
The Effect of Knowledge, Behavior, Religiousness on the Performance of Baitul Maal wa Tamwil

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Abstract:

This research aims to investigate the influence of knowledge, behavior, and religiosity on the implementation of Sharia accounting and the performance of Islamic Cooperatives (BMT) in Purwakarta and Karawang Districts. The study involved 144 board members from 26 BMTs located in the two districts. The research method used was quantitative analysis with Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis. The results of the study showed significant and consistent findings with the research hypotheses. Firstly, knowledge has a significant impact on the performance of BMTs. This means that the higher the level of knowledge of BMT board members about Sharia accounting, the better the performance of the BMT. Secondly, behavior also has a significant influence on the performance of BMTs. This indicates that the more positive the behavior of board members in implementing Sharia accounting, the higher the performance of the BMT. Thirdly, religiosity also has a significant impact on the performance of BMTs. The study shows that the higher the level of religiosity of BMT board members, the better the performance of the BMT. The results of this research have impact on BMTs in improving their performance. BMT board members need to enhance their knowledge of Sharia accounting through appropriate training and education. Additionally, BMTs should promote positive behavior and prioritize religious values in the implementation of Sharia accounting. A better understanding of these factors is expected to enhance the performance of BMTs and serve as a guide for the development of BMTs in the future.

Keywords: Knowledge, Behavior, Religiosity, Implementation Sharia Accounting, Performance BMT

Submitted: 27 July 2024, Accepted: 10 August 2024, Published: 13 September 2024

1. Introduction

As one of the countries with the largest population in the world, Indonesia shows a significant level of economic activity. The fundamental health of the economy can be seen from the economic growth figures, which reflect strong national economic conditions. Data released by the Central Statistics Agency (BPS) shows that Indonesia's economic growth in 2022 (year on year) reached 5.31%, a significant increase compared to economic growth in 2021 which only reached 3.70%. This achievement not only exceeded the growth rate in the previous year, but is also the

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highest achievement since 2013 with a growth percentage of 5.56%. Indonesia's economy in that year was measured based on Gross Domestic Product (GDP) at prevailing prices, reaching Rp19,588.4 trillion. GDP per capita also reached Rp71.0 million or equivalent to US\$4,783.9 (Shaharani, 2023).

This situation can be observed from the increase in activity in the real sector, which is reflected in the Purchasing Managers' Index (PMI) of Indonesia's Manufacturing in July 2022 which again showed an expansionary position, reaching 51.3. The PMI position in July 2022 also increased when compared to the previous month, June 2022, which was 50.2. The impressive achievement in real sector activities is proof of the strength of the domestic economy in the midst of various ongoing global challenges (Limanseto, 2022).

In fact, Indonesia's economy, which is dominated by economic activities in the real sector, especially involving small, medium, and micro enterprises, has common challenges faced, namely capital, such as difficulty in obtaining access to financing. Thus, the real sector will experience difficulties in expanding their operations or increasing production capacity, besides that the real sector will also experience daily operational problems, including difficulties in paying employee salaries, buying raw materials, or carrying out marketing activities. Lastly, there is the risk of facing failure, especially in the face of difficult economic situations or unforeseen events (Fajar Perdana Kurniawan, 2018).

Capital problems, especially for real deposits and small or micro enterprises, can be overcome with the existence of BMT. BMT is an alternative option to banks and cooperatives for micro businesses in facing capital challenges. In Indonesia, which has the largest number of Muslims, BMT is the first choice because its operations are based on sharia principles. In addition, from a social perspective, BMT also has a significant role in improving the welfare of small communities, especially the poor, because BMT functions as a baitul mal institution that manages Zakat, Infaq, and Shodaqoh funds, and allocates them to those in need (Tanjung & Novizas, 2021).

BMT, or Baitul Maal wa Tamwil, is a financial institution that provides financial services to people who cannot be reached by banking services. The system and functions of BMT are almost identical to cooperatives, and are often considered similar to sharia cooperatives because BMT remains firm in its sharia principles in its operations. BMT's growth has also reached a significant level, as seen from data from venture BMT Capital (PBMT), a BMT association in Indonesia. In 2015, there were around 4,500 BMTs serving around 3.7 million people, with assets of around Rp16 trillion managed by around 20 thousand people. In comparison, based on data from the Ministry of Cooperatives and SMEs, the number of cooperative business units in Indonesia reached 150,223 units, with 1.5 percent of them having legal entities (Sundari, A'yuni, Muawanah, & Rofikoh, 2020).

However, the Covid-19 pandemic has brought changes in the development of BMT in Indonesia. This financing sector has declined due to declining public demand for financing. This has an impact on BMT's operating income. In addition, the Covid-19

pandemic has also caused a decrease in the offer of savings and other investment products. BMT's liquidity level also declined due to the withdrawal of deposits made by shahibul maal as a result, and Islamic financial institutions experienced limited cash flow and financial liquidity (Suherman & Suyandi, 2023).

