

The Influence of Public Perception on Interest in Using Financing at Sharia Banks

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Abstract

This study aims to analyze the influence of public perception on the interest in using financing services from Sharia banks in Salawu Village. A quantitative approach was employed, with data collected via questionnaires and analyzed using IBM SPSS Statistics 25 software. A saturated sampling technique was used, meaning the entire population served as the sample. The study involved 46 respondents from Salawu Village who had previously used or were currently using Sharia bank financing. Data analysis included validity testing, reliability testing, classical assumption testing, simple linear regression analysis, and hypothesis testing. The results indicate that public perception has a positive and significant influence on the interest in using Sharia bank financing. The coefficient of determination (0.598) reveals that public perception explains 59.8% of the variation in interest regarding Sharia bank financing, while the remaining 40.2% is influenced by factors outside the scope of this study, such as service quality, religiosity levels, promotion, public knowledge, trust, and economic conditions. These findings suggest that improving public perception of Sharia banks can foster greater public interest in utilizing their financing products.

Keywords

Perception, interest, financing, Sharia banks.



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INTRODUCTION

The development of the banking sector plays an important role in supporting the economic and financial activities of a country. Along with increasing public awareness of financial systems based on Sharia principles, Sharia banks have emerged as an alternative financial institution that is not only profit-oriented, but also prioritizes the values of justice and transparency, and is free from elements of *riba*, *gharar*, and *maysir*. Nevertheless, the level of utilization of financing products at Sharia banks has still been unable to match that of conventional banks (Wahyudi et al. 2026). This condition indicates that the growth of the Sharia banking industry needs to be accompanied by increased public understanding and utilization of financing products.

Data from the Financial Services Authority (OJK) show that the Sharia banking industry experienced positive growth throughout 2024. Total assets reached IDR 980.3

trillion, with growth of 9.88% and a market share of 7.72%. In addition, financing increased by 9.92% to IDR 643.5 trillion, while third-party funds grew by around 10% to IDR 753.6 trillion. These data indicate that the Sharia banking industry continues to develop and has good prospects for supporting the national financial system. However, this national growth does not yet fully reflect the level of utilization of Sharia financing at the community level, particularly in rural areas.

Although the development of Sharia banking nationally shows a positive trend, the results of initial observations in Salawu Village indicate that public understanding of Sharia bank financing remains relatively low. Some community members consider that Sharia financing does not have a significant difference from credit at conventional banks. This condition is reinforced by the limited information and socialization regarding Sharia financing products. In addition, access to Sharia banking services located outside Salawu Village causes some community members to prefer using banking services that are more easily accessible. This situation can influence how the community perceives Sharia financing and ultimately has the potential to affect their interest in using it.

Public perception is one of the important factors in understanding interest in using Sharia bank financing products. Perception is formed through the knowledge, experience, trust, and information received by an individual regarding an object. Positive perception can encourage public interest in using a service, whereas negative perception can become an obstacle in the decision-making process. Perception is the process of observing, organizing, interpreting, and evaluating an object through the senses while considering individual characteristics (Nisa, Hasna, and Yarni 2023). According to Fleming and Lefi in (Pane 2023), perception is a complex process of receiving and interpreting information obtained from the surrounding environment. Thus, how the community understands and assesses the existence of Sharia bank financing can become one of the considerations in determining their interest in the product.

Sharia banks act as intermediary institutions that collect public funds and redistribute them in the form of financing in accordance with Sharia principles. The existence of Sharia banks is expected to meet community financing needs through mechanisms that comply with Sharia provisions (Masdiana, Haidar, and Gani 2025). Financing itself is the provision of funds based on an agreement between the bank and the customer that must be repaid according to the agreed period and mechanism (Firman 2023). Meanwhile, interest is an individual's tendency to choose or use a product that is influenced by internal and external factors (Imam et al. 2024). Interest also serves as a source of motivation that encourages individuals to make decisions regarding an action (Korompot, Rahim, and Pakaya 2020). Therefore, public interest in using Sharia bank financing can be understood as a tendency to choose and utilize financing products based on considerations formed from within and outside the individual.

