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Confirmatory Factor Analysis (CFA) Method in Factor Analysis at BMT NU Cluring Banyuwangi Branch

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Abstract: This study aims to analyze the factors that influence the interest of partners in saving at BMT NU Cluring Branch using the Confirmatory Factor Analysis (CFA) method. The type of quantitative research with an ex-post-facto approach, sampling using probability sampling with Simple Random Sampling approach, involving 68 respondents. The results of the analysis show that service factors (X1), trust (X2), location (X3), religiosity (X4), and products (X5) have a significant influence on interest in saving (Y). Quality and fast service factors (X1), high level of trust in BMT NU (X2), strategic location (X3), strong community support (X4), and efficient and attractive products (X5) have been proven to increase partner interest. In addition, high transactional interest is a dominant indicator in showing the strong desire of customers to manage their finances. Overall, the results of this study confirm that the indicators in the independent variables consistently influence the savings interest of partners at BMT NU Cluring Branch, which is reflected in the CFA results.

Keywords: Interest in saving, Islamic financial institutions, Confirmatory Factor Analysis (CFA).

INTRODUCTION

There are two Islamic financial institutions in Indonesia, namely Bank and Non-Bank financial institutions. The formation of non-bank Islamic financial institutions, namely pension fund companies savings and loan cooperatives, capital markets, venture companies, pawnshops, leasing companies and insurance (Ekaningsih, 2016) . *Baitul Mal Wat Tamwil* (BMT) is a sharia savings and loan cooperative that plays a significant role in facilitating the movement of the wheels of the economy. this is because BMT supports the real sector economy, especially small and medium enterprises and micro businesses, which are quite numerous in Indonesia. support that can be provided by BMT includes capital. In addition, BMT is also a microeconomic institution that runs a sharia economic system that can be an alternative for the Indonesian people, whose majority population is Muslim, to save their funds. (Tanjung & Novizas, 2021).

Saving is one of the important aspects in personal financial management that contributes to the stability and financial security of individuals. In the context of Islamic financial

institutions such as *Baitul Mal wat Tamwil* (BMT), there are several factors that influence partners' interest in saving, namely service factors, trust, location, religiosity, and products.

Service factors can affect a person's interest in saving at BMT, service can be defined as a series of *intangible actions* taken to meet customer needs. In the context of savings, service factors include speed, convenience, and security of transactions (Hamdat, 2020) . Using savings products depends on the level of trust in the management in carrying out the responsibilities of BMT NU which implements the sharia system. In addition, the trust factor also affects the interest in saving partners, trust is all the knowledge possessed by consumers and all conclusions made by consumers which include objects, attributes and benefits of a good or service (Rifqi Suprapto & M. Zaky Wahyuddin Azizi, nd). Trust is a key factor in an individual's decision to save. People tend to choose financial institutions that they consider safe and reliable. At the Cluring branch of BMT NU, this level of trust is influenced by several factors, including reputation, management transparency, and the emotional relationship between the institution and partners.

Benefit factors refer to various aspects or elements that provide value or benefits to individuals and groups in the context of decision making, such as in saving or investing. According to economists, the benefit factor is the advantage obtained from a choice made, including financial returns, security, and convenience. The benefit factor also has a lot of positive influence on savings partners.

A company's success in marketing its products is highly dependent on effective marketing strategy control. The right marketing is used to achieve specific goals. An important factor is location, which has a major impact on the efficiency of product or service offerings. strategic location makes it easy for people to access and use the goods and services they need. This location not only functions as a production site, but as an important point for marketing targeted products and services to partners. In the study (Darmawan et al., 2019) , it was stated that location has a significant positive effect on partners' interest in saving. Location is a crucial factor in the company's business activities. The closer BMT NU is to the community, and the more branch offices are spread out, the more the community's intensity in making transactions and saving at the BMT will increase. (Andrianto & Firmansyah, 2019).

