

## Perceptions of civil servant towards sharia bank service: evidence from employees on public works and spatial planning department in Samarinda city

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### Abstract

The background of this research was the salary distribution for the civil servants. The salary distribution for employees on the Department of Public Works and Spatial Planning or Dinas Pekerjaan Umum dan Penataan Ruang (PUPR) in Samarinda City was from the conventional bank. However, the civil servants mostly used Sharia Bank for their daily activities. The utilization of the Sharia Bank based on the users' perception. Knowledge and response were the factors to influence this perception. The research aimed to know 1) the perception of civil servants on the Department of Public Works and Spatial Planning in Samarinda City toward the use of Sharia Bank services based on knowledge and response, and 2) the main factor that influenced the civil servants to choose the Sharia Bank. This research was field research with a phenomenology approach. The data collection methods for this research were interviews and documentation. The data was collected from civil servants on the Department of Public Works and Spatial Planning Samarinda City as users of the Sharia Bank services. The research results showed that 1) the perception of civil servants on the Department of Public Works and Spatial Planning in Samarinda City based on the employee's knowledge and response. The civil servants appraised the Sharia Bank as their first choice. The employees understood about the Sharia Bank such as its products, the bank's administration, its strategic place, the Sharia Bank promotion, the service qualities, Sharia Bank's facilities, and the fast service transaction. The response was influenced by factors such as culture, technology, social, and psychology. 2) The psychological factor that influences employees using the Sharia Bank services was a self-awareness to have freedom usury. For the civil servants, using the Sharia Bank services brought some benefits such as feel peaceful, secured, and blessed.

**Key words:** Sharia bank; consumer behavior; perception; usury; employee

## INTRODUCTION

Islamic Banking in terms of service providers has different characteristics from Conventional Banking. The fundamental difference between Islamic banks and conventional banks lies in the practice of carrying out their business operations, where operations are based on sharia principles, and this principle is a high attraction for customers to take advantage of the services of Islamic banks. As a profit-oriented business entity, Islamic Banks are required to not only seek profit (profit oriented) without considering its functions and objectives as a sharia business entity based on the concepts of the Qur'an and Al-Sunnah (Nurul Huda, 2008).

As an intermediary institution, Islamic Banks play a role in channeling public funds and channeling them to the real sector with a combination of products offered in accordance with sharia. With the rapid development of Islamic banks today, service quality is a key factor that will become a competitive advantage. This happens because the bank as a service company, has the characteristics of being easy to imitate a product that has been marketed. Therefore, Islamic banks are naturally able to provide excellent service quality so that they are able to gain a competitive advantage from other banks. The banking system in Indonesia adheres to a dual banking system, so that customers can still make a choice between conventional banks or Islamic banks (Misbach, 2013).

The community is one of the most important elements in the world of banking, this is because it is the community who will become customers for Islamic banks wherever they are. Therefore, knowing the knowledge and attitudes of the public towards Islamic banks is one way to encourage the progress of Islamic banks and at the same time as a material for consideration for Islamic banking practitioners in making policies to develop Islamic banking in the future (Junaidi, 2015).

This also leads to the distribution of salaries for the State Civil Apparatus (ASN). The Samarinda city government, especially for employees of the Samarinda City Public Works and Spatial Planning Service (PUPR), distributes monthly salaries for ASN employees by using conventional banks. This makes ASN employees have to use conventional banking services. However, there are also many who make conventional banks only limited to distribution for salary receipts and to do other things using the services of Islamic banks.

The perception of the state civil apparatus towards Islamic banks is quite diverse, both regarding bank interest, profit sharing systems, buying and selling and renting, as well as the knowledge and attitudes of the Samarinda city state civil apparatus towards Islamic banks, various knowledge and attitudes that arise for various reasons.

Therefore, the development of Islamic banks needs to get attention from all related parties, both from academics and from practitioners for the development of Islamic banks in the future. Because so far, Islamic banks have been an icon as the progress of the Islamic economy, if Islamic banks progress and develop, Islamic banks will automatically raise public trust. The knowledge structure and attitude of the state civil apparatus, which has been built for so long, is of course not easy to be directed to only banking based on Islamic sharia. For that reason, this research is considered important to reveal the current structure of the perception of the state civil apparatus, as well as the factors that cause perceptions to be changed to be more accepting of Islamic banks (Laila, 2017).

