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**DETERMINANTS OF THE DECISION OF INDONESIAN WORKERS (TKI)  
TO BECOME CUSTOMERS AT BANK SYARIAH INDONESIA**

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**ABSTRACT**

<p><b>Keywords:</b> syariah bank; customer; Indonesian workers.</p>	<p>Hamlet, it can be concluded that Ampeldento Hamlet has a large area of 8x6m<sup>2</sup> for a capacity of 5 service personnel. The service room has service tables, activity tables, 2 sets of Electronic Community Identity Card recording equipment, and remote benches intended for residents waiting for services. The Ampeldento Hamlet office does not yet have sufficient service facilities to provide services to residents such as at least a chair in the waiting room, there is no table for writing in the waiting room, and data tools do not yet exist. Facilities such as generators are not maximized, so when the electricity goes out, the service process will also stop everything, which means residents cannot get services. Hamlet Ampeldento in terms of reliability (reliability) in terms of reliability.</p>
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**Introduction**

Indonesia is one of the countries in Southeast Asia that sends a large number of workers abroad. One factor that supports the increase in the number of Indonesian workers (TKI) is the lack of employment which results in high unemployment (Aprilyansyah, 2018). On the other hand, sending labor can increase Indonesia's economic growth because it is one of the potential sources of foreign exchange (Aripin, Fatwa, & Hannase, 2022). This shows that there are more job opportunities abroad. According to the Ministry of Manpower and Transmigration, in 2006 2.7 million Indonesians were working officially abroad, occupying approximately 2.8 percent of the total labor force in Indonesia. Most of the migrant workers abroad are women who work as domestic helpers or service workers, they are concentrated in Southeast Asia, East Asia, and the Middle East, especially in Malaysia (ANWAR, MARLIUS, & BADRI, 2022).

Understanding Manpower is all matters related to labor problems before, during, and after the working period (Law of the Republic of Indonesia Number 13 of 2003 concerning Manpower) (Charda, 2015), Labor in national development is an important dynamic factor that determines the rate of economic growth both in its position as a productive workforce and as a User (Hapsari, 2022). In addition to the Law regulating employment. The constitutional basis governing employment is also mentioned in the Preamble and Body of the 1945 Constitution of the State of the Republic of Indonesia (Shihab, 2018). Regarding the content of provisions in the trunk that have relevance to labor issues, especially found in Article 27 paragraph (2) of the 1945 Indonesian State Constitution which specifies that: "Every citizen has the right to work and a decent living for humanity". Labor is the backbone of increased development in general, and industrial

growth in particular (Fikriansyah & Julia, 2023). Therefore, all activities carried out by the workforce will contain aspects of social relations, legal relations, and inter/internal organizational relations that can give rise to rights and obligations and are carried out based on the values contained in Pancasila (Wildan, 2017).

The Indonesian government has implemented improving public welfare with several cooperation programs with conventional banks and Islamic banks. So it is hoped that migrant workers can create jobs after the completion of the work contract period abroad (Trimulato, Syamsu, & Octaviany, 2021). One of them is in the form of a financing program or loan to open a business. This is one of the dancing factors for migrant workers to become customers at Indonesian Sharia banks. In addition, as part of the dual banking system, the existence of Islamic banking currently continues to show positive developments. Although the market share is only five percent, the annual growth that reaches 40 percent is a proud signal to be maintained (Ibrahim, 2013). Identification of factors driving the progress of Islamic banks comes from internal and external—internal factors in the form of regulatory sustainability. Two regulations significantly encourage the acceleration of Islamic banking growth in the country, namely Law No. 21/2008 concerning Sharia Banking and Value Added Tax (VAT) Law. Meanwhile, external factors are in the form of global and national economic developments (Anto & Dari, 2018).

There are five strategies formulated by Bank Indonesia so that Islamic banks can provide a positive boost to the national economy (Apriyanti, 2018). First, encouraging Sharia financing to the productive, researchers are interested in examining in more detail what factors affect Indonesian workers to become customers at Indonesian Sharia banks considering that Indonesian Sharia banks themselves do not have many branches in various countries in Asia and the Middle East many Indonesian women workers work there.

## **Research Methods**

This research is a qualitative descriptive research. The object of this research is Indonesian Sharia banks and Indonesian workers as participants. Bank Syariah Indonesia was chosen with consideration as one of the financial service institutions that provide a large contribution to the economy in Indonesia. The purpose of this study is to determine the determinants of the decision of Indonesian workers to become customers at Indonesian Sharia banks. Data collection was carried out by conducting random interviews with Indonesian workers in Asian and Middle Eastern countries. Data analysis using descriptive qualitative analysis combined with literature review studies that are relevant to the research theme to form a theoretical basis.

## **Results and Discussion**

The issue of labor is one of the crucial hats in the development goal to prosper the people. Because alleviating poverty cannot be separated from solving labor problems.

Macroeconomics deals with employment and aggregate unemployment (as a whole): how many jobs are available in the economy as a whole and how many people are willing to work but unable to find work (Azizah & Muhfiatun, 2018).

National economic observers expressed their opinion that sending workers abroad has a positive impact on the economy in Indonesia. Based on the results of interviews with former Indonesian workers, they said that being a migrant worker can change their economic conditions. After returning to Indonesia, they hope to be able to do entrepreneurship from the capital obtained during their time as migrant workers. So they do not need to return to being migrant workers after the completion of the contract. This also received appreciation from the government. Even the embassy in Korea also has training for migrant workers in the country, with the hope that after returning from Korea, peacocks will be able to establish a business.

