

**ANALYSIS OF FACTORS CAUSING CONVENTIONAL BANK CUSTOMERS TO
TAKE OVER TO SHARIA PEOPLE'S FINANCING BANKS
(CASE STUDY OF PT BANK FINANCING RAKYAT SYARIAH SUNGAI PUA)**

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Abstract

The research carried out by the author was motivated by the existence of customers who paid off their debts and took over to sharia people's financing banks because sharia people's financing banks applied smaller margin limits in carrying out financing so that the installments charged to customers were also small, the interest in conventional banks was not stable makes customer financing installments uncertain. The aim of this thesis is to identify and analyze the factors that cause conventional bank customers to take over to PT Sungai Pua sharia people's financing bank. The method used in this research is qualitative procedures, which produce descriptive data with information from institutions involved in the research object. The factors that cause conventional bank customers to take over to the Sungai Pua sharia people's financing bank are divided into two, namely internal factors and external factors. Internal factors are easy requirements, easy installments and increasing bank income. External factors are the customer's desire to carry out sharia-based financing, fluctuations in interest rates, less than optimal services, persuasion from friends and friends and to get fresh money.

Keywords: Analysis, Causal Factors, Take Over

INTRODUCTION

Indonesia is a country where most of the population believes in Islam, most are expected to be business professions or muamalah activities worth sharia.(Doni et al., 2022) The compatibility of capital with the basis of sharia is a condition that is directly related to Allah SWT as a form of obedience to Allah, among the financial needs that are legally used by citizens to invest is a bank. A bank is a financial entity that has a major participation in the economy of a nation through the ability to calculate the budget of citizens in the form of funds and circulate to citizens in financing or other forms in a chart to improve the degree of living. (Ahmad Zubadar Oktorifal Diansyah, Ach Yasin, 2021).

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The banking survey conducted by Bank Indonesia to several banks that understand the 80% banking market share said there was a slowdown in financing developments. (Juwita Anggraini, 2015). Banking in Indonesia all forms of banking financial activities are regulated and monitored directly by BI (Bank Indonesia) where BI (Bank Indonesia) is the banking regulator in Indonesia as well listed Islamic banks for all activities and coverage and supervision. (Febrianti et al., 2023) Considering that there is a comparison of characters between Islamic and conventional financial business fields until competition in the sale of their products also continues to be fast, one of the waivers offered in the banking business sector is the transfer of payments (*take over*) that can be done between fellow banks with payment systems and transactions in accordance with the bank that has been transferred. (Damirah Muhammad Kamal Zubair, Zulhaidz Husain, 2019).

Sharia people's financing bank as one of the banks in Indonesia that also practices a similar principle in attracting prospective customers is through the transition of financing (*take over*) by inviting or wooing prospective customers who become customers of other banks with a smooth predicate in financing payments to become customers at the sharia people's financing bank Sungai Pua. (Amin & Taufiq, 2023) The method of taking *over* from conventional banks to sharia people's financing banks Sungai Pua is to apply for financing first and ask and communicate with the bank.

Table 1.1 follows data on customers who took over at Sharia People's Financing Banks from 2017-2022.

Year	Number of Customers	Percent	Ceiling	Percent
2021	50	-	300.000.000	-
2022	60	(20)	350.000.000	(16,6)
2023	70	(25)	400.000.000	(14)

Source : PT BPRS Sungai Pua

Based on the table above, in 2021 the number of customers is 50 customers with a financing ceiling of 300 million and in 2022 there is an increase in the number of customers of 60 customers with a financing ceiling of 350 million and a percentage (16.6) and in 2023 the number of customers has increased to 75 customers with a ceiling of 400 million and a percentage (14).

Some of the reasons customers take *over* to sharia people's financing banks are that sharia banks practice and apply smaller margins so that the installments charged to customers are also low, interest in conventional banks is unstable which makes customer financing installments uncertain, citizens in Indonesia

believe in Islam they want to transfer their debts to sharia people's financing banks because they need financing sourced from sharia principles.