Several cases of BMT's failure to meet the disbursement of its deposit funds occurred in several areas such as Rembang Regency. Because a number of customers from one of the Sharia Savings and Loan and Financing Cooperatives (KSPPS) Baitul Maal wat Tamwil (BMT) in Rembang Regency jointly reported to the Rembang Resort Police. This complaint is related to BMT's inability to disburse the deposit money they deposited (Fadil, 2023). A similar thing has also happened at the BMT Tetulung Office in Sudimoro Village, Tulung District, Klaten. One customer, Sumianto, who is 74 years old, stated that the BMT was experiencing financial difficulties. He revealed that since last Eid, he has not been able to disburse the Rp56 million deposit funds he has in the BMT (Prakoso, 2022). In fact, many BMTs have gone bankrupt and gone bankrupt because they cannot pay their customers' deposits. In addition, there is also a study that examines the causes of bankruptcy or bankruptcy for BMT. Such as research conducted by (Arifin, Purwanti, & Prihatiningtias, 2018) which examines the causes of the collapse of BMT (Baitul Maal Wat Tanwil) PSU Malang, then research conducted by (Suaidi, 2019) who studied the bankruptcy settlement at BMT Sabilul Muthadin and BMT Al-Muthi'in Banguntapan Bantul Yogyakarta. A number of these phenomena have caused BMT in Indonesia to experience a decline in growth, so there is a need for an in-depth study of the factors that affect BMT performance in Indonesia.

BMT's performance can be seen from various aspects, as expressed by Hansen Mowen, (2006-p. 599) that business progress can be seen from finance, namely commercial profits, and non-financial, namely consumer satisfaction, BMT is a cooperative-based LKS, so member satisfaction is an indicator of BMT's non-financial progress. In addition, based on the balanced score card theory, there are 4 main keys to company performance, namely the financial aspect which includes the company's financial performance, the customer aspect which includes customer satisfaction, then the internal business process aspect which includes innovation, the level of company compliance, and the last is the growth and learning aspect consisting of employee satisfaction, the number of employees who participate in education and training, education and training fees and implementation time (Galib & Hidayat, 2018).

Company performance is a display of the overall state of the company during a certain period of time, which is the result or achievement that is influenced by the company's operational activities in utilizing its resources. In addition, performance is all actions or activities of an organization in a period with reference to a standard amount such as past or projected costs, on the basis of efficiency, responsibility or management accountability and the like (Srimindarti, 2004). Furthermore, company performance can be measured through financial performance Kurniasari (2014: 12) states that financial performance is an achievement in the financial field that has been achieved

by the company and is contained in its financial statements. The financial statements describe the financial condition and results of operations of a company at a certain time or period of time. The types of financial statements that are commonly known are balance sheets or profit / loss statements, or results of operations, cash flow statements and statements of changes in financial position (Harahap, 2016).

In this study, BMT performance is measured by 4 aspects, namely: the financial aspect which includes the company's financial performance, the customer aspect includes member satisfaction and member participation, then the internal business process aspect which includes innovation and the level of corporate compliance of the company, and the last is the growth and learning aspect which consists of employee satisfaction, the number of employees participating in education and training, education and training costs and implementation time (Galib & Hidayat, 2018).

Mutthaqin et al., (2019) explained that the application of Sharia accounting has a significant impact on the value of a company. This also applies to the development of financial institutions such as BMT. Because the preparation of financial statements in sharia accounting is more transparent and easy to understand by all stakeholders, including members and external parties.

Suherman & Suyandi, (2023) stated that the development and growth of BMT can be carried out with several strategies such as increasing understanding of BMT and Sharia accounting, especially related to the use of financing obtained from Islamic financial institutions such as BMT, ranging from those who cannot afford to save to those who are able to save. Providing qualified human resources in the field of Islamic financial services and providing education to the community through cooperation with community leaders and religious leaders (Syarif, Hayati, Mursal, Mahabbati, & Fauzi, 2022). Moreover Maulana Syarif Afwa & Sulistyowati, (2023) stated that customer trust in a financial institution also affects the development of the financial institution. Then Trihudyatmanto & Putranto, (2019) said that a person's religiosity also affects the development of Islamic financial institutions such as BMT. Based on this explanation, it can be concluded that 3 factors can affect BMT performance, including a person's knowledge, behavior, and a person's level of religiosity.

Knowledge in the context of this study refers to the factors that support or influence the performance of Baitul Maal wat Tamwil (BMT) as a microfinance institution with a sharia approach. To understand more about knowledge, it is necessary to analyze its characteristics and dimensions. Maulana Yusuf et al., (2022) explained that knowledge of sharia accounting has several dimensions, including knowledge of the sharia accounting system, the legal basis of sharia accounting, principles of sharia accounting, characteristics of sharia financial statements and elements of sharia financial statements.

The results of the research conducted by Al-Refaie & Al-Tahat, (2014) It shows that knowledge management has a positive influence on business performance through innovation and organizational learning that leads to innovation. In the context of BMT, this concept of knowledge can be linked to behavioral characteristics related to

risk management strategies, lending policies, and environmental sustainability. Next Tanjung & Novizas, (2021) also provides insight into the characteristics of knowledge, by highlighting BMT's approach in managing assets in accordance with sharia principles. This study shows that the existence of specific laws for BMT is an important characteristic in supporting the growth and sustainability of BMT. Another research that can be a reference is research by Hendra Permana & Aulia Adhiem, (2019) showed that the characteristics and dimensions of knowledge were evaluated through a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis approach which included internal strengths and weaknesses as well as external opportunities and threats for BMT. The same thing was also found by Maulana Yusuf et al., (2022), Suherman & Suyandi, (2023) and Syarif et al., (2022).

Next is the behavioral factor. Howard and Kendler (1974) in Trihudiyatmanto & Putranto, (2019) explains that behavior is the tendency to approach or stay away from, and do something, either positively or negatively, towards an institution, event, idea, or concept. Perceived behavioral control relates to how easy or difficult it is for a person to issue definite behavior. Behavioral control reflects the extent to which a person finds it easy or difficult to perform an action, and is considered a reflection of past experiences in addition to anticipated barriers or obstacles.