There are three main reasons a country should encourage existing small businesses to continue to thrive. The first reason is that in general small businesses tend to perform better when it comes to producing a productive workforce. Then the second reason often achieves increased productivity through investment and technological change. This is part of the dynamics of its business that continues to adjust to the times. For the third reason, small businesses have an advantage in terms of flexibility compared to large companies. The government also collaborates with several banks in Indonesia, both conventional and Sharia banks, to support the business programs of these migrant workers. Some of the majority of participants also have the same opinion that they want to build a business by storing their money in banks in Indonesia. Indonesian migrant workers from the Middle East choose to become customers at Islamic banks because they do not use the tire interest system so they assume they are free from usury. Meanwhile, when viewed from its performance, Islamic and conventional banks have similarities and differences. According to Muhammad (2009), the fundamental thing that distinguishes Islamic and conventional banks lies in the return and distribution of profits provided by customers to financial institutions and/or given to financial institutions to customers. The operational activities of Islamic banks use the principle of profit and loss sharing. Sharia banks do not use interest on the use of funds and loans because interest is *riba* which is forbidden.

The emergence of banks with Sharia principles certainly triggers competition between banks. This situation requires bank management to be extra hard in improving its performance (Subaweh, 2008). Public trust is a factor that will have an impact on the development of banking companies. Because the banking industry is a business that relies on trust, namely the trust of the public as users of banking services. When there is an issue regarding the unhealthy condition of the bank, it does not demand the possibility that the customer will immediately withdraw funds from the bank, resulting in further worsening the condition of the bank. Based on the results of the study, it showed that participants felt comfortable being customers of Islamic banks because they had very friendly bank services and were free from unhealthy issues. Why bank financial performance must always be analyzed for its health level, is none other than because the banking industry has an important function in supporting a country's economy. According to Sun (2011),

bank health level analysis is important in a company to provide incentives and self-control and is an important channel for company stakeholders to obtain company performance information. The results of financial performance analysis will also be useful to gain and maintain customer trust.

In Islamic banks, profit-sharing patterns that are comparable to customers are also one of the factors that increase customer confidence. If the amount of tire profit is greater, it is also followed by the results received by the customer, and vice versa. The amount of profit sharing that from time to time decreases indicates that bank management is declining. This situation is a transparent and easy early warning for customers. Unlike conventional banking, customers do not can judge performance only based on the interest earned. However, this was not found against the experience of participants in this study.

The migrant workers who work in the Middle East and Asian countries are mostly Muslim women. So they tend to choose Islamic banks over conventional banks. One of the factors that influence it is that they feel emotionally comfortable and have the same understanding as fellow Muslims (Fitria, 2015) explains:

1. The advantages of Islamic Banks are mainly in the strong religious emotional ties between shareholders, bank managers, and customers. From this emotional bond, togetherness can be developed in dealing with business risks and sharing profits honestly and fairly.
2. With religious attachment, all parties involved in Bank Islam are trying their best with the experience of their religious teachings so that whatever results are obtained are believed to bring blessings.
3. There are financing facilities (Al-Mudharabah and Al-Musyarakah) that do not burden customers from the beginning with the obligation to pay fees regularly. Hi, this is to provide the psychological leeway needed by the client to be able to try calmly and earnestly.
4. With the existence of a profit-sharing system for depositing funds after an early warning is available about the state of the bank that can be known at any time from the ups and downs of the amount of profit sharing received.
5. The implementation of the profit-sharing system and the abandonment of the interest system made Islamic banks more independent from the effects of monetary turmoil both from within and from abroad.

But besides the advantages of Islamic banks, of course, they cannot be separated from their weaknesses. One of them is the presence of Islamic banks which are still minimal. Moreover, there is no foreign country, making it difficult for migrant workers to make transactions. This has been followed up by BSI President Director Hery Gunardi stated that the opening of BSI's representative office in Dubai at the beginning of this year will be a special gift and hub for national Islamic banking. "We will also see the right time officially in the first quarter of 2022. The office in Dubai will be able to operate and be able to carry out its duties as mandated by us," said Henry, in a press conference exposing BSI's performance, on Wednesday (2/2/2022).

Adiwarman in Sulistiyawan (2015), stated that six weaknesses of Sharia Banks cause there are still few people to become Sharia Bank customers. The weaknesses include (1) the Promotion of Islamic banks is not comprehensive to various communities, (2) Offices are owned by few, (3) Public ignorance, (4) Small number of automated teller machine (ATM) facilities, (5) Products are not known to the public is not known to the public, (6) Lack of facilities. In addition, the weaknesses of Islamic banks are as follows: The network of Islamic Bank offices is not yet extensive, the human resources of Islamic Banks are still small, public understanding of Islamic Banks is still lacking, and misassessment of projects has greater consequences than conventional banks. Thus, it is not surprising that Sharia bank customers are Muslim migrant workers from the Middle East with a relatively small number.

### **Conclusion**

Sharia banking is often referred to as Islamic banking, namely banking whose implementation is based on Islamic law. Based on Islamic law, Sharia banking does not recognize interest but a profit-sharing system or ratio whose process is equally known by the bank and customers. This is the strongest determination for Indonesian workers who choose to become customers at Islamic banks.

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