People's attitudes towards interest and profit-sharing are very diverse, some people continue to receive interest, some accept the profit-sharing system while still receiving interest, and some reject interest so that these various attitudes provide quite interesting nuances as an illustration of the perception of the state civil apparatus in responding to interest. Syariah banking. The Department of Public Works and Spatial Planning in Samarinda City sees this phenomenon as occurring in accordance with sharia principles or just as an argument because of course ASN employees are no stranger to the existence of Islamic banks. through observations that researchers did indirectly with various employees. Some of these employees stated that they had used the services of Islamic banks with various perceptions.

Based on the unanswered explanation of employee perceptions of using Islamic banking services, the researchers are interested in continuing these observations by conducting research with the title of Perceptions of State Civil Apparatus Against the Use of Islamic Bank Services (Employee Study at the Public Works and Spatial Planning Office of Samarinda City).

## METHODS

This research is a field research, which is conducting research directly to the location to obtain and collect data. This research is descriptive qualitative directed at case study research, namely research that examines contemporary phenomena as a whole and comprehensively in actual conditions, using various forms of qualitative data. The explanation shows that the characteristics of case study research are generally the same as the characteristics of qualitative research in general. Data collection in this research by interviewing, observation, and documentation.

According to Arikunto, a case study is an intensive, detailed and in-depth study of a particular organization, institution, or phenomenon. In its implementation, case studies are directed to examine conditions, activities, developments, and important factors related to and supporting these developmental conditions (Arikunto, 2013).

## RESULTS AND DISCUSSION

Data analysis will explain some of the data that has been found, both observations, interviews based on what the author has done to informants and documentation of the perception analysis of the ASN Service.PUPR Samarinda city against the use of Islamic banking services. interpret input information to create a meaningful picture. Perception does not only depend on physical things, but also relates to the surrounding environment and individual circumstances. While in the process of obtaining or receiving the information also comes from environmental objects. Based on the description above, it can be understood that perceptions are caused by knowledge and attitudes.

Analysis of the Knowledge Formation Factors of the State Civil Apparatus Against the Use of Islamic Banks

Everyone must have a different level of knowledge. Knowledge can be understood as everything that is in a person's mind after sensing a certain object, namely Islamic banking. seen from several things, namely:

### Product

Products are the main thing that is done by banks. Islamic banking and non-sharia banking have different products. The resulting products provide satisfaction to customers, both in the form of goods and services. With products owned by banks, customers will get their own satisfaction so that customer perceptions of banking become good. With a good perception will make customers choose to use the bank.

From an interview with Ir. H. Budi Tristriyono, MT as Secretary of the Public Works Department of Samarinda City who said that:

"The products offered by Islamic banks are quite good, but there is still a lot that needs to be clarified again because the products are in Arabic, which most likely many people don't know about".

This is in line with the opinion of Tajudin Husen, ST., MM. as the head of the building construction and maintenance section at the Samarinda City Public Works and Spatial Planning Department regarding the products offered by Islamic banking.

from the element of usury. But it's just that the products offered by Islamic banking are not as many as the products offered by non-Sharia banking."

Muhammad IlhamSyah's opinion as an employee of the State Civil Apparatus at the Samarinda City Public Works and Spatial Planning Service.

"The Islamic banking product offered to me is profit sharing, which is a product that is free from the element of usury".

Based on the interview above, it is known that the perception of the reasons for the knowledge of State Civil Apparatus in the Public Works and Spatial Planning Office of Samarinda City uses the services of Islamic banks in terms of products. The products offered by Islamic banking are good, but the products offered are still minimal when compared to the products offered by conventional banking. The need for innovation to improve Islamic banking products so as not to be excluded by conventional banking. With a variety of products offered, it will support the development of Islamic banking. In the product of raising funds at Islamic banks, the profits obtained by customers are smaller than conventional banks that use interest. Even conventional bank products are more varied and competitive.

However, the HR factor who understands the products applied by Islamic banks guarantees an Islamic life that is not material in nature.

### **Price**

Prices or administration issued by the customer. High and low prices are always the main concern of customers when they are looking for a product. So that the price offered is a special consideration, before they decide to buy goods or use a service. The smaller the administration they spend, the more attractive they will be. On the other hand, if the administration is getting bigger, then there is a big chance to be rejected by the customer. Setting the lowest possible price can increase the number of customers and can increase a wider market share.

