The Effect of Cultural Factors on Saving Decisions at BRI Lhokseumawe

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Abstract	
Keywords: *Bank Rakyat Indonesia, Cultural Factors, Savings Decision.*	This study is intended to determine how much cultural factors influence the decision to save at the Lhokseumawe branch of the Indonesian Islamic People's Bank. In this study, the author uses only one independent variable, namely cultural factors (X). The results of the research using SPSS analysis tools show the final equation as follows: Y = 1.371 + 0.616X, the correlation coefficient (R) is 0.651 or 65.1%, it shows that culture has a very close relationship with the decision to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch. R Square value of 0.424 or 42.4% indicates that the independent variable (X) affects the dependent variable (Y) and the remaining 57.6% is influenced by other variables outside this study at a 95% confidence level and the value of Fcount> Ftable. 95% confidence or = 0.05 is 3.94 while Fcount is 69,057, this means Fcount > Ftable. Thus, culture influences the decision to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch. From the results of tests that have been carried out both by t-test and F-test, it is known that cultural factors influence the decision to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch. It is shown from the results of the study that the value of the coefficient b = 0.616 and the tcount value of 8.310 is greater than the ttable value with a value of 1.985 with a significance value of 0.000..
Abstrak	
Keywords: *Budaya, Keputusan Menabung. BRI.*	Penelitian ini untuk mengetahui seberapa besar pengaruh faktor budaya terhadap keputusan menabung pada BRI Cabang Lhokseumawe. Dalam penelitian ini penulis hanya menggunakan satu variabel bebas yaitu faktor budaya (X). Hasil penelitian menggunakan SPSS menunjukkan Y = 1,371 + 0,616X, koefisien korelasi (R) sebesar 0,651 atau 65,1%, harga menunjukkan budaya memiliki hubungan sangat erat dengan keputusan menabung pada BRI Syariah Cabang Lhokseumawe. Nilai R Square sebesar 0,424 atau 42,4% menunjukkan variabel bebas (X) mempengaruhi variabel terikat (Y) dan sisanya sebesar 57,6% dipengaruhi oleh variabel lain dengan tingkat kepercayaan 95% dan nilai Fhitung > Ftabel. Kepercayaan 95% atau = 0,05 adalah 3,94 sedangkan Fhitung adalah 69,057, hal ini berarti Fhitung > Ftabel. Dengan demikian, budaya berpengaruh terhadap keputusan menabung di Bank Rakyat Indonesia Syariah Cabang Lhokseumawe. Dari hasil pengujian yang telah dilakukan baik dengan uji t maupun uji F diketahui bahwa faktor budaya berpengaruh terhadap keputusan menabung di Bank Rakyat Indonesia Syariah Cabang Lhokseumawe. Ditunjukkan dari hasil penelitian bahwa nilai koefisien b = 0,616 dan nilai thitung sebesar 8,310 lebih besar dari nilai ttabel dengan nilai 1,985 dengan nilai signifikansi 0,000.

INTRODUCTION

Culture is the most basic determinant of desire and behavior to obtain values, perceptions, preferences and behavior from other important institutions. Cultural factors have the broadest and deepest influence on consumer behavior (Kotler 2001:43).

The majority of Acehnese people are Muslim and the application of Islamic Sharia encourages Islamic banks to expand in the Aceh Region, including Lhokseumawe City. Islamic banking in Aceh generally shows potential prospects. Many areas in Aceh are still untouched by Islamic banking services. Currently in all of Aceh there are only nine sharia commercial banks with 12 branch offices, eight sub-branches, three cash offices and 12 ATMs serving the community in Aceh, which are concentrated in seven districts/cities. This was said by the Head of Bank Indonesia Banda Aceh, Mahdi Muhammad during the inauguration of the Banda Aceh Sharia Branch Office. (Serambi Indonesia Edition 24 April 2009).

