

## THE INFLUENCE OF NEEDS AND TRUST FACTORS ON INDEBTED BEHAVIOR AT ABDURRAB'S ISLAMIC BAITUL MAAL WAT TAMWIL

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### ABSTRACT

The purpose of this study was to determine and analyze how the influence of trust and need factors on the indebted behavior of members of Abdurrab's Islamic Baitul Maal Wat Tamwil or we can be short with BMTIA either partially or simultaneously. This research was conducted at BMTIA a survey approach. The sample of this study amounted to 62 people with members of the BMTIA as respondents and used random sampling technique. Data collection techniques used through interviews and questionnaires. The data analysis method used in this research is descriptive quantitative. The research model used is multiple linear regression models and hypothesis testing used is the F-test and t-test. The results of the research with the F test show that trust and need variables do not have a significant effect on indebted behavior simultaneously. This is indicated by a significance value smaller than 0.05, namely 0.001, while the t-test shows that the trust variable has a significant effect on indebted behavior. This is evidenced by the significance value greater than 0.05, namely 0.501. The conclusion of this study proves that the trust factor is the main basis of a sharia financial institution and this can be seen from the data that the level of member trust is very high in Abdurrab's Islamic BMT. Its members apply for financing not for their lifestyle but to meet their daily needs. As for the need factors that arise from members, namely the need to feel safer, according to sharia, halal and reassuring. This is the reason why people prefer to join BMT and for additional business capital needs.

Keywords: Needs, Trust, and Indebted Behavior

### 1. Introduction

Each customer certainly has their own reasons for deciding to apply for this financing. Margin profit is the profit obtained by Islamic financial institutions from the results of ongoing transactions. And in deciding something, customers will also be influenced by the superiority of the product, the sense of trust and service from the institution itself, how to serve customers well.

Shari'ah cooperatives in Indonesia are experiencing rapid development. This is inseparable from the public's demand for financial services that are fast, easy and cheap and are based on the principles of sharia. The microfinance institution that can meet the demand of the community is sharia cooperatives. Namely cooperatives that run businesses in the fields of savings and loans and financing that use sharia principles (Rahmawati, 2016).

BMT has been a financial management institution looking for an effective form of regulatory

system for financial institutions in Indonesia. In the regulatory system, BMT is protected by 2 (two) types of economic institutions, namely Microfinance Institutions and Savings and Loans Cooperatives / Savings and Loans Units. There is very little literature discussing BMT. It is known that this institution emerged as a concept for Islamic financial institutions in Indonesia, outside the banking system (Adhitya, 2019). This sharia-based savings and loan cooperative is usually also called BMT. As the name suggests, this sharia-based savings and loan cooperative is run on the principles of Islamic law so that those of you who are Muslim can be more revealing in making financial transactions there. Basically, this sharia-based savings and loan cooperative has the role of microfinance institutions and is similar to banking where it provides funds that can be used for business capital for the community. The orientation is not only on profit, but also on social roles.

In this case, BMT has its own advantages so that it is still in demand by people in Indonesia, especially for BMT Islam Abdurab which is the discussion in this study because BMT where the focus of this study focuses on the sharia-based savings and loan sector, here are some of its advantages: 1) Unlike banks which tend to be rigid and have lots of rules, cooperatives themselves can be more touching to all groups of society, even small traders. This is because the cooperative adheres to the principles of mutual cooperation and kinship. With the existence of this sharia-based savings and loan cooperative, small traders can borrow money safely without having to deal with loan sharks. 2) Sharia savings and loan cooperatives provide direct pick-up services to the public, starting from raising funds to providing credit. It turns out that this is quite effective because the general public can take care of all the requirements for borrowing money or saving money without having to go to the cooperative office. 3) For Muslims, perhaps many are still hesitant to borrow money considering that the interest charged is usury and the sins are too great. Of course this creates a fear in itself for the community. Even so, sharia-based savings and loan cooperatives are present in the community to be able to provide fresh air where they are operated in an Islamic and structured manner. With this Islamic rule, all matters related to transactions are also carried out with the existence of a contract or agreement according to the rules in Islam. The absence of an element of usury in it makes people increasingly express their intention to choose a sharia-based savings and loan cooperative. 4) Even though it does use Islamic rules in it, that does not mean that sharia-based savings and loan cooperatives only serve Muslims. Sharia-based savings and loan cooperatives also serve all people, both Muslim and non-Muslim, both upper class and ordinary people. 5) Of course running a sharia-based savings and loan cooperative the main orientation is profit.

