Factors Influencing Public Interest in Using Sharia Microfinance Institution Product in Lamongan

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ABSTRACT

Islamic Microfinance Institutions (IMI) have a strategic role with their main function being to collect funds from people with excess funds and channel the funds to people in need effectively and efficiently. The existence of IMI is expected to help people, especially those from the lower middle class, in gaining access to funding. However, the perception and attitude of the community towards bank interests and the profit-sharing system show diversity. Some people still choose to accept interest and consider it the same as the profit-sharing system, so an analysis of factors that influence the community's interest in using IMI products is needed. The purpose of this study was to determine the effect of knowledge, promotion, service quality, and religiosity on the community's interest in using IMI products in Lamongan. The sample used was 100 samples selected using the purposive sampling method. The data was processed using multiple linear regression analysis techniques. The test results stated that partially and simultaneously, the variables of knowledge, service quality, promotion, and religiosity had a positive effect on the community's interest in using IMI products in Lamongan.

ABSTRAK

Lembaga Keuangan Mikro Syariah (LKMS) mempunyai peran strategis dengan fungsi utama menghimpun dana dari masyarakat yang kelebihan dana dan menyalurkan dana tersebut kepada masyarakat yang membutuhkan secara efektif dan efisien. Keberadaan LKMS diharapkan dapat membantu masyarakat, khususnya masyarakat menengah ke bawah, dalam memperoleh akses pendanaan. Namun persepsi dan sikap masyarakat terhadap kepentingan bank dan sistem bagi hasil menunjukkan keberagaman. Sebagian masyarakat masih memilih menerima bunga dan menganggapnya sama dengan sistem bagi hasil, sehingga perlu dilakukan analisis terhadap faktor-faktor yang mempengaruhi minat masyarakat dalam menggunakan produk LKMS. Tujuan penelitian ini adalah untuk mengetahui pengaruh pengetahuan,

promosi, kualitas pelayanan, dan religiusitas terhadap minat masyarakat menggunakan produk LKMS di Lamongan. Sampel yang digunakan sebanyak 100 sampel yang dipilih dengan menggunakan metode purposive sampling. Data diolah dengan menggunakan teknik analisis regresi linier berganda. Hasil pengujian menyatakan bahwa secara parsial dan simultan variabel pengetahuan, kualitas pelayanan, promosi, dan religiusitas berpengaruh positif terhadap minat masyarakat menggunakan produk LKMS di Lamongan.

INTRODUCTION

Financial institutions have an important role in the life of a country. Financial institutions have a strategic role with their main function being to collect funds from the community and distribute funds to the community effectively and efficiently, (Romdhoni & Ratnasari, 2018). Indonesia, as the country with the second largest Muslim population in the world, has great potential in developing Islamic finance, (Romdhoni & Ratnasari, 2018). However, the use of sharia financial services is still below 10% of total financial services in Indonesia, (Financial Services Authority, 2022). Penetration of sharia financial products, including those offered by Islamic Microfinance Institutions (IMI) is still relatively low compared to conventional financial products, (Romdhoni & Ratnasari, 2018).

IMI bridges the process of transferring funds from parties with excess funds to parties in need of funds within the scope of small and medium-sized communities, whether used to meet daily needs or for the needs of developing sharia-based businesses, (Sa'diyah, 2014). The word "micro" in Islamic Microfinance Institutions (IMI) indicates a smaller scope or coverage. IMI is another form of bank or similar that has small capital and is intended for the micro and small business sector, for example Baitul Mal Wattamwil (BMT), Islamic Cooperatives, and Micro Waqf Banks, (Qadariyah & Permata, 2017).

The existence of Islamic financial institutions is expected to provide more benefits to society, especially the Muslim community. In general, Islamic financial institutions are interest-free and identical to profit sharing, (Romdhoni & Ratnasari, 2018). However, people have very diverse views about bank interest and profit sharing systems. So some people still consider conventional financial institutions the same as Islamic financial institutions, (Syauqi, 2017).

