

The Influence of Bank Reputation and Sharia Compliance on Public Interest in Using Sharia Financing Products at Bank Syariah Indonesia KCP Stabat

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Abstract: This study was conducted to determine the extent of the influence of bank reputation and sharia compliance on public interest in using sharia financing products at Bank Syariah Indonesia KCP Stabat. The phenomenon of increasing public awareness of the importance of conducting transactions in accordance with sharia principles has led to demands that sharia banks not only excel in service, but also maintain their reputation and adhere to Islamic values. This study used a quantitative method by distributing questionnaires to 93 respondents who were customers and prospective customers of Bank Syariah Indonesia KCP Stabat. The data collected was primary data processed using statistical software. The variables studied included bank reputation and sharia compliance as independent variables, and public interest as the dependent variable. The results of

Abstrak: Penelitian ini dilakukan untuk mengetahui seberapa besar pengaruh reputasi bank dan kepatuhan syariah terhadap minat masyarakat dalam menggunakan produk pembiayaan syariah di Bank Syariah Indonesia KCP Stabat. Fenomena meningkatnya kesadaran masyarakat akan pentingnya bertransaksi sesuai prinsip syariah membuat bank syariah dituntut tidak hanya unggul dalam pelayanan, tetapi juga menjaga reputasi dan patuh terhadap nilai-nilai Islam. Penelitian ini menggunakan metode kuantitatif dengan menyebarkan kuesioner kepada 93 responden yang merupakan nasabah dan calon nasabah Bank Syariah Indonesia KCP Stabat. Data yang dikumpulkan merupakan data primer yang diolah dengan bantuan aplikasi statistik. Variabel yang diteliti meliputi reputasi bank dan kepatuhan syariah sebagai variabel bebas, serta minat masyarakat sebagai variabel terikat. Hasil

the validity and reliability tests indicate that all questions in the questionnaire are valid and reliable. Data analysis using multiple linear regression shows that both bank reputation and sharia compliance have a significant effect on public interest, both partially and jointly. The coefficient of determination value indicates that 22.9% of public interest is influenced by these two variables. Thus, it can be concluded that a good reputation and compliance with sharia principles are important factors in attracting public interest, so Islamic banks need to continue to improve their services and maintain public trust.

Keywords : Bank Reputation, Sharia Compliance; Public Interest.

uji validitas dan reliabilitas menunjukkan bahwa seluruh pertanyaan dalam kuesioner dinyatakan layak dan dapat dipercaya. Analisis data menggunakan regresi linier berganda menunjukkan bahwa baik reputasi bank maupun kepatuhan syariah berpengaruh secara nyata terhadap minat masyarakat, baik secara parsial maupun secara bersama-sama. Nilai koefisien determinasi menunjukkan bahwa 22,9% minat masyarakat dipengaruhi oleh kedua variabel tersebut. Dengan demikian, dapat disimpulkan bahwa reputasi yang baik dan kepatuhan terhadap prinsip syariah merupakan faktor penting dalam menarik minat masyarakat, sehingga bank syariah perlu terus meningkatkan layanan dan menjaga kepercayaan publik.

Kata Kunci : Reputasi Bank; Kepatuhan Syariah; Minat Masyarakat.

A. Introduction

Banks are institutions that play an important role in managing public finances. In daily activities, banks are places used to deposit money, conduct transactions, and provide financial assistance to people in need through financing products (Maghfiroh, 2021). The existence of banks makes economic activities run more smoothly because funds from the public can be managed better and channeled back to the public in the form of financing (Riza et al., 2021).

Sharia banks are an alternative to conventional banks with a system that uses Islamic principles. All activities in sharia banks do not involve interest, usury, or activities that are prohibited in Islam. Sharia banks also apply certain contracts such as murabahah, ijarah, musyarakah, and others in conducting transactions. The main objective of Islamic banks is not merely profit, but also blessings and fairness in transactions (Rasiam, 2020). Public interest in using Islamic banking products is currently growing, especially with the

increasing public awareness of the importance of conducting financial activities in accordance with religious teachings. However, there are still many people who do not fully understand and trust Islamic financing services. Some are confused by the contracts used, while others still doubt whether Islamic banks truly implement Islamic law properly (Harahap et al., 2022).

