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Analysis of Factors Influencing Farmers' Interest in Using the People's Business Credit (KUR) Product from Bank Syariah Indonesia (BSI)

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Keywords	Abstract
Farmers' Interest; BSI KUR; Product Knowledge; Accessibility; Promotion.	This research was motivated by the limited capital of small farmers in Pakis Village, Klaten, as well as the importance of BSI's Sharia KUR program as a financing solution. This research aims to analyze the influence of product knowledge (X1), accessibility (X2), and promotion (X3) on the interest of farmers in Pakis Village in using the BSI KUR product (Y). The research approach used wa a correlational quantitative study employing a survey method. Primary data were obtained through a questionnaire administered to 100 farmer respondents. Data analysis utilized Multiple Linear Regression processed using SPSS version 26. The results of the partial t-test indicate that the accessibility and promotion variables have a positive and significant effect on interest. However, the product knowledge variable does not have a significant partial effect on farmers' interest due to a lack of detailed understanding regarding the product's mechanisms. Simultaneously (F-test), the three independent variables had a positive and significant effect on farmers' interest, with an Adjusted R-Square value of 0.315. The conclusion of this study emphasizes the importance of optimizing direct outreach activities to address the lack of detailed product understanding, as well as maintaining the quality of physical banking access to sustain interest in Islamic financing among agricultural sector actors in rural areas.

INTRODUCTION

Agriculture is a vital component of a nation's economy, as the agricultural sector grew by 1.84% in 2021 and contributed 13.28% to the national economy (Sitepu et al., 2024). Today, the agricultural sector plays a vital role in ensuring food security due to its contribution to sustainable food supply, particularly in the modern era faced with various global challenges such as climate change, population growth, resource constraints, and pandemics that impact food production, distribution, and access (FAO et al., 2023).

According to data from the Central Statistics Agency (BPS) released by the Ministry of Agriculture, Indonesia's economy grew positively in the second quarter of 2024. In terms of production, the agriculture, forestry, and fisheries sectors achieved growth of 4.93% (year-on-year) (Ministry of Agriculture of the Republic of Indonesia, 2024). However, despite this significant contribution, small farmers who make up about 70% of the total in Indonesia still face difficulties in accessing credit financing. In the agricultural sector, only 30.6% of farmers receive disbursements of the People's Business Credit (KUR) (Financial Services Authority, 2023). Farmers also face existing challenges, such as rising fertilizer prices that are driving up their production costs (Sulaiman Akbar, 2023).

One of the main challenges faced is the fluctuation in the selling prices of agricultural commodities. The prices of crops can change drastically depending on various factors such as climate, market conditions, and government policies. These price fluctuations make it difficult for farmers to plan and manage their finances (Panda.id, 2023). According to an interview with Mr. Joko Sutopo, secretary of the Sumber Rejeki farmers' group, it is noted that 80% of the population in Pakis Village are active farmers who rely on business capital, and farmers in this area still depend on personal capital or informal financing to manage their farms (J. Sutopo, Personal Interview, December 2025).

As a concrete effort to address capital issues at the rural level, the government is striving to introduce the Sharia Micro KUR (Kredit Usaha Rakyat) program. The primary target of this program is the community engaged in productive businesses or micro, small, and medium enterprises (MSMEs), including farmers (Wulandari & Setiyowati, 2022). The Sharia KUR product from Bank Syariah Indonesia (BSI) is designed to facilitate and support capital needs by providing financing to MSME operators, including farmers, with low margins and based on Sharia principles (without interest or usury), and is expected to support sustainable agricultural businesses in rural areas (Irsadunas & Adif, 2024).

In practice, the level of interest among farmers in using Bank Syariah Indonesia's (BSI) People's Business Credit (KUR) product is influenced by the variables of product knowledge, accessibility, and promotion. Regarding the primary factor (product knowledge), while a lack of knowledge may reduce interest, conversely, a good understanding of the principles and benefits of sharia KUR can motivate agricultural entrepreneurs to use the KUR product (Haris Romdhoni & Ratnasari, 2018). In addition to product knowledge, accessibility and information regarding Islamic banking (BSI) that is close to rural areas also play a crucial role in enhancing financial inclusion; this is because the ease of procedures and geographically accessible access can reduce barriers for farmers in accessing capital (Rosdiani & Wulandari, 2024). Equally important is the promotional factor (Hayanti et al., 2023), which is actively carried out through Islamic banking agents, the use of mass media such as electronic platforms, and direct outreach to farmer groups to expand the dissemination of information on Islamic microfinance products (Usfadhiya & Ansori, 2024).