However, the public's perception and attitude towards bank interest and the profit-sharing system

show significant diversity. Some people still choose to receive interest, while others prefer the profit-sharing system, (Romdhoni & Ratnasari, 2018). The mixture of these paradigms creates an interesting picture of the knowledge, attitudes, perceptions, and behavior of society in responding to the dual banking system policy. Islamic financial institutions prohibit the practice of interest and allow a profit-sharing system, (Imran & Hendrawan, 2017). In addition, there are various public perceptions regarding Islamic financial institutions, as well as factors that influence the development of Islamic financial institutions in Indonesia, such as the low market share of Islamic financial institutions caused by limited capital resources and networks owned, (Romdhoni & Ratnasari, 2018). As a result, Islamic financial institutions have difficulty reaching and serving potential consumers in various regions in Indonesia.

Interest is often an important indicator in understanding the level of community involvement and adoption of financial products, which in turn can affect the success of financial inclusion programs. Interest is driven by a person's high motivation to do something they want. High motivation will also create high interest in something. Motivation or drive is a need with strong pressure that directs a person to seek satisfaction by being interested in the activities they want, (Kotler & Amstrong, 2006).

Interest in the context of microfinance refers to the tendency or desire of individuals or groups to use financial services or products offered by microfinance institutions, (Mufida & Auliya, 2023). Products have an important meaning for the company because without a product, the company will not be able to do anything from its business. Buyers will buy a product if they feel it is suitable, therefore the product must be adjusted to the desires or needs of the buyer so that product marketing is successful. In other words, product creation is better oriented to market desires or consumer tastes, (Budiharja, 2016). Currently, all manufacturers understand the importance of the role of superior product quality to meet customer expectations in all aspects of products sold to the market. Company executives are increasingly aware of and believe in the direct relationship between product quality and consumer purchasing decisions which will ultimately increase market share in the target market. The financial products available at Islamic microfinance institutions in Lamongan include fund collection products (wadi`ah savings, mudharabah savings) and fund distribution products (syirkah contracts and sale and purchase contracts), (Muhammad, 2010). In sharia marketing, consumer products are something that can be useful, or material that can be useful when consumed, and has utility in producing material, moral, and spiritual improvements for consumers, (Hasan, 2010)

One of the factors that influences people's behavior towards using Islamic financial institutions is the low level of public understanding regarding Islamic financial institutions, (Romdhoni & Ratnasari, 2018). This low level of understanding is caused by their minimal knowledge about Islamic economics, (Romdhoni & Ratnasari, 2018). Not all Muslims realize the importance of Islamic economics. This is

due to the lack of socialization from Islamic financial institutions in explaining the impact of interest (riba) on life and the lack of efforts to introduce various products and services available to customers. As a result, customer knowledge of Islamic financial institutions is still limited, and the public still assumes that the Islamic financial institution system is not much different from the non-Islamic financial institution system.

Promotion is another factor that influences public interest in IMI products. Promotion is the process of communicating useful information about a company or product to influence potential buyers. While the purpose of promotion is to help achieve marketing goals and company goals more broadly. Companies can base their promotional programs on one or more, (Mulyana, 2019). Promotional efforts undertaken by financial institutions consist of various elements or promotional tools which are a manifestation of the implementation of the company's marketing policies, (Fitriani, 2018). Through a combination of promotional elements or tools, the company aims to attract buyers and potential consumers to buy the products it sells, so that communication with consumers is established, (Fitriani, 2018). Advertising activities carried out by financial institutions have many forms of advertising or tools that show the implementation of the company's marketing policies, (Romdhoni & Ratnasari, 2018). Through a combination of products or promotional tools, companies seek to persuade customers and potential customers to buy the products they sell and communicate with customers.