Islamic Banking is known as Islamic Banking. Islamic Banking was originally developed as a response from economic groups and practitioners. Muslim banking, which seeks to accommodate various parties who want financial transaction services to be available, is carried out in line with the moral values and principles of Islamic Sharia, especially with regard to the prohibition of the practice of usury, activities that are speculative in nature similar to gambling (maisyir), uncertainty (qharar) and violation of the principle of fairness in transactions and the obligation to distribute investment funds in ethical and halal business activities according to Sharia. The role of Islamic banks in spurring regional economic growth is increasingly strategic in order to realize a more balanced economic structure. Support for the development of sharia banking is also demonstrated by the existence of a "dual banking system", where conventional banks are allowed to open sharia business units. Understanding and socialization to the public about sharia banking products and systems in Indonesia is still very limited. The market share of Islamic banks in Indonesia is still relatively small, not yet reaching 2% of total bank assets nationally.

Although the majority of Indonesia's population is Muslim, the development of sharia products is slow and has not developed as well as conventional banks. Efforts to develop Islamic banks are not enough just to be based on legal aspects and laws and regulations but must also be oriented to the market or the community as service users (consumers) of banking institutions. (Efendi, 2009:2)

According to Efendi (2009:4) mentions many factors that cause why Muslims have not been in touch with Islamic banks, among others, First, the level of understanding and knowledge of people about Islamic banks is still very low. There are still many who do not understand and misunderstand about Islamic banks and consider them the same as conventional banks, even some clerics who do not have adequate knowledge of Islamic economics (monetary macroeconomics) still have a slanted view of Islamic banks. Second, there has been no joint movement on a large scale to promote Islamic banking. Third, the limited number of Islamic economic experts and human resources. Fourth, the role of the government is still small in supporting and developing the sharia economy. Fifth, the role of ulama, ustad and dai is still relatively small. Ulama who have struggled hard to preach Islamic economics have so far been limited to the National Sharia Council (DSN) and enlightened academics. In fact, there are still many DSN members who have not made the theme of sermons and lectures on Islamic banks and economics. Sixth, academics at various universities, including Islamic universities, have not been optimal. Seventh, the role of Islamic organizations is also not optimal in helping and supporting the Islamic banking movement. Evidently they are still a lot associated with conventional banks. Eighth, and this is the most important, Bank Indonesia and Islamic banks have not found the right and accurate strategy in marketing Islamic banks.

There are so many factors that might influence customers to choose Islamic banks, especially at Bank Rakyat Indonesia Syariah (BRIS) Lhokseumawe Branch, but other factors such as cultural factors that might influence customers in making decisions to save at Bank Rakyat Indonesia Syariah Lhokseumawe.

RESULTS AND DISCUSSIONS

Culture is the biggest determinant of a person's desires and behavior. While other creatures act on instinct, human behavior is generally learned. (Setiadi 2003:11). According to Kotler, (2001:43) culture is the most basic determinant of desire and behavior to obtain values, perceptions, preferences and behaviors from other important institutions. Cultural factors have the broadest and deepest influence on consumer behavior. Marketers need to know the role played by:

(a) Culture. Culture is a collection of basic values, perceptions, desires and behaviors that a member of society learns from his family and other important institutions.

(b) Sub culture. A subculture is a group of people with separate value systems based on common life experiences and situations.

(c) Social class. Social class is a relatively permanent and orderly division of society in which its members share similar values, interests and behaviours.

Furthermore, Sumarwan (2004:21), expressed his opinion about culture, according to him the definition of culture is "all values, thoughts, symbols that influence the behavior, attitudes, beliefs and habits of a person and society". Culture is not only abstract, such as values, thoughts and beliefs, culture can form material objects. Houses, vehicles, electronic equipment, clothing, are examples of products that can be considered as the culture of a society. Laws, food, drink, music, technology, and language are some other examples of the culture of a society. Material objects of culture are called cultural artifacts or material manifestations of a culture. Culture will give instructions to someone about behavior that can be accepted by a society, and culture also provides a sense of identity for someone in a society.