(Zahra & Wijayanti, 2019) BMT with its sharia concept is aimed at reaching and serving more business units that are impossible for financial institutions and general banking to reach. The sharia pattern applied by BMT is not only a relationship between financial institutions and their customers, but tends to invite partners to cooperate with sharing risks, including providing assistance in advancing the business. BMT is expected to be a potential platform for the development of new entrepreneurial seeds, as well as a way out to overcome the increasing number of unemployed.

The presence and development of BMTs does not only replace banks, but also performs various functions that cannot be carried out by Islamic banks properly. Apart from the large number of unbankable micro businesses, BMT has succeeded in accommodating local culture in its operational aspects. The characteristics and identity of the local community are generally reflected in the dynamics of BMT in the regions.

(Shohib, 2013) Basically everyone must be able to manage the spending of money used so as not to become wasteful and have difficulty in buying necessities that are sometimes sudden,

even five-year-olds have seen money as an important thing (Duravasula & Lysonsni, 2007). Furnham A. (1998) states that money is seen as a strong thing because it has the ability to influence one's well-being and cognition. For those who have no money, money acts as a motivator. Money also has the power to provoke anxiety and unhappiness for those who find it very difficult to have money (in Taneja 2012). Other research also shows that attitudes toward money have an impact on consumer spending habits, political ideology, attitudes towards the environment, and work performance (Duravasula & Lysonsni, 2007). Dortch & Oggins (in Klontz, et al., 2011) money problem is also the main reason of conflict in the household A study conducted by Lynne, et al. (2007) found that students with higher financial knowledge were more likely to keep financial records and choose the right choices in financial decision making than students with less financial knowledge.

Baitul Tamwil, BMT is a sharia financial institution that has a function almost the same as a macro banking institution, namely making efforts to raise and distribute funds. However, BMT as a cooperative business entity has a special intermediary function which means that the collection of funds and distribution of these funds does not cover the whole community as banking institutions, but only to their members. Of course as a syari'ah BMT cooperative is run using sharia principles, this is what distinguishes BMT from other cooperatives.

According to Mannan (1999) in the research of Wahyuningsih & Oktavianti (2014), consumer behavior in Islam In Islam, consumer behavior emphasizes the attitude of prioritizing the interests of others. This is very much in accordance with the principles of Islamic principles of consumption, namely the principles of justice, cleanliness, simplicity, generosity, and morality. Islam does not encourage people to love material things but recommends reducing their material needs to fulfill their spiritual needs. So that in Islam, the fulfillment of inner needs is the highest ideal of humans in life without leaving the fulfillment of their physical needs In this study, researchers used the opinion of Yamuchi and Templer (1982) who divided attitudes towards money into 5 dimensions, namely: (a) power-prestige which is defined as a source of power, obtaining external recognition, seeking status, competition and attainment of luxury items; (b) retention time (security - management), which means money must be managed properly for the future, requires planning and careful spending of money and future-oriented use; (c) distrust (which means that money can be a source of suspicious behavior, raises doubts in situations that involve the use of money and distrust in making decisions about the use of money; (d) quality which meaning that money can become a symbol of quality of life by purchasing quality goods, and (e) anxiety is depicted with money as a source of anxiety and stress for the owner.

In this study, which explains the consumer trust which shows that customer confidence that Islamic financial institutions will provide what the institution promises as expected. Trust in the

Islamic financial services sector is very important. Customer trust is a catalyst in the transactions of Islamic financial institutions with customers as consumers so that customer satisfaction is achieved as expected.

According to Cummings and Bromiley; Mc Alister identified three characteristics of belief, namely cognitive, affective and behavioral (Ashraf, Robson and Sekhon, 2015). According to Khairani (2015) customer's trust has indicators: (1) credibility; (2) reliability; (3) concern; (4) safety; (5) confidentiality; (6) compensation for losses; (7) image; (8) honesty.

Based on the urgency, the phenomenon of changing behavior between need and trust in the development of Islamic financial institutions both macro and micro scales. It is interesting to research further to find out what caused this change from conventional financial behavior to Islamic finance. From the description and background of the problems that have been described, the purpose of this study is to identify the Needs and Trust Factors in Indebt behavior at BMT. In this study will discuss the Influence of Needs and Trust Factors on Indebt behavior at BMT.