Religious factors also have an influence in increasing people's interest in saving, as explained in the Qur'an, Al Ma'idah verses 87-88, which means:

"O you who believe, do not make unlawful the good things that Allah has made lawful for you and do not exceed the limits. "Indeed, Allah does not like those who transgress limits. And, eat what is halal and good from what Allah has provided for you and fear Allah in whom you believe." (Al-Qur'an Translation Foundation, 2015:123).

The verse of the Qur'an above explains the religiosity factor in someone carrying out good and halal economic activities. BMT NU is often involved in social and community activities that can attract individuals with high religiosity to participate in saving as a form of support for activities that are in accordance with religious values.

Partners' interest in using BMT NU products is influenced by their level of trust in BMT NU in carrying out responsibilities according to sharia principles. The implementation of the sharia system in BMT NU is one of the advantages that can increase partner trust, especially among the Muslim community. According to the head of the language development and fostering agency (2011: 428), trust is an effort to believe in a situation that is considered true or real, meaning, believing in a situation that can be proven factually.

METHODS

The method used in this research is quantitative with an *ex-post-facto approach*, which is research that examines events that have occurred and then traces the factors that can cause

these events to occur (Agustine and Kristanjung, 2013:25). The location of this research is at the BMT NU Cluring Branch, Benculuk Village, Cluring District, Banyuwangi Regency. This study uses primary and secondary data sources. Primary data sources in this study were obtained during interviews, distributing questionnaires, while secondary data in this study were in the form of profiles of BMT NU, Cluring branch. Data collection techniques using questionnaires, interviews, documentation and observation. Using 4 Likert scales, namely Strongly Agree (SS), Agree (S), Disagree (TS), Strongly Disagree (STS). This study took samples using the *probability sampling method.* by using *Simple Random Sampling* which is a simple sampling technique carried out randomly without looking at the status or strata in the population to be studied (Sugiyono, 2020) . The sampling technique uses the Slovin formula (Iswahyudi et al., 2023) . In this study, the Slovin formula is used to determine the number of samples used. The Slovin formula is a formula for calculating or processing the minimum number of samples, when the actions of a person or group from a population that is not yet known in real or certain. The Slovin formula is very useful when research is conducted with a large enough sample, but can produce a small enough sample that will represent the total population. So the Slovin formula used to determine the research sample is as follows: (Rahimallah et al., 2022) .

$$n = \frac{N}{1 + N(e)^2}$$

n= Sample Size, N= Population Size, E= Percentage of Error Tolerance Limit (0.01)

The results of the Slovin formula substitution above can be seen, so the number of n (samples) in this study was 68 respondents. The data analysis technique used confirmatory factor analysis (*CFA*) which was tested using the IBM SPSS 23 program. This analysis is used to determine whether the indicators used can confirm the variables (Ghozali and Suryaman, 2024)

RESULTS AND DISCUSSION

BMT is an economic organization that focuses on developing cooperation and investment in order to develop micro-enterprises and alleviate poverty through a profit-sharing system. BMT emerged from various organizations including BPR Syariah (BPRS) and Islamic organizations such as Nahdlatul Ulama and Muhammadiyah which currently have more than one hundred million members (Juwaini, 2019).

Baitul Mal wat Tamwil (BMT) NU which was founded by Nahdlatul Ulama (NU) in Indonesia, precisely in Sumenep, East Java. This BMT NU aims to provide sharia-based financial services to the community, especially to improve the economic welfare of Nahdliyah community members and the general public. BMT NU itself already has a large number of branches in the East Java area totaling 105 branches, BMT NU itself has a vision and mission in working principles, the vision is to become a BMT NU that is trustworthy, independent, blessed and useful so that it excels in service and performance sustainably towards 2028 with 128 branch offices and assets of 1.8 trillion for the independence and welfare of members and the community. And there are also 9 missions of BMT NU, including realizing sustainable growth towards the formation of 128 branch offices with assets of 1.8 trillion in 2028, developing a friendly and trustworthy work culture and environment as a place of pride to work and excel in serving without limits and serving sincerely as a manifestation of worship, preparing and developing trustworthy and professional SDI with integrity and loyalty, strengthening service excellence, performance and sustainable liquidity independence according to prudent management, and many more missions of BMT NU.