Behavior in the context of this research refers to factors that can contribute to the development of Baitul Maal wat Tamwil (BMT) as a sharia-based microfinance institution. For a deeper understanding of behavior, we need to analyze its characteristics and dimensions. Behavioral characteristics involve aspects such as attitudes, subjective norms and behavioral control (Huda, Rini, Anggraini, Putra, & Mardoni, 2014). If a person has a positive view of an object, gets support from the environment to perform a certain action, and feels that there are no obstacles to carrying it out, then his intention will be strong. Therefore, the chances of the person to behave with high intensity become enormous.

Fishbein & Ajzen (1975) in Huda et al., (2014) Interpreting attitude as a predisposing factor or an internalized factor in a person who has been studied, so as to produce a consistent response, whether in the form of likes or dislikes, to the assessment of a given object. Meanwhile, subjective norms refer to an individual's perception of social pressure to do or not to perform a certain behavior. Subjective norms can be identified and measured as a set of normative beliefs regarding approval or rejection of a behavior with significant references. Then Ajzen (2005) in Huda et al., (2014) defines perceived behavioral control as an indicator that shows the level of difficulty or ease faced by a person in forming certain behavioral intentions. The more capital and opportunities a person has, and the fewer obstacles they can anticipate, the higher their perceived behavioral control.

Previous studies have tried to understand the characteristics and behavioral dimensions relevant to BMT growth. Research by Arrizqah Bariroh (2023) provides an overview of behavioral characteristics involving direct field mentoring strategies, direction, and motivation to improve the quality of micro businesses. The study

emphasizes the importance of BMT's role as a supporter and facilitator of micro and small business development.

Research by Mona Jami Pour Hazrat-e Ma'soumeh University and Mohammad Asarian on "Strategic Orientations, Knowledge Management, and Business Performance: An Exploratory Study in SMEs Using Clustering Analysis" provides insight into how strategic orientations and good knowledge management can improve business performance. Although this research is not directly about BMT, the findings in this context can provide insight into how behavioral dimensions such as strategy and knowledge management can have a positive impact on the growth of financial institutions.

Previous research by Abbas Al-Refaie and Mohammad D. AL-Tahat entitled "Effects of Knowledge Management and Organizational Learning on Firm Performance" provides a broader understanding of how knowledge management contributes to firm performance. In the context of BMT, this knowledge concept can be linked to behavioral characteristics related to risk management strategies, lending policies, and environmental sustainability. The same thing was also found by Trihudiyatmanto & Putranto, (2019), Ariska, (2020) and Nurfuadi et al., (2023).

In addition to knowledge and behavior, religiosity is also a factor that affects the development of BMT. Glock and Strak (1966) in Trihudiyatmanto & Putranto, (2019) Defines religiosity as a religious commitment related to an individual's religion or beliefs that can be observed through activities or behaviors carried out by individuals related to their religion or beliefs. Religiosity in the context of this study refers to certain factors that have a significant impact on the development of Baitul Maal wat Tamwil (BMT) in Purwakarta and Karawang Regencies. To deepen the understanding of religiosity, it is necessary to analyze its characteristics and dimensions.

Rustam, (2022) explains that there are 5 dimensions of religiosity, namely the ritual dimension, ideological dimension, intellectual dimension, experiential dimension and consequence dimension. The ritual dimension includes a series of actions or activities that have symbolic or traditional values. Rituals are often related to ceremonies, procedures, or repeated actions that carry special meaning in a cultural or religious context. Meanwhile, the ideological dimension involves beliefs, values or principles that form the basis of an individual, group or society's ideology or worldview. It includes an understanding of the beliefs, moral principles, or central ideas that guide one's behavior and view of the world.

The intellectual dimension relates to the understanding, knowledge and way of thinking of an individual or group. It includes cognitive aspects such as knowledge, understanding of concepts, and intellectual abilities that can influence how a person perceives and responds to a situation. Then the experiential dimension includes emotional aspects and personal experiences that influence one's perception of things. It includes feelings, personal experiences, and emotional interactions that can shape one's attitudes and views towards something. Finally, the consequence dimension includes an understanding of the impact or consequences that may arise from an action

or decision. This involves considering the positive or negative consequences that may occur as a result of a particular behavior or decision.

Previous research has tried to provide insights into the characteristics and dimensions of religiosity that may influence BMT growth. For example, research by Sony Hendra Permana and Masyithah Aulia Adhiem (2019) explored how external factors such as government policies and community support can play a role in supporting BMTs as alternative financial institutions. This study provides an understanding of the characteristics of religiosity related to regulation and external support that contribute to the development of BMTs.

In addition, research by Devi Rahmadani and Ayu Puspita entitled “SWOT Analysis of Baitul Maal Wa Tamwil (BMT)” provides insight into how government policies and cooperation with stakeholders can affect the sustainability of BMT as an alternative financial institution. This study provides an understanding of the characteristics of religiosity involving government policies and relationships with various parties.

In this perspective, research by Arrizqah Bariroh on “Baitul Maal Wa Tamwil's Strategy in Micro, Small and Medium Enterprises Development” can provide insight into how BMT's active participation in community empowerment and Islamic economics can be a key dimension of religiosity.