From an interview with Tajudin Husen, ST., MM. as the head of the building construction and maintenance section at the Samarinda City Public Works and Spatial Planning Department regarding the administration that has been implemented by Islamic banks so far.

“Currently, the administrative costs applied by Islamic banking are not much different from the administrative costs applied by conventional banking. Even the costs incurred by customers are sometimes the same as conventional banks”.

Muhammad Ilhamsyah's opinion as an employee of the State Civil Apparatus at the Samarinda City Public Works and Spatial Planning Office who said:

"The administration fee does not burden me, and for me the fee is still a reasonable limit”.

From the interview above, it is known that the perception of the reasons for the knowledge of State Civil Apparatus at the Public Works and Spatial Planning Office of Samarinda City uses the services of Islamic banks in terms of price or administrative costs. The administrative costs that have been applied by Islamic banking today according to the State Civil Apparatus are the same as the administrative costs applied by conventional banks. This is a consideration in choosing to use the services of Islamic banks. From the results of the interview, the image of the state civil apparatus shows that Islamic banks and conventional banks are the same in terms of administration.

The basic thing is that the difference between Islamic banks and conventional banks is in terms of the system applied by the two banks. If it refers to savings transactions, sharia is carried out for profit sharing on the capital provided in the form of investment profits from both contracts based on the profits from the investments made, while conventional banks are based on interest provisions in which the profits obtained on investment come from interest on a principal loan. not to the results of business profits from the investment (usury). This means that the profits obtained by conventional banks are based on deposit interest which has been determined by the initial annual percentage by conventional bank institutions according to the deposited balance.

### **Place**

Choosing a business location is one of the business strategies. The choice of a company's business location is one of the most important decisions for the company. The decision to choose a company's business location is a long-term decision for the company. This will have an impact on the sustainability of the company. A place can interest someone. A good location and easy to reach location can provide benefits for the company. Choosing the right business location will reduce the possibility of negative risks that will be faced by the company. Interview with Ir. H. Budi Tristriyono, MT regarding the existence of Islamic banks:

“For me, Islamic banks are rarely found in offices, schools and others. Even now in the city of Samarinda, there are several sub-branches of Islamic banks that are closed, so that Islamic banks are minimal and look more difficult to reach”.

Tajudin Husen, ST., MM regarding the existence of Islamic banks.

"There are very few Islamic banks in the city of Samarinda. So that the presence of Islamic banks has not been felt by the public, including the state civil apparatus. The need for more sub-branches for Islamic banks in some crowded points”.

Opinion from Rahmadi, an employee of the state civil service at the Department of Public Works and Spatial Planning, Samarinda.

“The existence of Islamic banks is very much needed. With the existence of Islamic banks in the community and especially the PUPR environment, it can make people aware so that they can reduce and even avoid the element of usury”.

Based on the interview above, the perception of the reason for the knowledge of State Civil Apparatus at the Public Works and Spatial Planning Office of Samarinda City uses the services of Islamic banks in terms of location, that Islamic bank offices are not evenly distributed in the city of Samarinda and locations that cannot be easily reached by the public. Islamic banks must increase the number of sub-branch outlets so that the public and state civil servants can be easily reached by customers and prospective customers and choose the right office location, namely in the center of the crowd. Not many Islamic banks dare to open branches in various places, even though if you look at the community or ASN employees who are predominantly Muslim, they should have greater potential to meet the needs of the community.

### **Promotion**

Promotion is one of the important activities carried out by the company in order to realize the company's goals. The right and proper promotion must be done because basically promotion has an important purpose that will support the achievement of optimal turnover that is profitable for the company. No matter how good the product is owned by the company, if it is not promoted or offered to consumers/customers, it will be in vain and the company will experience a decrease in turnover.

Interview with Tajudin Husen, ST., MM about promotions that have been carried out by Islamic banking institutions.

"Promotions carried out by Islamic banks have not been maximized. When I opened a new account, I did not receive an explanation from the relevant bank regarding internet banking, even though I cannot use internet banking, but the promotion must still be carried out by the Islamic bank".

Muhammad Ilhamsyah interviewed, said that:

"Promotions carried out by Islamic banks have not been maximized when compared to promotions carried out by conventional banks. Conventional banks are more active and involve various institutions/agencies in the city of Samarinda".

Another opinion came from Rahmadi, saying that:

"The lack of visible promotions carried out by Islamic banking in the community, both in the form of banners and others".

