THE IFLUENCE OF KNOWLEDGE, RELIGIOSITY, AND TRUST ON INTEREST IN FINANCING IN SHARIA BANKING (CASE STUDY ON HALAL MSME IN KEDIRI REGENCY)

Fitrotul Candra Kartika

Faculty of Economics, Maulana Malik Ibrahim Islamic State University Malang
Email: 200503110074@student.uin-malang.ac.id

Eka Wahyu Hestya Budianto

Faculty of Economics, Maulana Malik Ibrahim Islamic State University Malang
Email: wahyu.ala@uin-malang.ac.id

Abstract

This study aims to measure the influence of knowledge, religiosity and trust on public interest in financing in Sharia Banking. This study uses quantitative methods by conducting interviews and distributing questionnaires to obtain data. The population in this study are people who have micro businesses that are or have applied for halal certification. In addition, the MSMEs studied were MSMEs that were conducting financing in Sharia Banking. As for selecting samples, researchers used convenience sampling techniques. The data analysis technique used to test this research uses multiple linear regression tests with the help of statistical aids, namely using the SPSS application. The results showed that knowledge, religiosity, and trust have a positive and significant influence on public interest, especially Halal MSMEs that do financing in Sharia Banking. The three variables also influence each other. indirectly and knowledge and religiosity affect a person's level of trust in the existence of sharia banking among the community.

Keywords: *Trust, Knowledge, Shari'ah Banking, Religiosity, UMKM*

Abstrak

Penelitian ini memiliki tujuan untuk mengukur pengaruh dari pengetahuan, religiusitas dan kepercayaan terhadap minat masyarakat melakukan Pembiayaan di Perbankan Syari'ah. Penelitian ini menggunakan metode kuantitatif dengan melakukan wawancara dan pembagian kuisioner untuk mendapatkan data. Populasi pada penelitian ini ialah masyarakat yang memiliki usaha mikro yang sedang atau sudah melakukan pengajuan sertifikasi halal. Selain itu, UMKM yang diteliti ialah UMKM yang sedang melakukan pembiayaan di Perbankan Syari'ah. Adapun dalam memilih sampel, peneliti menggunakan teknik convenience sampling. Teknik analisis data yang digunakan untuk menguji pada penelitian ini menggunakan uji regresi linier berganda dengan bantuan alat bantu statistic yaitu menngunakan aplikasi SPSS. Hasil penelitian menunjukkan bahwa pengetahuan, religiusitas, dan kepercayaan memiliki pengaruh positif dan signifikan terhadap minat masyarakat khususnya UMKM Halal yang melakukan pembiayaan di Perbankan Syari'ah. Ketiga variabel tersebut juga saling mempengaruhi. secara tidak langsung dan pengetahuan dan religiusitas mempengaruhi tingkat kepercayaan seseorang terhadap adanya perbankan syari'ah di kalangan masyarakat.

Kata Kunci: *Kepercayaan, Pengetahuan, Perbankan Syari'ah, Religiusitas, UMKM*

Introduction

The existence of Islamic banking in Indonesia has been known since the establishment of Bank Muamalat in 1992. In 2021, there was a merger of three national banks that formed a new Islamic banking entity. Every year sharia banking has increased because it can be used as an alternative for business actors in Indonesia. Align with the disclosure (Aqliyah & Evinovita, 2018) namely the existence of Sharia Banks in the midst of conventional banking can overcome people's difficulties in overcoming capital problems. Data released by the Financial Services Authority (OJK) in 2023 shows an increase in Islamic financial assets by 15.63% and a market share of 33.77%.

In running the institution, Islamic banking uses the Qur'an and Hadith as its decision-making guidelines. This is what causes Islamic banking to be different from conventional banking. In the applicable Islamic law, sharia banking operates by providing interest-free services but is identical to the bai hasil system(Romdhoni & Sari, 2018). Services and operations that are in accordance with the religious background of the majority of Indonesians. This has caused the development of Islamic banking to be quite rapid. The existence of Sharia Banking began to penetrate the center of the city center in each region. This is an effort to introduce products offered by Bank Syariah. However, in reality, Islamic banking has not yet dominated the banking market share in Indonesia. This is due to the lack of public knowledge regarding the existence of Islamic banks around them. The highest demand for financing is the demand for financing by business actors, for example Micro, Small and Medium Enterprises.

Micro, small, and medium enterprises (MSMEs) have an important role in the development of the economy in Indonesia. This was conveyed by (Jalil & Hamzah, 2020) which states that MSMEs are able to help equalize the increase in people's income, encourage Indonesia's economic growth, and help realize national stability. The MSME sector has increased every year. However, the more MSMEs that exist, causing higher business competition. Align with (Ulya, 2021) stated that today, the problems faced by MSMEs are various such as the lack of human resources, the lack of facilities and infrastructure, the lack of ability to operate technology and the lack of access to financing. This causes many entrepreneurs to go bankrupt because they have no income and no source of funds to develop their business. causing such a phenomenon, can be a reference

to introduce Islamic banking products as a solution for MSMEs to develop their businesses so that they can increase the income of business actors. Talking about interest in financing, research conducted by (Tripuspitorini, 2019) that to attract customer interest there are several factors that are met, such as economic, technological, political, social, cultural and the main thing is consumer characteristics. The characteristics of the consumers in question are the knowledge, character, and reputation of the bank which can increase people's desire to use banking products. Therefore, this research is very important to measure what factors affect MSMEs in making financing requests.