Although there have been many studies examining the role of financial institutions in the agricultural sector, research specifically focusing on farmers' interest in the People's Business Credit (KUR) products offered by Bank Syariah Indonesia (BSI) still has significant gaps. For example, a previous study conducted by (Maulana et al., 2018) examined the factors influencing public interest in sharia microfinance using a quantitative approach. The similarity lies in the focus on sharia-based interest. The difference is that the researchers studied BMTs in East Java, while this study focuses on farmers in Pakis Village who use the BSI KUR product, (Andriyan et al., 2025) has specifically reviewed the BSI KUR product, but its focus is on the impact of such financing on farmers' business growth after receiving assistance in Indramayu, not on farmers'

willingness or intent before using the product. Furthermore, research from (Kurnaen et al., 2024) has identified factors influencing farmers' interest in loans from Islamic banks in general; however, this study focused solely on Bogor Regency, West Java, and did not specifically address the People's Business Credit (KUR) product of Bank Syariah Indonesia (BSI).

Based on information from an interview with Mr. Joko Sutopo, who stated that 80% of the population in Pakis Village works as farmers and, in theory, has great potential as a target for financing. However, in reality, there is a gap between the availability of BSI's KUR products and farmers' interest in accessing them. In reality, there is also a gap in the form of farmers' concerns about the risk of default if they take out loans independently, as well as a high degree of dependence on the guidance of the farmers' group leader, who is accustomed to the conventional KUR assistance program. Furthermore, there remains a perception among farmers that there is no significant difference between Islamic and conventional banking mechanisms other than the terms "interest" (surcharge) or "margin."

The urgency of this study lies in the dependence of rural farmers who are accustomed to using conventional programs and their concerns regarding the risk of default. Therefore, this study specifically aims to analyze the influence of product knowledge, accessibility, and promotion on farmers' interest in using the People's Business Credit (KUR) product from Bank Syariah Indonesia (BSI) in Pakis Village. This research offers significant theoretical and practical benefits. Theoretically, it enriches the literature on Islamic banking marketing and financial inclusion in the agricultural sector by applying the Theory of Planned Behavior (TPB) to the context of rural farmers' interest in sharia financing products, and contributes to the development of knowledge regarding the determinants of farmers' interest in Islamic microfinance. Practically, this research provides strategic insights for Bank Syariah Indonesia in designing more effective outreach and promotion strategies targeted at agricultural communities, offers recommendations for policymakers in expanding financial inclusion for small farmers, and serves as a reference for future researchers examining similar topics in the context of Islamic banking and agricultural financing.

METHOD

The type of research used in this research was quantitative research, which focuses on hypothesis testing and statistical analysis to draw objective conclusions. This research was conducted in Pakis Village, Wonosari Subdistrict, Klaten Regency, with local farmers as the research subjects, while the research focus was on analyzing the influence of product knowledge, accessibility, and promotion on farmers' interest in using the People's Business Credit (KUR) product from Bank Syariah Indonesia (BSI). The population in this study includes all farmers with active farming businesses, such as individual agricultural business units (UTP), totaling 3,126 in Wonosari Subdistrict. Sampling was conducted using probability sampling with the simple random sampling method, where the sample size was determined based on the Slovin formula with a margin of error of 10%, resulting in a sample size of 100 farmer respondents.

The primary data collection technique in this study was conducted through a survey method by distributing structured questionnaires directly to the farmers selected as the sample. Each statement in the questionnaire was measured using a Likert scale ranging from 1 to 5 to assess the priority level of respondents' attitudes. The development of the questionnaire's content validity was rigorously based on valid research variable indicators to ensure content validity. Before the questionnaire was widely distributed to the main sample, a pilot test (pre-test) of the instrument was conducted, involving a validity test using Pearson's Product-Moment correlation and a reliability test using Cronbach's Alpha on farmer group respondents outside the main sample to ensure the clarity and suitability of the questionnaire's questions in the field.

