
THE INFLUENCE OF ISLAMIC FINANCIAL LITERACY LEVEL ON INTEREST IN CREATING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

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Abstract

This study aims to determine the impact of Islamic financial literacy on the desire to start micro, small, and medium-sized businesses (MSMEs). Knowledge of Islamic finance is crucial for business actors, including MSMEs. Financial literacy in accordance with Islamic law is an extension of financial literacy. It indicates that as Islamic financial literacy increases, so does the desire to start a business. This study employed quantitative research methods involving regression, and SPSS.20 was used to analyze the data. This study's sample consisted of 45 Sharia Economics Study Program graduates at the Darussalam Institute of Islamic Studies, calculated using the Solvin formula. We are collecting data using a questionnaire. Results indicated that the level of Islamic financial literacy significantly impacted the desire to establish micro, small, and medium-sized businesses (MSMEs).

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh tingkat literasi keuangan syariah terhadap minat menciptakan usaha mikro kecil dan menengah (umkm). Literasi keuangan syariah sangat diperlukan bagi pelaku usaha termasuk UMKM. Literasi keuangan syariah adalah perluasan dari literasi keuangan dengan elemenelemen yang sesuai syariat Islam didalamnya. Hal ini menunjukkan bahwa semakin tinggi tingkat literasi keuangan syariah maka minat untuk menciptakan usaha akan lebih tinggi. Penelitian ini menggunakan metode penelitian kuantitatif dengan menggunakan metode analisis regresi dan data

tersebut dianalisis dengan menggunakan program SPSS.20. Sampel penelitian ini adalah lulusan Program Studi Ekonomi Syari'ah, Darussalam Institute for Islamic Studies, yang berjumlah 45 responden yang dihitung menggunakan rumus Solvin. Pengumpulan data menggunakan kuesioner. Hasil penelitian menunjukkan bahwa tingkat literasi keuangan syariah berpengaruh signifikan terhadap minat menciptakan usaha mikro kecil dan menengah (UMKM)

Keywords: Islamic financial literacy, interest, MSMEs

Introduction

Economic activity is an effort to increase the community's power and standard of living, because as economic growth increases, the community's needs will also be met. To meet the needs of the community, jobs that can accommodate all generations are required. As a nation rich in natural resources, Indonesia has failed to realize its full potential. In order to meet their needs, communities must maximize further the potential that exists within themselves and their respective regions (Rifai, 2012: 11). Micro, Small, and Medium-Sized Enterprises (MSMEs) are business behaviors engaged in diverse business fields that affect the community's interests. (Hamdan, 2020). Small business is a small-scale people's economic activity, meeting net worth or annual sales results and ownership as regulated by law (Primiana, 2012: 168).

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia can support a country's economy because MSMEs can absorb a lot of workers. The MSME sector helps to absorb domestic workers (Purwanto, Primiana, Masyita, & Febrian, 2018). During the last five years, the absorption rate of labor in the MSME sector grew from 2017 by 96.99 percent to 97.22 percent in 2018. The Indonesian Chamber of Commerce and Industry (Kadin) considers that the number of workers that the MSME sector can absorb can increase people's income. Therefore, MSMEs are considered to have a strategic role in reducing poverty and unemployment (Mutmainah, 2016).

From a number of studies that have been conducted on a person's motivation for entrepreneurship, it can be concluded that a person's entrepreneurial intention is influenced by a number of factors that can be seen in an integral framework involving various internal factors, external factors and contextual factors (Purusottama, Trilaksono, & Soehadi, 2018). Internal factors that come from within the entrepreneur can be in the form of character traits, as well as socio-

demographic factors such as age, gender, work experience, family background and others that can affect a person's entrepreneurial behavior. While external factors come from outside the entrepreneur, which can be elements from the surrounding environment and contextual conditions (Taufik, 2018: 89).

So this is a great opportunity for students, especially graduates of the Sharia Economics Study Program to create Micro, Small and Medium Enterprises (Suyadi, Nuryana, & Fauzi, 2020). Students are educated human resources who are expected to be able to create businesses with the knowledge or literacy they have, especially for graduates of the Islamic Economics Study Program Darussalam Ciamis who understand Islamic financial literacy so that they can be used as the main provision in creating Micro, Small and Medium Enterprises. The main problem raised in this study is how the level of financial literacy affects the interest in creating micro, small and medium enterprises (MSMEs). Students who graduate from the Shari'ah Economics Study Program are students who have knowledge and skills regarding Islamic financial literacy so that with the knowledge possessed by these graduates, they will be able to manage finances in entrepreneurship well which is one of the keys to the success of a business.