The early history of the establishment of the East Java BMT NU Cluring branch was based on an offer from the Central BMT NU Sumenep Madura to the local MWCNU Cluring in 2020, however, the MWCNU did not immediately respond to the offer from the center because at that time there was still a lot of news about problematic financial institutions and the delay in information regarding the addition of East Java BMT NU branches in 2021.

Characteristics of BMT NU Cluring Branch partners are that partners usually come from small and medium enterprises (SMEs), farmers, or traders. Farmers and traders need access to capital to develop their businesses. As a sharia-based financial institution, BMT NU partners usually look for products that comply with sharia principles. Partners often need more flexible services that are affordable compared to conventional banks, such as savings, loans and services. (Ida Saida, 2024).

This study took samples using the *probability sampling method.* by using *Simple Random Sampling.* The sampling technique uses the Slovin formula with a known population. A total of 210 respondents. Application to the Slovin formula

Given: N = 210, e = 0.1

$$n = \frac{210}{1+210.1^2)} = 68$$

The sample required for this study is 68 respondents.

The validity test in this study was used to determine whether the questionnaire used in data collection was valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that is being studied. Validity aims to determine whether the questionnaire that has been formed can measure the data that will be measured later (Mahdy & Ghozali) . Validity test on calculations using IBM SPSS *for windows* version 23 and stated all data is valid.

Reliability Test is a tool used to measure questionnaires which are indicators of a variable. A questionnaire is said to be reliable if a person's answer to the question is consistent or stable. Reliability test on the calculation using IBM SPSS *for widows* version 23 and stated all data reliable.

The use of valid and reliable instruments is very important to produce accurate and reliable data (Zulkifli, 2019) . The results of the Validity and Reliability Test show that the data studied is Falit and Reliable, so factor analysis can be carried out.

Based on the calculation of IBM SPSS for windows version 23, the analysis results were obtained using *confirmatory factor analysis* (CFA) for each indicator variable of service factor (X1), trust factor (X2), location factor (X3), religiosity factor (X4), and product factor (X5), and interest (Y). The calculation results can be seen in the table below:

Table 1. Results of KMO MSA and Barlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.523
Bartlett's Test of Sphericity	Approx. Chi-Square	2040.739
	Df	1225
	Sig.	.000

Source: Primary Data processed, 2024

The testing criteria in *the Kaiser Mayer Olkin Measure of Sampling Adequacy* (KMO MSA)> 0.50, and *the Bartlett's t-test value* < 0.50, then factor analysis can be done. It is known that the KMO MSA value in this study is 0.523. And this value is greater than 0.50. And it is also known that the *Bartlett's Test value* in this study is 0.000. This value is less than 0.50. So it can be concluded that factor analysis can be done. The factor loading value criteria must be

above 0.70. According to Dewi & Haryanto (2019) , a factor loading value ≥ 0.70 is said to be ideal, meaning that the indicator is valid in measuring the construct it forms.

Table 2. Decision on Service Factor *Loading Values (X1)*

Variables	Indicator	Loading Factor Value	Information	Conclusion
Service Factors (X1)	Service Speed	0.771 > 0.70	Clustering on One Factor	Consistent
	Officer Attitude	0.751 > 0.70	Clustering on One Factor	Consistent
	Ease of Transaction Process	0.668 < 0.70	Not Clustered on One Factor	Inconsistent
	Service Security	0.745 > 0.70	Clustering on One Factor	Consistent
	Response to Complaints	0.721 > 0.70	Clustering on One Factor	Consistent

Source: Primary Data processed, 2024

The calculation results of the service factor variable (X1) in table 2 consisting of 5 indicators, there is 1 inconsistent indicator, namely the Ease of Transaction Process indicator with a *factor loading value* of 0.668. There are 4 Consistent Indicators, namely the Indicator that has the highest and consistent Factor Loading value, namely the service speed indicator with a *factor loading value* of 0.771. The officer's attitude indicator is stated to be consistent with a *factor loading value* of 0.751. The service security indicator is stated to be consistent with a *factor loading value* of 0.745. The response indicator to complaints is stated to be consistent with a *factor loading* value of 0.721.