A similar opinion was also expressed by Fadly, S. ST. As an employee of the Human Settlements Division:

"In my opinion, the promotions carried out by sharia children are still lacking, they must do more promotions, and carry out promotions in various areas such as in rural areas"

The results of the interview above, the perception of the reasons for the knowledge of State Civil Apparatus in the Public Works and Spatial Planning Office of Samarinda City uses the services of Islamic banks in terms of promotion. Promotional activities carried out by Islamic banks are only limited to selling products but are not explained as a whole, both in terms of the contract system used and related to the same facilities as conventional banks. Promotional activities should socialize the impact of using the interest system on economic and community life. With that, it will be able to change the mindset of the public or the state civil apparatus regarding Islamic banks.

### **People**

The most important thing in the bank's business is the element of personal approach, starting from the front office, back office to managerial. The related thing about people is by means of human resources. By having good quality and with good service in accordance with the identity of the bank. Islamic banks have good quality, namely by using politeness and greeting customers according to Islamic law and how to dress and appearance. This greatly affects customer perceptions and the successful delivery of the products and services offered. Employee behavior has a great influence in forming a good image and can make the image of Islamic banks look different from conventional banks. Interview with Ir. H. Budi Tristriyono, MT, regarding service quality in Islamic banks:

"If we compare Islamic banks with conventional banks in terms of service, there are clear differences. Starting from the greetings applied in Islamic banks and the clothes used by the employees. Islamic nuances provide a good view and provide peace for customers "

Tajudin Husen, ST., MM revealed:

"Starting from security guards, customer service, and tellers at Islamic banks provide excellent service. The Islamic nuance applied by Islamic banks is felt. Like the greetings spoken by

customer service and tellers to customers, it gives a very different image from conventional banks. I also don't queue at Islamic banks, whether it's not too many customers or what, but I like it, because it doesn't take long to wait for my turn".

This is in line with the expression of Muhammad Ilhamsyah who said that:

"Services at Islamic banks are very good, the employees are polite in treating customers. Greetings given to customers make Islamic banks different from conventional banks".

Based on the results of the interview, the perception of the reasons for the knowledge of State Civil Apparatus at the Department of Public Works and Spatial Planning in Samarinda City uses sharia bank services as seen from the people, namely about the services provided by sharia banking to customers. The services provided by Islamic bank employees to customers are reliable. Starting from security guards, customer service, tellers and all employees have a good level of politeness and a syar'i appearance. Employees, especially customer service and tellers before serving customers, they always start by saying greetings according to Islamic law and then asking the customer's name. After knowing the customer's name, the employees always serve the customer by using the name. When the customer's requirements have been completed, the employees returned to say hello politely and friendly as a closing. The Islamic nuance found in Islamic banks gives a distinct impression when compared to conventional banks.

### **Physical evidence**

The physical condition referred to in the bank's business includes the comfort of the office building, the cleanliness of the ATM machine, a large and safe parking area. With the convenience, security and cleanliness owned by the bank, it can give a good perception effect for customers. so that customers will be comfortable in transacting.

Interview with Tajudin Husen, ST., MM regarding the facilities owned by Islamic banks that you use, such as offices, ATM machines and others.

"Many conventional banks have given birth to Islamic banks. I use a regional bank but a sharia one. I always transact using conventional ATM machines, because there is no sharia-specific ATM machine. My hope is that the Islamic bank that I use has its own ATM machine and does not join conventional ATM machines. Then the parking area may have to be expanded so as not to interfere with traffic."

Fadly S. ST's opinion is also in harmony which reveals:

"The building facilities are very good, but the problem is that the ATM machines for Islamic banks are still based on conventional bank ATM machines".

Muhammad Ilhamsyah said:

"For building facilities, ATM machines, parking areas are good, I am satisfied. However, in my personal opinion, a sharia bank is a bank that uses Islamic principles, so it would be better if a place was made for a nursing room, because with this space, one's genitals are not visible. Another opinion, Rahmadi revealed that:

"In my opinion, banks are good in terms of clean and comfortable buildings, as well as ATM machines, parking areas and their placement is right."