Based on a summary of previous studies, it can be concluded that the influence of knowledge, behavior, and religiosity is very important to understand in the context of the implementation of Islamic accounting systems and the development of Baitul Maal wat Tamwil (BMT). Thus, the author chose the title “The Effect of Knowledge, Behavior, Religiousness on the Performance of Baitul Maal wa Tamwil (Study on the Management of Baitul Maal wa Tamwil in Purwakarta and Karawang Regencies)”. This conclusion stems from the understanding that these factors are interrelated and have implications for the success of BMTs in facing economic dynamics. Therefore, this study will contribute to identifying the extent to which these variables can form the basis for supporting the sustainable development of BMTs in Purwakarta and Karawang Regencies.

2. Theoretical Background

Sharia Accounting

Sharia accounting (Putra, 2012) is an exchange bookkeeping system according to the guidelines set by Allah SWT. Therefore, it can be concluded that sharia accounting is the process of recording historical financial data in accordance with Islamic values and concepts outlined in the Qur'an and is useful for providing financial information for users that can be used in making decisions (Ariska, 2020). The concept of sharia accounting is different from conventional accounting because it is based on sharia principles that govern economic transactions in Islam. The main principles that distinguish sharia accounting include the prohibition of *riba* (interest), *gharar*

(uncertainty), and maysir (speculation). Sharia accounting also emphasizes the concepts of justice, transparency, and social responsibility. In this context, financial management such as Baitul Maal, which is a financial institution that manages the funds of Muslims for social and welfare purposes, must follow these principles (Qotrurrohman & Fadilah, 2023).

Sharia Accounting Knowledge

Knowledge is the understanding or awareness that a person or group of people has about certain facts, information, abilities, or ideas obtained through the process of learning, experience, or research. Knowledge also includes a deep understanding of a topic or ability that can be applied in various situations (Noviyanti et al., 2022). Sharia Accounting Knowledge is a field of study that includes the understanding, application, and development of accounting principles in the context of the Islamic financial system. Sharia Accounting combines Islamic financial and business principles with accounting practices to ensure compliance with Islamic teachings in recording, measuring, and reporting financial transactions.

Sharia Accounting Behavior

The behavior of sharia accountants includes various aspects, such as awareness of social responsibility and professional ethics (Candra & Rahmi, 2022). In the context of sharia accounting, social responsibility refers to the efforts of sharia accountants to make a positive contribution to society through the application of sharia principles. Awareness of professional ethics is also an important factor that shapes the behavior of sharia accountants in ensuring that sharia principles are applied consistently and with integrity. The concepts of ethics and morals play a central role in Sharia Accounting. Sharia Accounting Professionals are expected to carry out their duties with integrity, honesty, and responsibility. Recording transactions must meet high ethical standards, and financial statements must provide an accurate and clear picture of the company's financial condition, in line with Islamic moral values.

Religiosity of Sharia Accounting

In Islamic educational theory, religiosity refers to the spiritual understanding and experience gained through the teaching of religion and Islamic values. "Religiosity" comes from the word "religion", which in the Great Dictionary of Indonesian Language (KBBI, 2023) means the belief in the existence of supernatural forces over humans. Religiosity, on the other hand, is devotion to religion. Religiosity, or religiosity, is an important component in human life, according to Dwiwiyati et al. (2011). An attitude of religiosity is a complex combination of a person's religious knowledge, feelings, and religious actions. Religiosity can be seen from religious activities that are carried out regularly and regularly in daily life. According to Anshori in Ghufroon & Risnawita (2010), religion refers to formal aspects related to rules and obligations, while religiosity refers to aspects of religion that have been lived by a person in his heart. According to Ghufroon & Risnawita further, religiosity is the level of attachment of a person to his religion; Once a person lives and internalizes their religious teachings, religious teachings will have an impact on everything.

BMT Performance

Baitul Maal wat Tamwil (BMT) is a sharia microfinance institution that operates based on Islamic sharia principles. BMT's performance includes a number of aspects that reflect efficiency and effectiveness in carrying out its main functions. BMT's performance refers to the extent to which this sharia microfinance institution can achieve the goals that have been set, both in terms of finance and operations, in accordance with sharia principles. Factors that can reflect BMT's performance involve transparent fund management, meeting community needs, good risk management, compliance with sharia principles, and contributing to community economic empowerment (Nirmala Jayanti, Tirta Adhiguna, & Nearti, 2022). BMT's performance is not only focused on the financial aspect alone, but also includes social and ethical dimensions in accordance with Islamic sharia principles. Therefore, BMT's performance indicators include not only healthy financial achievements, but also positive impacts on community economic empowerment and social justice in accordance with Islamic teachings.

3. Methodology

The research method used in this study is a verifiable quantitative approach. The survey method is used to collect data from a set of panels or respondents by using questionnaires as the main data collection tool. Survey research is used to collect data or information about large populations using a relatively small sample, and uses tests as the primary data collection tool. Survey methods allow researchers to collect data from respondents in an efficient and effective way. The questionnaire used in this study is designed to collect data on the knowledge, behavior, and religiosity of sharia accountants and the application of sharia accounting among BMT. This questionnaire was distributed to respondents who had been selected as a research sample.