Table 3. Decision of *Factor Loading Value of* Trust Factor (X2)

Variables	Indicator	Loading Factor Value	Information	Conclusion
Trust factor (X2)	Partner Satisfaction	0.698<0.70	Not Clustered on One Factor	Inconsistent
	Deposit Security	0.832>0.70	Clustering on One Factor	Consistent
	Reputation of BMT NU	0.752>0.70	Clustering on One Factor	Consistent
	Integrity	0.819>0.70	Clustering on One Factor	Consistent

Source: Primary Data processed, 2024

The results of the calculation of the trust factor variable (X2) in table 3 consisting of 4 indicators, there is 1 inconsistent indicator, namely the Partner Satisfaction indicator with a *factor loading value* of 0.698. There are 3 consistent indicators, namely the indicator that has the highest and consistent *factor loading value*, namely the Deposit Security indicator with a *factor loading value* of 0.832. The Integrity Indicator is stated to be consistent with a *factor loading value* of 0.819. The BMT NU Reputation Indicator is stated to be consistent with a *factor loading value* of 0.752.

Table 4. Decision on *Factor Loading Values* for Location Factor (X3)

Variables	Indicator	Loading Factor Value	Information	Conclusion
Location Factor (X3)	Close to Market	0.776 > 0.70	Clustering on One Factor	Consistent
	Close to Housing	0.732 > 0.70	Clustering on One Factor	Consistent
	There are transportation facilities	0.658 < 0.70	Not Clustered on One Factor	Inconsistent
	There are other supporting facilities	0.698 < 0.70	Not Clustered on One Factor	Inconsistent

Source: Primary Data processed, 2024

The calculation results of the location factor variable (X3) in table 4 consisting of 4 indicators, there are 2 inconsistent indicators, namely the indicator There are Transportation Facilities with a *loading factor value* of 0.658 and the indicator Other Supporting Facilities with a *loading factor value* of 0.698. There are 2 consistent indicators, namely the indicator that has the highest and consistent *loading factor value*, namely the Close to Market Indicator with a *loading factor value* of 0.776. The Close to Housing Indicator is stated to be consistent with a *loading factor* value of 0.732.

Table 5. Decision *Factor Loading Value for* Religiosity Factor (X4)

Variables	Indicator	Loading Factor Value	Information	Conclusion
Religiosity Factor (X4)	Community Support	0.819 > 0.70	Clustering on One Factor	Consistent
	Intellectual (Knowledge)	0.798 > 0.70	Clustering on One Factor	Consistent
	Belief	0.795 > 0.70	Clustering on One Factor	Consistent
	Religious Experience	0.560 < 0.70	Not Clustered on One Factor	Inconsistent

Source: Primary Data processed, 2024

Religiosity factor variable (X4) in table 5 consisting of 4 Indicators, there is 1 inconsistent indicator, namely the Religious Experience indicator with a *loading factor value* of 0.560. 3 consistent indicators are indicators that have the highest and consistent *loading factor values*, namely the Community Support indicator with a *loading factor value* of 0.819. *Intellectual* indicator (knowledge) with a *loading factor* value of 0.798. Confidence Indicator with a *loading factor value* of 0.795.

Table 6. Decision on Product Factor *Loading Values (X5)*

Variables	Indicator	Loading Factor Value	Information	Conclusion
Product Factors (X5)	Product Conformity	0.732 > 0.70	Clustering on One Factor	Consistent
	Performance	0.842 > 0.70	Clustering on One Factor	Consistent
	Quality	0.582 > 0.70	Not Clustered on One Factor	Inconsistent
	Aesthetics	0.756 > 0.70	Clustering on One Factor	Consistent

Source: Primary Data processed, 2024

The calculation results of the product factor variable (X5) in table 6 consisting of 4 indicators, there is 1 inconsistent indicator, namely the Quality indicator with a *loading factor value* of 0.582. 4 consistent indicators are indicators that have the highest and consistent *loading factor values*, namely the Performance indicator with a *loading factor value* of 0.842. Aesthetics Indicator with a *loading factor value* of 0.756. Product Suitability Indicator with a *loading factor value* of 0.732.