Many scholars are oriented to looking for work instead of creating jobs, while the number of the workforce is increasing, so it is not surprising that every year the number of unemployed people in Indonesia continues to grow. Meanwhile, job growth is getting narrower, because the mindset to become an entrepreneur, especially among students is still small. Based on the background described above, the authors formulate the problems that will be the subject of a problem formulation in this study: "Does Islamic Financial Literacy Level Affect Interest in Creating Micro, Small and Medium Enterprises (MSMEs) in graduates of Islamic economics study program IAID Ciamis 2017-2020?"

Theoretical Review

In the Financial Services Authority Regulation (POJK) Number 76/POJK/07/2016, Financial Literacy is knowledge, skills, and beliefs, which influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity (Financial Services Authority, 2016:3). In contrast to conventional financial literacy, Islamic financial literacy is a person's

understanding of Islamic finance. This understanding includes basic principles, transaction contracts, institutions and financial products.

Sharia financial behavior is defined as implementation based on sharia law, each individual must be able to manage his personal finances by building financial literacy that leads to healthy financial behavior and in accordance with sharia demands (Ishak, 2019). From the discussion, it can be concluded that Islamic financial literacy is the knowledge and ability of individuals to manage finances for the purpose of making decisions in accordance with the law and basic principles of sharia which will then be beneficial to society in the future (Yasmeenela, 2020).

The level of financial literacy of the Indonesian population is divided into four parts, namely, well literate, namely having knowledge and beliefs about financial service institutions and financial service products, including features, benefits and risks, rights and obligations related to financial products and services, as well as having skills in using financial literacy (Luntadjo, 2016). financial products and services, sufficient literate, having knowledge and confidence about financial service institutions and financial products and services, including features, benefits and risks, rights and obligations related to financial products and services, less literate, only having knowledge about financial service institutions, products and financial services, and not literate, do not have knowledge and confidence in financial service institutions and financial products and services, and do not have skills in using financial products and services (Widodo, 2019).

The indicators that can be used to assess the level of Islamic financial literacy are knowledge, ability, attitude, and trust (Sriwardany, Samosir, & ..., 2022). Islamic financial literacy is actually almost the same as conventional financial literacy. Islamic financial literacy is a person's ability in knowledge, skills and attitudes in managing financial resources according to Islamic teachings. In addition, Islamic financial literacy is also an obligation of a religion for every Muslim because it has an impact on the realization of *al-falah* (Success) in this world and the hereafter (Futaqi, 2018).

In the Qur'an it has been explained the importance of literacy or knowledge, it is mentioned or contained in Surah Al-Mujadilah verse 11, "O you who believe, when it is said to you: "Be generous in the assembly", then expand, surely Allah will provide spaciousness for you. And when it is said: "Stand up", then stand up, Allah will exalt those who believe among you and those who are given knowledge by several degrees. And Allah knows best what you do." (Surat AL-Mujadilah: 11).

The above verse explains the importance of science. Where Allah will raise the degree of those who believe and have knowledge in His heaven later. Therefore, it is concluded that Islamic financial literacy is someone who is able to use his financial knowledge, financial skills and evaluate relevant information to manage Islamic financial resources in order to achieve prosperity in accordance with the foundation of Islamic law, namely the Qur'an and Hadith.

Interest is a desire that arises from within oneself without any coercion from others without any coercion from others to achieve a certain goal. According to Pandji, interest is a feeling of liking and being interested in an object or an activity without anyone asking, usually there is a tendency to give the object he likes. Interest is better known as usage decisions on choosing a particular service or product (Ilham & Hariyani, 2020). Interest is the feeling of wanting to know, learn, admire, or have something. In addition, interest is part of the realm of affection, starting from awareness to the choice of values. Gerungan mentions interest is the direction of feelings and interpretations for something. as for the factors that influence interest According to Lupiyoadi's vines are as follows: (Lupiyoadi & A, 2009: 183).

First, the marketing mix is something that is very influential on the company in marketing its products and services (Indriastuti & Ifada, 2015). Promotional activities do not only act as a communication tool between companies and consumers, but also as a tool to influence consumers in purchasing activities or using services in accordance with their wishes and needs. Promotion is a communication of information between sellers and buyers with the aim of not knowing, becoming acquainted, so that buyers remember the products used. With the promotion, customers will get information about whatever will be used as a consideration to decide what product to choose (Fuadah, 2018). Second, needs are the same as wants. Needs are something that humans need to maintain life and to obtain comfort, welfare and survival (Fernandes & Hardiizon, 2016).