Previous studies still show differences in findings regarding the influence of perception on public interest in using Sharia banking services. Some studies show a significant influence, while other studies obtain insignificant results. In addition, previous studies generally examine perception as one of several variables influencing the use of Sharia banking services in general. Meanwhile, studies that specifically position public perception as a variable influencing interest in using Sharia bank financing products, particularly in the context of rural communities, remain relatively limited. This condition indicates room for further research to examine the relationship between public perception and interest in using Sharia bank financing in a local context.

Research on public perception of interest in using Sharia bank financing is important because financing is one of the main products of Sharia banking that plays a role in supporting community economic activities, both for consumptive and productive needs. The success of financing distribution is influenced not only by the quality of the products offered, but also by how the community views Sharia banks as financial institutions that apply Sharia principles. Positive perception can increase public trust, thereby encouraging the formation of interest in utilizing financing products. Conversely, unfavorable perception can cause community members to choose other financial institutions even when the products offered have competitive benefits.

Based on the description above, this study focuses on analyzing the influence of public perception on interest in using financing at Sharia banks in Salawu Village. This focus was selected to obtain an empirical picture of the extent to which public perception is related to interest in utilizing Sharia bank financing products. This study is expected to provide an empirical contribution to enriching studies on community behavior toward Sharia bank financing products, particularly in the context of rural communities. In addition, the results are expected to provide input for Sharia banking institutions in formulating strategies to improve literacy, build positive perceptions, and increase public interest in utilizing Sharia financing products.

METHODS

This study uses a quantitative approach with a causal associative method to analyze the influence of public perception (X) on interest in using financing at Sharia banks (Y). Public perception is measured through the dimensions of knowledge, trust, attitude, risk perception, and Sharia compliance, while interest in using financing is measured through purchase intention, transactional intention, and preferential intention. The research was conducted in Salawu Village, Salawu District, Tasikmalaya Regency, based on the results of a preliminary study indicating that the utilization of Sharia bank financing remained low and that community perceptions of the Sharia financing mechanism varied.

The study population consisted of residents of Salawu Village who had previously used or were currently using financing from Sharia banks. Based on the

preliminary survey, a population of 46 people was obtained. Because the population was relatively small, all members of the population were included as the sample through a saturated sampling technique, resulting in 46 research respondents (Suriani, Jailani, and others 2023). The research data consisted of primary data obtained through a five-point Likert-scale questionnaire and secondary data obtained from relevant books, journals, regulations, and official publications. Data collection was conducted through observation, questionnaires, and documentation. The research instrument was first tested through a validity test using Pearson Product Moment correlation and a reliability test using Cronbach's Alpha with a criterion of ≥ 0.60 .

The data were analyzed using IBM SPSS Statistics 25 through descriptive statistical analysis, validity and reliability testing, classical assumption testing, and simple linear regression analysis. Descriptive analysis was used to describe respondent characteristics and research variables through mean, minimum, maximum, and standard deviation values (Sarwono, Handayani, and others 2021). Classical assumption testing included the Kolmogorov–Smirnov normality test and the Glejser heteroscedasticity test, with a significance level of 0.05. Subsequently, the t-test was used to determine the significance of the influence of public perception on interest in using financing at Sharia banks, while the coefficient of determination (R^2) was used to determine the contribution of public perception in explaining variations in interest in using financing.

FINDINGS AND DISCUSSION

FINDINGS

After collecting data through questionnaires from 46 respondents from Salawu Village who were currently or had previously used financing from Sharia banks, the data obtained were subsequently analyzed using a series of statistical tests. The analysis was conducted to determine the description of public perception and interest in using financing at Sharia banks, as well as to test the influence of public perception on interest in using financing at Sharia banks. The results of the data analysis in this study are presented as follows.

1. Descriptive Statistical Test

Descriptive analysis was used to describe the characteristics of the research data without making generalizations. This analysis aimed to provide an overview of respondent characteristics and research variables through the mean, minimum, maximum, and standard deviation values (Sarwono, Handayani, and others 2021). In addition, descriptive analysis was used to determine the pattern of respondents' answers to each statement in the questionnaire, which were subsequently categorized into very low, low, moderate, high, and very high levels as a basis for interpreting the research data.