In addition to knowledge, another factor that affects customer or member satisfaction is service quality. Service Quality refers to the state of a product, service, individual, process and environment that meets customer desires and needs, thus leading to customer satisfaction according to their expectations, (Sangadji & Sopiah, 2010). Service quality serves as a benchmark for how effective the services provided are in line with customer expectations. Good service quality is able to meet the needs of its members according to what is desired and expected by the members, (Pratiwi & Nurohman, 2022). If the service is good, it can increase the interest and satisfaction of members towards the institution and can be the key to success in a financial institution, (Pratiwi & Nurohman, 2022).

The last factor that influences people's interest in using IMI products is religiosity. Religiosity is a person's attitude towards religion in general or can be called a person's way of living their religious life, (Alwi, 2014). Religiosity arises from choices of attitudes and behaviors in social life that come from religious beliefs that each individual believes in. A Muslim who adheres to his religion will tend to apply the teachings recommended in his religion totally in everyday life, including in economic activities where a Muslim who has a high level of religiosity will choose a sharia bank whose activities are in accordance with Islamic sharia principles as a medium for transactions, (Musthofa, 2020).

The importance of this research includes the development of financial access. Islamic

microfinance institutions can help the community, especially those who do not have access to conventional banks. Understanding the factors that influence community interest can increase their participation. In addition, this research can also explore how far the community understands and accepts sharia principles in financial products, and how this affects their interest. Thus, this research is not only important for the development of Islamic microfinance institutions themselves, but also for improving the economic welfare of the community as a whole.

Based on the background above, the aim of this research isknowThe influence of knowledge, promotion, service quality, and religiosity on community interest in using Islamic microfinance institution products in Lamongan. The novelty of this research lies in the object of research, namely Islamic microfinance institutions in Lamongan, while previous researchers have not studied the variables used in public interest in Islamic microfinance institution products in Lamongan. So the title of this thesis is, Factors Influencing Public Interest in Using Islamic Financial Institution Products in Lamongan.

Interest in the context of microfinance refers to the tendency or desire of individuals or groups to use financial services or products offered by microfinance institutions, (Rokhim & Yasin, 2020). In microfinance literature, interest is often an important indicator to understand the level of commitment and adoption of financial products, which can affect the success of financial inclusion programs. Interest is driven by motivation to grow to do whatever you want. If you have high motivation, then the resulting interest will also be high. Motivation or drive is a high-pressure need that directs someone to seek satisfaction through interest in the activities they want, (Kotler & Amstrong, 2006).

A product is anything in the form of physical goods, services, experiences, events, people, places, organizations, information, and ideas that the market offers to customers to satisfy customer wants and needs, (Kotler, Philip, 2009). Based on its function, the financial products available at IMI include fund collection products (wadi`ah savings, mudharabah savings) and fund distribution products (syirkah contracts and sale and purchase contracts), (Muhammad, 2010). In accordance with the function and type of funds that can be managed by the Islamic microfinance institutions mentioned above, it then gives birth to various types of fund collection and distribution products by IMI.

One of the factors that influences public interest in using Islamic microfinance products in Lamongan is the low level of public understanding regarding Islamic financial institutions, (Romdhoni & Ratnasari, 2018). This low level of understanding is caused by a lack of knowledge about Islamic economics, (Romdhoni & Ratnasari, 2018).

Product knowledge is divided into three types, namely knowledge about product characteristics or attributes, knowledge about product benefits, and knowledge about the satisfaction the product provides to consumers, (Firmansyah, 2018).

Service quality is related to the condition of a product, service, individual, process and environment that fulfills customer desires and needs leading to customer satisfaction based on customer expectations, (Sangadji & Sopiah, 2010). Service quality serves as a benchmark for how effective the services provided are in line with customer expectations. Good service quality is able to meet the needs of its members according to what is desired and expected by the members, (Pratiwi & Nurohman, 2022). If the service is good, it can increase the interest and satisfaction of members towards the institution and can be the key to success in a financial institution, (Pratiwi & Nurohman, 2022).