**2. Method**

The purpose of this quantitative research is to develop and use mathematical models, theories and / or hypotheses related to natural phenomena. The measurement process is a central part of quantitative research because it provides a fundamental relationship between empirical observations and mathematical expressions of quantitative relationships of data on Needs and Trust Factors in Indebt behavior at BMT.

In a study, researchers must determine what methods will be used to collect data in order to answer research problems. Data collection research methods used;

- 1) Interview Method  
Interview is a data collection technique used by researchers to obtain oral information through conversations and face to face with people who provide information in accordance with research needs.
- 2) Observation method  
The observation method is the basis of science and the basis for knowing the truth of science.
- 3) Documentation Method  
When conducting research using the documentation method the writer investigates real and written objects such as journals, documents, magazines, letters, management rules, meeting results and daily notes from managers, and the researcher will also learn technical operational instructions

Data analysis uses multiple linear regression method according to Iqbal Hasan (2003: 254). To see the general equation for multiple linear regression can be seen with this method. Multiple regression analysis is an analytical technique commonly used in analyzing the relationship and influence of one dependent variable (Y) with two or more independent variables (X).

**3. Result and Discussion**

**3.1. Result**

Based on the results of research that has been carried out on BMTIA members / the community related to the need and trust factor for BMT members' behavior in borrowing / in debt From the questionnaire distributed to BMT members / communities who borrow from sharia microfinance institutions / BMTIA. Description of the behavior of BMT members in debt in sharia cooperatives / BMT, measured by a Likert scale.

Table 1. Recapitulation of Respondents' Responses for Indebted Behavior Variable

| No            | Debt Behavior  | Answer Choices |       |             |          |                  | Score |
|---------------|--|----------------|-------|-------------|----------|------------------|-------|
|               |  | Strongly agree | Agree | Quite agree | Disagree | totally disagree |       |
| 1             | I borrow / go into debt to buy necessities   | 11             | 22    | 9           | 15       | 5                | 3,31  |
| 2             | I feel recognized if I can buy necessities   | 1              | 13    | 12          | 26       | 10               | 2,5   |
| 3             | I feel that my status will increase if my necessities are fulfilled even though by borrowing / borrowing | 1              | 5     | 3           | 36       | 17               | 1,98  |
| 4             | I always plan for future financial management  | 24             | 33    | 4           | 1        | 0                | 4,29  |
| 5             | I am always careful in choosing the source of financing  | 41             | 19    | 2           | 0        | 0                | 4,63  |
| 6             | I am always future-oriented in investing   | 27             | 30    | 4           | 1        | 0                | 4,34  |
| 7             | I am suspicious of the inability to manage loans   | 4              | 14    | 18          | 24       | 2                | 2,9   |
| 8             | I always doubt the many choices of money lending services  | 12             | 23    | 10          | 16       | 1                | 3,47  |
| 9             | I am always vigilant when making decisions to borrow money   | 31             | 29    | 2           | 0        | 0                | 4,47  |
| 10            | I feel proud if I have a lot of money even though it comes from loans / debt                             | 0              | 0     | 2           | 30       | 30               | 1,55  |
| 11            | I feel I can afford quality items through debt   | 0              | 4     | 5           | 32       | 21               | 1,87  |
| 12            | I feel that I get more from the things I own   | 8              | 43    | 6           | 4        | 1                | 3,85  |
| 13            | I worry if I don't have money  | 5              | 18    | 18          | 12       | 9                | 2,97  |
| 14            | I am also restless when I have no money  | 3              | 20    | 19          | 14       | 6                | 3,00  |
| 15            | I feel stressed when I have a little money   | 0              | 9     | 10          | 33       | 10               | 2,29  |
| Average score |  |                |       |             |          |                  | 3,16  |

Source: Processed data 2020

Indebt behavior, explains that BMTIA members regarding the behavior of members in debt / borrowing from BMTIA, where from the distribution of questions asked, data / information is obtained from 15 questions asked with an average score of 3.16, which means that it is in the Sufficiently Agree category. This shows that BMTIA members in debt are obtained. I am always careful in choosing sources of financing with a score of 4.63%, followed by I am always vigilant in making decisions to borrow money with a score of 4.47% and I am always future-oriented in investing with score 4.34%. From some of the questions posed, it was found that the purpose of BMT members owed something positive, including being careful in choosing sources of financing, investment objectives and better future orientation This is the choice of BMT members in choosing a place to borrow / borrow.

