HINDU SOCIETY'S PERCEPTION ON SHARIA BANKING IN MEDAN CITY

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Abstract: This study aims to explain the factors that influence the perception of Hindu people using Islamic banks in the city of Medan (Madras Hulu Subdistrict, Medan Polonia District) and also to find out the perception of hindus towards Islamic banking in the city of Medan. This study uses two free variables, namely religion, promotion and one bound variable, namely public perception. The sample used in this study was the Hindu community in Madras Hulu Village using a questionnaire as a data collection technique. The research approach carried out in this study is quantitative research with Multiple Linear Regression analysis supported by a normality test assisted by spss software version 26. From the results of the research conducted, the author concluded that socially religion has a positive and significant effect on people's perceptions, promotion has a positive and significant effect on people's perceptions. Religion and promotion together or simultaneously have a significant effect on perception. Religion and promotion were able to influence perception by 19.9% the remaining 80.1% explained by variables or other factors outside of the variables studied in this study.

Keywords: Religion, Promotion, Public Perception.

Abstrak: Penelitian ini bertujuan untuk menjelaskan faktor-faktor yang mempengaruhi persepsi masyarakat Hindu menggunakan bank syariah di kota Medan (Kelurahan Madras Hulu Kecamatan Medan Polonia) dan juga untuk mengetahui persepsi masyarakat Hindu terhadap perbankan syariah di kota Medan. Penelitian ini menggunakan dua variabel bebas yaitu agama, promosi dan satu variabel terikat yaitu persepsi masyarakat. Sampel yang digunakan dalam penelitian ini adalah masyarakat Hindu di Kelurahan Madras Hulu dengan menggunakan kuisioner sebagai teknik pengumpulan data. Pendekatan penelitian yang dilakukan dalam penelitian ini adalah penelitian kuantitatif dengan analisis Regresi Linier Berganda yang didukung dengan uji normalitas dibantu dengan software spss versi 26. Dari hasil penelitian yang dilakukan, penulis menyimpulkan bahwa secara persial agama berpengaruh positif dan signifikan terhadap persepsi masyarakat, promosi berpengaruh positif dan signifikan terhadap persepsi masyarakat. Agama dan promosi secara bersama-sama atau simultan berpengaruh signifikan terhadap persepsi. Agama dan promosi mampu mempengaruhi persepsi sebesar 19,9% sisanya sebesar 80,1% dijelaskan oleh variabel atau faktor lainnya diluar dari variabel yang diteliti dalam penelitian ini.

Kata kunci: *Agama, Promosi, Persepsi Masyarakat*

Introduction

The growth and development in a Sharia bank system today is complemented by the increasing level of communication that exists in the workspace at the Islamic bank itself. The number of banks in North Sumatra Province grew by 17.55%. The number of sharia finance offices is 105 offices spread across North Sumatra. The growth of Islamic banking in Medan City has experienced growth and progress which can

be seen with the increasing number of BSI Banks located throughout the city of Medan. As of April 2021, Islamic banking assets consisting of eight Islamic commercial banks and eight sharia business units reached IDR 17.12 trillion with a growth of 13.69 percent year on year (yoy). Third party funds (DPK) and financing disbursed (PYD), also recorded positive double-digit yoy growth. (Financial Services Authority (OJK), 2021). Based on this fact, it can be concluded that Islamic banks have experienced an increase in growth.

We know that Medan is the largest city of North Sumatra Province and is even categorized as one of the largest cities on the island of Sumatra, the city of Medan itself is bounded by Deli Serdang Regency which limits Medan City to 3 sides, namely the southern, eastern and western borders, while the border in the northern part is bounded by the Malacca Strait. The coordinate point that will be used in the search for data from the research that will be carried out is located in Madras Hulu, because the village of Madras Hulu has a majority of Hindu communities.