4. Empirical Findings/Result

Structural Model Testing (*Outer Model*)

Outer Model on Knowledge Variables (X_1)

Table 1. Results of Outer Models on Knowledge Variables (X_1)

Indicators	<i>Outer Loading</i>	T-statistik	<i>P-value</i>	Information
X1.1	0.721	15.454	0.000	Significant
X1.10	0.819	21.777	0.000	Significant
X1.2	0.743	17.677	0.000	Significant
X1.3	0.773	17.341	0.000	Significant
X1.4	0.793	19.912	0.000	Significant
X1.5	0.822	23.738	0.000	Significant
X1.6	0.785	22.193	0.000	Significant
X1.7	0.822	27.151	0.000	Significant
X1.8	0.855	34.813	0.000	Significant

Indicators	<i>Outer Loading</i>	T-statistik	<i>P-value</i>	Information
X1.9	0.828	25.376	0.000	Significant

From the results of testing the outer model above, it was found that Knowledge (X1) was reflected by the 10 items used in the study. Outloading is the correlation value between the indicator and the measured construct. In this case, item X1.8 has the highest outer loading. With high outer loading, item X1.8 is considered the best and strongest indicator in measuring the Knowledge (X1) construct. Therefore, in the context of assessing respondents' knowledge, more emphasis is placed on item X1.8 compared to the other items used in this study.

Respondents' understanding of the use of Islamic financial instruments such as mudarabah, musyarakah, sukuk, and takaful plays an important role in the context of Islamic finance. Therefore, it is important to ensure that respondents have good knowledge in this regard, in order for them to effectively understand, apply, and make positive contributions in the development and implementation of Islamic finance practices. Item X1.8 can be used as a reference in the development of training, intervention, or other programs that aim to improve respondents' understanding and knowledge in terms of the use of Islamic financial instruments.

In other words, item X1.8 is the best and strongest indicator in measuring the Knowledge construct (X1). Therefore, in assessing respondents' knowledge in the context of this study, more emphasis is placed on this item. This result indicates that when considering the respondent's knowledge level, item X1.8 is more important than other items in measuring and representing the Knowledge (X1) construct. The importance of this item can also be referenced in the development or assessment of skills, training, or interventions related to the knowledge measured in this study.

Outer Model on Behavioral Variables (X₂)

Table 2. Outer Model Results on Behavioral Variables (X₂)

Indicators	<i>Outer Loading</i>	T-statistik	<i>P-value</i>	Information
X2.1	0.729	18.184	0.000	Significant
X2.10	0.782	15.004	0.000	Significant
X2.2	0.776	19.681	0.000	Significant
X2.3	0.768	19.505	0.000	Significant
X2.4	0.805	24.398	0.000	Significant
X2.5	0.851	29.083	0.000	Significant
X2.6	0.789	21.276	0.000	Significant
X2.7	0.783	16.642	0.000	Significant
X2.8	0.815	25.944	0.000	Significant
X2.9	0.872	44.648	0.000	Significant

From the results of testing the outer model above, it can be seen that Behavior (X2) is reflected by 10 items in this study. And of these 10 items, item X2.9 has the highest outer loading value. Outer loading is the correlation value between the indicator and the construct being measured. This result indicates that item X2.9, namely "I will

become a BMT administrator to help the welfare of others and myself,” is an indicator that has the highest outer loading value in measuring the Behavior construct (X2) in this study. Outer loading is the correlation value between the indicator (item) and the construct (variable being measured), so that a high outer loading value indicates a significant contribution from the item in measuring the intended construct.

With the highest outer loading value on item X2.9, this item is considered the best and strongest indicator in describing respondents' behavior related to the desire to become BMT administrators to help the welfare of themselves and others. In the context of assessing respondents' behavior, item X2.9 is the main focus because it is considered to represent well the Behavior construct (X2) to be measured. The role of being a BMT administrator in helping the welfare of others and oneself is an important aspect in the context of finance and welfare. This emphasis on item X2.9 shows the importance of the role and contribution expected from respondents in the context of being a BMT administrator. The results of this study can serve as a basis for the development of programs, training, or interventions aimed at increasing respondents' participation and contribution in advancing financial and social welfare through their role as BMT administrators.

Outer Model on Rebrigiousness Variables (X₃)

Table 3. Results of the Outer Model on the Variable of Religiosity (X₃)

Indicators	Outer Loading	T-statistik	P-value	Information
X3.1	0.847	22.375	0.000	Significant
X3.10	0.833	23.600	0.000	Significant
X3.2	0.802	17.711	0.000	Significant
X3.3	0.876	48.024	0.000	Significant
X3.4	0.827	24.281	0.000	Significant
X3.5	0.771	13.275	0.000	Significant
X3.6	0.774	17.671	0.000	Significant
X3.7	0.764	17.868	0.000	Significant
X3.8	0.820	21.706	0.000	Significant
X3.9	0.840	24.183	0.000	Significant

From the results of testing the outer model above, it can be seen that Religiosity (X₃) is reflected by 10 items in this study. However, of these 10 items, item X3.3 has the highest outer loading value. Outer loading is the correlation value between the indicator and the construct being measured. These results indicate that item X3.3 is the best and strongest indicator in measuring the construct of Religiosity (X₃). The statement “I have a strong and firm belief in the religious doctrines that I adhere to,” is an indicator that has the highest outer loading value in measuring the construct of Religiosity (X₃) in this study. The high outer loading value indicates that item X3.3 has a significant contribution in describing and measuring the level of respondents' religiosity in the aspect of belief in the religious doctrines adopted.

With the highest outer loading value, item X3.3 is considered the best and strongest indicator in measuring the Religiousness construct (X3). In the context of assessing or measuring respondents' religiosity, item X3.3 is considered to have a significant contribution and provides the best description of the construct of Religiosity (X3). Differences in belief in the religious doctrine adopted can be an important aspect of a person's level of religiosity. With a strong and firm belief in religious doctrine, a person can be considered to have a high level of religiosity. Therefore, item X3.3, which emphasizes a strong belief in religious doctrine, is an important focus in measuring and assessing the level of religiosity of respondents in this study. A deeper understanding of the respondents' level of belief and trust in their religious doctrines can provide valuable insights into the respondents' spiritual life and religiosity. Item X3.3 can serve as a reference in the development of programs or interventions aimed at improving respondents' religious understanding and practices as well as understanding the role of religion in daily life.