Micro business is a productive business owned by an individual or an individual business base that meets the criteria for a micro business as regulated in this law (Keane, 2018). Small business is a stand-alone productive business carried out by individuals or business entities that are subsidiaries or not branches of companies that are owned, controlled, or become part of the direct or indirect rights of a medium or large business that meet the criteria of a small business as referred to in paragraph (1) in this law. Medium-sized business is a

productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly with small businesses or large businesses with total net assets or annual sales proceeds as regulated in this law (UU RI No 20 of 2008). It can be concluded that Small, Micro and Medium Enterprises (MSMEs) are all productive business units that can stand alone by a person or business entity in all sectors of the economy, such as MSMEs in agriculture, mining, quarrying, manufacturing, construction, trade, hotels, restaurants, transportation, finance and services (Nurbaiti & Fasa, 2021).

Methods

This research is also associative, namely research that has a relationship between two or more variables. The association referred to in this study is whether or not there is an influence between the level of Islamic financial literacy on student interest in creating micro, small and medium enterprises (MSMEs) in 2017-2020. The location of the research was carried out in the city of Ciamis, graduates of the Islamic Economics Study Program Darussalam Darussalam (IAID) Ciamis. The type of data used in this research is quantitative data. According to Kasiram in (Radjab, 2017: 9) defines quantitative research as a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know. The source of research data in research is the subject from which the data can be obtained. In this study the authors use data sources, namely, primary data sources. Primary data sources are data directly collected by researchers (or their officers) from the first source. Respondents in this study were graduates of the Islamic Studies Study Program Darussalam Darussalam (IAID) Ciamis in 2017-2020. In this study, the population is graduates of the Islamic Institute of Religion Darussalam (IAID) Ciamis Faculty of Economics and Islamic Business Study Program of Sharia Economics, obtained from the results of questionnaires distributed to graduates or scholars of the Darussalam Islamic Institute (IAID) Ciamis Faculty of Economics and Islamic Business of the 2017-2020 Syari'ah Economics Study Program with a total of 203 graduates.

Sampling in this study used a simple random sampling technique which is a technique of taking sample members from the population at random without regard to the existing strata in the population (Sugiono, 2009: 82). From 203 total populations,

researchers will use 45 samples with an error of 15% obtained based on the slovin formula (Wahyudi, 2017: 17). The independent variable (independent variable) in this study is the influence of the level of Islamic financial literacy (X) while the dependent variable (dependent variable) is the interest in creating micro, small and medium enterprises (MSMEs) (Y). This simple linear regression analysis was conducted to examine the effect of the level of Islamic financial literacy on fresh graduates on the interest in creating Micro, Small and Medium Enterprises (MSMEs).

Results and Discussion

The sample used in this study amounted to 45 people. The data used in this study is data taken directly from the graduates of the Sharia Economics Study Program, Faculty of Islamic Economics and Business, IAID Ciamis. This research was conducted by means of respondents filling out a questionnaire that had been prepared by the researcher.

After the respondents filled out the questionnaire, the data were identified based on gender, year of birth, age, and occupation. This study aims to determine the general characteristics of the respondents being studied. In this study, the respondents taken were graduates of the Sharia Economics Study Program, Faculty of Islamic Economics and Business, IAID Ciamis. The characteristics of respondents based on gender can be seen in table 1.

Table 1. Description of Data by Gender

No	Gender	Total
1	Male	24
2	Female	21
Total		45

Based on the table data above, it is known that the majority of respondents are male, amounting to 24 people and the rest of the respondents are female, amounting to 21 people. The description of the respondent's data when reviewed based on the year of birth is as follows.

Table 2. Description of Data by Year of Birth

No	Year of Birth	Total
1	1993	1
2	1994	3
3	1995	5
4	1996	7
5	1997	16
6	1998	13
	Total	45

Based on the table above, it can be seen that there were 1 respondents born in 1993, in 1994 there were 3 people, in 1995 there were 5 people, in 1996 there were 7 people, in 1997 there were 16 people and in 1998 there were 13 people. . Where the most dominating are respondents with a year of birth in 1997 and the least are respondents with a year of birth in 1993. Age is one of the important factors in research because age, which in general will be linear with the level of maturity determines his attitude. Description of respondent data by age can be seen in the following table:

Table 3. Description of Data by Age

No	Age	Total
1	22	1
2	23	12
3	24	17
4	25	6
5	26	5
6	27	3
7	28	1
	Total	45

Based on table 3, it can be seen that the most respondents based on age were respondents aged 24 years, as many as 16 people. While the least respondents were aged 28 and 22 years, namely 1 person.

Table 4. Description of Data by Occupation

No	Occupation	Total
1	Working in a financial institution	6
2	Teacher	24
3	Have a business	4
4	Self-employed	4
5	Village apparatus	2
6	Administration	3

7	Principal	1
8	Government staff	1

Based on table 4 the most respondents are working as teachers, totaling 24 people. Meanwhile, the respondents who worked at least as government staff and school principals amounted to 1 person.

