Parmalim Religious Community's Interest in Sharia Bank: Parmalim Religious Community's Understanding of Interest Rate

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Abstract

Indonesia has diverse cultures and religions. Religious diversity officially recognized by the government is Islam, Protestant Christianity, Catholicism, Buddhism, Hinduism, and Confucianism. Interest, which is compensation, is offered by the bank. This ban on bank interest practices is not only prohibited by Islam, but also by other religions. Teach Parmalim religion that doing ipubbaani or making money or goods is considered illegal or forbidden. This research aims to examine how Parmalim religious people understand bank interest and interest in Sharia banks. This research methodology is quantitative which has a population of 150 family heads (KK) located in the city of Pekanbaru. The sample used by 83 respondents using Isaac and Michael's sample formula. This data analysis uses a simple linear regression analysis conducted with the SPSS version 24 application. This research uses understanding as variable X and interest as variable Y The findings of this study show that Parmalim's understanding of variable interest has a significant and positive effect on their interest in Sharia banking. This is demonstrated by a count value (2.319) exceeding the t table (1.990) and a significant value less than 0.05. The results of the R Square test were obtained by a determination coefficient of R2 of 0.62, which showed that the understanding of the interest of Parmalim religious people had an effect of 6.2% on the interest of variable Sharia banking.

Keywords: Interest, Parmalim Religion, Understanding

INTRODUCTION

Indonesia is known as a diverse country, characterized by a diversity of religions, ethnicities, languages, and other cultural practices. The Indonesian government officially recognizes six religions: Islam, Protestant Christianity, Catholicism, Buddhism, Hinduism, and Confucianism, with a population of around 270 million (BPS, 2020). Despite the different teachings of these religions, people still maintain harmony with tolerance, respecting each other despite their differences. This shows that the state exhibits a high degree of tolerance for diverse differences, which is a unique trait, especially among its citizens (Ammar et al., 2022).

Among the Toba Batak people there is a belief known as Parmalim. Data from the Cultural Service of North Sumatra Province shows that this belief is embraced by community groups that are classified as original eyni (local communities). Batak people show different cultural traits in Indonesia, characterized by kinship system, customs, law, art, and belief system. In addition, Malim originated and developed in the Batak Toba region (Cahaya & Nurlaila, 2022).

The Batak Siraja, known as the ancestors of the Batak people, embraced beliefs categorized into three main components: (1) cosmogony and cosmology, (2) ideas about spirits, and (3) beliefs about ghosts, demons, and ancestors. However, the most significant is the

devotion of the Batak Toba community to Debata Mulajadi Nabolon, a deity worshipped by the followers of Parmalim (R Marsaulina, 2021). Asnawita (2015), this belief is legally recognized by the 1945 Constitution of the Republic of Indonesia, especially in article 28E paragraph (2) and article 29 paragraph (92). The Toba Batak people adhere to a belief known as Parmalim, with its development center located in Hutatinggi, in the village of Pardomuan Nauli, Laguboti Regency, Toba Samosir. The followers of Parmalim are called iParmalim Hutatinggi, a community located in one of the hamlets in Toba Samosir Regency, precisely in Laguboti sub-district, which is part of Pardomuan Nauli village. Currently Parmalim is led by two former kings, including Marnangkok Naipospos (R Marsaulina, 2021).

Kasmir (2011) emphasized that bank interest represents the cost of customers. In addition, bank interest can be viewed as compensation offered by banks, following traditional principles, to customers involved in the purchase or sale of a product. According to Sjahdeini Sutan Remy (2007), interest serves as an additional benefit given during the lending and lending transactions. This increase was allocated regardless of the business's results relative to the tempo's fall. Draw interest as a reward for the use of money over a period of time (Nopiardi, 2021).

According to Fatwa Number 1 of 2004 issued by the Indonesian Ulema Council on Interest (Fa'idah), defining interest (fa'idah) is an additional amount imposed during loan transactions, and can be calculated in advance and usually expressed in percentages, regardless of the amount. on how the principal is used or returned over time. On the other hand, usurya is an addition (ziyadah) arising without recompense due to the delay in the payment previously agreed, specifically called usurya nasi'ah (Nopiardi, 2021).

It is explained in the Parmalim religion that carrying out flowers or making money or goods is considered illegal or prohibited. Patik Ugamo Malim, especially in the paingothon section, states, "Emenaso is double in the sopo section, in the najaje padasuon ni Ompunta Debata," meaning: your efforts will only yield if it is in accordance with God's will; for example, rice cultivation will yield greater results if it is in God's will. In addition, it further stated, "Ringgit nasojadi marhua, mangomo najadi bahenonini part three-to-three nipatetic aunjung," indicating that it is not allowed to provide high-interest loans to those who really need it (Simatupang et al., 2022).