Outer Model on BMT Performance Variables (Y)

Table 4. Results of the Outer Model on BMT Performance Variables (Y)

Indicators	Outer Loading	T-statistik	P-value	Information
Y1	0.859	22.511	0.000	Significant
Y10	0.897	35.768	0.000	Significant
Y2	0.891	39.812	0.000	Significant
Y3	0.866	25.423	0.000	Significant
Y4	0.801	20.765	0.000	Significant
Y5	0.753	13.358	0.000	Significant
Y6	0.919	55.545	0.000	Significant
Y7	0.870	26.440	0.000	Significant
Y8	0.852	32.009	0.000	Significant
Y9	0.904	35.821	0.000	Significant

From the results of testing the outer model above, it is found that BMT Performance (Y) is reflected by 10 items in this study. And of the 10 items, item Y6 has the highest outer loading value. Outer loading is the correlation value between the indicator and the construct being measured. This indicates that item Y6 is the best and strongest indicator in measuring the BMT Performance construct (Y). The statement "BMT has implemented all Sharia principles correctly and in accordance with established Sharia rules" (Y6) is an indicator that has the highest outer loading value in measuring the BMT Performance construct (Y) in this study. The high outer loading value indicates that item Y6 has a significant contribution in describing and measuring BMT performance in the context of applying Sharia principles and established Sharia rules.

With the highest outer loading value on item Y6, this item is considered the best and most powerful indicator in measuring the BMT Performance construct (Y). In assessing BMT performance, item Y6 is considered to make the most significant contribution and provide the best picture of overall BMT performance. The statement in item Y6 emphasizes the application of Sharia principles correctly and according to

established Sharia rules. This shows that for BMT, the application of Sharia principles is an important indicator in assessing its performance and success. Compliance with these principles provides a good picture of the level of quality and reliability of the BMT in carrying out its operations. The importance of item Y6 in describing BMT performance means that aspects of compliance and application of Sharia principles are highly emphasized in evaluating BMT performance in the context of this study. The results of this BMT performance measurement can be used as a reference for the development of strategies or improvements needed to improve the quality of service and sustainability of BMT in complying with Sharia principles.

Inner Model Evaluation Testing

Table 5. Coefficient of Determination Value (R²)

Variable	R Square	R Square Adjusted
BMT Performance (Y)	0.677	0.670

Based on the table above, the coefficient of determination (R-squared) value for the BMT Performance variable (Y) is 0.677. This means that the BMT Performance variables can be explained by 67.7% by Knowledge (X1), Behavior (X2), and Religiosity (X3) tested in the model. The rest, at 32.3%, may be influenced by other factors not included in this model. This suggests that the model used in this study can account for most of the variations or differences in BMT performance observed, but there are still other factors that affect that performance. In the context of this study, an R-squared of 0.677 indicates that the variables of Knowledge (X1), Behavior (X2), and Religiosity (X3) tested in the model have a significant contribution to the variation of BMT Performance. However, there are other factors that also need to be considered in explaining the variability of BMT performance as a whole. The significance of these results is that knowledge, behavior, and religiosity contributed by 67.7% to the BMT performance observed in this study. However, further analysis is needed to identify other factors that may explain the remaining variations in BMT performance that are not explained by the variables in this model.

Structural Model Testing (Inner Model)

To see the significance of the model in structural model testing, it can be seen from the t-statistic value between the independent variable and the dependent variable in the Path Coefficient table in the SmartPLS output below:

Table 6. Path Coefficients

Direct Influence	Inner Weight	T-statistik	P-value	Conclusion
Knowledge (X1) -> BMT Performance (Y)	0.239	2.351	0.019	Significant
Behavior (X2) -> BMT Performance (Y)	0.305	4.009	0.000	Significant
Religiosity (X3) -> BMT Performance (Y)	0.383	3.702	0.000	Significant

Hypothesis Testing

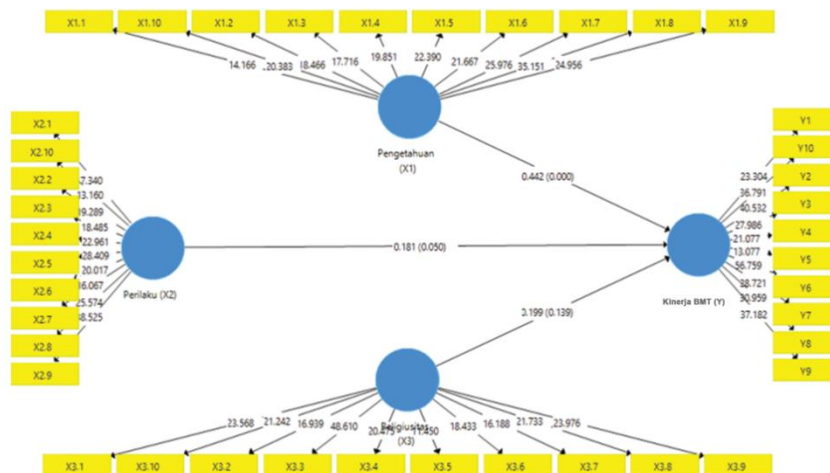


Figure 1. SmartPLS Bootstrapping Results Display

Hypothesis Testing Knowledge (X1) With BMT Performance (Y)

The hypothesis that Knowledge (X1) has a significant effect on BMT performance (Y) is accepted. Testing the direct effect between Knowledge (X1) on BMT performance (Y) obtained an inner weight coefficient of 0.239 with a T-statistic value of 2.351 and a P-value of 0.019 because the T-statistic value > 1.96. and P-value < 0.05, there is a significant direct effect between Knowledge (X1) on BMT performance (Y). Given that the inner weight coefficient is positive, it indicates that the relationship between the two is positive, meaning that the higher the respondent perceives Knowledge (X1), the higher the BMT performance (Y), and vice versa.

