

CHAPTER IV

OVERVIEW

A. Research Object General Description

1. Islamic Bank in Samarinda

Samarinda is the capital of East Kalimantan Province. Most of the population lives in Samarinda. It can be seen from the latest data of the population in East Kalimantan in 2016:

Table 4.1
The Number of Population in Samarinda (2016)

| No. | District | Amount of Population |
|-----|---------------------|----------------------|
| 1. | Paser | 268.261 |
| 2. | West Kutai | 146.307 |
| 3. | Kutai Kartanegara | 735.016 |
| 4. | East Kutai | 333.591 |
| 5. | Berau | 214.828 |
| 6. | North Penajam Paser | 156.001 |
| 7. | Mahakam Ulu | 26.089 |
| 8. | Balikpapan | 625.968 |
| 9. | Samarinda | 828.303 |
| 10. | Bontang | 166.868 |

Source: www.kaltim.bps.go.id

Based on the table above, among 10 District in East Kalimantan Province, Samarinda has largest population in East Kalimantan which with 828.303 population than other District in East Kalimantan. Beside that, Islam still become the larger religion in Samarinda. It can be seen from the table below regarding the amount of population based on religion in East Kalimantan:

Table 4.2
The Amount of Population Based on Religion in Samarinda (2015)

| No. | District | Religion | | | | | |
|-----|----------------------------|------------------|-----------------|-----------------|----------------|----------------|----------------|
| | | Islam | Catholic | Protestant | Hindu | Buddha | Others |
| 1. | Paser | 218.485 (91%) | 11.222 (5%) | 9.330 (4%) | 622 (0%) | 888 (0%) | 2 (0%) |
| 2. | West Kutai | 79.283 (47%) | 36.776 (22%) | 51.928 (31%) | 52 (0%) | 35 (0%) | 1 (0%) |
| 3. | Kutai Kartanegara | 602.357 (92%) | 12.020 (2%) | 37.924 (6%) | 2.433 (0%) | 209 (0%) | 15 (0%) |
| 4. | East Kutai | 338.505 (82%) | 23.619 (6%) | 49.118 (12%) | 2.061 (0%) | 179 (0%) | 26 (0%) |
| 5. | Berau | 212.864 (85%) | 13.593 (5%) | 24.015 (10%) | 234 (0%) | 728 (0%) | 8 (0%) |
| 6. | North Penajam Paser | 179.446 (95%) | 2.798 (1%) | 8.165 (4%) | 97 (0%) | 27 (0%) | - (0%) |
| 7. | Balikpapan | 658.587 (89%) | 12.133 (2%) | 55.301 (8%) | 1.764 (0%) | 7.055 (1%) | 9 (0%) |
| 8. | Samarinda | 695.197 (80%) | 20.241 (2%) | 68.808 (8%) | 20.681 (2%) | 34.831 (4%) | 32.001 (4%) |
| 9. | Bontang | 146.906 (89%) | 2.848 (2%) | 14.060 (9%) | 329 (0%) | 107 (0%) | 7 (0%) |

Source: www.kaltim.bps.go.id

According to the table above regarding the amount of population based on religion in 2015, obtained that Islam is the largest number of religion in East Kalimantan. In Samarinda, Islam is the largest religion than other religion, where population of Islam is 695.197 (80%), population of Catholic is 20.241 (2%), population of Protestant is 68.808 (8%), population of Hindu is 20.681 (2%), population of Buddha is 34,831 (4%) and population of other religion is 32.001 (4%).

Samarinda is the capital in East Kalimantan. Thus, the velocity of money supply in Samarinda is larger than other District in East Kalimantan. Banking still become an mainstay instrument for community to save their money safely. The development of Islamic bank increase in Samarinda. It also follows with the larger population of Muslims. It can be seen from the data below:

Table 4.3
Islamic Banking Statistics of Samarinda in 2016
(Billion IDR)

| Month | Depositor Funds |
|------------------|------------------------|
| January | 1.400 |
| February | 1.413 |
| March | 1.414 |
| April | 1.485 |
| May | 1.490 |
| June | 1.511 |
| July | 1.578 |
| August | 1.585 |
| September | 1.551 |
| October | 1.502 |
| November | 1.469 |
| December | 1.636 |

Source: www.ojk.go.id

The data above shows the depositor funds per month along 2016. According to depositor funds, from January to August the value increase with the larger value around 67 points on July. On September to November, the value decrease with the larger value around 49 points on October. On December, the value increase around 833.

It can be concluded that the data on Islamic Banking Statistics in Samarinda 2016 move up and down, several value decrease not too high on the data.

2. Profile of STIKES Muhammadiyah Samarinda

Sekolah Tinggi Ilmu Kesehatan (STIKES) Muhammadiyah Samarinda was established by decree of the Minister of Education Number 143/D/O/2009 as development of the Nursing Academy and the Environmental Health Academy of Muhammadiyah Samarinda.