Promotion is the process of communicating useful information about a company or product to influence potential buyers. The purpose of promotion is to help achieve marketing goals and broader company goals. Companies can base their promotional programs on one or more, (Mulyana, 2019). Promotional efforts undertaken by financial institutions consist of various elements or promotional tools which are a manifestation of the implementation of the company's marketing policies, (Fitriani, 2018). Through a combination of promotional elements or tools, the company aims to persuade potential buyers and customers to buy the products it markets, so that communication is established with consumers, (Fitriani, 2018). Advertising activities carried out by financial institutions have many forms of advertising or tools that show the implementation of the company's marketing policies, (Romdhoni & Ratnasari, 2018). Through a combination of products or promotional tools, companies seek to persuade customers and potential customers to buy the products they sell and communicate with customers.

Religiosity is a person's attitude towards religion in general or can be called a person's way of living their religious life, (Alwi, 2014). Religiosity will emerge from the choices of attitudes and behaviors in social life that come from the religious beliefs that each individual believes in. A Muslim who adheres to his religion will tend to apply the teachings recommended in his religion in totality in everyday life, including in economic activities where a Muslim who has a high level of religiosity will choose a sharia bank whose activities are in accordance with the principles of Islamic sharia as a medium for transactions, (Musthofa, 2020).

RESEARCH METHOD

This research focuses on the variables to be tested, including knowledge, promotion, service quality, and religiosity.to see the influence of public interest in using Islamic microfinance products in Lamongan. This study is a quantitative study. The population in this study is the entire community of Lamongan Regency, totaling 1,373,390 people, (Central Bureau of Statistics, 2024). WhereasThe sample used was 100 samples to represent the population using purposive sampling. The data source

used by researchers in this study was Primary Data. The primary data collected in this study were obtained from the responses of respondents from the Lamongan Regency Community in a number of questions asked in the form of questionnaires distributed through Google Form and questionnaires. The collection method was carried out through a questionnaire using an ordinal scale to measure the variables studied, using a Likert scale. In this study, the IBM SPSS 25 program was used for multiple linear regression analysis.

RESULT AND DISCUSSION

Respondent Demographics

The demographics of the respondents in this study are shown in the table below. The background of the respondents can affect the way they answer the questionnaire and affect the results of the study.

Table 1. Respondent Demographics

Item	Criteria	Frequency
Domicile of Lamongan	Yes	100
	No	0
Interest in LKMS Products	Yes	100
	No	0
Age 17 years and above	Yes	100
	No	0
Gender	Man	43
	Woman	57
Religion	Islam	100
	Non-Muslim	0
Age	18 years - 23 years	55
	24 years - 29 years	15
	30 years - 35 years	17
	36 years - 41 years	5
	42 years - 47 years	0
	48 years - 54 years	5
	Above 55 years	3
Work	Students/Students	54
	Government employees	3
	Private employees	14
	Businessman	4
	Teacher	2
	Lecturer	17
	Housewife	6
last education	SD	0
	JUNIOR HIGH SCHOOL	4
	SENIOR HIGH SCHOOL	54

D3	2
S1	18
S2	21
S3	1

Source: Processed data (2024)

This study involved 108 respondents, but those who fit the criteria of this study sample were 100 respondents. All respondents were Muslim and 87 of them were aged 18 to 35 years and the rest were aged 48 years and over.

Instrument Quality Test

1. Validity Test

Validity testing aims to determine the similarity or difference between r count and r table. It is declared valid if r table < r count, (Sugiyono, 2018).

Table 2. Validity Test Results

Item	r count	r table	Validity
Y1	,837**	0.1966	Valid
Y2	,880**		Valid
Y3	,914**		Valid
Y4	,906**		Valid
X1_1	,859**	0.1966	Valid
X1_2	,903**		Valid
X1_3	,742**		Valid
X1_4	,868**		Valid
X1_5	,877**		Valid
X2_1	,923**	0.1966	Valid
X2_2	,946**		Valid
X2_3	,914**		Valid
X3_1	,808**	0.1966	Valid
X3_2	,779**		Valid
X3_3	,827**		Valid
X3_4	,784**		Valid
X3_5	,805**		Valid
X4_1	,852**	0.1966	Valid
X4_2	,797**		Valid
X4_3	,855**		Valid
X4_4	,856**		Valid

X4_5	,854**	Valid

Source: Processed Data (2024)

So, to obtain a comparison of r count with r table obtained, it is necessary to understand r table earlier using degree freedom (df) = n-2 (df) = 100-2 (df) = 98 until the r-table obtained is known, namely 0.0.1966 using 5% significance. The data states that r-table < r-count, then all things asked or statements contained in the questionnaire are declared valid and can be accounted for.