Furthermore, Enggel at.al (1994:73), mentions 10 attitudes and behaviors that are strongly influenced by culture, namely as follows:
(a) Self-awareness and space (sense of self and space).
(b) Communication and language
(c) Clothing and appearance
(d) Food and food habits
(e) Time and awareness of time
(f) Family relations, organizations, and government agencies.
(g) Values and norms
(h) Trust and attitude
(i) Mental processes and learning
(j) Work habits

Sumarwan, (2004:21) explains that in a culture there are elements of culture. The cultural elements in question are:
(a) Value. Values are beliefs or things that are considered important by a person or a society. Value bias means a belief about something, but value is not just a belief. Values are usually relatively few in number. Values direct a person to behave in accordance with his culture. Values usually last a long time and are difficult to change. Values are not associated with an object or situation. Values are accepted by members of society. Values will affect a person's attitude, which then attitude will affect a person's behavior.
(b) Norms. Almost all societies have norms. Norms are more specific than values. Norms will direct a person about acceptable behavior. Norms are

the rules of society about good and bad attitudes, actions that may and may not be. Norms are divided into two kinds.

The first is the norms (enacted norms) that are agreed upon based on government and constitutional rules, usually in the form of regulations, laws. These norms must be obeyed by the community, and in many cases they are violated. Will be penalized. The second norm is called the cresive norm, which is the norm that exists in the culture of people from the same culture. There are three types of creative norms, namely as follows.

(1) Habit. Habits are various forms of behavior and actions that are culturally accepted. These habits are passed down from generation to generation from generation to generation. Habits also involve various types of celebrations that are carried out regularly.

(2) Prohibition. Prohibition is a form of habit that contains a moral aspect, usually in the form of actions that cannot be done by someone in a society. Violation of the prohibition will result in social sanctions. Prohibitions that apply in Indonesian society can be sourced from culture or from religious values.

(3) Convention. Conventions describe norms in everyday life. Conventions describe the teachings or habits of how a person should act on a daily basis, and are usually related to consumer behavior, namely routine behavior carried out by consumers.

(c) *Myth.* is another important element of culture. Myth describes a story or belief that contains idealistic values for a society. Myths are often difficult to prove true.

(d) Symbols are anything (objects, names, colors, concepts) that have other significant meanings (desired cultural meanings). Furthermore, Sumarwan, (2004:22) explains that there is a cultural influence on consumer behavior. Products and services play a very important role in influencing culture, because products are able to carry messages of cultural meaning. Are values, norms and beliefs that are communicated symbolically. Cultural meaning will be transferred to products and services, and products are then transferred to consumers.

Definition of Islamic Bank

Another term used for the designation of Islamic Bank is Islamic Bank. Academically, the terms Islam and sharia do have different meanings. However, technically, the mention of Islamic Banks and Sharia Banks has the same meaning. According to the Islamic encyclopedia, an Islamic Bank is a

financial institution whose main business is providing credit and services in payment traffic and money circulation whose operations are adjusted to the principles of Islamic law (Soemitro, 2002:5). Based on this formulation, an Islamic Bank (read: Sharia Bank) means a bank whose operating procedures are based on the Islamic method of converting, which refers to the provisions of the Qur'an and Hadith, or if we refer to Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking that banks with sharia principles apply the rules of agreements based on Islamic law between banks and other parties for depositing funds or financing business activities or other activities that are declared in accordance with sharia, including mudharabah, musyarakah, murabahah, ijarah, and ijarah wa iqtina.

Characteristics of Islamic Banks

Islamic banks or Islamic banks as banks that operate based on sharia principles according to the provisions of the Qur'an and Al-Hadith, have several different characteristics from conventional banks (Soemitro, 2002: 18). These characteristics are universal and cumulative, meaning that all Islamic banks operating anywhere must fulfill all of these characteristics because if they do not, their identity as a Sharia Bank or Islamic Bank will be lost.