Pekanbaru is located in the province of Riau and has an individual community that adheres to the Parmalim religion. The city's area consists of 39 Family Cards (KK) representing a total population of 120 people, including 78 adults and teenagers and young children. Of these families, seven are registered in the Taluk Kuantan area, eight in Kerinci, and the remaining twenty-four are spread in Pekanbaru City. Although the address is spread out, all of the family cards officially represent Parmalim believers in Pekanbaru City. Recently, four people who follow the Parmalim religion have received public recognition, some have chosen to keep their money in sharia banks, some prefer conventional banks. The attraction of sharia banks lies in their friendly service and relatively uncomplicated process (Muller, 2024).

Various reasons cause individuals not to choose Sharia Bank as their customers, one of which is interested in conventional banking services. In addition, many people still have greater trust in conventional banks than Islamic banks. The current perception is that sharia and conventional banks operate in the same way, especially because both aim to maximize profits. The main difference lies in the system: conventional banks use interest-based models, while sharia banks use a profit-sharing approach. However, people often view these two systems as equal and do not feel a real difference (Amelia et al., 2021).

The context provided shows that researchers plan to conduct a study entitled "The Influence of Understanding of the Parmalim Religious Society on Interest on Islamic Banks in Pekanbaru City".

LITERATURE REVIEW

Understanding

According Benjamin S. Bloom (1996), understanding admits to an individual's capacity to understand or understand a concept after a concept but is studied and maintained. Understanding embodies the emotional response arising from the interpretation of information into meaning, serving as a cognitive process that allows one to understand reality through interaction with the senses. In the presence of simple terms understanding involves insulting a subject and being able to see it from various perspectives (Zelia, 2023).

Indicators of concept understanding according to Benjamin S. Bloom is as follows: Translation, Interpretation, Expolation (Sari et al., 2022). In 1996, Benjamin S. Bloom divided various levels of understanding into three theories: Understanding, Not Enough Understanding, Not Understanding. Factors Affecting Understanding are Internal Factors (age, experience, intelligence) and External Factors (education, employment, socio-cultural and economic, environmental and information) (Vinia Desy Eliyani, 2021).

Interest

Fishbein and Ajzen (1998) mean that the Theory of Reasoned Action (TRA) serves as a theoretical framework for anticipating human behavior. They further detail that individuals reflect on the outcome of their actions before engaging in any particular behavior. Interest, which includes one's desires, concerns and emotions, plays an important role in the execution of certain actions. Reflecting opinions and focus and enthusiasm that shape a certain attitude of behavior (Purwanto, 2020).

Slameto, (2015) describes interest as a behavior and attitude directed at an object that creates feelings such as pleasure, affection, and various other expressions. It can be interpreted as an attitude characterized by consistently focusing attention on something and keeping it in mind is what we call interest, an object of particular interest, proud of something you like a single interest in related subjects, Demonstrated through action and various endeavors.

According to Schiffmanidani Kanuk (2017), the above dimensions include various specific indicators related to saving interest. Additional indicators about interest in saving are also provided by indicators such as: Finding details about products, Think about making purchases, Want to explore, Curious about products, Desire to acquire products (Putri et al., 2019).

Interest can be distinguished into different types, including by the way it arises and by its orientation: It can be distinguished into two (Primitive interest, social interest) and by direction, interest can be distinguished into two types (Intrinsic interest, extrinsic interest) (Vinet & Zhedanov, 2011).

Muhibbi Syah, (2015) describes various factors that affect interest, including: Internal factors such as attention, curiosity, encouragement, and requirements are included. while external factors The factors are triggered by external factors including friends, family, colleagues, other individuals, available recommendations, infrastructure, and surrounding conditions (I Purwonto, 2020).

This research is in line with Kasmir (2002)'s theory, which explains bank interest rates as an imbalance that banks give to customers to sell producers based on conventional principles.

Based on this explanation and supported by various studies, including those conducted by Reza Adhesty Candradewi (2022), this study aims to assess whether the bank's security is positively and significantly balanced against interest in becoming a sharia bank. This is evidenced by Thitung's (3,737) exceeding the value of Table As much as (1,985) with a significant value of less than 0.05 (Candradewi, 2022).