<i>Descriptive Statistics</i>					
	N	Minimu <i>m</i>	Maximu <i>m</i>	Mea <i>n</i>	Std. Deviation
Public Perception	46	34	75	56.15	1.423

Investment	46	40	75	57.6	1.423
Interest				1	
Valid N (listwise)	46				

Source: researcher 2026 (processed data)

Based on the results of descriptive statistical analysis using IBM SPSS Statistics 25 on 46 respondents, the public perception variable (X) has a minimum value of 41, a maximum value of 75, a mean value of 56.15, and a standard deviation of 7.846. Meanwhile, the interest in using financing variable (Y) has a minimum value of 35, a maximum value of 75, a mean value of 57.61, and a standard deviation of 9.653.

These results show that the average responses of respondents for both variables are in the fairly high category. In addition, the standard deviation values, which are smaller than the mean values, indicate that the data distribution is relatively homogeneous, so the research data are able to represent the characteristics of the respondents well and are suitable for use in the subsequent analysis stage.

2. Validity Test

The validity test was applied to evaluate whether the research instrument accurately measures the variables being studied. The instrument can only be used in the research after it has met the validity requirements. If the calculated r is proven to exceed the table r or (calculated $r >$ table r), the instrument or statement item can be declared valid. With 46 respondents ($df = 44$) and a significance level of 5%, the table r value was 0.291.

Table 2. Validity Test of Public Perception

Source: researcher data)	No	Item	Calculated r	Table r	Descripti on	2026 (processed
Based on values of the variable (X), the than the table r these results, it can all statement items perception	1	X1	0,745	0,291	Valid	the calculated r public perception figures are greater (0.291). Based on be concluded that for the public variable are valid. Test of Interest in
	2	X2	0,703	0,291	Valid	
	3	X3	0,743	0,291	Valid	
	4	X4	0,635	0,291	Valid	
	5	X5	0,777	0,291	Valid	
	6	X6	0,728	0,291	Valid	
	7	X7	0,786	0,291	Valid	
	8	X8	0,725	0,291	Valid	
	9	X9	0,745	0,291	Valid	
	10	X10	0,677	0,291	Valid	
	11	X11	0,465	0,291	Valid	
	12	X12	0,417	0,291	Valid	
	13	X13	0,606	0,291	Valid	
	14	X14	0,690	0,291	Valid	
	15	X15	0,727	0,291	Valid	
Table 3. Validity Using Financing	No	Item	Calculated r	Table r	Descripti on	
	1	Y1	0,834	0,291	Valid	
	2	Y2	0,702	0,291	Valid	
	3	Y3	0,834	0,291	Valid	
	4	Y4	0,828	0,291	Valid	
	5	Y5	0,786	0,291	Valid	
	6	Y6	0,906	0,291	Valid	
	7	Y7	0,898	0,291	Valid	
	8	Y8	0,862	0,291	Valid	

9	Y9	0,859	0,291	Valid
10	Y10	0,735	0,291	Valid
11	Y11	0,905	0,291	Valid
12	Y12	0,930	0,291	Valid
13	Y13	0,848	0,291	Valid
14	Y14	0,860	0,291	Valid
15	Y15	0,893	0,291	Valid

Source: researcher 2026 (processed data)

Based on the calculated *r* values of the interest in using financing variable (Y), the figures are greater than the table *r* (0.291). Based on these results, it can be concluded that all statement items for the interest in using financing variable are valid.

3. Reliability Test

The reliability test was applied to assess the level of consistency of the research instrument. An instrument is considered reliable if it has a Cronbach's Alpha value > 0.60. This value indicates that the instrument is capable of producing stable measurement data (Mutiah 2025).

Table 4. Reliability Test of Variable X

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.898	15

Source: researcher 2026 (processed data)

Table 5. Reliability Test of Variable Y

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.971	15

Source: researcher 2026 (processed data)

The reliability test results show that the value for the public perception variable (X) is 0.898 and the value for the interest in using financing variable (Y) is 0.971. This means that the values are greater than 0.60, so it can be confirmed that all question items for each variable meet the reliability requirements. Therefore, the research instrument has been tested for consistency and is suitable as a data collection instrument.

