obtained. The characteristics of the respondents in this study were grouped into several criteria, namely gender, age, education, occupation, and income. Research on customer behavior models of Islamic financial institutions in society can consider perception variables in their influence on satisfaction and trust

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