2. Reability Test

This test can be done using the Cronnbach Alpha (α) statistical test. A variable is declared reliable if the Cronbach Alpha value is > 0.60, (Sugiyono, 2018).

Table 3. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
0.958	22

Source: Processed Data (2024)

Based on the table above, the reliability test obtained shows that each item used is declared reliable because the cronbach alpha number is more than 0.60. Therefore, in this analysis the variables are generally reliable.

Classical Assumption Test

1. Normality Test

If the significance value is more than 0.05, then H0 fails to be rejected, or in other words the data is normally distributed.(Tyastirin & Hidayati, 2017).

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	100
Test Statistics	,056
Asymp. Sig. (2-tailed)	,200c,d

Source: Processed Data (2024)

Based on the Kolmogorov-Smirnov table above, the significance value (sig.) obtained is 0.200 or more than 0.05, which means that the data is normally distributed.

2. Autocorrelation Test

One way to detect autocorrelation is the Durbin Watson (DW) test.(Janie, 2012). In detecting the presence of autocorrelation, the Durbin Watson value will be compared with the Durbin Watson (DW) Table value, both the DU (Durbin Upper) value and the DL (Durbin Lower) value.(Budi et al., 2024). There is no positive or negative autocorrelation when the value (4 – dw) > dU < dw. The following are

the Durbin Watson (DW) Table values for this research data:

k (variabel bebas) = 4

n (jumlah data) = 100

DW = 2.185

4-DW = 4-2,185 = 1,815

dL = 1.5922

du = 1.7582

Table 5. Autocorrelation Test Results

Model Summaryb					
Change Statistics					Durbin-Watson
R Square Change	F Change	df1	df2	Sig. F Change	
,606	36,547	4	95	,000	2,185

Based on the table above, it can be concluded that (4 – dw) > dU < dw, or1.815> 1.7583 < 2.185 which means there is no positive or negative autocorrelation.

3. Multicollinearity Test

Multicollinearity test is seen from the VIF value and tolerance value. If the VIF value is less than 10 and/or the tolerance value is more than 0.01, it can be concluded that there is no multicollinearity problem or there is no relationship between the independent variables, (Ghozali, 2013). The following are the results of the multicollinearity test of the research data:

Table 6. Multicollinearity Test Results

Coefficientsa		
	Collinearity Statistics	
Model	Tolerance	VIF
1 (Constant)		
Knowledge	,505	1,979
quality of service	,446	2,244
promotion	,348	2,870
religiosity	,408	2,452

Source: Processed Data (2024)

Based on the table above, the tolerance values of the variables of knowledge, service quality, promotion, and religiosity are respectively 0.505; 0.446; 0.348; and 0.408 or more than 0.05. Then the VIF values of the variables of knowledge, service quality, promotion, and religiosity are respectively 1.979; 2.244; 2.870; and 2.452 or less than 10. It can be interpreted that there is no problem of multicollinearity or there is no relationship between the independent variables.

4. Heteroscedasticity Test

One of the methods used in the heteroscedasticity test is the Glejser Test. If the significance value (Sig.) is greater than 0.05, then there is no symptom of heteroscedasticity in the regression model and if it is less than 0.05 then there is heteroscedasticity in the regression model, (Ghozali, 2016). The following are the results of the heteroscedasticity test of this research data:

Table 7. Heteroscedasticity Test Results

Coefficientsa	
Model	Sig.
1 (Constant)	,320
Knowledge	,094
quality of service	,187
promotion	,238
religiosity	,332

Source: Processed Data (2024)

Based on the table above, the significance value of the variable's knowledge, service quality, promotion, and religiosity are respectively 0.094; 0.187; 0.238 and 0.332 or more than 0.05. It can be interpreted that there is no symptom of heteroscedasticity in the regression model.