The results of the interview above show that the perception of the reasons for the knowledge of State Civil Apparatus at the Department of Public Works and Spatial Planning of the City of Samarinda using the services of Islamic banks is seen from the physical condition of both office buildings, ATM machines and parking areas owned by Islamic banks. Based on the office building facilities, according to the state civil apparatus, it is quite good, but according to their view, Islamic banks must enlarge the building so that it is more comfortable and does not interfere with the activities of people who work around the building environment. Then Islamic bank ATM machines must exist and do not combine sharia and conventional. By combining this, it will make Islamic banks in the eyes of the public and state civil servants that Islamic banks are the same as conventional banks, this must be overcome by separating the two ATMs.

Basically, Islamic banks conduct transactions in accordance with the principles of Islamic law, namely based on the Qur'an and hadith, and have been issued a fatwa by the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI). Whereas conventional banks all transactions and agreements are based on applicable law in Indonesia. Thus, that Islamic banks and conventional banks are different banks, both in terms of systems and other facilities are different.

## Process

Process is a procedure or mechanism. Procedures include or mechanism requirements or conditions imposed by the bank. The process occurs thanks to the support of employees and the management team who manage all processes to run smoothly. The service delivery process is very significant in supporting the success of marketing banking services and also providing satisfaction to customers. customers want a fast process and easy requirements. With this, it can make customers' perceptions of Islamic banks better.

Interview with Tajudin Husen, ST., MM regarding procedures in Islamic banks.

"I have been using sharia bank since 6 years ago. The process when I opened an account was quite easy, I just used an ID card (Kartu Tanda Sipil). Then it was immediately processed by customer service, I waited but it wasn't too long and then the account in my personal name was finished. It's just that at that time my account can be used when it has passed 24 hours".

Muhammad Ilhamsyah's opinion says that:

"I have had an account with an Islamic bank for a long time but I don't use it. Then some time ago I went to a sharia bank to create a new account because I thought that the old account could no longer be used, but it turned out that the customer service said that my old account could still be used by reopening the account."

Another opinion was expressed by Rahmadi, that:

"The process is simple and easy, I just need to bring my KTP (Identity Card) and also NPWP (Taxpayer Identification Number)".

From the results of the interview above, the perception of the reason for the knowledge of the State Civil Apparatus at the Public Works and Spatial Planning Office of Samarinda City using the services of Islamic banks is seen from the process. The requirements given by Islamic banks in opening a new account are quite easy and the timeliness is quite good, but this is no different from conventional banks. If Islamic banks want to attract the interest of the public and the state civil apparatus, then Islamic banks must be superior to conventional banks. Especially in terms of an easier and simpler process as well as a faster time, this is not only in opening an account, but also in dealing with financing requests made by customers.

After conducting interviews with several employees of the state civil apparatus at the Department of Public Works and Spatial Planning in the city of Samarinda, it was found that the reasons for knowledge formed the perception of the state civil apparatus in using the services of Islamic banks. These are as follows:

**Tabel 1.**

Formation of ASN Knowledge Using Islamic Bank Services

Knowledge	Finding
Product	Avoid the element of usury
Price	Administration is the same as conventional banks.
Place	Not in a crowd. The need for more sub-branch outlets
Promotion	the lack of visible promotion in both print and other media Lack of promotions related to products owned to customers There is no promotion related to facilities such as internet banking.
People	The quality of service is very good and friendly. Always greet customers before and after serving customers. Syar'i appearance
Physical evidence	Too small building Small parking area Islamic ATM machines (if conventional banks have Islamic banks)
Process	The process is still within normal limits or the same as conventional banking.

Factors that shape the Attitude of State Civil Apparatus Employees towards the Use of Sharia Bank Services.

Some considerations made by employees of the state civil apparatus before using the services of Islamic banks. This consideration is a process in deciding a decision that is made. The decision will depend on what is seen and what is heard regarding Islamic banks. There are several considerations that shape the attitude of state civil servants in using Islamic banking services. the factors that make up are as follows:

### **Cultural Factor**

Cultural factors/local wisdom in Indonesia are found in the economic field that has been implemented by the community as well as efforts to develop Islamic economics that can be carried out by Islamic financial institutions. For example in the practice of profit sharing. Profit-sharing practices in indigenous communities are determined by the economic principles adopted by each indigenous community. It is in this realm that Islamic economics can synergize in an effort to respond to community developments related to the development of economic aspects. It is the effort of Islamic economic tolerance towards local wisdom that makes the development of Muslims so dynamic and dialectical in the historical record in the present and in the future. In sharia-based companies, The corporate culture that develops in the company is definitely different from conventional companies. Starting from the top level of corporate and managerial development to the lowest level, namely within the company. All patterns, behaviors, attitudes and rules within the company must be able to reflect sharia values. Regarding the development of Islamic banks, it will have an influence on decisions made by state civil servants in using Islamic banking services.