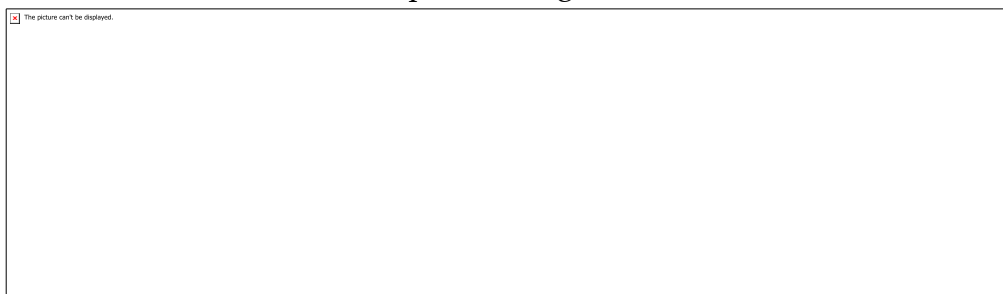
4. Classical Assumption Test

1. Normality Test

The normality test aims to determine the distribution pattern of the data obtained. If the significance value exceeds 0.05 or (Sig. > 0.05), the data are normally distributed and the normality assumption is fulfilled. Conversely, if the significance value is lower than 0.05 or (Sig. < 0.05), the data are not normally distributed and the normality assumption is not fulfilled.

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test



1. Test distribution is Normal.
2. Calculated from data.
3. Lilliefors Significance Correction. Source: researcher 2026 (processed data)

Based on the normality test using the One-Sample Kolmogorov–Smirnov method on the standardized residual values, the Asymp. Sig. (2-tailed) value was 0.200. This significance value is greater than 0.05, so it can be concluded that the residual data in this study are normally distributed. With the fulfillment of the normality assumption, this confirms that the regression model used is appropriate and ready to proceed to the next stage of analysis.

2. Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether there is variation in the residual variance among observations in a regression model (Niariana and Anggraeni 2022). When the residual variance remains constant, this condition is called homoscedasticity. Conversely, when the residual variance changes, it is called heteroscedasticity. If the significance value exceeds the threshold of 0.05 (Sig. > 0.05), this indicates that the regression model used is free from heteroscedasticity problems. Conversely, if the significance level obtained is lower than 0.05 (Sig. < 0.05), it can be interpreted that the regression model has symptoms of heteroscedasticity.

Table 7. Heteroscedasticity Test

The figure is a rectangular box containing the text "The picture can't be displayed." in the top-left corner. It is intended to show the results of a Heteroscedasticity Test.

Source: researcher 2026 (processed data)

The heteroscedasticity test shows a significance value for the public perception variable (X) of 1.000. Since this value is above 0.05 ($1.000 > 0.05$), it can be interpreted that the regression model is free from heteroscedasticity symptoms. With the fulfillment of the classical assumptions, this regression model is considered valid and suitable for use in the subsequent data analysis stages.

5. Simple Linear Regression Analysis and Hypothesis

The simple linear regression test aims to analyze the influence of one independent variable on one dependent variable. The regression model is declared significant if the significance value exceeds 0.05

(Sig. > 0.05). This condition indicates that the independent variable (X) has a significant effect on the dependent variable (Y) (Darma 2021). Meanwhile, hypothesis testing is applied to test the truth of the research assumption based on data obtained from the questionnaire results.

Table 8. Simple Linear Regression Analysis



Source: researcher 2026 (processed data)

The simple multiple linear regression equation model is generally formulated as follows:

$$Y = a + bX$$

$$Y = 4.1777 + 0.952X$$

The above equation can be interpreted as follows:

1. The constant value of the unstandardized coefficients is 4.177. This value indicates that if public perception (X) does not change or has a value of 0 (zero), then the interest in using financing (Y) has a value of 4.177.
2. The regression coefficient of the public perception variable (X), 0.952, indicates that every 1-unit increase in public perception will increase interest in using financing (Y) by 0.952. The positive regression coefficient indicates that public perception has a positive effect on interest in using financing.

The results of the simple linear regression test table also provide the partial t-test result, which shows a calculated t value of 8.093 with a significance value of 0.000. The significance value is less than 0.05, indicating that public perception has a positive and significant effect on interest in using financing at Sharia banks.

Source: researcher 2026 (processed data)

The coefficient of determination obtained an R Square value of 0.598. This value indicates that the public perception variable (X) is able to explain its influence on the interest in using financing variable (Y) by 59.8%. Meanwhile, the remaining 40.2% is determined by various other factors not analyzed in this study, such as Sharia financial literacy, knowledge, trust, promotion, services, service quality, and ease of access to services.