Based on BPS data, the number of Hindu religious communities in Madras Hulu village is more than that of Buddhism and Ko Hu Cu, but what happens to Islamic banks is that more people who use Sharia banks are Buddhists, Catholics and Protestants than the Hindu community. This is in accordance with and based on the results of research on Bank Syariah Indonesia located on Jl.S. Parman, Bank Syariah Indonesia on Jl. Ahmad Yani, then the results of research by Bank Syariah Indonesia KCP Iskandar Muda 1 and also bank Bank Syariah Indonesia KCP Medan petisah. With the results of this research and facts, it is necessary to re-examine, how the Hindu community perceives Islamic banking, then it is necessary to know whether the Hindu community considers Islamic banking as a

financial institution or as a muslim worship assembly only and also needs to be re-examined whether the promotion of Islamic banks reaches the Hindu community in Madras Hulu village, Medan Polonia district.

This is due to the lack or even no Hindu community that uses Islamic banks, considering the large number of Hindus in Madras Hulu village and also not a small number of Islamic banks in upstream Madras village. Another thing that needs to be researched based on the perception of hindu society, whether religion or religiosity is a determinant for people in determining or making decisions to carry out activities or carry out economic activities. With this, the researcher decided to raise the religion variable into one of the research variables.

People who do not adhere to Islamic beliefs tend to have a view that everything taught in Islam tends to affect the level of progress of the times that are hampered, even so far there is an assumption that if Islam inhibits progress has looted in various circles, not just from western thinking, where the assumption of this is actually currently starting to be born from the thinking of the Muslims themselves (Hasan & Azis, 2018). The thinking of adherents of the Islamic religion has a principle if they believe in all the knowledge or knowledge brought by western society, although in essence there are many distorted assumptions where in fact most science is born from everything that is taught in Islam. It is necessary to realize the nature of the assumption of or of a thing, also based on or based on the knowledge of the person.

There are also critics who consider that practically the implementation of Islamic financial and banking institutions still shows that there is a gap between reality and the expected goals. With this fact, it is feared that there will be a public perception that Islamic banking is still not serious, or Islamic banking is still running slowly, then it

is also feared that the literature thinks or perceives Islamic banks no longer exists. These things are supported by the fact that the number of BRI bank assets is still much higher, compared to Islamic banking assets that have been defamed, namely becoming a BSI Syariah bank.

It is also necessary to know whether Islamic banking is well known by the Hindu community, considering the large number of traders who are Hindus, especially people who live in Medan Polonia District, which is precisely in madras hulu village. This can be a target market for Islamic banks to carry out or channel financing, both KUR financing and MSME financing for the continuity of Hindu community business in Madras Hulu village which may be affected by the Covid-19 pandemic, and also for the continuity of community businesses that have been going on or operating for more than two years, even the Hindu community in (kampung keling), Madras Hulu village has been carrying out trade/msme activities for many years. This can be done, to better introduce Islamic banking, so that Islamic banking can continue to develop and be increasingly known by the public.

With this fact, hope was born, so that Islamic banking would be able to always develop and experience growth. The growth of Islamic banking is one of the factors for the growth of the market share of Islamic banks themselves. With the growth of market share, Islamic banks can achieve the target market share that has been set, so that Islamic banks can dominate the international banking market share. In this case, researchers are interested in raising the promotion variable as a research variable, considering how the development and level of market share in Indonesia, as well as to provide an explanation regarding the bidding procedures that were previously applied by Islamic banks to better reintroduce Islamic banks (Fauzan, 2020).

Efforts to increase developments, Islamic banks on the other hand also set targets that lead to non-Muslim communities, so even though the banks established have a sharia label, the target customers set do not only lead to muslim communities, such as people who adhere to Hindu beliefs (Syafrina & MANIK, 2018). This is because the principle that is firmly held in Islamic teachings itself does not want to discriminate against people who, have different beliefs to carry out trade transactions or in Islam known as muamalah (Syafrina & MANIK, 2018). This is also to increase the interest and users of Islamic banks. Islamic banking should have customers from all walks of life and religions, considering that Islamic banking is universal, namely for all people and people, not just for muslim communities. Islamic banking is then designed for all levels of society without discriminating against the beliefs held by each individual. Currently, Islamic banks function as commercial banks, which although based on sharia principles in Islamic teachings, but its designation is for all religious believers, both Hinduism, Buddhism, Christianity and other religions (Sukti & Aliansyah, 2020).