Knowledge is an experience that exists in a person's consciousness so that it can shape one's behavior(Sodik et al., 2022). A person's knowledge can be obtained through various media, such as the internet, television, and the experience that a person has. The knowledge that a person has can affect a person's attitude in buying, using, and using a certain product. The explanation above explains that the factor that affects a person's interest in using a product is a person's knowledge of the products offered. This also happens to MSME actors, who provide financing if they feel they know and understand the products offered. Meanwhile, religiosity is everything that has a relationship with religious knowledge and beliefs in oneself. Religiosity is something that can reflect a person's identity, this is because the religiosity that a person has affects the way of thinking and making decisions(Romdhoni & Sari, 2018). Religiosity affects a person in their daily lives, such as the decision of business actors to register for halal certification to ensure that they buy and sell in accordance with Islamic law. What is meant is selling goods that are clearly owned and allowed in religion (halal). Religiosity affects a person's interest in using, buying, and using halal products(Astogini et al., 2011). In addition, MSMEs are also aware that using financing that contains flowers is prohibited by religion, because it contains elements of usury.

Sharia banking is an institution that upholds the aspect of honesty. So that the trust obtained from customers is relatively high. Trust affects customer loyalty to banks. This explains that Islamic banks must have transparency, fairness, and compliance with principles. So that consistency in the rules will attract MSMEs in financing. In terms of location, this research was conducted in areas where the majority of people have jobs in the trade sector. The community at the research site also has a fairly wide level of

religiosity and adequate education so that it has an impact on the mindset of modern society. One of them is that the majority of Muslims in this location jointly apply for halal certificates to comply with government and religious regulations that prohibit trading in haram commodities. However, what happens in the community is the small interest in financing in Sharia Banking.

Based on the explanation of the context that has been submitted, the discussion of the problem in this study can be detailed as follows: 1. Does knowledge affect the interest of MSME actors in financing in sharia institutions? 2. Does religiosity affect the interest of MSME actors in financing in sharia institutions? 3. Does trust affect the interest of MSME actors in financing in sharia institutions. The motivation that prompted the researcher to conduct this research came from the desire to know more deeply what the reasons that caused people to finally decide to finance Islamic banking. So that after this research, banks will be more massive in introducing and educating all communities so that the public understands more about Islamic banking. In previous research studies, many studies have examined factors that affect people in choosing products offered by Islamic banking. Meanwhile, in this study, the researcher will focus more on researching the influence of Knowledge, Religiosity, and Trust on interest in Financing in Islamic banking by highlighting the subject, namely Halal MSMEs in Kandat District, Kediri Regency.

Literature Review And Hypothesis Formulation
Knowledge

Knowledge is all information owned by consumers related to products and services, in addition to knowledge related to relationships and functions as consumers(Adawiyah, 2015). Humans have a high sense of curiosity, so that in *encyclopedia* Finding the philosphere of knowledge is *Justified True Conviction* which has the meaning of a strong belief. Knowledge is something that can be the reason why a person uses, wears, or buys a product(Febrian & Budianto, 2023).

The Lestari Statement (2021) explains that knowledge has 2 influencing factors. The first is obtained from the totality of work that a person has, such as feelings, experiences, senses, thoughts, and intuition that can be known without paying attention,

methods, and uses. Globally, this knowledge is called *knowledge.* The second knowledge is known as "*Science*´ knowledge obtained because of human efforts to know something. In this case, humans pay attention, the means, and uses of the object being studied. The indicators that are factors that affect knowledge (Notoatmodjo, 2003):

a. Education

b. Exposure and Mass Media

c. Social Media

d. Social Relations

e. Experience

Knowledge according to Islamic Perspective

Knowledge is a fairly important topic to be discussed in the Islamic world. Knowledge is an element related to the responsibilities that a person has. In the context of the Islamic perspective, guiding knowledge is an obligation for every Muslim. The knowledge that a person possesses will contribute to world civilization in terms of simplicity, tolerance and science. Those who are always seeking knowledge will undoubtedly be exalted by Allah, according to His words in Q.S Al-Mujadallah: 11 which reads: *Meaning: And if it is said: "Stand up for you", then stand up and Allah will surely exalt those who believe among you and those who are given some degree of knowledge, and Allah knows what you are doing (Q.S Al-Mujadallah: 11)*

Therefore, it is highly recommended for a Muslim to deepen religious knowledge and share (spread). Apart from contributing to world civilization in the future, Allah has guaranteed to elevate the status of a person who likes to seek knowledge.

Religiusitas

Religion in language is "*Religious*" which means to bind. Religion is a rule that is carried out in accordance with the function and rules to bind a person to God, fellow humans and nature(Sodik et al., 2022). Religiosity itself is the level of commitment that a person has in the form of loyalty to religion, so it has a great influence on a person (Tarmizi & Kamal, 2022). This statement is in line with research conducted by (Febrian & Budianto, 2023) which states that religion can convince everyone's heart to behave and

behave in accordance with the principles of the religion adhered to. According to Djamaludin and Suroso (Romdhoni & Sari, 2018):

a. Dimension of belief. This dimension encapsulates a person's belief in dogmatic things. The meaning of dogmatic is a belief that cannot be questioned or accepted as a truth. This is because we believe that every religion has beliefs and regulations by its people. In this dimension, there are 6 indicators, including: (1) Confidence in Allah; (2) Confidence in angels; (3) Confidence in the prophet and the messenger; (4) Confidence in the book of Allah; (5) Belief in heaven and hell; and (6) Qodho and qodar beliefs.