METHOD

The studies discussed fall into the category of quantitative research. The research took place in Pekanbaru, Riau Province, and was conducted from June to August 2024. Based on religious institutions data, the Parmalim religious community in Pekanbaru numbered 120 people spread across 39 Family Cards (kk). The group consisted of 78 adults, while the rest consisted of teenagers and children (Pakduma, 2024).

Using known population figures, the sample size can be calculated as outlined below:

$$S = \frac{\lambda^2.N.P.Q}{d^2.(N-1)+ \lambda^2.P.Q}$$

Description:

S : Number of samples
λ^2 : Chi kuadrat (1%=6,635, 5%=3,841, 10%= 2,706)
N : Population size
P : The odds are right (0,5)
Q : The odds are wrong (0,5)
D : Degree of freedom $0,05^2$

Formula:

$$S = \frac{\lambda^2.N.P.Q}{d^2.(N-1)+ \lambda^2.p.q}$$

$$S = \frac{2,706.120.0,5.0,5}{0,05^2.(120-1)+2,706.0,5.0,5}$$

$$S = \frac{81,18}{0,0025.(119)+0,6765}$$

$$S = \frac{81,18}{0,2975 + 0,6765}$$

$$S = \frac{81,18}{0,974}$$

$$S = 83$$

The analysis submitted showed that the calculation was based on primary data collected from 83 Parmalim religious samples. A data collection technique is that the author does several kinds of things or techniques so that data can match what events actually happen, and among them are: Documentation, Questionnaire and observation. In quantitative research, the data analysis was used with the help of SPSS.

RESULTS AND DISCUSSION
Normality Test

The reliability test result of the Sharia Banking Interest (Y) variable shows the total value of Cronbach alpha of 0.703 as shown in the data table above. This assessment covers all items

related to the Sharia Banking Interest variable, and since the Cronbach alpha value of 0.703 exceeds 0.60, it can be concluded that the variable is reliable.

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandized Residual
N		83
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.19822750
Most Extreme Differences	Absolute	.114
	Positive	.114
	Negative	-.089
Test Statistic		.114
Asymp. Sig. (2-tailed)		.010c
Monte Carlo Sig. (2-tailed)	Sig.	.218d
	99% Confidence Interval Lower Bound	.207
	Upper Bound	.229

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

The findings of the Kolmogorov Smirnov (K-S) calculation showed a significant value of 0.229 greater than 0.05. It can thus be concluded that the regression model is feasible to apply because it meets the normality criteria, meaning that the rest of the data is normally distributed.

Heteroskedasticity Test

The purpose of the heteroskedasticity test is to assess whether a regression model exhibits unequal variances between different observation residues. Nevertheless, the variance of this residue is referred to as a variable in the regression model. Here are the results of the heteroskedasticity test:

Figure 1. Results of the Heteroskedasticity Test
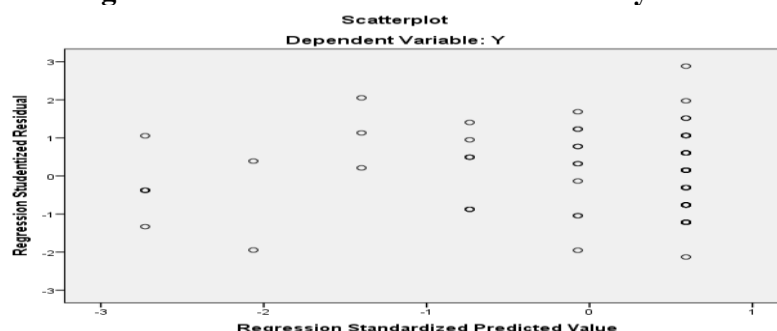
Source: Data processed with SPSS 24, 2024.

The table above shows the dots scattered and did not form a particular pattern. The distribution of test data on the Y-axis is above and below 0, indicating that this study does not show heteroskedasticity.

Simple Regression Test

Linear relationships are used to assess how independent variables (X) affect dependent variables (Y). This analysis evaluates the value of bound variables in response to an increase or decrease, while identifying whether each free variable shows a positive or negative correlation.

Table 2. Simple Regression Tests
Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	14.270	3.917		3.643	.000		
		.376	.162	.250	2.319	.023	1.000	1.000

a. Dependent Variable: Interest in Sharia Bank's

Source: Data Processed With SPSS 24, 2024.