RESEARCH METHODS

Types of Research

This research uses qualitative research procedures that create descriptive information and is recorded with data from participating agencies in the research subject. The type of reporting used is descriptive analysis is that the author describes the case based on the information available and then analyzed further for a conclusion to be obtained. The method of analysis begins with reading, pursuing and studying the information received carefully, then from the method of analysis the author quotes conclusions from problems that are ordinary in character to customers with special habits. (Moeloeng Lexy, 2002).

Location and Time of Research

This research was conducted at the Sharia People's Financing Bank Sungai Pua, Agam Regency, the author conducted research until the author's thesis was approved for the munaqasah trial.

Data Types and Sources

Primary Data

Basic information is information obtained directly from the initial information source at the research location. The main information wants information or data from the initial base, generally spoken with respondents, information or data obtained through recorded problems using questionnaires or words using question and answer procedures. (Syriac, 2015). The main information base in this research is information related to the analysis of factors causing conventional bank customers to take excessive to Islamic people's financing banks.

Secondary data

Secondary data is information that already exists and is used as a supporting tool to master the problem to be monitored, as a result researchers settle to find and calculate information that has been obtained from the original or initial base information. Inferior information is obtained more easily and quickly because it already exists, for example, in libraries or research locations through the observation of some literature related to cases raised from theoretical references relevant to the reading method, observing as material that matches the case reviewed. (Jonatan Sarwono, 2006).

Data Collection Techniques

Observation

To obtain data and data, the author directly descends to the subject of research is a supervised body using the method of collecting information as next: Questions and answers. Questions and answers are procedures used to obtain data

in a direct, deep, disorganized and popular way. In the question and answer a respondent was asked by the interviewer to say his motivation, feelings, actions or beliefs to a point of sale, in this case the researcher conducted a question and answer with employees of the sharia people's financing bank Sungai Pua.

Documentation

Documentation is a technique used to find data about things or variables in the form of notes, books, newspapers, magazines and so on.

Data Analysis Techniques

Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes and documentation by organizing data into categories, disseminating units, synthesizing, organizing, into patterns, choosing which is important and what will be learned and making conclusions so that it is easy for oneself and others. (Sugiyono, 2011)

As for the steps that the author uses in data analysis techniques:

Reviewing, the author collects all data from various sources such as observations, interviews, field notes, documentation, books, websites, official websites, then the data is understood, studied and studied.

Data reduction, after the author reviews the next data, the data is selected and classified which data is important and which data is not important.

Categorization, the author compiles categories on the data by making temporary conclusions from the results of the data obtained, at the final stage of data analysis, namely checking the validity of the data.

RESULTS AND DISCUSSION

Sharia people's financing banks as financial institutions certainly want profits from each of their business activities from the budget that has been successfully collected after that it is distributed back to citizens who want capital bonuses, not only distribution for Islamic banking business activities but also pouring into other financing, one of which is *take over, there are several factors that cause customers to carry out* take over Financing is an internal factor as well as an external factor. Internal factors are causes arising from the banking party itself and external factors are causes arising from banking customers.

1. Internal factors

The inner factor is a factor arising from within the Sungai Pua sharia people's financing bank, this is related to the management policy of the Sungai Pua BPRS. BPRS Sungai Pua strives to meet the target and increase financing inaugurated by the management. According to Denita, one of the employees of PT BPRS Sungai Pua, the policies carried out by management in an effort to increase *take over* income are:

2. Easy requirements

Efforts in the chart increase customer attention in carrying out *take over which intends to increase the income of BPRS Sungai Pua, until the BPRS Sungai Pua decides on provisions that are not very complex, the transfer that is tried through* the legal take over method in the usual way, is the main remaining loan (no interest listed) in the old bank purchased by the BPRS Sungai Pua or obtained by BPRS Sungai Pua, but the contract used by BPRS Sungai Pua is murabahah. There are no penalties or bonuses in carrying out financing at BPRS Sungai Pua, this penalty designation is not legal for customers who have problems, but the bank fights for how customers can move forward, as a result customers are able to pay off their debts.