b. Practical dimensions. What is meant by this dimension is the level of a person's ability to carry out their duties as a religious person. In practice, we as Muslims such as prayer, zakat, fasting, hajj for the able, and others. In this dimension, there are 3 indications, including: (1) Carrying out prayers, fasting, zakat, and hajj for those who can afford it; (2) Reading the Qur'an; and (3) Offering prayers.

c. Experience dimension. Here are the dimensions that can be felt directly by people who are obedient to a religion. If in the implementation of Islam, a person will continue to feel close to Allah will have a sense of security and peace. In this dimension, there are 3 indicators, including: (1) Feeling close and loved by Allah; (2) Feeling that their prayers are often answered; and (3) Feeling peaceful and happy because of God.

d. The dimension of religious knowledge. This dimension explains the extent of a person's ability to understand the teachings of the teachings recommended by Him that have been stated in the Qur'an and Hadith. In this dimension, there are 3 indicators, including: (1) Knowing the teachings that must be believed and practiced; (2) Knowing the laws of Islamic law; and (3) Understand the scientific principles of Islamic banking.

e. Dimension of practice. This dimension is related to a person's ability to carry out recommendations in daily behavior. In this dimension, there are 3 indicators, including: (1) Loving to help and giving alms; (2) Be honest and always maintain trust, cleanliness and trust; and (3) Comply with and implement applicable religious norms.

Religiosity according to the Islamic Perspective

Religiosity is closely related to a person's adherence to the religion he or she believes in. Religiosity is a condition in which a person is encouraged to behave in accordance with the religion obeyed(Parastika et al., 2021). In the context of religiosity, in daily life a person needs to consider recommendations such as working hard to meet the needs of life. In everyday life, human beings are very closely related to the economic field. The economic field discussed in this study is financing so that Allah encourages someone to use financing that has sharia principles or avoids the element of usury. This is stated in Q.S Al Baqarah :275 which reads: "*Allah has legalized buying and selling and forbids usury. Whoever has received a prohibition from his Lord and then continues to stop (from taking usury), then for him what he has taken first (before the prohibition) and his affairs (depends) on Allah. Those who take (take usury), then they are the inhabitants of Hell and they will remain in it" (Q.S Al-Baqarah : 275)*

Belief

Trust is a situation where a person is willing to accept the risk or action of another party based on the other party's desire to do something important for the party who believes in it, regardless of the ability to supervise or control (Nugraha & Solekah, 2020) . Trust is an important thing that agencies must have to increase customer interest in using their products. A person's trust can grow if someone already knows each other. So that the trust referred to here is that Sharia Banks must build the trust that customers have in financial institutions by means of transparency, honesty and fairness. In the context of trust, there are 5 indicators explained by(Kotler & Keller, 2009):

a. *Benevolene* (seriousness). The ability to trust others who have good behavior towards consumers.

b. *Ability* . A person's ability to convince buyers to use the products offered.

c. *Integrity* . A person's ability to act honestly and maintain the agreement that has been agreed with the consumer.

d. *Willingness to depend.* Willingness to accept risks and consequences that may occur during the transaction.

e.   *Subjective probability of depending.* Availability to provide information, transactions and availability to carry out advice from sellers.

Financing Interest

According to KBBI, interest is a high tendency of the heart towards a passion. Interest is a form of a person's effort to position themselves in the achievement of one's needs(Rosita et al., 2021). Interest is usually related to feelings, so interest is a situation in which a person gives a happy or unhappy attitude towards something.
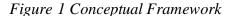
Interest can be described as the feeling that arises after a person performs an activity that is intended with a desire, a tendency to pay attention without anyone doing it. There are 3 factors that affect a person's interest according to Crow and Cow on (Waadarahmah, 2022) Among others:

a.   Internal factors. Factors that arise from within a person, usually arise from a person's willingness to fulfill their subconscious desires.

b.   Social motives. Factors that move on a person's will to do an activity.

c.   Emotional factors. Factors that are influenced by a person's emotions. This factor is usually based on a person's pleasure to do this.

Hypothesis formulation

This study aims to examine problems related to public interest in requesting financing in Sharia Banking. Factors that are considered to affect financing interest are knowledge, religiosity, and trust. The following is presented the formulation of the hypothesis along with its conceptual framework:

H1: There is an influence between the knowledge variable (X1) on the interest of MSME actors in financing in sharia institutions (Y).

H2: There is an influence between the religiosity variable (X2) on the interest of MSME actors in financing in sharia institutions (Y).

H3: There is an influence between the trust variable (X3) on the interest of MSME actors in financing in sharia institutions (Y).

Figure 1 Conceptual Framework

Research Method

In this study, the researcher used a quantitative method. This is because quantitative research is a structured and planned research so that since the initial research has been drawn the design, goals, and methodology(Sugiyono, 2015). The research is included in the example of causal asiatic research because it is related to the problem of cause and effect. So in this study there are dependent variables (influenced) and independent variables (influence).

This researcher conducted research on a predetermined population and sample. Furthermore, the researcher conducted interviews and distributed questionnaires to obtain data. After obtaining the data, researchers can manipulate the data to measure whether the hypothesis set has an influence on the core of the research.