Based on the table above, the regression equation $Y = a + bX = 14.270 + 0.376$ allows us to determine the values of a and the test. A constant value (a) of 14,270, according to the analysis. This shows that if the variable that affects Parmalim religious community's understanding of interest (X) is considered (0), then the interest value of Islamic banking (Y) will remain at 14,270. This constant represents the fundamental level of interest in existing Islamic banks, regardless of the understanding of interest held by the Parmalim religion. The regression coefficient shows that a decrease in the understanding interest of the Parmalim religious community by 1 unit will result in a decrease in interest in sharia banking by 0.376 units. This coefficient reflects the significant or positive impact on Parmalim's religious community's understanding of interest and is an important element in boosting interest in sharia banking.

Partial Test T

A sample size of 83 people was used to assess the impact of each independent variable on the dependent variable through the application of the test. This study used a significance level of 0.05 (showing 95% confidence level), and the table T is available in the statistical significance table below:

Df = n – k – 1
= 83 – 2 -1
= 80
T tabel = 1,990
n = sampel
k = Jumlah Variabel
a = 0,05 = Tingkat Kepercayaan = 95%

Table 3. Results of the Persial T Test
Coefficientsª

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	14.270	3.917		3.643	.000
	Understanding	.376	.162	.250	2.319	.023

a. Dependent Variable: Interest

Source: Data processed with SPS 24, Year 2024.

The effect of each independent variable on the dependent variable was assessed using a test involving a sample number of 83 people. This study used a significance level of 0.05 (showing 95% confidence level), and the table T can be found in the statistical significance table below.

Determination Coefficient Analysis (R2)

The R2 test called the coefficient of determination aims to assess the correlation between bound variables (Y) and free variables (X). This analysis serves to measure the accuracy of how much the variable (X) contributes to the variable (Y).

Table 4. Determination Coefficient Results (R2)

Model Summary				
Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.250ª	.062	.051	2.21176

a. Predictors: (Constant), The Influence of Parmalim's Religious Community's Understanding of Flowers

Source: Data processed with SPS 24, Year 2024

Based on the table above, the R2 determination coefficient test gives a yield of 0.62 or 6.2%. This shows that the variable (X) representing the understanding of parmalim religion regarding interest can affect the variable (Y) interest in Islamic banking by 6.2%.

DISCUSSION

The results of this study revealed that the distribution of gender in the Parmalim religious community consisted of 40 individuals or 48.2% of women and 43 individuals or 51.8% of men. In addition, according to the status of employment of respondents, 1 person or 1.2% was a private employee, 1 person or 1.2% was a laboratory analyst, 1 person or 1.2% was a civil servant, 14 people or 16.9% was a student, 28 people or 33.7% are domestic workers, 1 person or 1.2% are kaltex pensioners, 9 people or 10.8% are self-employed, and 15.1% or 18.1% are private employees.

Using SPSS 24 a validity and reliability test was conducted so that it was concluded that the data obtained from the variables were valid. The results of the T-test showed that the understanding of interest by Parmalim represented as variable X was accepted. This finding is supported by a T-value (2.319) exceeding the T-value of the table (1.990), with a significant value below 0.05. This result shows that Parmalim's understanding of interest has a positive effect on interest in Sharia Banking, so that individuals can understand the concept of interest effectively.

Understanding the concept of interest enables individuals to increase their knowledge and retention. This understanding allows for a distinction between what is considered good or not, as evidenced by the responses of participants who agree and who disagree. In this study, it appears that although individuals may have an awareness of interest, their understanding of sharia banks is still incomplete. Not everyone expressed interest in Islamic banks as potential customers; many still prefer conventional banking options. From the results of the T-Test study conducted on 83 respondents to the Parmalim religious community in Punguan Rumbai, it

shows that the understanding of the parmalim religious community about interest has a significant effect on their tendency to become customers. This research is in line with Kasmir (2002)'s theory that explains bank interest as a reward given by banks to customers to conduct product trading based on conventional principles. Based on this explanation and supported by various studies, including those conducted by Reza Adhesty Candradewi (2022), this research aims to assess whether bank interest understanding has a positive and significant effect on interest in becoming a customer in Islamic banks. This is evidenced by iT calculating (3,737) exceeding the table T value (1.985) with a significant value of less than 0.05 Candradewi, 2022).

CONCLUTION

Results and discussions have been previously explained about the effect of understanding the interest of Parmalim religious people on their interest in Islamic banking, resulting in a fairly clear conclusion. In spreading the questionnaire to Parmalim religious people in Punguan Rumbai, research showed that interest understanding had a significant and positive effect on sharia banking interests, which showed the acceptance of the X variable. The results of the T-test supported the conclusion, so a T-value was obtained. a value of (2.319) that exceeds the table's T value of (1.990) and a significant value of less than 0.05. Thus, this study shows that the understanding of the interest of the Parmalim people has a positive effect on their interest in Islamic banking.

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