Validity test is used to measure whether a questionnaire is valid or not. The validity test was carried out by comparing the r count (Pearson correlation) with the r table. The statement or instrument in the new questionnaire is said to be valid if r count $>$ r table. The results of the validity test showed that all scores on the instrument were proven valid. Each statement in the instrument variable (X) the value obtained is declared valid. This can be known by comparing each value of r count (pearson correlation) with r table, and the results show that r count is greater than r table so that the results are valid. Overall, the question items or instruments on the variable of interest in creating micro, small and medium enterprises (MSMEs) (Y) indicate that the values obtained in questions 1 to 13 are valid, this is because r count is greater than r table, which is 0.294.

Reliability test is related to the reliability and consistency of an indicator. Reliability is an index that shows the extent to which a measuring instrument can be trusted or relied on. A variable is said to be reliable if the value of Cronbach's alpha coefficients $>$ 0.60 (Sunyoto, 2012: 36). The results of the reliability test showed that the instrument of the two variables was proven to be reliable. The value of cronbach alpha of the Islamic Financial Literacy variable (X) is 0.650, and the value of Interest in Creating Micro, Small and Medium Enterprises (Y) is 0.712. This shows that the Cronbach alpha value of each variable is $>$ 0.60. Therefore, it can be concluded that the instrument or statement used as an indicator of both the X variable and the Y variable is a reliable or reliable measuring instrument.

This analysis was conducted to see how much influence Islamic financial literacy has on the interest in creating micro, small and medium enterprises (MSMEs) for graduates of the Sharia Economics Study Program. The results of simple linear regression analysis with the help of SPSS obtained the equation: $Y = 35,031 + 0,362x + e$

From the above formula model, it can be explained that (1) Constant (a) obtained is 35,031 This shows that if the X variable (Islamic financial literacy) value is 0, then the interest in creating micro, small and medium enterprises increases and reaches 35,031. (2)

The coefficient value of the Islamic financial literacy variable (X) is 0.362, which means that if the Islamic financial literacy increases by one unit, it will cause the interest in creating micro, small and medium enterprises (MSMEs) to increase by 0.362 (36.2%) assuming other variables. considered fixed. It also states that the Islamic financial literacy variable has a positive effect on the interest in creating micro, small and medium enterprises (MSMEs).

The t statistic test or t test basically shows how far the influence of an individual explanatory variable in explaining the variation of the related variable is. Comparing the statistical value or t count with the critical point according to the table or t table. The results of the calculation (t-test) or t-count are then compared with the t-table using an error rate of 0.05 (5%). In this study, the t-test was carried out by looking directly at the results of SPSS calculations. As for the results of the t-test, the t-count is 2.628, while the t-table is 2.017. Thus, the t-test (partial test) can be seen that the Islamic financial literacy variable (X) has a t-count value of 2.268 and a t-table of 2.017 so that $t\text{-count} > t\text{-table}$, with a significant value of 0.012. The significant value is smaller than 0.05 ($0.012 < 0.05$). Then H_a is accepted, meaning that the Islamic financial literacy variable (X) affects the interest in creating micro, small and medium enterprises (MSMEs) (Y). The t-count value obtained is positive, which is 2.628, so it means that it has a positive and significant effect.

Determination test is used to show how much the independent variable explains the dependent variable. The value of the coefficient of determination is between zero and one. The small value of the determination test means that the ability of the independent variable in explaining the dependent variable is very limited (Maza, 2017). A value close to one means that the independent variable provides almost all the information needed to predict the variation of the dependent variable. The results of the calculation of the determination test on SPSS obtained a coefficient of determination of 0.138. That is, the effect given by the level of Islamic financial literacy on the interest in creating micro, small and medium enterprises (MSMEs) is 13.8% while 86.2% is influenced by other variables outside the study such as the concept of self-motivation, family environment, business capital factors and technology as well as educational factors and knowledge gained while studying (Ibda, 2018).

Conclusion

Islamic financial literacy positively and significantly affects the desire to start micro, small, and medium-sized businesses (MSMEs), having a significance of 0.01. On the other hand, the significance value is less than 0.05 (0.012 0.05). Then H_a is accepted, indicating that the Islamic financial literacy variable (X) influences the motivation to establish micro, small, and medium-sized businesses (MSMEs) (Y). In addition, the results of the coefficient of the determination indicate the percentage of the influence of one variable. For example, the value of R^2 (R Square) of 0.138 indicates that the level of Islamic financial literacy has a 13.8% influence on the interest in creating micro, small, and medium enterprises (MSMEs), while the remaining 86.2% is influenced by other variables such as self-motivation, family environment, and business experience.

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