In the questionnaire that the researcher shared as a research measuring tool, the researcher also used *the Likert scale* to measure opinions on the statements in the questionnaire. From each customer statement, they give their opinion through the available numbers. From there, the researcher got data to be processed.

Population and Sample

The researcher conducted research in the area of Kandat District, Kediri Regency, East Java. The researcher chose the location because the respondents in this area were in accordance with the target of the subject to be studied. This study aims to find out whether knowledge, religiosity, and trust affect people's interest in financing in Sharia Banking.

On the data (BPS, 2023) There are 431 MSMEs spread across the Kandat District area who are today applying for halal certification on the basis of awareness of Islamic recommendations in fulfilling buying and selling rules. Therefore, researchers are interested in conducting research on locations with high religiosity but financing with sharia principles that tend to be small.

Therefore, the researcher needs research subjects, namely people who live in the Kandat District area, have Micro, Small and Medium Enterprises, and are doing financing. As for selecting samples, the researcher used the *Convenience Sampling technique.* This technique is spontaneous sampling, where if the author finds a sample that meets the criteria determined by accident, it can be included as a sample. This technique is considered to have a great advantage in cost and time looking at the halal MSME population that is limited to the Kandat District area.

Data Collection Techniques

In conducting this study, the researcher carried out several stages to obtain data from the respondents, including: (1) Observation, namely before distributing questionnaires to respondents who were already in line with the characteristics, the researcher conducted research in the field. The observation made by the researcher aims to see whether the behavior at the research location is in accordance with the research topic. (2) Questionnaire, that is, in this study, data was obtained by distributing questionnaires. The statement is obtained in accordance with the indicators obtained in the literature review chapter. Furthermore, respondents give their opinions through numbers or *likert scales.*

Data Analysis Techniques

The data analysis technique used to test in this study uses a multiple linear regression test with the help of statistical aids using the SPSS application (*Statistical Product and Service Solutions).* The form of equation in the multiple linear regression model analysis method is as we explained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Information

Y : Interest of MSMEs in applying for financing

X1 = Knowledge

X2 = Religiosity

X3 = Trust

b1, b2, b2 = Regression coefficients X1, X2, X3

a = Constanta

e = Standard error

Result and Discussion

Descriptive Statistics

The Descriptive Statistics Test is used to explain all the data of the object that has been studied. In this test, various statistical measures were presented such as mean values, maximum niali (maximum), and mean values (minimum), and standard deviations. This value is used to describe the cause of the data. The following is the data obtained by the researcher:

Table 1. Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Interest (Y)	100	18	28	22,90	3,053
Knowledge (x1)	100	10	25	19,20	3,798
Religiosity (X2)	100	19	85	44,57	17,758
Trust (X3)	100	21	32	27,70	3,365

Source: Data processed, SPSS 22.

In this test, it was explained that there were 100 respondents who filled out questionnaires according to the characteristics needed by the researcher. In this section, it is explained that:

a.   In the knowledge variable, from all the questionnaire fillers have a minimum score of 10 and a maximum score of 25. It was also explained that from 100 respondents who filled in and accumulated in the results, the average value on the knowledge variable was 19.20.

b.	In the religiosity variable, from all the questionnaire fillers had a minimum score of 19 and a maximum score of 85. It was also explained that from the 100 respondents who filled in and accumulated in the results, the average value on the knowledge variable was 44.57.

c.	In the confidence variable, from the completeness of the questionnaire fillers had a minimum score of 21 and a maximum value of 32. It was also explained that from 100 respondents who filled in and accumulated in the results, the average value on the knowledge variable was 19.20.

d.	In the interest variable, from all the questionnaire fillers had a minimum score of 18 and a maximum score of 28. It was also explained that from 100 respondents who filled in and accumulated in the results, the average value on the knowledge variable was 19.20.

Validity Test

In the validity test, the researcher processed data to test the accuracy and suitability of a measurement instrument, such as a list of questionnaires in measuring certain variables. This test is used to determine whether the instrument used is valid or invalid. In this test, a comparison was made between r calculations and r tables with a significance level of 0.195. In this test, the researcher used a comparison formula:

a.	When r calculates > r table = valid

b.	When r calculates < r table = invalid

Table 2. Validity Test Results

Knowledge Variable (X1)			
No Item	r calculate	r table	Information
X1.1	0,784	0,195	Saw
X1.2	0,854	0,195	Saw
X1.3	0,747	0,195	Saw
X1.4	0,730	0,195	Saw
X1.5	0,776	0,195	Saw

Religiosity Variable (X2)			
No Item	r calculate	r table	Information
X2.1	0,958	0,195	Saw
X2.2	0,772	0,195	Saw
X2.3	0,898	0,195	Saw
X2.4	0,927	0,195	Saw
X2.5	0,866	0,195	Saw
X2.6	0,932	0,195	Saw
X2.7	0,692	0,195	Saw
X2.8	0,910	0,195	Saw
X2.9	0,689	0,195	Saw
X2.10	0,897	0,195	Saw
X2.11	0,723	0,195	Saw
X2.12	0,901	0,195	Saw
X2.13	0,910	0,195	Saw
X2.14	0,922	0,195	Saw
X2.15	0,842	0,195	Saw
X2.16	0,965	0,195	Saw
X2.17	0,943	0,195	Saw
Confidence Variable (X3)			
No Item	r calculate	r table	Information
X3.1	0,812	0,195	Saw
X3.2	0,812	0,195	Saw
X3.3	0,830	0,195	Saw
X3.4	0,776	0,195	Saw
X3.5	0,812	0,195	Saw
X3.6	0,830	0,195	Saw
X3.7	0,830	0,195	Saw
Interest Variable (Y)			

No Item	r calculate	r table	Information
Y1.1	0,653	0,195	Saw
Y1.2	0,948	0,195	Saw
Y1.3	0,948	0,195	Saw
Y1.4	0,653	0,195	Legitimate
Y1.5	0,948	0,195	Legitimate

Source: Data processed, SPSS 22.