The data analysis techniques used after all primary data were collected were descriptive analysis and inferential statistical analysis using a multiple linear regression model processed using SPSS version 26 (Arifin et al., 2020). To ensure that the regression model meets scientific validity criteria and produces a Best Linear Unbiased Estimator (BLUE), a series of classical assumption tests were conducted, including a normality test (using the Kolmogorov-Smirnov test), a multicollinearity test (by examining the Variance Inflation Factor / VIF and tolerance values), and a heteroscedasticity test (using the Glejser test). Hypothesis testing was conducted partially via the t-test to examine the effect of each independent variable, simultaneously via the F-test to examine the combined effect, and through an analysis of the coefficient of determination (R^2or the adjusted R-squared value) to measure the percentage of variation in the farmers' interest variable (Y) that can be explained by the product knowledge (X1), accessibility (X2), and promotion (X3) variables.

RESULTS AND DISCUSSION

Data analysis of the study involving 100 farmer respondents in Pakis Village began with instrument validation. The validity test results showed that all items of the product knowledge (X1), accessibility (X2), and promotion (X3) variables, as well as the farmer interest (Y) variable, had calculated r values > table r values and significance levels < 0.05, thus indicating validity. The reliability test using Cronbach's Alpha also yielded values > 0.60 for all variables, indicating that all variables are reliable and consistent. In the classical assumption tests, the One-Sample Kolmogorov-Smirnov normality test produced an Asymp. Sig. value of 0.088 > 0.05, indicating that the data are normally distributed. The multicollinearity test showed that the regression model does not suffer from multicollinearity because all variables have VIF values < 10 or tolerance values > 0.01 (X1: Tolerance 0.725 > 1.379 VIF, X2: Tolerance 0.772 > 1.295 VIF, and X3: Tolerance 0.718 > 1.394 VIF). The heteroscedasticity test using the Glazer test also showed no signs of heteroscedasticity, as the significance values were > 0.05 (X1 = 0.507; X2 = 0.480; X3 = 0.973).

Multiple linear regression analysis was used to determine the effect of independent variables on the dependent variable. Based on the results of data processing in SPSS 26, as seen from the Unstandardized Coefficients B values, the regression equation is: Y = 5.754 + 0.015X1 + 0.336X2+ 0.505X3. The constant value of 5.754 indicates the baseline level of farmers' interest when all three independent variables are set to zero. The regression coefficients are positive for all independent variables (X1 = 0.015; X2 = 0.336; X3 = 0.973), with promotion (X3) contributing the most significant increase.

Table 1. Results of the t-Test (Partial)

Coefficients[a]

Model		Unstandardized B	Unstandardized Std. Error	Standardized Beta	t	Sig.
1	(Constant)	5.754	2.044		2.816	.006
	Product Knowledge	.015	.099	.014	.147	.884

Accessibility	.336	.113	.283	2.990	.004
Promotion	.505	.126	.393	3.999	.000

a. Dependent Variable: Farmer Interest

Source: Primary data processed using SPSS version 26 (2026).

Based on the t-test results above, the following can be explained:

1) The calculated t-value for the product knowledge variable (X1) is 0.147 < the table t-value of 1.985, with a significance level of 0.884 > 0.05. This indicates that, partially, product knowledge does not have a significant effect on farmers' interest (Y)
2) The calculated t-value for the accessibility variable (X2) is 2.990 > the critical t-value of 1.985, with a significance level of 0.004 < 0.05. This indicates that, partially, accessibility has a positive and significant effect on farmers' interest (Y).
3) The calculated t-value for the promotion variable (X3) is 3.999 > the table t-value of 1.985, with a significance level of 0.000 < 0.05. Partially, this indicates that promotion has a positive and significant effect on farmers' interest (Y).

Simultaneously (F-test), this study yielded a value of 16.150 > the critical F-value of 2.70, with a significance level of 0.000 < 0.05. This indicates that, simultaneously, the variables product knowledge (X1), accessibility (X2), and promotion (X3) have a positive and significant effect on farmers' interest (Y). The Adjusted R-Square value is 0.315, meaning that the variables product knowledge (X1), accessibility (X2), and promotion (X3) collectively account for 31.5% of the variation in farmers' interest (Y). Meanwhile, the remaining 68.5% (100%–31.5%) is explained by other variables or factors not used by the researcher in this study.