With the increasing number of Islamic bank users, Islamic banking has the opportunity to increase market share and also to maintain the existence and charm of Islamic banking. For this reason, it is necessary to know the number of people in Indonesia, for the smooth running of research and also to find the accuracy of data in research so as to find facts for the truth of the research. So that this is an opportunity and input for Islamic banking to increase market share and maintain the existence and charm of Islamic banking (Rifai & Wijaya, 2019).

Inevitably, today's times have to follow the fact that one of the many ways to increase the level of Islamic banks by

expanding and introducing Islamic banking among Muslim and non-Muslim communities, in order to achieve a competitive nature with the hope that people from all walks of life will be able to accept this with a spacious chest (Prihanto, 2017). Starting from this phenomenon, hindu society also needs to know the presence of Islamic banking, this needs to be studied why the lack of Hindu society that uses Islamic banks, whether it is due to and factors of lack of socialization of Islamic banking, or Hindu society who think that if it is synonymous with the word "sharia" indicates that something is only intended for Muslims, so that it considers Islamic banking as a worship assembly not a financial institution (Rifai & Wijaya, 2019).

Method

In this study, the method used led to a combined research method (mix method). Combined research is a research method that combines or combines two methods, namely quantitative and qualitative methods that are used together in research activities to obtain more complete and valid data. Researchers use a combination of quantitative and qualitative analysis research methods (sequential description). This method consistently combines quantitative and qualitative research methods. In the first stage, the research is carried out quantitatively to collect measurable quantitative data that can be described, compared and correlated, then in the second stage, the research is demonstrated using qualitative methods which can be used to deepen and expand quantitative data.

The population determined in this study leads to all residents who adhere to Hindu beliefs who live in Medan City where the number is set at 2,014 people. However, the sample taken in the study was only about 5% of the population, which was about 95 people. (data collection system, profile

of upstream madras village, 2021). In this study, the sample technique used was probability sampling, which is a sampling technique that provides equal opportunities for each element of the member. The way to determine the sample using the simple random sampling method is that the sampling of sample members from the population is carried out randomly without paying attention to the strata in the population.

The techniques in collecting data used in this study led to several methods that included questionnaires, directly plunging and conducting documentation at the research site. The likert scale is the main method in measuring the data that has been obtained. The main function of the likert scale itself will later be used to measure the level of a person's attitude, income level, and the views of each individual or group related to events that occur around.

The determination of variables in the study is broken into 2, namely bound and free where (X) as a free variable and (Y) as a bound variable. In this case, the free variable leads to the beliefs adopted which in this study have been determined, namely the Hindu community and for the bound variables to lead to the perception of Hindu believers in Medan City.

Results and Discussion

Profile of Madras Hulu Village

1. History of Madras Hulu Village, Medan Polonia District

The village known as Kampung Keling, Madras village, an area that has an area of not less than 10 hectares, is located in one of the largest cities in Indonesia, namely Medan City. It is not surprising that many people are Hindus in the village because the village is inhabited by a group of Indians. The village area is located between the district of Medan Petisah and Polonia where in the

area stands a Hindu temple of Sri Mariaman which is estimated to be the oldest temple in the city of Medan, on the other hand there is also the largest temple known as the East Mountain Vihara. Another thing, the existence of the khalsa School also strengthens the influence of high Hindu beliefs in madras villages. (Kotakusumut.com, 2020).

The area was originally called "Petisah", but then there was a change in the name, nickname or designation change in the area and became "Kampung Keling", this is to describe and reflect the land of origin of the Indian keturnan residents who live in the area. So sociologically the naming of "Kampung Keling" in the area is not without reason, but to describe the indian citizens or residents who settled in the area.