DISCUSSION

1. Public Perception of Financing at Sharia Banks

Based on the results of descriptive statistical analysis, the public perception variable shows a mean of 56.15 with a standard deviation of 7.846. This value indicates that public perception of financing at Sharia banks is classified as positive or fairly high. In addition, the standard deviation, which is smaller than the mean, explains that respondents' answers are relatively homogeneous, so most respondents have almost the same view of Sharia financing. These research results are consistent with Robbins' view, which states that perception is an individual's process of understanding and interpreting information to give meaning to the surrounding environment. Positive perception of Sharia banks indicates that the community views Sharia financing as a beneficial, safe service that complies with Islamic law. Thus, the community has good confidence in the financing products provided by Sharia banks.

In addition, the research results demonstrate that public perception is formed by several aspects, namely knowledge, trust, attitude, risk, and Sharia compliance. These aspects indicate that the community already has sufficiently good understanding and confidence in the Sharia financing system, thereby forming a positive perception.

2. Public Interest in Financing at Sharia Banks

The findings of the descriptive statistical analysis show that the variable of public interest in utilizing financing at Sharia banks records an average value of 57.61 with a standard deviation of 9.653. The average score obtained indicates that public interest in Sharia financing products is in the high or positive category. In addition, the standard deviation value

being below the average value reflects that the distribution of responses or the level of interest among respondents tends to be homogeneous.

The results of this study are supported by Martin Fishbein's Attitude Theory, which states that an individual's assessment of an object is influenced by cognitive, affective, and conative aspects. In this study, community members who have good knowledge and confidence in Sharia financing tend to show a positive attitude and a greater desire to use financing at Sharia banks.

These research findings strengthen the previous findings of Ameliasari, Waluyo, and Sixpria (2023), which state that public perception has a positive and significant impact on their intention to become customers of Sharia banking. In addition, the study by Putri Nuraini, Mufti Hasan Alfani, Nurul Muyasaroh, and Rabiatal Adawiah (2023) also confirms that an optimal public perception is directly proportional to increased interest in utilizing Sharia banking products. The strong relationship between the cognitive aspect (perception) and the behavioral tendency (interest) of the community toward Sharia financing is evidenced by the correlation coefficient of 0.773, confirming a strong and unidirectional relationship.

3. The Influence of Public Perception on Interest in Using Financing at Sharia Banks

The results show that public perception has a positive and significant effect on interest in using financing at Sharia banks in Salawu Village. The simple linear regression analysis produces the equation $Y = 4.177 + 0.952X$, indicating that every one-unit increase in public perception will increase interest in using financing by 0.952 units. In addition, the partial test (t-test) shows a calculated t value = 8.093, which is greater than the table t value = 2.015, with a significance value of $0.000 < 0.05$, so the research hypothesis is accepted. These findings demonstrate that public perception is an important factor in increasing public interest in using financing products at Sharia banks.

These findings support the Perception Theory proposed by Philip Kotler, which explains that perception is an individual's process of receiving, organizing, and interpreting information to form an assessment of a particular object. In the context of this study, public perception of Sharia bank financing is formed through knowledge, experience, trust, perceived risk, and compliance with Sharia principles. Positive perceptions of these aspects encourage increased public interest in using financing at Sharia banks.

The results of this study are also consistent with the Attitude Theory proposed by Martin Fishbein. The theory explains that a person's attitude is influenced by cognitive, affective, and conative components. Community members who have good knowledge, trust in the institution, and positive assessments of Sharia financing will form a positive attitude, thereby encouraging interest in using financing products. This is reinforced by the strong relationship between perception and interest, as indicated by a correlation coefficient of 0.773. In addition, these results support the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen. The theory explains that a person's intention to perform an action is influenced by the attitude held toward the object. In this study, positive perceptions of Sharia bank financing form a positive attitude, thereby increasing the community's intention or interest in using financing in accordance with Sharia principles.

The results of this study also strengthen the concept of Purchase Intention proposed by Kotler and Keller, which states that a person's interest emerges after evaluating a product. Community members who assess Sharia bank financing as beneficial, safe, and compliant with Sharia principles tend to have a greater desire to use the financing product. Thus, perception is one of the important factors in the community's decision-making process when choosing Sharia bank financing services. The findings of this study are consistent with the studies of Fitri Ameliasari et al. (2023) and Putri Nuraini et al. (2023), which show that public perception has a positive influence on interest in using Sharia banking services. However, the results of this study differ from those of Tanti Febrianti and Mulki Siregar (2025), who concluded that perception did not have a significant effect on public interest. This difference is presumably caused by differences in respondent characteristics, research locations, research objects, and variables used. Previous studies tested perception together with

knowledge and promotion variables, whereas this study focuses only on the influence of public perception on interest in using financing, allowing the influence of the perception variable to be seen more clearly.