3. Light installments

Installments or installments that are light and always every month, there is no escalation of installments that change every month, because there is no interest system that runs like in conventional banks. The amount of installments or installments has been determined early on the approved financing contract, in the case of *this take over* financing the contract used murabahah which can be referred to as a sale and purchase contract that has been replaced from a conventional party where the party reports the price to be obtained (limit) by the bank for the relics obtained from the initial agreement as well as what has been agreed by both parties is the customer and BPRS Sungai Pua.

4. Increase bank income

Attracting customers (debtors) from other banks with good names to get income bonuses as well as those that have been inaugurated by management, BPRS Sungai Pua also carries out advertising as one of the efforts to attract customers who are tried by popular means, by sharing descriptions and data on sharia financing products through *take over* financing patterns, and the profit to be obtained by good customers from the field of systems and financing patterns, prospective customers are also handed a little reflection to customers about how *to take over, and what they want to get when carrying out* take over financing.

Take over financing occurs not only due to customer factors but also is an effort by BPRS Sungai Pua to meet the revenue targets set by the management, one of which is by taking over financing, by providing ease of requirements for customers in applying for take over financing quite helpful in increasing income for BPRS Sungai Pua and providing light installments to customers that can be discussed at the beginning of the contract, so as to make customers know about how much must be paid each month and if the BPRS and the customer have agreed, then the customer does not feel burdened by the payments required by the bank, although there is no special promotion in this financing is only limited to personal promotion between financing sales to customers Word of mouth and knowing other bank customers who are fluent in credit payments by giving

customers an idea of what *take over* is and what are the benefits for customers. Although the promotion is only done personally, in fact many customers are interested in doing this financing who then invite other themes to also do *take over financing* because they feel that there are many benefits obtained from this financing.

External factors

External factors are factors that arrive from outside the banking, in this case it is the customer itself or the environment, there are also factors behind the customer to carry out excessive take financing at BPRS Sungai Pua as follows:

1. Willingness of customers to conduct business with sharia

Sharia design is one of the factors to the customer's attention to carry out excessive take, customers calculate that sharia design is appropriate and suitable for Islamic advice, the application of sharia design in banking is where profit allotment in financing is divided based on mutual agreements, there is also another willingness that arises from customers to practice Islamic law.

Based on the results of questions and answers tried by researchers, one of the factors that banked customers in sorting out excessive take financing to PT BPRS Sungai Pua was the reason for the customer's willingness to carry out business with sharia, as said by an excessive take customer named MH (43) who said it was safer to carry out business using sharia principles. This was confirmed by the sales force who visited the home of MH (43) customers who initially did not recognize data about excessive takes, as a result of transferring their financing to PT BPRS Sungai Pua.

2. Fluctuations in interest suk

Conventional banking understands income from interest, uncertain interest every month wants to increase the weight on customers with installments that are not always every month must be paid by the customer himself, the amount of payments that are not always every month is one of the causes of customers carrying out excessive take at BPRS Sungai Pua.

3. Poor service

Another factor that causes the formation of excessive take of financing that starts from the customer's willingness is the emergence of customer disappointment with services at the bank first, services that are not prime will be the customer's alibi to transfer to another bank. Service is one of the things that is very basic of banking activities, if banking services are good so that customers want to increase or always carry out financing and vice versa if banking services are not good until customers want to transfer financing to other banks that for customers are good, others in something that does not have other financial institutions.

4. Persuasion of friends

People's purchasing choices are influenced by intellectual factors such as encouragement, assumptions, insights and beliefs and stances, persuasion from friends affects assumptions and beliefs to the people as a result can influence the people in ensuring a decision. Based on the results of the researcher's question and answer with one of the customers named MI (45) if the factor that caused him to carry out the *take over* was persuasion from his friend, there was one close relative of the customer who carried out financing at PT BPRS Sungai Pua, then the brother told the customer that he obtained the capital he needed and MI felt lured and tried to move financing at PT BPRS Sungai Pua.