Interview Ir. H. Budi Tristiyono, MTrelated to the development of Islamic banks.

"When viewed from the community, the majority of whom are Muslims, Islamic banks will develop easily. However, it is not clear, we can even see that recently Islamic banks have started to become a little fragile, many sub-offices in Samarinda have been closed."

Tajudin Husen, ST., MM, said:

"Since I opened an account at a sharia bank 6 years ago until now I have not seen any additional offices that they have opened. This means that the development of the Samarinda city sharia bank is still running in place."

Unlike Muhammad Ilhamsyah who said that:

"The development of Islamic banks is good, they already use internet banking so they can easily make transactions"

The results of the interview above, can be seen the development of Islamic banks. the development of Islamic banks nationally is very good. Especially when viewed in 1998 which stated that Islamic banks are financial institutions that are still relatively stable. The development of Islamic banks also follows technological developments such as internet banking. The development of Islamic banks in the city of Samarinda can be seen from the number of branch offices owned. The lack of Islamic bank offices is found in the crowded centers of the city, thus making Islamic banks look like they are running in place. This makes the public and especially ASN less aware of the development of Islamic banks.

Islamic banks are now still not classified as banking that is purely based on Islamic rules. However, there is still a process so that the Islamic bank as a whole is pure as a sharia bank based on Islamic principles. So that the concept of Islamic economic development affects the quality of the applied sharia system. The development of Islamic banks will certainly have an impact on the system they use, which will increase following the development of the Islamic bank.

### **Technological Factor**

The development of information technology from year to year always experiences very rapid development. The number of convenience facilities caused by the development of information technology has a direct impact on Islamic banking activities. Technological developments provide opportunities for Islamic banks to carry out promotions through the media. Media is something that cannot be eliminated in life. Technological developments can also make it easier for someone to do several things. By involving technology, it can easily attract someone's interest in making decisions.

Interview Ir. H. Budi Tristiyono, MTrelated to technology applied by Islamic banks.

"The technology owned by Islamic banks is in accordance with general banking SOPs. However, I rarely see people using the services of Islamic banks as a medium for transacting in shopping malls."



Tajudin Husen, ST., MM, said:

"I do transactions in the usual way, because I can't use technology such as Internet banking. But in my opinion, the technology owned by Islamic banks has followed the times, and I think it is the same as conventional banks."

This is in line with Muhammad Ilhamsyah who said that:

"The technology owned by Islamic banks is quite good. The technology is the same as today's conventional banks."

Fadly S. ST also said:

"The technology applied by Islamic banks follows the times. Especially in online transactions. Islamic banks already have good applications".

Based on the interview, the attitude of the state civil apparatus in making decisions to use the services of Islamic banks when viewed from the technological factor. According to ASN employees, the technology owned by Islamic banks is very good, and has followed the times and has followed the development of banking in Indonesia. The use of technology that can make transactions easier for customers has also been carried out by Islamic banks such as the use of Internet banking which makes it easy for customers to make transactions.

### **Social Factor**

The decisions made by state civil servants in choosing Islamic banks are also influenced by their environment. The old reality shows that many people and even human resources involved in sharia institutions do not know the practicalities of Islamic banking. However, as time goes by, practitioners and even the public have learned little by little. With such an understanding that is owned by every community can encourage others to use Islamic banks. Such social factors are referred to in the attitude of ASN decision-making in using Islamic banks.

Interview with Tajudin Husen, ST., MM, about the interest in using Islamic banking services.

"We are the majority of Muslims, so as a Muslim we must determine the attitude like Muslims. I want my property to be free from anything that is forbidden. Although there are many opinions that say Islamic banks are not fully sharia, but at least my attitude in using Islamic banks is to minimize the element of usury."

Another opinion of Muhammad Ilhamsyah says:

"I have had an account with an Islamic bank for a long time, but only in the last few years have I used it again. I opened an Islamic bank account on the advice of my parents. Parents give advice to use Islamic banks to avoid usury".