The history of Madras Hulu Village begins with the arrival of ethnic Tamils and ethnic Chinese who entered the Deli (Medan) region in the 1800s, when the Dutch began to enter the territory of Indonesia to colonize, reap and seek profits from natural products such as tobacco and spices, ethnic Tamils and Chinese began to enter Indonesia as contract coolies who worked as laborers / coolies on tobacco plantations.

Ethnic Tamils and Indians at that time chose to settle and live in Upper Madras Village because of its position or location on the outskirts of the lower Babura river, the Babura river empties into Belawan. This is what makes many ethnic Tamils inhabit this area, initially Tamils reach Medan via Belawan, by going down the rivers that emptied in Belawan. (Infopemilu.co.id).

2. Community Profile of Madras Hulu Village, Medan Polonia District

Madras Hulu Village is one of the many villages under the auspices of medan Polonia sub-district, where the sub-district has several sub-districts that are divided into: Madras Hulu Village, Anggrung Village, Polonia, Suka Damai and Sari Rejo. Madras Hulu Village which is the chosen research location and in the Upper Madras area there is an ethnic diversity that inhabits the area including ethnic Tamils.

Table.1 Population of Medan Polonia District Based on Ethnicity

No	Ethnic	Number
1	Indigenous Indonesians	2.115
2	Indonesian Citizens descendants	3.134
3	Foreign	772
4	Tamil	2.907
	Number	8.928

Source: Sistem pendataan, Profil Kelurahan Madras Hulu, 2021.

Based on the table above, it can be seen that Indigenous Indonesian citizens, among others, consist of Ethnic Acehnese, Malay, Javanese and Batak, totaling 1,290 people. Meanwhile, Indonesian citizens of descent, among others, consist of Ethnic Chinese and Sikhs totaling 3,134 people, Foreign WN numbering 772 people, and finally tamil people totaling 2,907 people. (Profile of Madras Hulu Village, 2021).

Table 2. Area of Madras Hulu Village

No	Land Area Utilization	large
1	Residential Area	350 km^2
2	Burial Area	---------
3	Area of The Field	95 km^2
4	Garden Area	5 km^2
5	Office Area	112,2 km^2
6	Other Public Infrastructure Area	100 km^2
	Total	662,2 km^2

Source: Sistem Pendataan, profil Kelurahan Madras Hulu, 2021

The area of Madras Hulu Village based on the table above can be obtained information, that the people who inhabit the Upper Madras area live in all corners of the Madras Hulu village area, which is an area of 662.2 km2.

Data Description Analysis

1. Description of The Assessment of Religious Variables

From the data collected from the respondents (95 respondents), according to the study sample. Below will be presented the results of primary data analysis which will show the results of research that lead to religious variables, namely as follows.

a. For the 7th question (X2.1), there were 5 (5.26%) answers in the form of STS, as many as 9 (9.47%) responded with TS, 20 people (21.05%) responded by answering RR, as many as 33 people (34.74%) responded S, and 28 people (29.47%) responded by answering SS.

b. In the 8th question (X2.2), there were 2 (2.11%) answers in the form of STS, as many as 10 (10.53%) responded with TS, 21 people (22.11%) responded by answering RR, 31 people (32.63%) responded S, and 31 people (32.63%) responded by answering SS.

c. c. Then the 9th question (X2.3), at least 10 people (10.53%) responded to TS, 19 people (20.00%) responded with RR answers, 38 people (40.00%) responded S, and 28 people (29.47%) responded with SS.

d. Entering the 10th question (X2.4), it was very small where only 1 person (1.05%) responded sts, 8 people (8.42%) claimed to be with TS answers, 29 people (30.53%) responded with RR, 35 people (36.84%) responded with S answers, and as many as 22 people (23.16%) responded SS responses.

e. The last question on the religious variable, namely the 11th (X2.5), obtained the results of 2 people (2.11%) giving STS responses, 11 people (11.58%) responding with TS answers, 23 people (24.21%) responding by verifying RR, 32 people (33.68%) answering S, and no less than 27 people (28.42%) giving SS responses