In the validity test conducted by the research, items on the variables of knowledge, religiosity, belief, and interest were declared valid. This is because the summation results show that the r calculation is greater than the r table (0.195).

From the results of the instruments carried out, the significance value of each item is greater than the correlation value r. This shows that all items used are considered valid to measure the variables of knowledge, religiosity, and trust in financing interest in sharia banking.

Reliability Test

The reliability test in this study is used to evaluate the statement statement presented in the questionnaire can measure the variables studied. In contrast to the validity test, this test uses Cronbach Alpha to assess whether the instrument used is reliable or unreliable. In this study, the researcher used the following formula:

a.   When Cronch's Alpha value > 0.50 = reliable
b.   When Cronch's Alpha value < 0.50 = unreliable

Table 3. Reliability Test Results

Variable	*Cronbach Alpha*	Information
Knowledge	0,838	Reliable
Religiusitas	0,978	Reliable
Belief	0,913	Reliable
Interest	0,928	Reliable

Source: Data processed, SPSS 22.

In the table above, it shows the results of each variable. In the knowledge variable (X1), it is explained that the reliability value is 0.838, where this value is greater than the threshold value of 0.60. Therefore, in this variable, all the items in question have passed the reabiltas test and are acceptable for use.

Furthermore, in the religiosity variable (X2), the reliability value of the question in this variable is 0.978 which is greater than the threshold value of 0.60. These results show that the value of each question of the religiosity variable is acceptable to use.

In the confidence variable, the results showed that the reliability value was 0.913 so it was greater than the threshold value of 0.60. This can be interpreted as being acceptable and usable for this variable item.

Lastly, the reliability value of the interest variable shows a figure of 0.928 which is more bearish than the threshold value of 0.60. This can be interpreted that what is used can be used.

Classical Assumption Test

Normality Test

This test was carried out to determine the distribution of data. This classical assumption test will be used in multiple linear regression tests, so the data generated must be normal data. In this test, the researcher used a test *Kolmogrov-Smirnov* where the significance value must be greater than 0.05. So the data of the processing results can be presented as follows:

Table 4. Normality Test Results

Test	Significance Value
Tes Kolmogorov-Smirnov	0,200

Source: Data processed, SPSS 22.

In the results of the normality test, the significance value of the test carried out was 0.200 so that the significance value was greater than 0.05. From the data presented, it can be interpreted that the data has a normal distribution which causes the normality test in this regression model to be met.

Heterokedastity Test

In the keteradestasity test, peeliti was used to assess the discrepancy of residual variants between one observation data and another. In this test, the researcher used *uji Gletser*. Then the data can be presented as follows:

Table 5. Heterokedasticity Test Results

Independent Variables	Significance Value
Knowledge (x1)	1,000
Religiosity (X2)	1,000
Trust (X3)	1,000

Source: Data processed, SPSS 22.

In the results that have been presented by the researchers, the three variables show that the significance value is 1,000. In the applicable provisions, the heteroscenity test can be said to be fulfilled if the significant value is greater than 0.05. So that in the data feasibility test, it can be said that the 1,000 > 0.05 results are met.

Multiculinierity Test

The Multicollinearity Test is a test used to see if there is a relationship between variables. Any researcher who uses more than one variable, this test is highly recommended to see the relationship between variables. This test looks at the Variance Inflation factor and/or Tolerance value. This test is said to be successful or passed if the VIF value is more than 10 or the tolerance value is less than 0.1. So it can be clarified with the following data:

Table 6. Multicollinearity Test Results

Variable	Tolerance Value	VIF Value
Knowledge (x1)	0,922	1,085
Religiosity (X2)	0,890	1,123
Trust (X3)	0,964	1,037

Source: Data processed, SPSS 22.

Based on the table above, it is known that the tolerance values of the variables of knowledge, religiosity, and trust are at (0.922), (0.890), and (0.964) which shows that the tolerance value is less than 0.1. This can be interpreted that even these variables have a relationship. Therefore, based on the VIF analysis, it is concluded that there is a significant indication of multicollinearity between variables in this regression model.

Uji Autokorelasi

The autocorrelation test aims to test whether there is a correlation between one period t and the previous period (t-1). If a correlation occurs, then in this study an autocorrelation problem occurs. So, the expected result of this test day is that the model is free of autocorrelation. To see whether there is an autocorrelation or not, the values of durbin watson (D-W) cannot be seen as follows:

a.   50 watson's durbin value > +2 = negative autocorrelation occurs

The following is data that shows the data of processing results:

Table 7. Autocorrelation Test Results

Durbin-Watson	Of the	4-dU
1,933	1,7364	2,2636

Source: Data processed, SPSS 22.