Multiple Regression Test

1. Model Feasibility Test (F Test)

The feasibility of the regression model can be seen from its significance value. If the significance value is less than 0.05, it can be said that the regression model is feasible to use, (Ghozali, 2013). And it is said that variable X has a simultaneous effect on variable Y when the calculated F value > F table, (Ghozali, 2016).

Df1　　　= k – 1 = 4 – 1　　　= 3

Df2　　　= n – k = 100 – 4　　= 96

F Table　= 2.70

The following are the results of the model feasibility test in this study:

Table 8. F Test Results

ANOVA		
Model	F	Sig.
1 Regression	35,449	,000b

Source: Processed Data (2024)

Based on the results above, the significance value (sig.) is 0.000 or less than 0.05. It can be interpreted that the estimated multiple linear regression model is feasible to be used to explain the influence of knowledge, service quality, promotion, and religiosity on public interest in using IMI products. And the calculated F value is 35.449 or more than 2.70 (F table) which means knowledge, service quality, promotion, and religiosity simultaneously affect public interest in using IMI products.

2. Regression Coefficient Test (t-Test)

Whether or not the parameters used to estimate the regression model through the t-test are appropriate can be seen from the significance value. If the significance value (sig.) is less than 0.05, it is stated that the independent variable has a significant effect on the dependent variable, whereas if the significance value (sig.) is more than 0.05, it is stated that the independent variable does not have a significant effect on the dependent variable, (Ghozali, 2013). The following are the results of the regression coefficient test in this study:

Table 9. t-Test Results

Coefficientsa	
Model	Sig.
1 (Constant)	,020
Knowledge (x1)	,010
Quality of Service (x2)	,015
Promotion (x3)	,001
Religiosity (x4)	,021

Source: Processed Data (2024)

The results of the regression coefficient test in the table above state that the variables of knowledge (X1), service quality (X2), promotion (X3), and religiosity (X4) have a significant effect on public interest in using LKMS products. It can be seen from the significance values obtained by the variables of knowledge (X1), service quality (X2), promotion (X3), and religiosity (X4) respectively of 0.010; 0.015; 0.001 and 0.021 or less than 0.05.

3. Coefficient of Determination Test

The coefficient of determination value can be measured by the R Square or Adjusted R Square value, (Ghozali, 2013). The following are the results of the determination coefficient test in this study:

Table 10. Results of Determination Coefficient Test

Model Summaryb			
Model	R	R Square	Adjusted R Square
1	,779a	,606	,590

Source: Processed Data (2024)

The results show that the variables of knowledge, service quality, promotion, and religiosity can explain the variable of public interest in using LKMS products by 60.6%. While the remaining 39.4% is explained by other variables outside the research model.

4. Regression Coefficient Model

The creation of a regression model (equation) can be seen from the Coefficients Table, namely in the constant coefficients and variable coefficients in the Unstandardized Coefficients B column. The

following is the regression coefficient model:

Table 11. Regression coefficient test results

	Coefficientsa	
	Unstandardized Coefficients	
Model	B	Std. Error
1 (Constant)	,696	,294
Knowledge	,299	,113
quality of service	,270	,109
promotion	,009	,007
religiosity	,019	,008

Source: Processed data (2024)

The regression equation model is:

$$Y = a + bX + e \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots(1)$$

From the table above, a regression equation model can be created:

Y = 0,696 + 0,299 Pengetahuan + 0,270 Kualitas Pelayanan + 0,009 Promosi + 0,019 Religiusitas + e

The regression coefficients for the variables of knowledge, service quality, promotion, and religiosity are 0.299; 0.270; 0.009; and 0.019. The regression coefficients of knowledge, service quality, promotion, and religiosity are positive, meaning that when knowledge, service quality, promotion, and religiosity increase or are good, the public's interest in using IMI products will increase. Conversely, when knowledge, service quality, promotion, and religiosity decrease or are not good, the public's interest in using IMI products will decrease.