2. Description of The Assessment of

Promotion Variables

From the data collected from the respondents according to the research sample. Below will be presented the results of primary data analysis which will show the results of research that leads to promotion variables, namely as follows.

a. For the 16th question (X4.1), there were 6 (6.32%) answers in the form of STS, as many as 12 (12.63%) responded with TS, 26 people (27.37.05%) responded by answering RR, as many as 26 people (27.37%) responded S, and 25 people (29.47%) responded by answering SS.

b. In the 17th question (X4.2), only 4 (2.11%) received answers in the form of STS, as many as 14 (14.%74) responded with TS, 22 people (22.11%) responded by answering RR, 37 people (38.95%) responded S, and 18 people (18.95%) responded by answering SS.

c. Then the 18th question (X4.3), there were at least 2 people (2.11%) who responded to STS, 13 people (13.68%) responded with TS answers, 23 people (24.21%) responded RR responses, 42 people (44.21%) responded with S answers, and 15 people (15.79%) responded with SS.

d. Entering the 19th question (X4.4), it was very small where only 3 people (3.16%) responded sts, 14 people (14.74%) admitted with TS answers, 22 people (23.16%) responded with RR, 30 people (31.58%) responded with S answers, and as many as 26 people (27.37%) responded SS responses.

e. Up to question 20 (X4.5), 3 people (3.16%) responded sts responses, 17 people (17.89%) responded with TS answers, 21 people (22.11%) responded by giving RR, 34 people (35.79%) answered S, and no less than 20 people (21.05%) gave SS responses.

f. Then for the 21st question (X4.6), at least 4 people (4.21%) responded to STS, 7 people (7.37%) admitted with TS answers,

33 people (34.74%) responded with RR, 27 people (28.42%) responded with S answers, and as many as 24 people (25.26%) responded SS responses.

g. The last question of the promotion variable, namely the 22nd (X4.7), obtained the results of 5 people (2.11%) giving STS responses, 11 people (11.58%) responding with TS answers, 22 people (23.16%) responding by giving RR, 39 people (41.05%) answering S, and no less than 18 people (18.95%) responding SS.

3. Description of The Assessment of Perception Variables

From the data collected from the respondents according to the research sample. Below will be presented the results of primary data analysis which will show the results of research that lead to perception variables, namely as follows.

a. In the 23rd question (Y1.1), only 5 (5.26%) received answers in the form of STS, as many as 8 (8.24) responded with TS responses, 21 people (22.11%) responded by answering RR, 26 people (27.37%) responded S, and 35 people (36.84%) responded by answering SS.

b. Then the 24th question (Y1.2), at least 2 people (2.11%) responded to STS, 10 people (10.53%) responded with TS answers, 22 people (23.16%) responded RR responses, 30 people (31.58%) responded with S answers, and 31 people (32.63%) responded with SS.

c. Entering the 25th question (Y1.3), it was very small where only 1 person (1.05%) responded sts, 11 people (11.58%) claimed with TS answers, 25 people (26.32%) responded with RR, 28 people (29.47%) responded with answer S, and as many as 30 people (31.58%) responded SS responses.

d. Up to question 26 (Y1.4), the results were obtained 2 people (2.11%) gave STS responses, 9 people (9.47%) responded

with TS answers, 26 people (27.37%) responded by giving RR, 32 people (33.68%) answered S, and no less than 26 people (27.37%) gave SS responses.

e. Then for the 27th question (Y1.5), at least 3 people (3.16%) responded to STS, 11 people (11.58%) admitted with TS answers, 26 people (27.37%) responded with RR, 29 people (30.53%) responded with S answers, and as many as 26 people (27.37%) responded SS.