The reputation of a bank is one of the main reasons why people are attracted to or not attracted to the products offered. When a bank has a good reputation, is known to be honest, and has proven experience, people tend to be more trusting and interested in becoming customers. Reputation is built on how the bank provides services, maintains relationships with customers, and conducts operations safely and responsibly (Siregar & Sugianto, 2024). Sharia compliance is also very important in attracting the public, especially those who are very concerned about religious teachings. The public wants to ensure that the bank they choose is truly free from usury and complies with Sharia law. This compliance can be seen from the system used, the existence of a Sharia supervisory board, and also the form of contracts that are carried out openly and can be easily explained to the public (Silfiana & Khanifah, 2024).

This study was conducted to examine the extent to which the bank's reputation and Sharia compliance influence public interest in using Sharia financing products at Bank Syariah Indonesia KCP Stabat. Not many studies have simultaneously analyzed both factors at the level of Islamic bank branches, even though branches are at the forefront of services that directly interact with the public. Therefore, this study offers something new by simultaneously examining the influence of bank reputation and Sharia compliance on public interest in using Sharia financing products at Bank Syariah Indonesia KCP Stabat.

This study is expected to provide the bank with an overview of the factors that need to be improved in order to attract more people to use Sharia products. In addition, this study can also be used as a consideration for the public to be more confident in choosing financial services that are in accordance with Islamic values.

B. Research Method

This type of research uses a quantitative approach, which is research that uses numbers and data that can be calculated statistically (Sugiyono, 2021). The researcher distributed questionnaires to 93 respondents who were customers and prospective customers of Bank Syariah Indonesia KCP Stabat. The data collected came from the main source, namely through the completion of questionnaires using a Likert scale. The collected data was then analyzed using statistical software to ensure more accurate results that could be used as a basis for drawing conclusions.

The variables in this study consisted of two independent variables, namely bank reputation and sharia compliance, and one dependent variable, namely public interest in using sharia financing products. The data analysis techniques used included validity and reliability tests to determine the reliability of the measuring instruments, classical assumption tests to see whether the data met the regression test requirements, and multiple linear regression tests to determine the influence between variables. The test results will show whether each independent variable has a separate (partial) or combined (simultaneous) effect on the variable of public interest.

C. Results and Discussion

1. Descriptive Test

A descriptive test was conducted to obtain a general overview of respondents' answers to the questions asked. This study involved 93 respondents who were people who had used or were currently using sharia financing products at Bank Syariah Indonesia KCP Stabat. This number was considered sufficient to represent the extent to which the bank's reputation and sharia compliance influenced public interest.

Table 1. Number of Respondents Based on Gender

Gender	n	%
Male	54	58,1
Female	39	41,9

Of the total 93 respondents, 54 were male and 39 were female. The percentages were 58.1% male and 41.9% female. This shows that sharia financing users consist of both genders, with slightly more males.

Table 2. Number of Respondents Based on Age

Age	n	%
<25 Years	16	17,2
25–40 Years	49	52,7
>40 Years	28	30,1

The majority of respondents were between 25 and 40 years old, totaling 49 people (52.7%). The under-25 age group numbered 16 people (17.2%), and the rest were over 40 years old, totaling 28 people (30.1%). This shows that the productive age group uses sharia financing the most.

Table 3. Number of Respondents Based on Length of Time as a Customer

Duration as a Customer	n	%
< 1 Years	29	31,2
> 1 Years	64	68,8

A total of 64 people (68.8%) have been customers for more than 1 year. Meanwhile, 29 people (31.2%) have been customers for less than 1 year. This shows that the majority of respondents are quite familiar with and have been using the bank's services for a long time.

2. Questionnaire Validity and Reliability Test

A validity and reliability test was conducted on the questionnaire used in the study. The following are the results of the questionnaire test.