Table 7. Decision of *Factor Loading Values* for Interest Factor (Y)

Variables	Indicator	Loading Factor Value	Information	Conclusion
Interest Factor (Y)	Transactional interest (Transaction)	0.790 > 0.70	Clustering on One Factor	Consistent
	Referential Interest (Reference)	0.721 < 0.70	Not Clustered on One Factor	Inconsistent
	Preferential Interest (Special Features)	0.781 > 0.70	Clustering on One Factor	Consistent

Source: Primary Data processed, 2024

Interest (Y) has 3 indicators, including transactional indicators, referential indicators, preferential indicators. Of the 3 indicators, there are 2 indicators that are consistent with the interest factor. The indicators from the largest to the smallest are as follows: *transactional indicators* with a *factor loading value* of 0.790 or 79.0%, *preferential indicators* with a *factor loading value* of 0.781 or 78.1%, *referential indicators* with a *factor loading value* of 0.723 or 72.3%.

Service factor (X1) The service speed indicator has the highest value result, because BMT NU Cluring branch officers pick up savings from partners every day, so the service is fast and partners feel satisfied and comfortable. Quality service is not only delivering or serving but also understanding and comprehending partners (Asmar, 2019).

The Trust variable (X2) shows that the Deposit Security Indicator has a high value, this is due to safe sharia management and the existence of audits and supervisors whose job is to ensure that the operations of this institution are always in accordance with sharia principles. Trust is a very important thing in a commitment or promise, and this commitment can be realized when the promise has occurred (Velayati, 2023).

Likewise, the Location factor (X3) shows that the Indicator close to the market has a high value result, this is because the location of the Benculuk market which is not far from BMT NU is very strategic and easy to reach by traders and the surrounding community, so that transactions can be easily carried out at any time by visiting the BMT NU Cluring Branch office (Fathurrahman & Zulfikar, 2020).

Based on *the religiosity* factor (X4), it shows that the Community Support Indicator has a high value, this is because support from the community in the Cluring area can strengthen *religious* values in everyday life, this indicator shows that when the community shows solidarity, empathy, and togetherness, this can affect good welfare in saving at the BMT NU Cluring branch (Suryadi & Hayat, 2021).

Likewise, the results of the product variable calculation (X5) show that performance has a high value result, this is due to the efficiency of the good work process for products at BMT NU carried out by employees, good product performance not only describes quality and functionality, but also has a big impact on people's interest in saving (Febrian & Budianto, 2023).

Based on the calculation results of the Interest variable (Y), the Transactional Interest indicator has the highest results among other indicators. High transactional interest indicates that partners are not only active in making transactions, but also have a strong desire to manage their finances better. Transactional interest reflects that transaction habits can be an important step in building long-term relationships between partners and financial institutions (Khairunnisa, 2023) .

"Do not consume each other's property in a false way, except in trade that is based on mutual consent between you. And do not kill yourselves. Indeed, Allah is Most Merciful to you." QS. An-Nisa verse 5

CONCLUSION

The conclusion shows that most of the indicators in the *dependent variable,* namely the service factor (X1), trust factor (X2), location factor (X3), religiosity factor (X4), and product factor (X5), and the *independent* variable interest in saving (Y) at BMT NU Cluring branch. dominantly consistent with this variable. The indicators that are consistent and have high factor loading values are: service factor (X1) with service speed indicator, trust factor (X2) with deposit security indicator, location factor (X3) with proximity to market indicator, religiosity factor (X4) with community support indicator, product factor (X5) with performance indicator, and interest factor (Y) with transactional interest indicator.

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