Normality Test

The purpose of using the normality test is that in the regression model, there is a disruptive variable that may have a normal distribution. The existence of test t and also F gives an idea if the sum of the intruding variables should be influenced by the normal distribution. This research itself uses a normality test that affects the intruder variable with the test method from Kolmogorov-Smimov. The magnitude of the significance level reaches $\alpha=0.05$. Thus decision making must be based on the probability value of p, which is by the rule as follows.:

If the value of the probability $p \geq 0.05$, the assumption of normality is met. If the probability value $p < 0.05$, the assumption of normality is not met.

Table 3. Normality Test

| One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		95
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	4,45458065
Most Extreme Differences	Absolute	,104
	Positive	,055
	Negative	-,104
Kolmogorov-Smirnov Z		1,011
Asymp. Sig. (2-tailed)		,259
a. Test distribution is Normal.		
b. Calculated from data.		

Source: data processed spss version 26, 2022

Reviewing the results of the normality

test above, the Asymp value was obtained. Sig. (2-tailed) 0.259 where it can be said that the analyzed data have a normal distribution because the results obtained from the Kolmogorov-Smirnov test resulted in a significance level value of 0.259 > 0.05.
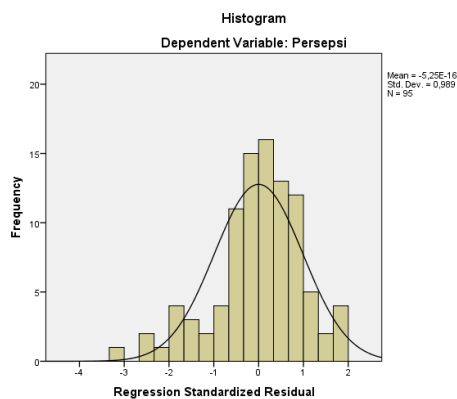
Based on the histogram seen in the picture, it can be seen if the result is in the form of a normal distribution, this is evidenced by the result of a curve that forms like a bell.
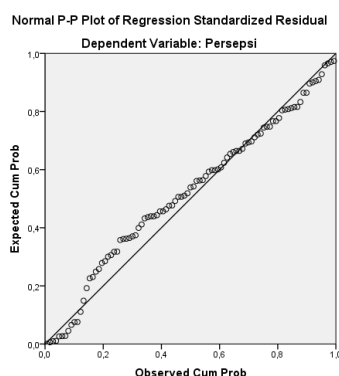
Based on the normal image of the Standardized Regression P-Plot using SPSS 20.0, it can be seen that in the graph it produces many points that spread along the formed line, thus concluding that the results obtained have a normal distribution

Linear Regression Test

Analysis using multiple linear regression tests was chosen into an analysis method that was utilized in the research carried out. The reason this method of analysis is used is due to the presence of an independent number of variables not less than 2. With the multiple linear regression

method, it is intended to find out how much influence the resulting from the existence of a free variable on a predetermined bound variable

Table 4 Partial Influence Significance Test (t Test)

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9,162	2,871		3,191	,002
1 Religion in Islamic Banking	,276	,125	,213	2,213	,029
Sharia Bank Promotion	,321	,091	,342	3,548	,001

a. Dependent Variable: Persepsi

Source: data processed spss version 26, 2022

From the table shown, it can be said that the results of the t test for the Religion variable in Islamic Banking (X1) showed a calculated value of 2,213 and a significance level of 0.029. As a result, the calculation of the > ttable (2,213 > 1,661) and the sig value of α (0.029 < 0.05). Thus that H1 is acceptable, where X1 has a significant positive influence on perception. While the t test results on the Islamic Bank promotion variable (X2) show a calculated value of 3,548 and a α significance level of 0.001. Thus the ttable > ttable (3,548 > 1,661) and the sig value α (0.001 < 0.05). It can be concluded that H2 is acceptable, where the variable X2 exerts a fairly significant positive influence on Perception.