Testing the Behavior Hypothesis (X2) With BMT Performance (Y)

The hypothesis that Behavior (X2) has a significant effect on BMT performance (Y) is accepted. Testing the direct effect between Behavior (X2) on BMT performance (Y) obtained an inner weight coefficient of 0.305 with a T-statistic value of 4.009 and a P-value of 0.000 because the T-statistic value > 1.96. and P-value < 0.05 then there is a significant direct effect between Behavior (X2) on BMT performance (Y). Given that the inner weight coefficient is positive, it indicates that the relationship between the two is positive, meaning that the higher the respondent perceives Behavior (X2), the higher the BMT performance (Y), and vice versa.

Hypothesis Testing Religiosity (X3) With BMT Performance (Y)

The hypothesis that religiosity (X3) has a significant effect on BMT performance (Y) is accepted. Testing the direct effect between Religiosity (X3) on BMT performance (Y) obtained an inner weight coefficient of 0.383 with a T-statistic value of 3.702 and a P-value of 0.000 because the T-statistic value > 1.96. and P-value < 0.05 then there is a significant direct effect between Religiosity (X3) on BMT performance (Y). Given that the inner weight coefficient is positive, it indicates that the relationship between

the two is positive, meaning that the higher the respondent perceives Religiosity (X3) will result in higher BMT performance (Y), and vice versa.

5. Discussion

The Effect of Sharia Accounting Knowledge on BMT Performance

Sharia accounting is a branch of accounting science based on sharia principles. Islamic accounting aims to produce reliable and relevant financial information for users of financial statements, while adhering to Islamic values. Based on the analysis conducted, the hypothesis that knowledge has a significant influence on BMT performance is accepted. This is confirmed by the inner weight coefficient of 0.239 which is positive, indicating a positive relationship between knowledge and BMT performance. The statistical test results also show that the T-statistic value > 1.96 of 2.351 with a P-value < 0.05 of 0.019, which indicates a significant direct effect between knowledge and BMT performance.

From these results it can be concluded that the higher the level of knowledge of respondents, the higher the performance of BMT. Conversely, if the level of knowledge is low, then the performance of BMT is also potentially low. Knowledge of the principles of Islamic finance, risk management, and Islamic banking law can help BMT managers make strategic decisions in accordance with sharia principles, so as to improve long-term performance. In addition, good knowledge of Islamic financial products and services can help BMT to develop and offer products that are in accordance with Islamic principles, attract members, and meet market needs.

Thus, an overall increase in knowledge, whether in terms of management, finance, or sharia principles, can have a positive impact on BMT performance. It is important for BMTs to continuously improve their knowledge and skills in these aspects to support the growth and sustainability of their operations. This is in accordance with the results of research conducted by (Lingga, 2020), which shows that in-depth knowledge of Islamic accounting principles contributes positively to the consistent application of Islamic accounting practices. Furthermore, the results of research conducted by Al-Refaie and AL-Tahat (2015) show that knowledge management has a positive influence on business performance through innovation and organizational learning that leads to innovation. In the context of BMT, this knowledge concept can be linked to behavioral characteristics related to risk management strategies, lending policies, and environmental sustainability.

The results of this study are also evidenced by the results of distributing questionnaires which show that BMT members in Purwakarta and Karawang Regencies have good analytical thinking, conceptual thinking and expertise in the field of Islamic accounting, where the questionnaire results show a score of 6103 which is in the excellent category (can be seen in table 4.3). Strong knowledge of sharia accounting principles allows BMT to apply accounting standards that are in accordance with sharia principles. This can help BMTs to ensure that their transactions comply with sharia law and avoid violations. In addition, a good knowledge of sharia accounting

can enhance the BMT's transparency and compliance with sharia principles in their financial reporting. This can increase public and customer trust and strengthen BMT's image as a sharia-based financial institution. By understanding the principles of Islamic accounting, BMTs can manage their transactions more efficiently and effectively. This can help improve operational performance and optimize the use of available resources.

Described in previous research by Muhammad Haris Baihaqi (2015) in the title *The Effect of the Application of Sharia Accounting Standards on the Management of Financial Transactions at Islamic Banks*. This study aims to provide an overview of the situation in an Islamic financial institution. The results of this study indicate a significant effect of the Application of Sharia Accounting Standards in Islamic Banks. This is obtained because of the recognition, recording, disclosure and classification of financial transactions, documents and supervision of financial transaction management (MH Baihaqi, 2015). This previous research proves the great influence of the Application of Sharia Accounting Standards on the Management of Financial Transactions at Islamic Banks. The proper application of Sharia Accounting Standards depends on the performance of the Islamic Bank. The basic concept of Islamic accounting is to focus on zakat and trust because Islamic accounting can show how businesses impact society and provide accountability reports that are humanist and transparent.