On the variable in the question point I feel proud if I have a lot of money even though it comes from loans / debt with a score of 1.55% which is in the category of strongly disagree, followed by I feel I can buy quality goods through debt with a score of 1.87 and Furthermore, I feel that my status will increase if the necessities are fulfilled even though by borrowing / owing a score of 1.98 it is in the disagree category. From the data above, it is also obtained data that the behavior of BMTIA members is also not true, as from the data obtained information that the debt / borrowing behavior itself is not for the lifestyle of

members of BMT Syariah, where the purpose of BMTIA members is to borrow / owe not others to meet the needs needed for daily needs.

Table 2. Recapitulation of Respondents' Responses for Needs Variable

| No            | Need Factor   | Answer Choices |       |             |          |                  | Score |
|---------------|---|----------------|-------|-------------|----------|------------------|-------|
|               |   | Strongly agree | Agree | Quite agree | Disagree | totally disagree |       |
| 1             | I have a long term need that is done by going into debt | 0              | 17    | 14          | 24       | 7                | 2,66  |
| 2             | This need is important                                  | 10             | 31    | 16          | 3        | 2                | 3,71  |
| 3             | I have a business plan that requires capital            | 10             | 36    | 11          | 5        | 0                | 3,82  |
| 4             | Fulfillment of capital needs by way of debt             | 0              | 14    | 22          | 22       | 4                | 2,74  |
| Average score |   |                |       |             |          |                  | 3,23  |

Source: Processed data 2020

Need factor, data is obtained that BMTIA members in terms of the need for sharia financial institutions especially BMTIA, where from the distribution of questions asked data / information is obtained from 4 questions asked with an average score of 3.23 which means that it is in the category of Enough Agree This shows that BMTIA members are in need of BMT, the data is obtained that members "I have a business plan that requires capital with a score of 3.82 which is in the category of agreeing and being followed by this need is important with a score of 3.71. BMT states that it is the need factor that causes BMT members to invest, propose financing and other needs to sharia financial institutions / BMT.

Based on the data and information obtained, it is not true that BMT members are in debt for the long term, but only to meet basic needs, this can be seen in the distribution of questionnaires which state that I have long-term needs which are carried out by way of debt (2.66%) who enter the category quite agree. This shows that BMT members are part of BMT for nothing but safer, sharia, halal and reassuring investments, this is the reason why people prefer to join sharia financial institutions / BMTs.

Table 3. Recapitulation of Respondents' Responses for trust factor Variable

| No            | Trust factor  | Answer Choices |       |             |          |                  | Score |
|---------------|---|----------------|-------|-------------|----------|------------------|-------|
|               |   | Strongly agree | Agree | Quite agree | Disagree | totally disagree |       |
| 1             | I have faith in BMT   | 33             | 25    | 3           | 1        | 0                | 4,45  |
| 2             | I am sure that BMT implements Syari Transactions  | 35             | 23    | 4           | 0        | 0                | 4,50  |
| 3             | I easily get a loan from BMT  | 18             | 36    | 6           | 2        | 0                | 4,13  |
| 4             | The requirements applied did not burden me  | 19             | 35    | 7           | 1        | 0                | 4,16  |
| 5             | I care about syari transactions   | 42             | 17    | 3           | 0        | 0                | 4,63  |
| 6             | Shari transactions provide benefits to the people                                       | 41             | 16    | 5           | 0        | 0                | 4,58  |
| 7             | I feel more at ease when transacting in syari   | 43             | 15    | 4           | 0        | 0                | 4,63  |
| 8             | Safer financial management in syari   | 42             | 16    | 4           | 0        | 0                | 4,61  |
| 9             | BMT administrators are always entrusted with maintaining the confidentiality of members | 34             | 25    | 3           | 0        | 0                | 4,50  |
| 10            | Confidentiality is the main basis for trust in BMT                                      | 31             | 28    | 2           | 1        | 0                | 4,44  |
| 11            | I always get added value in the form of SHU as a BMT member                             | 19             | 31    | 11          | 1        | 0                | 4,10  |
| 12            | My membership to BMT continues to receive priority                                      | 15             | 28    | 15          | 4        | 0                | 3,87  |
| 13            | I believe a positive positive image in the eyes of the members                          | 25             | 30    | 7           | 0        | 0                | 4,29  |
| 14            | I believe the members will also promote BMT to others                                   | 18             | 36    | 8           | 0        | 0                | 4,16  |
| 15            | I believe BMT upholds honesty   | 33             | 24    | 5           | 0        | 0                | 4,45  |
| 16            | I believe honesty is the foundation of success  | 44             | 16    | 2           | 0        | 0                | 4,68  |
| Average score |   |                |       |             |          |                  | 4,40  |