Nursing Academy of Muhammadiyah Samarinda was founded in 1995 and has been accredited A, while the Environmental Health Academy of Muhammadiyah Samarinda established since 2001 and has been accredited B. Merger of two Academies are into College along with the addition of two Undergraduate Studies Program, namely:

- a. Bachelor degree of Nursing
- b. Bachelor degree of Public Health

The data of active student status 2016/2017 shown as the table below:

Table 4.4
Data of Active Student Status 2016/2017

| No. | Department | Batch | Number of Student |
|------------|--|--------------|--------------------------|
| 1. | 3-year Diploma of Nursing | 2013 | 5 |
| | | 2014 | 86 |
| | | 2015 | 90 |
| | | 2016 | 108 |
| 2. | 3-year Diploma of Environmental Health | 2013 | 0 |
| | | 2014 | 7 |
| | | 2015 | 25 |
| | | 2016 | 43 |
| 3. | Bachelor Degree of Nursing | 2013 | 111 |
| | | 2014 | 140 |
| | | 2015 | 133 |
| | | 2016 | 140 |
| 4. | Bachelor Degree of Public Health | 2013 | 46 |
| | | 2014 | 63 |
| | | 2015 | 105 |
| | | 2016 | 139 |

Source: Data from STIKES Muhammadiyah Samarinda

STIKES Muhammadiyah Samarinda shelter under the Council of Higher
Education, Research and Development of Muhammadiyah.

Table 4.5
Leadership Structure of STIKES Muhammadiyah Samarinda

| No. | Leadership Structure of STIKES Muhammadiyah Samarinda | |
|-----|--|-------------------------------------|
| 1. | Chairman | Ghozali MH., M.Kes |
| 2. | Vice Chairman I | Ns. Tri Wahyuni, M.Kep. Sp.Mat |
| 3. | Vice Chairman II | Drs. Suprayitno, N.Kes |
| 4. | Vice Chairman III | Ns. Andri Praja Satria, M.Sc |
| 5. | Research Institutions and Community Service | Marjan Wahyuni, s.KM. M.Kes |
| 6. | Community Development Institutions | Dedi Setiawan, S. Farm, Apt |
| 7. | Head of Public Division | Triyono, SE |
| 8. | Head of Academic Administration Bureau | Jubaidi, SE |
| 9. | Head of Financial Officer | Siti Rohmatun, SE |
| 10. | Head of Bachelor Degree of Nursing & Nursing Profession Department | Ns. Siti Khoiroh, M.Kep |
| 11. | Head of Bachelor of Public Health Department | Sri Sunarti, S.KM., M.PH. |
| 12. | Head of 3-year Diploma of Nursing Department | Rini Ernawati, M.Kes |
| 13. | Head of 3-year Diploma of Environmental Health Department | Ratna Yulianawati, M.Kes |
| 14. | Secretary of Bachelor Degree | Ns. Dwi Rahma, S.Kep, M.Kep |
| 15. | Secretary of Nursing Profession | Ns. Ramdhany Ismahmudi, S.Kep, M.PH |
| 16. | Secretary of Bachelor Degree of Public Health Department | Lisa WO, M.PH |
| 17. | Secretary of 3-year Diploma of Nursing | Ns. Joangga WH., S.Kep, M.Kep |
| 18. | Al-Islam & Kemuhammadiyah | Abdul Khoiri, M.Si |
| 19. | International Affairs, Public Relations & Cooperation | Serly Febrianti, S.pd |
| 20. | Head of Technique Implementation Unit of Information Technology | Wawan Joko Pranoto, S.Kom |
| 21. | Head of Technical Implementation Unit of Laboratory | Muhammad Habibi, M.KL |
| 22. | Head of Technical Implementation Unit of Library | Muhammad Sukri, Amd |

Source: www.stikesmuda.co.id

Vision

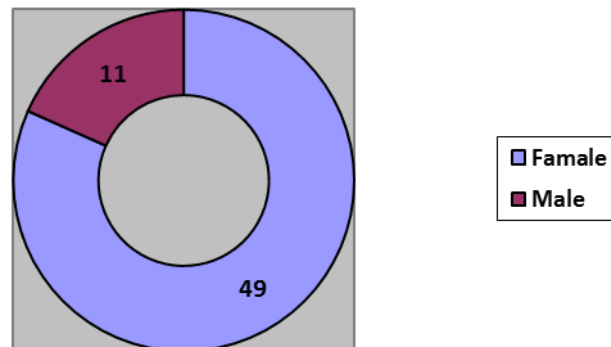
Being a leading medical colleges, modern and Islamic in East Kalimantan in 2020.