(1) Costs that are mutually agreed upon at the time of the contract agreement are realized in the form of a nominal amount, the amount of which is not rigid and can be negotiated within reasonable limits.

(2) The use of percentages in terms of the obligation to make payments is always avoided, because the percentage is attached to the remaining debt even though the time limit of the agreement has expired.

(3) In the project financing contract, the bank does not apply a calculation based on a fixed return that is determined in advance. Islamic banks apply a system based on equity participation for the types of mudharabah and musyarakah contracts with a profit and loss sharing system that depends on the amount of profit. Meanwhile, the determination of advance profit is applied to the type of sale and purchase contract through goods ownership credit (mudharabah and al bai'u bithaman ajil), leasing (al ijarah), and the possibility of loss and the type of contract is very small.

(4) The mobilization of public funds in the form of deposits/savings by the depositor is considered as a deposit (wadiah). As for the bank, it is considered as a deposit mandated as an investment in funds in projects financed by the bank in accordance with sharia principles, so that the depositor is not promised a definite return (fixed return).

(5) Islamic Banks do not apply buying and selling or leasing money from the same currency, which from the transaction can generate profits. So the same currency cannot be used as goods (commodities). Therefore, in providing loans in general, they do not provide loans in cash, but in the form of financing the procurement of goods.

(6) The existence of income posts in the form of non-halal income accounts as a result of transactions with conventional banks which of course apply an interest system.

(7) There is a Sharia Supervisory Board in charge of supervising bank operations from a sharia point of view.

(8) Islamic Bank products always use terms from Arabic where these terms have been included in the Islamic Fiqh book.

(9) There is a special product that is not found in conventional banks, namely free credit which is purely social in nature, where the customer is not obliged to return it.

(10) The special function of Islamic banks is the mandate function, which means that they are obliged to maintain and be responsible for the security of funds stored and ready at any time if the funds are withdrawn in accordance with the agreement.

METHOD

Sampling Technique

In this study, the researcher uses a non-probability sampling technique and the type used is Quota Sampling, which is a method of selecting samples that have certain characteristics in the desired amount or quota. Accidentally distributed questionnaires to customers from each category of the Simpedes and Britama Savings products at the Lhokseumawe Branch Bank as many as 97 respondents. To determine the sample size, the researcher used the Slovin formula in Hasan (2002:61) as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where :

n = Sample Size

N = Population Size

e = Percentage of allowance for inaccuracy due to sampling error that can still be tolerated or desired (10%).

Population and Sample

No	Category	Population	Sampel
1	SIMPEDES	1.235	34
2	BRITAMA	2.243	63
	Total	3.478	97

Validity test

The validity test in this study was carried out statistically using the Pearson moment coefficient of correlation test with the help of SPSS. Based on the results of data processing, all statements are declared valid because they have a significance level below 5% as shown in the table and if done manually, then the correlation value obtained must be compared with the product moment correlation value, where the results show r-count is greater than r-table (see table of critical value correlation r product moment for N = 100).

Table 1: Research Variable Validity

Statement Items	Correlation coefficient	Critical Value (N=96)
X 1	0,576	
X 2	0,483	
X 3	0,733	
X 4	0,715	
X.5	0,715	0.199
X.6	0,570	
Y1	0,501	
Y2	0,313	
Y3	0,400	
Y4	0,689	

Source: Research results (processed data)

Reliability Test

To assess the reliability of the questionnaire used, this study uses a reliability test based on Cronbach Alpha which is commonly used to interpret the correlation between the scale made and the existing variable scale. According to Nunally in Ghozali (2001:45) the minimum acceptable coefficient is above 0.50, and Malhotra the minimum acceptable coefficient is above 0.60.