Environmental factors have a great influence on someone in making a decision to choose an Islamic bank. Decisions arise thanks to encouragement and input from the family and the existing environment. Family members can greatly influence a person's behavior. A person's life is also influenced by the environment or large-scale community. Countries with a Muslim majority make these ASN employees use the services of Islamic banks as well as an understanding of Islamic teachings that provide awareness in using Islamic banks.

### **Psychological Factors**

Psychology includes patterns of thought, feeling and behavior which are the characteristics that distinguish one from another. It has a close relationship with a sense of pleasure, reassurance and a sense of reinforcing existing interests. Something that is considered to make calm and has a positive value will attract someone's interest. The sense of serenity that is owned is also based on an understanding that is believed to be able to determine aspects of life.

Interview Ir. H. Budi Tristiyono, MT about receiving salaries using conventional banks.

"From the government's point of view, the state civil apparatus must follow government regulations that use conventional banks as a medium for distributing salaries, this aims to improve regional banking itself. However, those of us who are mainly Muslims should make transactions using Islamic banks, so that they are free from the element of usury. Thus, for me, conventional banks are only limited to media for distributing salaries, after receiving the funds, the funds should be transferred to the Islamic banks they own."

Tajudin Husen, ST., MM revealed:

"Because we are employees of the state civil apparatus who work in the government, the employees must follow the government's decision. For me, the distribution of salaries in

conventional banks is only temporary. After the salary is received at the conventional bank, then I transfer the funds to the Islamic bank that I have.”

The opinion of Muhammad Ilhamsyah is:

“Receipt of salaries for state civil servants should use the services of Islamic banks, so that Islamic banks are more developed and free from usury”.

In line with Rahmadi who said that:

“Receiving salaries through Islamic banks makes me wary of huge usury. My suggestion is that the salary of state civil servants can use Islamic banks”.

Fadly S. ST also said:

“For me to receive salaries using conventional banks is not appropriate, because there is an element of usury. And in my opinion, it is better to transfer salary receipts to Islamic banks. My hope is for the government to use Islamic banks as a medium for distributing salaries to employees at PUPR Samarinda City”.

The results of the interview above are related to the attitude of state civil servants regarding salaries received through conventional banks. Receiving salaries using conventional banks is a government decision. The purpose of the Samarinda city government using conventional banks is to improve regional banks. However, ASN employees have hope that salary receipts use Islamic banks. Someone uses the services of a sharia bank in the hope of getting satisfaction from what is chosen and also feels that by using a sharia bank it will be safer that the system carried out by a sharia bank is an Islamic system.

In general, the factors that influence the attitude of state civil servants in using Islamic banking services can be seen as follows:

**Tabel 2.**

Formation of ASN Attitudes Using Islamic Bank Services

Knowledge	Finding
Culture	The development of Islamic banks is quite good
Technology	Use of technology that keeps up with the times
Social	Muslim majority environment and level of trust in Islamic banks Family encouragement
Psychological	Anxiety about usury Islamic banks make life feel safe and calm.

Knowledge of state civil servants about Islamic banks will affect their views on Islamic banks themselves. The view of the in line with the provisions of the Islamic religion which forbid humans from carrying out economic activities using the usury system. Riba is an addition given by the debtor to the creditor on the principal loan. The addition is where the flowers are. Riba is an addition given by the debtor to the creditor on the principal loan. The addition is where the flowers are. Riba is an addition given by the debtor to the creditor on the principal loan. The addition is where the flowers are.

Analyzing the results related to the knowledge and attitude factors that shape the state civil apparatus in the PUPR service of the city of Samarinda which makes the most important consideration in using Islamic bank services is the psychological factor. Attitude in social psychology is the most natural thing and requires caution. Attitude takes a very important field in social life, because human life is always meeting and interacting with other people. Here, the attitude towards the object is basically a feeling of liking or disliking, believing or not believing, being interested or not, and so on.

Humans in every life always have an attitude to determine what is the goal of life. Self-awareness to be free from the element of usury by using a profit-sharing system. Using the services of Islamic banks for them is for the benefit. These actions provide a sense of calm and security in life. With a religious attachment, all parties involved in Islamic banks are trying their best with the experience of their religious teachings so that whatever results are obtained are believed to bring blessings. The advantages of Islamic banks are mainly on the strong emotional religious bond between shareholders, bank managers and customers.