Table 5 Simultaneous Effect Test with F Test

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	464,162	2	232,081	11,447	,000[b]
1 Residual	1865,269	92	20,275		
Total	2329,432	94			

a. Dependent Variable: Persepsi

b. Predictors: (Constant), Promosi Bank Syariah, Agama dalam Perbankan Syariah

Source: data processed spss version 26, 2022

From the table presented shows the results of the F test show the calculated F value is up to 11,447 and the sig level is 0.000. Thus the Fcount > Ftable (11,447 > 3.09) and the sig value α (0.000 < 0.05). It can be concluded that H3 is acceptable, where at that time for the variables X1 and X2 it has a significant positive influence on Perception.

Table 6 Coefficients of Determination
Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Promotion of Islamic Banks, Religion in Sharia Banking	.	Enter

a. Dependent Variable: Persepsi
b. All requested variables entered.

		Model Summary		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,446[a]	,199	,182	4,503

a. Predictors: (Constant), Promosi Bank Syariah, Agama dalam Perbankan Syariah

Sumber: data diolah spss versi 26, 2022

By reviewing the table, it shows that the coefficient of determination contained in the study gives an R Square value of 0.199. where for the value of the coefficient it is the same as 19.9%. This value gives a hint that the independent variables of Religion in Islamic Banking and The Promotion of Islamic Banks contributed an influence of 80.1% to Perception. On the one hand, as much as 80.1% was produced from the influence of other variables that were not studied in the research carried out.

Interview Results (Qualitative)

Background

The resource persons in this study were Hindu communities in Madras Hulu Village, Medan Polonia District. The way to determine the sample or source to be interviewed in this study is to use the simple random sampling method, namely the sampling of sample members from the population is carried out randomly without paying attention to the strata in the population. The theme in this study is in the form of knowledge and perception of the Hindu community towards Islamic banking, this is due to the large number of Hindu communities and the number of Islamic banks in Madras Hulu Village, but very few Hindus use Islamic banks.

Purpose of the Interview

To answer the formulation of the problem, namely knowing how the Hindu community perceives Islamic banking. As well as being additional data in research and strengthening quantitative data.

Topics of Conversation in Interviews

1. Do you know the existence of Islamic banks?
2. What do you know about Islamic banks?
3. Do you have savings in Islamic banks?
4. Has the promotion carried out by Islamic banks reached Madras Hulu Village, Medan Polonia District (keling village)?
5. Is the information you have heard about Islamic banks able to attract your interest in switching to Islamic banks?
6. What is your perception of Islamic banks?

Interview Results

Based on the results of the interview, it can be concluded that the Hindu community in Madras Hulu Village, Medan Polonia District, does not know the existence of Islamic banks, while few people know islamic banks, that what they know about Sharia banks is a Sharia bank only for Muslims. Hindus have more savings in conventional banks and do not have savings in Islamic banks. As for one of the people who once used Islamic banks, now they have not used it anymore.

Based on the results of the interview, the promotion of Islamic banks has not yet reached Madras Hulu Village, Medan Polonia District. The information obtained through banners on the road has not been able to attract the interest of the Hindu community in Madras Hulu Village, Medan Polonia District to use Islamic banks. There is a perception of the Hindu community towards Islamic banks, that islamic banks are good, but have not been able to be known by all circles intended by the Hindu community in Madras Hulu Village. As well as the Hindu community, they think that Islamic banks are only for Muslims.

Discussion

1. Religion affects the perception of Hindu society

From the results of the analysis that has been carried out, it shows that the value of the regression coefficient obtained from the religious variable reaches 0.207, indicating a positive value. Thus giving a hint that religion exerts a positive influence on perception. On the other hand for statistics t count of religion is worth 2,059 and Sig rate. It only ranges from 0.042, concluding < a significance level of 0.05, thus religion exerts a significant influence on perception. As a result, a conclusion is reached if religion has a positive and significant influence on a perception.