Mission

- a. Organizing good quality and Islamic health education.
- b. Implement and develop research in the field of health.
- c. Carry out community service in order to improve community health status.
- d. Carry out cooperation with other parties mutually beneficial.
- e. Develop human resources, facilities, and infrastructure to support the implementation of good quality and Islamic of Tridharma

3. Profile of Respondents**a. Respondents Based on Gender**

The respondents who fulfill the questionnaire are 60 respondents. This research is distribute category of respondent's gender. Distribution of respondent's gender shown by chart and table below:



Source: Developed by the resesarcher

Figure 4.1
Pie Chart of Respondents Based on Gender

The respondent profile based on gender shown as a table below:

Table 4.6
Respondents Based on Gender

| Gender | Amount | Percentage |
|--------------|-----------|-------------|
| Female | 49 | 82% |
| Male | 11 | 18% |
| Total | 60 | 100% |

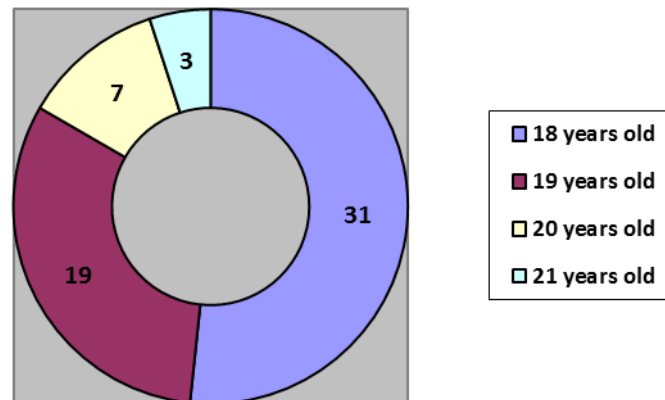
Source: Developed by researcher

Based on chart and table above, it can be seen the number of female is 49 respondents with a percentage of 82% and the number of male is 11 respondents with a percentage of 18%. It can concluded that most of the respondents who fulfill the questionnaire is female.

b. Respondents Based on Age

Age factor shows respondent's behavior in purchasing the product. This group aims to find out age groups who more potentially become customers on

Islamic bank in Samarinda. Here is the composition of respondents by age group:



Source: Developed by the researcher

Figure 4.2
Pie Chart Respondent Based on Age

The respondent profile based on age shown as a table below:

Table 4.7
Respondent Based on Age

| Age | Amount | Percentage |
|--------------|-----------|-------------|
| 18 years old | 31 | 51% |
| 19 years old | 19 | 32% |
| 20 years old | 7 | 12% |
| 21 years old | 3 | 5% |
| Total | 60 | 100% |

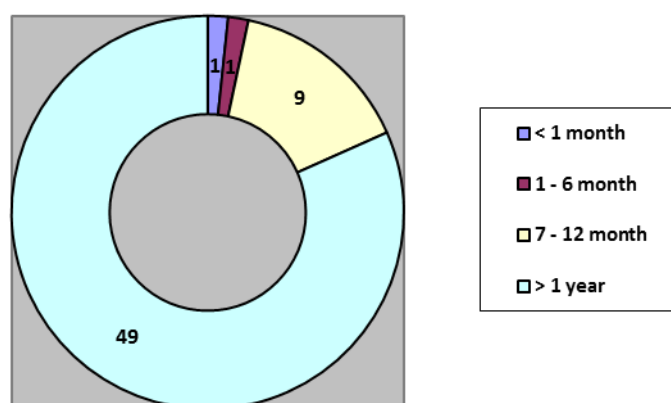
Source: Developed by researcher

Based on chart and table above, it can be seen the division of age. In this research, age factor divided into four categories which are 18 years old, 19 years old, 20 years old and 21 years old. From the explanation above, the number of respondents at 18 years old is 31 respondents with a percentage of 51%, the number of respondent at 19 years old is 19 respondents with a percentage of 32%,

the number of respondent at 20 years old is 7 respondents with a percentage of 12% and the number of respondent at 21 years old is 3 respondents with a percentage of 5%. It concluded that most of the respondents who fulfill the questionnaire is respondents at 18 years old.

c. Respondents Based on Time Period

The third research subject is the respondent's time period become customers on Islamic bank. From the time period, we can see the consistency of the customer in using instruments of Islamic banking. The respondent's time period become customers are divided into four categories, namely the respondent who become customer less than 1 month, respondent who become customer 1 - 6 months, respondent who become customer 7 - 12 months and respondent who become customer more than 1 year:



Source: Developed by researcher

Figure 4.3
Pie Chart of Respondents Based on Time Period

The respondent profile based on time period shown as a table below:

Table 4.8
Respondents Based on Time Period

| The Respondent's Time Period Become Customes | Amount | Percentage |
|---|---------------|-------------------|
| < 1 month | 1 | 2% |
| 1 – 6 months | 1 | 2% |
| 7 – 12 months | 9 | 15% |
| > 1 month | 49 | 81% |
| Total | 60 | 100% |

Source: Developed by researcher

Based on chart and table above, it can be seen the division respondent's time period become customer in Islamic bank. In this research, the factor divided into four categories which are the respondent who become customer less than 1 month, respondent who become customer 1 - 6 months, respondent who become customer 7 - 12 months and respondent who become customer more than 1 year. From the explanation above, the number of respondent who become customer less than 1 month is 1 respondent with a percentage of 2%, the number of respondent who become customer 1 - 6 months is 1 respondents with a percentage of 2%, the number of respondent who become customer 7 - 12 months is 9 respondents with a percentage of 15% and the number of respondent who become customer more than 1 year is 49 respondents with a percentage of 81%. It concluded that most of respondents who fulfill the questionnaire is student who become customer more than 1 year.