The religiosity of the thoughts of state civil servants in the PUPR Service of Samarinda is based on the existence of religious activities carried out by the PUPR service itself. The PUPR Service carries out religious activities consistently every week by conducting regular studies with major ulama figures in Samarinda, the study discusses various aspects of Islamic life. As for Islamic holidays, the PUPR

service commemorates it with a big event and invites national figures. Then not only that in the month of Ramadan routine study activities are carried out every day, employees are encouraged to take part in these studies in order to deepen their knowledge related to Islamic teachings.

The study conducted by the PUPR service certainly provides understanding and enlightenment regarding things that are prohibited by Islam and things that are allowed by Islam. Life and a religious environment will certainly affect the thinking in obtaining halal assets and leaving assets obtained with illicit assets. For them, the assets they have must be allocated to something that has an impact on their own and social well-being and benefit. This is what considers Islamic banks to be the main thing in financial institutions. For them, the assets they have must be allocated to something that has an impact on their own and social well-being and benefit. This is what considers Islamic banks to be the main thing in financial institutions. For them, the assets they have must be allocated to something that has an impact on their own and social well-being and benefit. This is what considers Islamic banks to be the main thing in financial institutions.

The state civil apparatus strongly supports the existence of Islamic banks. Some have even entrusted Islamic banks for the purposes of payment transactions, Hajj savings and so on. They argue that the presence of Islamic banks in the midst of the development of conventional banks has helped provide options for them to invest their money in financial institutions that do not contain elements of usury, because they realize it is time to get to know Islamic financial institutions that operate in accordance with Islamic sharia principles and leave the institution. conventional finance that contains elements of usury in its operational activities, customers also think that Islamic banks are lawful and safer banks, more promising for the good of the hereafter,

The thing that must be known is that Islamic banks are not only superior in the religious aspect but also have advantages in other respects.

Islamic banks have a profit and loss sharing system, namely between the investors and those who run the business, they must both contribute in obtaining a profit. As for if there is a loss then they bear it together as well. It is different with conventional banks which only use a profit sharing system so that the financier only provides capital and receives the interest that has been set. If the capital borrower suffers a loss in running his business, the financier of the capital is not responsible but still asks for the interest he has set. Meanwhile, if in the financing system of an item in Islamic banking, the customer asks for the goods needed from the bank, then the bank makes a purchase to the producer with the initial ownership of the bank and then the bank returns to sell it to the customer with the explained profit. As for conventional banks, the bank lends the money needed by the customer to buy the goods needed without transferring the rights to the goods to the bank, and the bank only takes the interest profit earned from the money lent or the money is used as a commodity.

In fact, this is true, if Islamic banks do not only prioritize worldly profits but also hereafter benefits, and Islamic bank products are no less competitive with products in conventional banks and the most important thing is that the profit-sharing system offered by Islamic banks does not less profitable than interest. In theory, a bank that operates in accordance with Islamic sharia principles is a bank that operates in accordance with sharia provisions. Islam, especially regarding the procedures for converting to Islam. It is further said that in the procedure for converting, it avoids practices that are feared to contain elements of usury, in which usury is very clearly prohibited in Islam.

However, when referring to the sharia label, it is certain that the state civil apparatus assumes that Islamic banks are banks that operate without relying on interest. This is what banks need to maintain to make customers confident and loyal in using Islamic banking services in order to maintain survival.

## CONCLUSION

Perceptions of State Civil Apparatus at the Department of Public Works and Spatial Planning in Samarinda City using Islamic banking services are basically seen from knowledge and attitudes. Knowledge and attitude provide an assessment of Islamic banks. Employees of the State Civil Apparatus can assess Islamic banks as a reference in choosing Islamic banks, namely in terms of products owned by Islamic banks, prices as administration, places for Islamic banks, promotions carried out by Islamic banks, quality of services provided by Islamic banks to customers, facilities provided by Islamic banks. owned, the process of conducting transactions, as well as cultural factors, technology owned by Islamic banks as well as social and psychological factors. This is a consideration in making a choice.

The perception factor of the State Civil Apparatus using Islamic banking services is based on psychological factors, namely their own awareness of religiosity to be free from the element of usury based on understanding and knowledge in religious studies that have been held by the PUPR service of the city of Samarinda. Religious life will certainly affect their thinking regarding the assets they have, which must be allocated to something that has an impact on the good and the benefit of themselves and socially. So, with Using the services of Islamic banks for them is for the benefit and these actions provide a sense of calm and security in their lives. Based on the experience of his religious teachings, whatever the results obtained are believed to bring blessings to them.

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