Source: Processed data 2020

Trust factor, where from the data obtained information stating that the factor of trust in Islamic financial institutions (BMTIA) by members where from the distribution of distributed questionnaires

obtained data with an average score of 4, 40 which fall into the category of strongly agree. This shows that the level of trust of members in Islamic financial institutions / BMT is highly trusted. This can also be seen in the questions asked to BMT members which include I believe honesty is the base of success which is categorized as strongly agree with the score (4.68) and follow with other questions that fall into the strongly agree category with a score of 4.63%, This shows that BMT members join and indirectly that BMT members really believe in sharia financial institutions / BMTIA because of a sense of caring and serenity, both applying for financing, investing and being part of the BMT itself.

As for the trust variable, respondents responded well and very well, this can be seen from the distribution and response of the data filled in by BM members, this can be seen from the distribution and response of data filled in by BMT members, starting from trust, transactions that are in accordance with sharia, easy to get financing, easy requirements, care about the values of syari and many others. This is supported by research conducted by Ganesan where he found a positive influence between reputation and trust which will ultimately lead to the creation of long-term partnerships and the results of research by Morgan and Hunt (1994) also added that high trust will have an effect against decreasing the possibility to make transfers to other banks (El Junusi, 2012).

Model Summary<sup>a</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .445 <sup>a</sup> | .198     | .171              | 5.61824                    | 2.180         |

a. Predictors: (Constant), x2, x1

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 460.786        | 2  | 230.393     | 7.299 | .001 <sup>a</sup> |
|       | Residual   | 1862.311       | 59 | 31.566      |       |                   |
| Total |            | 2323.097       | 61 |             |       |                   |

a. Predictors: (Constant), x2, x1

Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
|       |            | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant) | 29.557                      | 6.821      |                           | 4.333 | .000 |
|       | x1         | 1.034                       | .298       | .418                      | 3.477 | .001 |
|       | x2         | .064                        | .094       | .081                      | .677  | .501 |

a. Dependent Variable: y

Based on the results of multiple linear regression, previously the data were tested for validity, reliability and normality test in information processing that the magnitude of the influence of the need factor and the trust factor can be seen in the following formula:

$$Y = 29.557 + 1.034 X^1 + 0.064 X^2$$

This equation means that the need variable has a positive influence on indebt behavior, which is 1.034, which means that every one unit change in a positive direction it will increase indebt behavior by 1.034 units. Then for the trust variable also has a positive influence on indebt behavior, which is 0.064, which means that every one unit

change in a positive direction will increase the indebt behavior by 0.064 units.

However, of the two variables, it is proven that only the need variable has a significant influence on the effect of indebt behavior, while the trust variable has no significant effect, this is evidenced by the large value of significance for the needs variable of 0.001 which is smaller than the alpha value of 0.05. Meanwhile, the significance value of the confidence variable is 0.501, greater than alpha 0.05

As a whole or simultaneously, the influence of the need and trust variables on indebt behavior is 19%, while the other 81% are influenced by other variables not examined in this study.