Overall, this study provides an empirical contribution that public perception is an important factor in increasing interest in using financing at Sharia banks. Therefore, Sharia banks need to continue improving positive public perception through education regarding Sharia financing principles, improving service quality, delivering information more effectively, and strengthening public trust in the products and services offered.

Based on the research results, public perception has been proven to make a substantial contribution to increasing interest in using financing at Sharia banks. This is evident from the coefficient of determination (R^2) of 0.598, indicating that 59.8% of the variation in public interest can be explained by public perception. This finding indicates that perception is a dominant factor in shaping the community's desire to utilize Sharia bank financing products. Thus, the better the community's perception of Sharia banks, the greater the tendency of the community to use the financing products offered.

Public perception in this study is formed by several dimensions, namely knowledge, trust, attitude, perceived risk, and Sharia compliance. These five dimensions are interrelated in forming the community's assessment of Sharia bank financing. Good knowledge of financing mechanisms will increase public understanding of the advantages of Sharia products. Furthermore, trust in Sharia banking institutions will strengthen the community's confidence that financing products are managed in accordance with Sharia principles. Positive attitudes formed from experiences and information received by the community will also encourage the emergence of a desire to use financing products. On the other hand, low perceived risk and confidence that the financing complies with Sharia principles are factors that further strengthen public interest.

The results of this study also show that public perception is not the only factor influencing interest in using financing at Sharia banks. This is evidenced by the remaining 40.2% of variation in interest being influenced by other factors outside the study. These factors may include the level of Sharia financial literacy, service quality, promotion, religiosity, ease of access to Sharia bank service offices, economic conditions, and community experience in using financial products. Therefore, future research is expected to include these variables so that it can explain public interest more comprehensively.

From a practical perspective, the results of this study provide implications for Sharia banking institutions to continue improving positive public perception through various education and socialization strategies. Sharia banks need to expand the delivery of information regarding financing mechanisms, the types of contracts used, the benefits of financing products, and the differences between Sharia financing and

conventional credit. In addition, improving service quality, simplifying financing procedures, utilizing digital media as a promotional tool, and strengthening the image of Sharia banks are also important steps in increasing public trust. With increased positive public perception, public interest in using financing at Sharia banks is also expected to increase.

CONCLUSION

Based on the results of the study, it is concluded that public perception of financing at Sharia banks in Salawu Village is in the positive or fairly high category, indicating that the community has good knowledge, trust, attitudes, risk perceptions, and assessments of Sharia compliance regarding Sharia bank financing products. Public interest in using financing at Sharia banks is also in the high category, indicating a tendency among the community to choose and utilize Sharia financing products. The simple linear regression analysis shows that public perception has a positive and significant effect on interest in using financing at Sharia banks, with the regression equation $Y = 4.177 + 0.952X$, supported by the t-test results showing that the calculated t value of 8.093 is greater than the table t value of 2.015, with a significance level of $0.000 < 0.05$. In addition, the correlation coefficient of 0.773 indicates a strong and positive relationship between the two variables, while the coefficient of determination R of 0.598 indicates that public perception is able to explain 59.8% of the variation in interest in using financing at Sharia banks, while the remaining 40.2% is influenced by other factors outside the study. These findings confirm that the more positive the community's perception of Sharia bank financing, the higher the community's interest in utilizing the financing products offered by Sharia banks.

The results of this study imply that efforts to improve public perception need to become a primary concern for Sharia banking institutions in increasing the use of financing products. Education on Sharia banking principles, improvement of service quality, transparency of information, and ease of access to financing services are strategies that can be implemented to build positive public perception. In addition, this study has limitations because it uses only one independent variable and was conducted within the area of Salawu Village. Therefore, future research is expected to develop the research model by adding other variables, such as Sharia financial literacy, religiosity, service quality, promotion, and socioeconomic factors, as well as involving a larger number of respondents so that more comprehensive and generalizable research results can be obtained.

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