The majority of Hindus of medan city perceive that Islamic banks have islamic sharia principles and are intended for the majority of Muslims in the country, even it is unfortunate that some Hindus consider islamic banks only as a worship assembly of Muslims not financial institutions. In the results of this study, religion has a positive and significant effect on perception. Perception is the internal process of collecting, recognizing and interpreting information to create images, understand our environment, and allow us to make choices and constructs in our environment, and actions that influence our behavior in this process. Perception is essentially a cognitive process experienced by anyone who understands the environment. Such an opinion was put forward by Mulyadi, the perception of a person is formed by his characteristics, environment and conditions.

The Hindu community in Medan City, thinks that the religion they adhere to, the religion they enter, one of the main determinants for them to determine or carry out economic activities, this is shown by the fact that in Hindu teachings also the activity of usury is something that is prohibited, another thing for people who are religious and apply anything taught by religion, it will use Islamic banks to avoid interest activities. In this case it can be said that religion has an effect on the perception of Hindu society.

If the Hindu community is more aware of and increases their knowledge of Islamic banks then hindus may also use Islamic banks, this is based on the fact that in hindu religious teachings it is forbidden to carry out interest-adding activities. In this case, it is shown that knowledge is a more dominant factor than religion towards the perception of Hindu society.

2. Promotion affects the perception of Hindu society

From the results of the analysis that has been carried out, it shows that the value of the regression coefficient obtained from the promotion variable reaches 0.207, indicating a positive value. That way it gives a hint that promotion has a positive influence on perception. On the other hand for statistics t count of religion is worth 2,571 and the rate of Sig. Only around 0.012, concluding < a significance level of 0.05, thus promotion exerts a significant influence on perception. As a result, a conclusion is reached if promotion has a positive and significant influence on a perception.

In order to measure, plan and implement islamic banking development strategies in each region, it is necessary to pay attention to the perception of Islamic banks in the Hindu community of Medan. There are also many people who misunderstand the business activities of Islamic banks. Visually and similarly, many people interpret Islamic banks as traditional banks and use profit sharing when calculating loans and deposits. Like Sharia, the Hindu community in Medan is particularly muslim-minded, but respondents to this survey already have Islamic banking customers. There is very little information or publication about Islamic banks, so this view is understandable.

Therefore, in order for customers to know the principles, benefits, functions, objectives and products of Islamic banking, Islamic banking should carry out promotional activities and carry out socialization. The perception of the Hindu community regarding Islamic banking is that Islamic banks are the same as conventional banks, but what is happening now is that Islamic banks still do not promote the Hindu community in Madras Hulu Village, so that Hindus are less aware of the existence of Islamic banks, Hindu people perceive that the promotion carried out by Islamic banks is still lacking and minimal, of course with this it can be said that promotion affects the perception of the public Hinduism in Medan

Conclusions

The conclusions in the study are several points as follows:

1. Religion and promotion are able to influence perception by 19.9% the remaining 100% - 19.9% = 80.1% explained by variables or other factors outside of the research variables.
2. Religion and promotion jointly or simultaneously have a significant effect on the perception of hindu society.

3. From the results of the analysis that has been carried out, it shows that the value of the regression coefficient obtained from religious variables reaches 0.207, indicating a positive value. Thus giving a hint that religion exerts a positive influence on perception. On the other hand for statistics t count of religion is worth 2,059 and Sig rate. It only ranges from 0.042, concluding < a significance level of 0.05, thus religion exerts a significant influence on perception. As a result, a conclusion was reached that religion had a positive and significant influence on the perception of Hindu society.

4. From the results of the analysis that has been carried out, it shows that the value of the regression coefficient obtained from the promotion variable reaches 0.207, indicating a positive value. That way it gives a hint that promotion has a positive influence on perception. On the other hand for statistics t count of religion is worth 2,571 and the rate of Sig. Only around 0.012, concluding < a significance level of 0.05, thus the promotion exerted a significant influence on the perception of the Hindu community. As a result, a conclusion was reached that promotion had a positive and significant influence on a perception of the Hindu community.

5. The Hindu public's perception of Islamic banks is still low, that Hindus still have a low perception of Islamic banks, because they do not know enough and understand clearly about Islamic banking.

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