The reliability test shows that the overall level of reliability has met the requirements according to both Nunally and Malhotra. For more details, the magnitude of the Alpha value for each variable is shown in the following table:

Table 2: Research Variable Reliability (Alpha)

No.	Variable	Average	Number of Variables	Alpha Value	Note
1	Saving Decision (Y)	4,089	4	0,615	Valid
2	Cultural Factor (X)	4,137	6	0,824	Valid

Based on the table above, it can be explained that the Alpha for each variable, namely the Savings Decision variable (Y), obtained an Alpha value of 0.615, and the Culture variable (X) obtained an Alpha value of 0.824. Thus the reliability measurement on the independent variable and the dependent variable shows that the reliability measurement meets one of the requirements according to both Nanully and Malhotra.

Discussion of the Effect of Cultural Factors on Savings Decisions at Bank Rakyat Indonesia Syariah Lhokseumawe Branch

The influence of Cultural Factors (X) as an independent variable on Savings Decisions (Y) as the dependent variable on Bank Rakyat Indonesia Syariah Lhokseumawe Branch can be explained that based on the results of the study obtained regression results on the variables studied using the SPSS (Statistical Package for Social Science) program obtained the parameters for the variable X are as follows:

Table 3: The Result of Estimation of the Independent Variable Against the Bound Variable

Variable Name	B	Std. Error	t_{hitung}	t_{tabel}	Sig.
Konstanta	1,371	1,848	0,742	1,985	0,460
Cultural Factor (X)	0,616	0,074	8,310	1,985	0,000

Koefisien Korelasi (R) = 0,651 a. Predictors : Cultural Factor
Koefisien Determinasi (R²) = 0,424
Adjusted R Square = 0,417 b. Dependent variabel : Saving Decision
F_{hitung} = 69,057
F_{tabel} = 3,94
F_{sig} = 0,000a

Source: Research Results (processed data),

From the results of simple regression calculations in accordance with Table IV-10 above, the parameters for each variable are obtained as follows:

Y = 1.371+0.616 X

The value of constant (a) is 1.371, meaning that if the cultural variable is considered constant, then the Savings Decision at Bank Rakyat Indonesia Syariah Lhokseumawe is 1.371. The regression coefficient of the Cultural Factor (X) of 0.616 means that changes in these factors will relatively affect the Savings Decision at Bank Rakyat Indonesia Syariah Lhokseumawe Branch of 0.616%

Individual Hypothesis Testing (t test)

Based on the results of individual tests, the tcount value is 8.310, while the ttable at the significance level of = 5% is 1.985. This shows that the value of tcount > ttable with a probability level of 0.000, and the R^2 value of 0.424. Thus the results of this calculation can be taken a decision that the alternative hypothesis (Hi) proposed is acceptable and rejects the null hypothesis (Ho), meaning that 42.4% of the decision to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch is influenced by Cultural Factors and the remaining 57 ,6% influenced by other factors not examined in this study.

CONCLUSION

1. The correlation coefficient (R) is 0.651 which indicates that the degree of relationship (correlation) between the independent variable and the dependent variable is 65.1%. This means that the cultural variable has a close relationship with the decision to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch. The value of R square (R^2) is 0.424, meaning that 42.4% of changes in the dependent variable of saving decisions can be proven by changes in the cultural factor variable with a value of Fcount > Ftable, the remaining 57.6% is influenced by other variables outside of this study. Likewise with the t-test that was carried out, it was found that tcount > ttable or 8.310 for the tcount value and 1.985 for the ttable value, meaning that a decision can be taken that rejects the first hypothesis (Ho) proposed and accepts the second hypothesis (Hi).

2. The value of the cultural variable coefficient (X) indicates that this variable has the potential to influence customer decisions to save at Bank Rakyat Indonesia Syariah Lhokseumawe Branch. This is evidenced by the magnitude of the regression coefficient that is equal to 0.616 and a significance of 0.000.

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