Based on the table above, the results state that the Durbin Watson value is greater than the dU value and less than the 4-dU value. Therefore, it can be concluded that there is no autorelation in this regression model

Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Models

Pola	*Non-Standardized* *Coefficients*		*Standard* *Coefficient*
	B	Std. Error	Beta
Constant	-0,194	0,758	
Knowledge (x1)	-0,074	0,022	-0,092

Religiosity (X2)	0,022	0,005	0,128
Trust (X3)	0,849	0,024	0,936
a. *Dependent variable*: Interest (Y)			

Source: Data processed, SPSS 22.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$
$$Y = -0{,}194 - 0{,}074 X_1 + 0{,}022 X_2 + 0{,}849 X_3 + \varepsilon$$

From the multiple linear regression equation, it can be explained as follows:

a.   The value of the constant (α) has a value of -0.194. So that it shows that all independent variables are valued at 0% or do not change, then the financing interest will be at a value of -0.194. Therefore, it is necessary to have these variables to predict financing interest, as well as determine other basic factors that have a role in reducing financing interest when the influence of variables does not exist

b.   The value of the variable regression coefficient X1 is -0.074. So it shows that if knowledge increases by 1%, on the contrary, the interest variable will decrease by 0.074 assuming that the other variables are considered constant

c.   The value of the regression coefficient of the religiosity variable is a positive value of 0.022. This shows that when there is an increase of 1%, the value of the variable of interest will increase by 0.022 assuming that other independent variables are considered constant. A positive sign in this variable shows that there is a unidirectional influence between the independent variable and the dependent variable

d.   The regression coefficient value of the confidence variable is at 0.849 assuming that the independent variable is considered constant. The position mark on this variable indicates that there is an influence between the independent variable and the dependent variable.

Simultaneous Test (F)

This test was used to see if all the variables (knowledge, religiosity, and belief) included in the model had a joint effect on the bound variable (financing interest). So the data processed is as follows:

Table 9. Simultaneous Test Results (Test F)

F-Test Statistics	Significance Value
472,553	0,000

Source: Data processed, SPSS 22.

Based on the results of the table above, it is known that the significance value of the number (0.000) >0.005 so that Ho is rejected. From the table above, it can be concluded that the variables of knowledge, religiosity, and trust simultaneously have a positive effect on financing interest.

Partial Test (t)

In this test, it is used to see the influence of each variable independently whether there is an influence on the bound variable. The criteria that caused this researcher to pass was the significance of <0.005 or t count > t table. It can be said that H0 is rejected. The following are the results of data processing that can be presented:

Table 10. Partial Test Results (t-Test)

Variable	t-Test Statistics	Significance Value
Knowledge (x1)	-3,422	0,001
Religiosity (X2)	4,706	0,000
Trust (X3)	35,752	0,000

Source: Data processed, SPSS 22.

From the table presented above, it is known that the variables of knowledge, religiosity, and trust have a significance value of less than 0.05, so Ho is rejected. From this explanation, it can be concluded that the results are at the real level of 5% so that the variables of Knowledge, Religiosity, and Trust partially have a significant effect on financing interest.

Determination Coefficient Test (R^2)

The determination coefficient in the tegretic analysis is used to measure the extent to which the independent variable affects the dependent variable. The determination coefficient can be evaluated as far as the prediction value is according to the sample data.

The influence is significant if the value of the determination coefficient is higher. So here is the data that we presented:

Table 11. Determinant Coefficient (R2)

Adjusted Square-value R value	0,937

Source: Data processed, SPSS 22.

From the table above, it is known that the Ajusted R Square value is able to measure the significant ability of the model to explain response variables. Thus, the variables of knowledge, religiosity, and trust were able to explain financing interest by 93.7%, while the other 6.3% could be influenced by factors other than the predictor variables studied.

Discussion

1,   The Influence of Knowledge on Interest in Financing in Sharia Banking (H1)

In the data that has been presented and explained above, it is found that knowledge has a significant influence on the number of Halal MSMEs doing Financing in Sharia Banking. This is because the results of the knowledge coefficient data processing are at 0.001. Therefore, it is simulated that the knowledge a person has will affect his decision to finance at a Financial Institution.

In the validity test of knowledge items, it was known that item X1.2 had a high degree of suitability in society. The item reads "I know about financing products through the internet and other mass media", this explains that the public gets more information from the mass media. The rapid development of media should be an advantage for Bank Syraiah's marketing, this is because the public will be more easily able to reach it. According to (Hasan & Wati, 2022) Everyone who has received information related to Islamic banking, indirectly has knowledge and has the potential to use Islamic banking services.

The knowledge factor is one of the factors that affects the interest of MSMEs in the Kandat District area to finance Islamic banking. This is because knowledge will affect people's interests, because the wider the knowledge that the masses have, the stronger the urge to do something. According to (Gunawan, 2021) Knowledge is an action that is related to the mindset experienced by a person so that it affects interests. This explanation has another word that knowledge affects the decisions taken by a person. Align with the

statement (Febrian & Budianto, 2023) That is, knowledge can be a consideration if someone is going to use, buy, or choose a product.

Knowledge is very useful for daily life, so the recommendations related to competitions to deepen knowledge are listed in Q.S At- Taubah :122: " *It is not appropriate for believers to go all (to the battlefield). Why did some of them not go (stay with the Messenger of Allah) to deepen their religious knowledge and warn their people when they have returned, so that they can take care of themselves?"*

The above verse explains that seeking knowledge must be done earnestly. In addition to deepening, we are encouraged to disseminate so that people can be more careful in their actions and not violate their prohibitions.