Knowledge Has a Positive Influence on Community Interest in Using IMI Products

Knowledge has a positive effect on public interest in using IMI products. These results indicate that the better public knowledge, the greater the public interest in using IMI products and vice versa. The knowledge in question is knowledge that IMI is an institution that avoids interest (riba), knowledge that IMI uses the principle of profit sharing, knowledge about the products offered by IMI, and knowledge that the sharia system is better and fairer than the conventional system. The results of this study are in line with the findings of Romdhoni & Ratnasari (2018), Nazzala & Galuh (2018), Supriyanto, et al. (2024) which state that knowledge influences public or customer interest in using IMI products, both savings and financing.

Service Quality Has a Positive Influence on Public Interest in Using IMI Products

Service quality has a positive effect on public interest in using IMI products. This indicates that improving the quality of service at IMI will have an impact on increasing public interest in using IMI products, especially in Lamongan. The quality of IMI service is in the good category if IMI is responsible to each customer member from the beginning to the end of the transaction, IMI employees can serve

quickly and accurately, and IMI employees are able to communicate well.

Good service builds public trust. When consumers feel well served, people are more likely to trust the products offered. Quality service increases customer satisfaction. Satisfied customers tend to recommend products to others, increasing public interest. When IMI can provide appropriate solutions, people will be more interested in using their products. IMI with superior service will have a good reputation in the community. This reputation can attract more people to try the products offered. The results of the study are in line with the findings of Putri (2022), Istiqomawati (2022), and Rahmawati (2019) which state that service quality has a positive and significant effect on a person's interest in using IMI products.

Promotion Has a Positive Influence on Public Interest in Using IMI Products

Promotion has a positive effect on public interest in using IMI products. These results indicate that the better and more appropriate the promotion carried out by IMI, the more it will increase public interest in using IMI products. Several promotional strategies that can be carried out by IMI to increase public interest in using IMI products include promotion through advertising, promotion during certain events, promotion through online or social media, promotion through direct marketing, and promotion through personal marketing.

Good promotion can increase public awareness of the existence and benefits of IMI products. The more people know, the more likely they are to consider it. Through promotion, IMI can explain the benefits and features of their products clearly, making people more interested in trying them. Effective promotion can build a positive image of IMI, showing that the institution cares and is active in providing services to the community. The results of the study are in line with the findings of Amalia & Paramita (2020), Sulistyaningrum (2017) which state that promotion has a positive effect on public interest in using IMI products.

Religiosity Has a Positive Influence on Public Interest in Using IMI Products

Religiosity has a positive effect on people's interest in using IMI products. These results indicate that the better a person's level of religiosity, the higher the public's interest in using IMI products. The level of religiosity in this study was measured through people's belief that IMI is an institution based on the Qur'an and Hadith, the belief that the IMI system is a system that has existed since the time of the Prophet Muhammad SAW, the belief that the practices carried out by IMI have met the provisions of Islamic law, the belief that IMI products are free from usury, fraud and ambiguity, and the belief that IMI is an institution intended for the welfare of the community. These results are in line with the findings of research conducted by Romdhoni & Ratnasari (2018) and Nazzala & Galuh (2018) which stated that a person's level of religiosity influences a person's interest in using IMI products.

Knowledge, Service Quality, Promotion, and Religiosity Simultaneously Influence Public Interest in Using IMI Products

Based on the test results, it states that simultaneous knowledge, service quality, promotion, and religiosity influence people's interest in using LKMS products. This indicates that the variables of knowledge, service quality, promotion, and religiosity can explain people's interest in using LKMS products.

CONCLUSION

Knowledge, service quality, promotion, and religiosity have a positive influence on public interest in using IMI products. Then, based on the test results, it states that simultaneously knowledge, service quality, promotion, and religiosity influence public interest in using IMI Products.

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