### 3.2 Discussion

The results of the research prove that the behavior of members of Baitul Maal wat Tanwil / BMT Islam Abdurab in borrowing / owing BMT is beyond the alleged results of the research that the purpose or factor that causes them to owe / borrow is none other than to fulfill their daily needs. BMTIA members themselves, in fulfilling their wishes, not all of the goals are to get a loan / debt, but many also invest with the aim of getting good values from the value they invest, but there are also those who get financing to get blessings from the financing they get. from BMT. Where from the variable that is used as a reference in this study is related to indebt behavior to BMT members which consists of 5 variables: power / salary, security / management, distrust, quality and anxiety. Where each of the variables consists of 3 indicators. Based on the data obtained, it can be drawn a data stating that BMT members are very careful in obtaining sources of financing / debt to a financial institution with a score of 4.63 which is in the strongly agree category. This shows that each BMT member indirectly joins Islamic financial institutions in order to avoid doubts about financing, investment and other things they want. In the results of research conducted by Romdhoni, A. H. (2018) it shows that knowledge, quality of service, and products, the level of a person's religiosity also has a strong influence on the person's behavior. Religiosity is a level where someone can commit or be loyal to their religion. In general, it is known that religion can have a very strong effect on someone (Safitri, 2017). This influence will be seen in the identity or character of a person and the value of a person which will ultimately affect the way a person consumes. Likewise, it is related to someone's influence for the interest in using services in a sharia or micro-Islamic financial institution, the higher a person's religiosity, the more careful they will be in making a decision such as to use products from a financial institution, especially sharia. This is also supported by the results of research conducted by (Munajim & Anwar, 2016) which shows that the Islamic value of the bank has led people to choose Islamic financial institutions.

The behavior of BMT / sharia cooperative members in choosing Islamic financial institutions, most of them have knowledge, understanding and in choosing what institutions to transact

with. The sources of Islamic financing themselves are very many and varied, only the members who have joined will propose for financing, where to invest and others.

The results of the research that explain the factor of the need for Islamic financial institutions, especially micro-scale financial institutions (BMT), where the data obtained, states that BMT members choose Islamic financial institutions that are categorized as quite agree with a score (3.68) because of the business need for a business plan which requires capital. The factor of the need for a business plan that requires capital is one of the reasons why joining BMT, in order to get additional capital that is reassuring and full of blessings because the sources of funds are obtained from clear and lawful sources. This of course cannot be separated from the understanding of the Islamic values inherent in every individual / member for a better, more lawful and blessed life sustainability. Likewise, the feeling of security and peace will envelop every human being of the inherent Islamic values that make the individual for each life full of peace and without any misgivings about any value that is obtained, especially in the needs of life / economy.

The need that is obtained by attaching oneself to Islamic values will certainly make life safe, peaceful and the presence of a high caring attitude towards financial values based on Islamic values will certainly bring something better, both individuals and groups / Islamic financial institutions in in general as well as more beneficial value. The results of this research are in line with the results of research conducted by (Paramita & Zulkarnain, 2018) which states that the factor of the need for financing is very supportive of the economic life of the community in particular and the State in general, therefore it is important for the presence of Islamic microfinance institutions in the middle. middle society, especially the middle to lower society.

From the results of the research that has been done, data is obtained that the trust factor is a reference for BMT members and managers to continue to act and be sustainable in Islamic financial institutions. In research (Guspul & Ahmad, 2014) states that customer trust does not just appear but must be pursued through (management functions; Planning, Organizing, Actuating, and Controlling). Through careful and good planning and followed by a monitoring process of everything that has been planned, of course it will create maximum output (goods / services), so that customers will tend to give a positive response to the company. Customers will tend to judge and see what has been felt and enjoyed or consumed. There are several things that cause customers to believe in the industry / company, in this case the financial services industry, including: company image and attention.

According to the sustainability of a financial institution is also largely determined by the ability of the financial institution to maintain the value of trust in its members and society El Junusi (2012). This can be seen from the research conducted by those who state that a good reputation for the institution will lead to customer / member loyalty

to the financial institution because this will be an indicator of the success of the financial institution.

#### 4. Conclusion

From the results of research that has been carried out data can be drawn conclusions which state the following:

- 1) Trust Factor is the main basis of a sharia financial institution and this can be seen from the data that the level of trust of members of Abdurrah's Islamic Islamic Cooperative / BMT is very high in these financial institutions.
- 2) BMT Members Applying for financing / debt / borrowing is not for the lifestyle of BMT Syariah members, where the purpose of BMTIA members to borrow / borrow is none other than to meet the needs needed for daily needs.
- 3) Factor needs that arise from BMT members, namely the need to feel safer, according to sharia, halal and reassuring, this is the reason why people prefer to join sharia financial institutions / BMTs and for additional business capital needs.

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