From the results of the above research, This research supports the research conducted (Putri et al., 2022) which knowledge has a positive and significant impact on the interest of the public in financing in Islamic Banking, especially micro business actors, small businesses and medium enterprises. However, Sharia Banks also need to continue to educate the community, customers and prospective customers regarding the products offered.

2. The Effect of Religiosity on Financing Interest in Sharia Banking (H2)

From the results of the data processing above, it is known that religiosity affects the interest in financing Halal MSMEs in Sharia Banking. This is shown in the value of the religiosity coefficient at 0.000. In the results, it was explained that the higher a person's religiosity can affect the decision in choosing products to use.

In the validity test, the appropriate item in the respondents reads "I understand the general rules of Islamic economics, especially about Islamic banking". This explains that in addition to doing mandatory teachings, it is also necessary to study religious science in daily life. For example, respondents stated that they are more interested in using sharia financing because it avoids interest. However, not a few respondents are using conventional financing.

The understanding of religion owned by the community is quite broad, not just mandatory and not mandatory but also learning related to halal buying and selling and recommendations to avoid usury. The obligation to avoid riba has been stated in Q.S Ar

Rum verse 39: *O you who believe, do not eat riba by multiplying and fear Allah so that you may be lucky.*

This research supports the research conducted (Rastari, 2019) which explains that religiosity has a positive effect on financing decisions. In addition, research (Romdhoni & Sari, 2018) It also states that religiosity has a positive influence on a person's interest in using savings products in micro institutions. Therefore, the Kandat District area has great potential to become a sharia banking customer as seen from the large distribution of MSMEs with the majority of the community practicing Islam.

3. The Effect of Trust on Interest in Financing in Sharia Banking (H3)

The data presented states that trust has an influence on financing interest in Islamic Banking. This is because the trust coefficient data is found at 0.000. Trust is considered an important basis for consideration in the success of a partnership. Therefore, trust is something that can connect MSMEs with financial institutions. Public trust in Sharia Banks is the result of the good reputation of Sharia Banks themselves.

The item that corresponds to the validity test on this variable reads "I feel safe when doing financing at a Sharia bank", this shows that good service will cause people to believe in becoming a customer of a Sharia Bank. The public judges from the service and security of transactions in a financial institution.

Providing trust to the public is an effort by Islamic banks to attract the interest of the public to use Sharia Bank products. Trust is the attitude of a person willing to accept the actions of others without coercion in the hope that others will take important actions for the person who believes in them. Therefore, providing security and comfort to customers is increasing the trust of others (customers) in banking. This is stated in Surah An-Nisa verse 38, which reads: *"Indeed, Allah tells you to convey the mandate to the owner. If you establish a law among men, you must establish it justly. Indeed, Allah has taught you the best teaching. Indeed, Allah is the Hearer and the Seeer".*

The above verse encourages us to be careful in doing something. Where one must uphold honesty so that others will fully believe in us. In addition, it is recommended to always be under the supervision of Allah SWT.

The trust obtained from customers will increase the reputation of Islamic banking, so that customers believe that the financial institutions used will continue to improve and develop. This guarantees that Islamic financial institutions are profitable institutions. This research is in line with the research conducted (Aswinardi et al., 2023) which states that trust has a positive influence on the interest of MSMEs in Malang City in applying for financing at Bank Rakyat Syariah. This can support that Trust also affects the interest of Halal MSMEs in the Kandat District area in applying for financing in Sharia Banking.

Conclusions

This study aims to measure the influence of knowledge, religiosity and trust on people's interest in financing in Sharia Banking. The people who were researched as respondents were people who have micro businesses that are or have applied for halal certification. In addition, the MSMEs that are being studied are MSMEs that are currently providing financing in Sharia Banking. The data obtained after the researcher distributed the questionnaire, was processed using the SPSS application.

Based on the results of processing, Knowledge, Religiosity, and Trust have a positive and significant influence on public interest, especially Halal MSMEs, in financing in Sharia Banking. These three variables also affect each other. Indirectly, knowledge and religiosity affect a person's level of trust in the existence of sharia banking among the community.

REFERENCES

Adawiyah, W. R. (2015). Pertimbangan, Pengetahuan, Dan Sikap Konsumen Individu Terhadap Bank Syariah. *Jurnal Ekonomi Pembangunan: Kajian Masalah Ekonomi Dan Pembangunan*, *11*(2), 191. https://doi.org/10.23917/jep.v11i2.324

Aqliyah, H., & Evinovita, E. (2018). Faktor Penyebab Rendahnya Minat UMKM di Kecamatan Pamijahan Dalam Memilih Pembiayaan pada Bank Syariah. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, *1*(1), 132–160. https://doi.org/10.47467/elmal.v1i1.294

Astogini, D., Wahyudin, & Wulandari, S. Z. (2011). Aspek Religiusitas dalam Keputusan Pembelian Produk Halal. *Jeba*, *13*(1), 1–8.

Aswinardi, H., Habibi, F., & Kornitasari, Y. (2023). Pengaruh Minat UMKM Kota Malang Dalam Melakukan Pembiayaan Pada Bank Pembiayaan Rakyat Syariah. *Al-Mizan*, *7*(2), 67–90.