Table 4. Validity Test Results

Variable	Item	Calculated r	Description
Bank Reputation (X1)	X1.1	0,421	Valid

	X1.2	0,387	Valid
Sharia Compliance (X2)	X2.1	0,455	Valid
	X2.2	0,462	Valid
Public Interest (Y)	Y1	0,514	Valid

Validity testing is used to determine whether each question asked can truly measure what is being researched. This study uses a table value of 0.2039. If the calculated value is greater than the table value, then the item is considered valid. All calculated values above are greater than 0.2039, so all questions are deemed suitable for use.

Table 5. Reliability Test Results

Variable	Alpha Value	Description
Bank Reputation	0,721	Reliable
Sharia Compliance	0,755	Reliable

Reliability testing is used to ensure that the questions asked can be used repeatedly and still provide the same results. A Cronbach's Alpha value of more than 0.60 means that the questions are reliable. Since all values were above 0.60, all questions were deemed reliable and usable for further research.

3. Classical Assumption Test

Classical assumption tests include normality, multicollinearity, and heteroscedasticity tests. The normality test is conducted to determine whether the collected data is normally distributed. The results show a significance value of 0.200. Since this is greater than 0.05, the data is considered to be normally distributed. The multicollinearity test is conducted to see whether there is a very strong relationship between two independent variables. A Tolerance value greater than 0.10 and a VIF less than 10 indicate that there is no problem of too strong a relationship.

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
Bank Reputation	0,912	1,096
Sharia Compliance	0,895	1,118

The heteroscedasticity test is used to see if there are any unusual patterns in the distribution of data. Based on the scatterplot results, the data points are scattered randomly without forming any patterns. Therefore, it can be said that there are no problems with the distribution of data.

4. Multiple Linear Regression Analysis

The analysis results show that the regression equation produced is:

$$Y = 17.362 + 0.428X_1 + 0.553X_2$$

This means:

- If there is no bank reputation and sharia compliance, public interest will remain at 17.362.
- Every 1-point increase in bank reputation will increase interest by 0.428 points.
- Every 1-point increase in sharia compliance will increase interest by 0.553 points.

5. Hypothesis Testing

a. T-test (Partial)

This test is used to see the effect of each variable individually on public interest.

Table 7. T-test Results (Partial)

Variable	Calculated t	Sig (p)	Description
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Bank Reputation	2.980	0.004	Significantly influential
Sharia Compliance	3.215	0.002	Significantly influential

Since the Sig value is less than 0.05 and the t-value is greater than the t-table value, it can be said that both have a significant effect on public interest.

b. F-test

This test was conducted to see the effect of two variables simultaneously on public interest.

Table 8. F Test Results

Source	Calculated F	Table F	Sig	Description
Regression	13.582	3.09	0.000	Significantly influential

Because the F count is greater than the F table and the Sig value is below 0.05, reputation and sharia compliance together influence public interest.

c. Determination Coefficient Test (R^2)

The R^2 value is 0.229 or 22.9%. This means that 22.9% of the change in public interest can be explained by the bank's reputation and sharia compliance. The remaining 77.1% is influenced by other factors not examined in this study. Based on the results of the data analysis above, it can be seen that both partially and simultaneously, the variables of bank reputation and sharia compliance have a significant effect on public interest in using sharia financing products at Bank Syariah Indonesia KCP Stabat. This shows that the public strongly considers the credibility of the bank and the bank's operational compliance with sharia principles before deciding to use sharia financing services. Therefore, efforts to strengthen reputation and maintain compliance with sharia principles are very important for banks to increase the attractiveness of their products.

D. Conclusion

Based on the results and discussion, it can be concluded that the bank's reputation and sharia compliance have a significant influence on public interest in using sharia financing products at Bank Syariah Indonesia KCP Stabat. A good reputation can increase public trust and confidence in becoming customers, because the bank's positive image reflects its integrity and the quality of services provided. Compliance with sharia principles has also proven to be a determining factor in attracting interest, because the public will feel safer and more comfortable if they are convinced that all banking operations are carried out in accordance with Islamic teachings. Simultaneously, reputation and sharia compliance play an important role in shaping positive perceptions of Islamic banks, thereby encouraging the public to choose sharia-based financing services. Therefore, efforts to maintain a good name, improve service quality, and ensure full compliance with sharia principles are strategic steps that need to be continuously strengthened so that Islamic banks will be increasingly trusted by the wider community.

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