5. To get *fresh money*

Customers who carry out excessive take to increase capital in financing or business capital, the presence of excessive take is observed from the field of efficacy as a complement to capital and more budget used in financing capital activities or mortgage consumer financing and greatly distributing positive consequences in customer effort activities. The understanding from within the customer itself has a very large contribution to the formation of excessive take financing, not only estimated from the level of interest that fluctuates from conventional banks which every month face comparisons in installment payments by customers and are estimated by customers to charge, as a result customers look for other solutions to end to transfer to BPRS Sungai Pua.

Debt transfer or excessive take is the transfer of loans from conventional financial institutions to financial institutions with sharia opinions, in this case the bank is BPRS Sungai Pua being a third party that provides financing installments to debtors (customers) to pay off debts or installments to early creditors (conventional banks) and distribute the latest installments to debtors as a result the role of this third party takes over the role of early creditors (conventional banks).

There are also rules for the method of implementing excessive take financing at BPRS Sungai Pua, namely:

- a. The relevant customer submits an excessive take to BPRS Sungai Pua
- b. Sharing individual information of customers who want to carry out excessive take financing to try to analyze the customer's return framework, whether there are other payment weight debt memos that have nothing to do with the excessive take financing.
- c. If approved by BPRS Sungai Pua, the customer contains the required form submitted by the bank.
- d. The next level is for customers to share loan information from banks first that they want to take excessively with the Sungai Pua BPRS to try to audit by the analysis of BPRS Sungai Pua financing.

Some obstacles in the effort to carry out excessive take financing, there are also obstacles are:

a. Smooth level of credit payments

The smooth payment of customers to the bank first becomes one of the very basic provisions, which is so the evaluation below is that installment payments are not very long as the initial 6 months must be easy at the bank first, this evaluation is meaningful for the bank because it involves expertise to pay off in the future.

b. Customer's economic capabilities

Evaluation of economic expertise is tried by BPRS Sungai Pua in conducting a survey first, before distributing excessive take financing, estimated from the customer's responsibility whether there are loans elsewhere or there are other installments that are running.

c. Old banks complicate repayment

The financing to be obtained by Islamic banks is complicated by the bank first in repaying customers, this results in the deed cannot be issued, the deed is used by the customer for collateral at Islamic banks that distribute excessive take financing.

Other administrative requirements

Another requirement that is intended to be related to the National Defense Agency is the matter of transferring collateral from a conventional bank to an Islamic bank which is one of the obstacles is wakru, where the way in the national defense agency wants a little time in making the transfer of collateral, otherwise the agreement between the Islamic bank and the customer has been set the schedule, after that there is a delay in the certificate to the sharia regarding The transfer of collateral, and the notary distributes the collateral to the management method to always be accounted for until it is completed.

CONCLUSION

Referring to the results of the research and reviews described earlier, it was concluded that the factors causing conventional bank customers *to take over* to the Sungai Pua sharia people's financing bank were internal factors and external factors. Internal factors are factors that start from PT BPRS Sungai Pua in this case related to management policies regarding financing such as: easy requirements, light installments and increasing bank income, while external factors are: factors that originate from outside BPRS Sungai Pua in this case start from the customer or the environment such as the customer's willingness to carry out business in accordance with sharia, interest rate instability, poor services, persuasion from friends and to get *fresh money*. The application of *take over from* conventional banks to PT BPRS Sungai Pua is initiated from the application of prospective

debtors by bringing the overall view of the validity of the requirements, guided by the National Sharia Agency Fatwa No. 13 / DSN-MUI / VI / 2002 concerning debt transfer and fatwa No. 04 / DSN / -MUI / IV / 2000 concerning *murabahah*.

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Wawancara

Wawancara dengan Ibu Denita bagian *Kabag Operasional*, Tanggal 7 Juli 2023 di PT BPRS Sungai Pua.

Wawancara dengan Ibu Ike Harisa Putri bagian *Admin Kredit*, Tanggal 7 Juli 2023 di PT BPRS Sungai Pua.