BPS. (2023). *Kabupaten Kediri dalam Angka 2023*. 1–722.

Febrian, J., & Budianto, E. W. H. (2023). *The Effect Of Knowledge , Trust , Products , Services And Religiosity On Interest In Saving*. *2015*, 85–96.

Gunawan, C. (2021). Pengaruh Religiusitas Dan Pengetahuan Perbankan Syariah Terhadap Minat Menjadi Nasabah Bni Syariah Kc Sukabumi. *Fastabiq: Jurnal Studi Islam*, *2*(2), 89–106. https://doi.org/10.47281/fas.v2i2.29

Hasan, I., & Wati, M. F. (2022). *The Influence Of Knowledge, Religiosity, And Social Environment On Interest In Saving In Islamic Banking*. 109–116.

Jalil, abdul, & Hamzah, S. A. (2020). Pengaruh Bagi Hasil Dan Kebutuhan Modal Terhadap Minat Umkm Mengajukan Pembiayaan Pada Lembaga Keuangan Syariah Di Kota Palu. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *2*(2), 178–198. https://doi.org/10.24239/jipsya.v2i2.31.177-197

Kotler, P., & Keller. (2009). *manajemen Pemasaran* (12th ed.). Prenhallindo.

Notoatmodjo, S. (2003). *Ilmu Kesehatan masyarakat dan Prinsip - prinsip dasar*. Rineka Cipta.

Nugraha, R. I. C., & Solekah, N. A. (2020). Anteseden Loyalitas Nasabah : Islamic Branding, Kualitas Layanan dan Kepercayaan. *Analisis Determinan Loyalitas Pengunjung Di Perpustakaan Kota X*, *5*(2), 256–264.

Parastika, P., Hartini, T., & Amri, U. (2021). Pengaruh Religiusitas dan Pengetahuan terhadap Keputusan Menabung di Bank Syariah dengan Minat Sebagai Variabel Intervening. *Jurnal Intelektualita: Keislaman, Sosial Dan Sains*, *10*(1), 177–187. https://doi.org/10.19109/intelektualita.v10i1.8609

Putri, A. R., Waluyo, B., & Farhani, N. H. (2022). Pengaruh Pengetahuan Dan Kepercayaan Pelaku Umkm Wilayah Bogor Terhadap Minat Pembiayaan Melalui Fintech Lending Syariah the Influence of Knowledge and Trust of Msmes in the Bogor Region Towards Interest in Financing Through Sharia Fintech Lending. *Jurnal Syarikah P*, *8*(1), 131–139.

Rastari, A. (2019). Pengaruh Religiusitas, Bagi Hasil Dan Kemudahan Akses Terhadap Keputusan Masyarakat Mengambil Pembiayaan Di Koperasi Syariah MSI. *Simba*, *1*, 819–833.

Romdhoni, A. H., & Sari, D. R. (2018). Pengaruh Pengetahuan, Kualitas Pelayanan, Produk, dan Religiusitas terhadap Minat Nasabah untuk Menggunakan Produk Simpanan pada Lembaga Keuangan Mikro Syariah. *Jurnal Ilmiah Ekonomi Islam*, *4*(02), 136. https://doi.org/10.29040/jiei.v4i02.307

Rosita, R., Budiasningrum, R. S., Karomah, N. G., & Estiana, R. (2021). Menganalisis Varian Produk, Promosi, Harga, Brand Image Terhadap Loyalitas Pelanggan Apotek Rizal Bekasi Di Era Pandemi Covid-19. *Jurnal Lentera Bisnis*, *10*(3), 328. https://doi.org/10.34127/jrlab.v10i3.468

Sodik, F., Hidayat, A., Al Farda, R. A., & Syahita, R. N. (2022). Analisis Pengaruh Pengetahuan Produk dan Religiusitas Terhadap Minat Menabung Di Bank Syariah. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *4*(2), 123–143. https://doi.org/10.24239/jipsya.v4i2.132.123-143

Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatis, dan R&D*. CV Alfabeta.

Tarmizi, A., & Kamal, M. (2022). Pengaruh Religiusitas, Pendapatan, Margin, Dan Prosedur Pembiayaan Terhadap Minat Mengambil Pembiayaan Murabahah Pada Bank Aceh Syariah Capem Ulee Kareng. *Jurnal Ilmiah Mahaisiswa Ekonomi Islam*, *4*, 1–18.

Tripuspitorini, F. A. (2019). Pengaruh Religiusitas Terhadap Minat Mahasiswa Politeknik Negeri Bandung Untuk Menabung Di Bank Syariah. *Jurnal Masharif Al Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *4*(2), 54–69. http://journal.um-surabaya.ac.id/index.php/Maqasid

Ulya, Z. (2021). Pengaruh Kepercayaan Dan Promosi Terhadap Minat UMKM Mengambil Pembiayaan Perbankan Syariah Di Kota Langsa. *Jurnal Manajemen Dan Keuangan*, *9*(3), 352–366. https://doi.org/10.33059/jmk.v9i3.2898

Waadarahmah, W. (2022). Pengaruh Persepsi Dan Religiusitas Terhadap Minat Masyarakat Kabupaten Bima Menjadi Nasabah Di Bank Syariah Dengan Pengetahuan Sebagai Variabel Moderasi. *Al Fiddhoh: Journal of Banking, Insurance, and Finance*, *3*(1), 16–27. https://doi.org/10.32939/fdh.v3i1.1038