In reality, these statistical results are strongly linked to theoretical foundations and actual field observations. A deep understanding of the product alone is insufficient to sufficiently boost farmers' interest. The lack of influence of this variable is attributed to cognitive factors (detailed understanding) regarding the contractual and technical mechanisms of Islamic banking. In practice, group solidarity and the need for immediate capital for the planting season override farmers' limited knowledge, so it does not become a determining factor in their interest. In accordance with the Theory of Planned Behavior (TPB) as described in (Ajzen, 1991) and in (Rawi et al., 2023), these findings align with the aspect of Subjective Norm (subjective norm) or individual perspective, namely that social environmental influences drive interest more strongly than the individual's own understanding. This aligns with the findings in, (Alfi Karomah & Nurhidayati, 2023), and (Amanda Putri, 2025) that product knowledge is not the primary determining factor influencing farmers' interest in applying for financing.

The analysis results indicate that the accessibility variable has a significant effect, as the majority of farmers feel that the office location is easily accessible from their residences, thereby minimizing distance and time barriers, which subsequently drive interest in applying for financing. Theoretically (TPB), this ease of access enhances perceived behavioral control, making farmer feel capable of visiting the bank without obstacles, thereby generating a strong interest in using the BSI KUR product. These findings align with research on the ", and " regarding the positive influence of accessibility or the potential for accessing financing through Islamic financial products.

The research findings indicate that the promotion variable has a positive and significant effect on farmers' interest in using BSI's KUR, even though the bank does not conduct direct outreach. This is based on field observations, as farmers tend to be practical and have previously used conventional KUR. For them, conventional and Islamic banks are the same as long as the program provides agricultural capital. It is this similarity in function and tangible benefits that shapes BSI's positive image in the eyes of farmers, thereby maintaining strong interest in applying for financing. Theoretically (TPB), the program's benefits and prior experience serve as stimuli that reinforce farmers' positive attitudes and subjective norms, so that peer support from fellow farmers who have experienced the benefits of KUR successfully fosters strong interest in BSI's KUR. These findings align with the research (Farhah & Fitria, 2024), (Shafira Maulida & Rozza, 2025), and (Azuwan et al., 2025) which state that promotion has a positive and significant influence on taking sharia KUR financing.

CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that, partially, product knowledge does not have a significant effect on farmers' interest in using BSI KUR products. Conversely, the variables of accessibility and promotion were found to have a positive and significant effect on farmers' interest, partially. Simultaneously, these three variables (product knowledge, accessibility, and promotion) collectively influence farmers' interest in using BSI KUR products. This study holds significant importance as it provides strategic direction for Islamic banking, indicating that the primary factor in expanding financial inclusion in the agricultural sector is not complex product literacy, but rather ease of access and strengthening the institution's image. The validity of these findings is substantiated through the Theory of Planned Behavior (TPB) framework, where accessibility and promotion are realistically proven to be the primary drivers that shape behavioral control and the confidence of rural farmers in accessing sharia KUR financing. Based on these findings, several recommendations are proposed. For Bank Syariah Indonesia (BSI), it is recommended to enhance direct outreach activities through farmer group partnerships, simplify application procedures to improve accessibility, and strengthen the institution's positive image by highlighting the tangible benefits of KUR financing. BSI should also consider deploying mobile banking units to underserved areas and providing ongoing education about the product's mechanisms to address knowledge gaps. For the government and policymakers, it is recommended to support financial inclusion programs in the agricultural sector by facilitating partnerships between Islamic banks and farmer groups, providing infrastructure support for banking access in rural areas, and promoting Islamic microfinance through subsidy programs or regulatory incentives. For future researchers, it is recommended to expand the sample to include multiple villages or regions, incorporate additional variables such as religiosity, trust, or perceived risk, and employ qualitative methods to gain deeper insights into farmers' decision-making processes regarding Islamic financing. Longitudinal studies are also suggested to capture changes in farmers' interest over time as financial literacy and access improve.

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