The results of other studies are also in line with this research, namely research by Mega Mustika, (2021), with the title *The Effect of Implementation of Regional Financial Accounting Systems and Government Accounting Standards on the Quality of Financial Statements*. The purpose of this study was to determine the effect of the application of regional financial accounting systems and government accounting standards on the quality of financial reports conducted at the Cimahi City SKPD with 50 respondents. The result of this study is the application of accounting standards has a significant effect on the quality of financial statements in the Cimahi City SKPD. By ensuring compliance with Islamic ethical principles, the application of sharia law creates a sustainable basis for business. Companies that apply sharia law are more likely to get support from the Islamic community and sharia shareholders, resulting in increased corporate sustainability.

Then, research by Kristiyadi and Sri Hartiah (2016) with the title *Influence of Reference Groups, Religiousness, Promotion and Knowledge of Islamic Financial Institutions on Interest in Saving at Sharia Financial Services Cooperatives (Case Study on BMT TAMZIS Wonosobo)* Knowledge is an actual experience stored in human consciousness. Knowledge is information, information obtained from various media such as advertisements in magazines, television, radio, newspapers, pamphlets, and even from one's experience. Knowledge will increase a person's understanding of something, the results of regression testing show that the knowledge coefficient has the largest and smallest probability value against other knowledge variables. 32.8% influenced, and the remaining 67.2% is influenced by other variables not examined in

this study. The higher a person's understanding of something, the easier it will be to make decisions.

In research by Agus Surya and Pupung Purnamasari (2019) "Performance is the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him". The performance of Islamic cooperatives is strongly influenced by Islamic accounting knowledge. Islamic cooperatives are business entities that operate in accordance with Islamic economic principles, including financial management and accounting. Cooperative management that has a strong knowledge of Islamic accounting can understand and apply those principles in their financial bookkeeping and reporting.

Thus, a good knowledge of Islamic accounting can positively contribute to BMT performance by strengthening compliance with sharia principles, increasing transparency and trust, improving operational efficiency, and strengthening risk management. This is also evidenced by the results of the questionnaire on the BMT performance variable which shows a score of 6228, which is in the very good category.

The results of the questionnaire on BMT performance variables in the financial perspective explain that most members believe that BMTs in Purwakarta and Karawang Regencies have good asset growth, profit margins and financing. In addition, in other perspectives such as the internal process perspective, it can also be seen that BMTs in Purwakarta and Karawang Regencies have implemented all Sharia principles correctly and in accordance with established Sharia rules, this is because BMTs in Purwakarta and Karawang Regencies have good knowledge of sharia accounting both theoretically and practically, so that they are able to apply it in activities and transactions at BMT.

The Effect of Sharia Accountant Behavior on BMT Performance

Sharia Accountant Behavior plays a crucial role in the context of applying sharia principles, and its characteristics and dimensions determine the success of Baitul Maal wat Tamwil (BMT) performance. This behavior includes attitudes and actions implemented by Islamic accountants in carrying out the consistency of sharia principles in every aspect of BMT operations. Based on the analysis conducted, the hypothesis that behavior has a significant influence on BMT performance is accepted. This is confirmed by the inner weight coefficient of 0.305 which is positive, indicating a positive relationship between behavior and BMT performance. The statistical test results also show that the T-statistic value > 1.96 of 4.009 with a P-value < 0.05 of 0.000, which indicates a significant direct effect between behavior and BMT performance.

From these results, it can be concluded that positive and good behavior can have a positive impact on BMT performance. The higher the level of good behavior possessed by respondents, the higher the performance of BMT. Conversely, if the level of behavior is poor, then BMT performance is also potentially low. The level of active participation of members in BMT activities, such as placement of funds, purchase of products, and use of Islamic financial services, can have a positive impact

on BMT performance. The higher the participation, the greater the potential for growth and sustainability of the BMT. In addition, behavior based on ethics and high integrity in every aspect of BMT operations can form a trustworthy environment, increase public trust, and support long-term growth.

The results of this study are in accordance with research conducted by Ngadiman et al. (2014), which highlights the significant impact of Islamic accountant behavior on company performance. The results of this study illustrate that the behavior of Islamic accountants who are consistent in applying sharia principles not only creates an ethical work environment, but also has a direct positive impact on company performance, in this case BMT. Public trust in BMT can increase because the behavior of accountants in accordance with sharia principles provides certainty that the economic activities carried out by BMT are in accordance with Islamic moral and ethical values.

The results of previous research by Husnurrosyidah, (2018), in the title *The Effect of Sharia Accounting Training, Accounting Information Systems and Internal Control on the Performance of Kudus Regency BMT Employees*. The results of this study indicate that sharia accounting training affects employee performance. Sharia accounting training can affect behavior. Sharia training helps people or groups understand the principles of Islamic sharia, which involve financial, business, legal, and ethical aspects. With a better understanding, people can apply these principles in their daily lives.

Behavioral accounting examines how human behavior affects business decisions and accounting data, as well as how accounting information affects human behavior and business decisions (Echa Sarwendhi, 2023). In this previous study, the accountant's behavioral task in this situation is to examine how the company's performance is currently behaving and how the company sees their work, their company, and their colleagues. After that, the company can use this information to make judgments about how people are likely to behave in the future and how this behavior pattern will affect the potential future profits of each company. For internal purposes, behavior accountants provide management with information about how people behave, as well as the reasons why people behave the way they do, and offer suggestions for changing ineffective behaviors.

In previous research by Firna Eka (2020). With the title *The Effect of Business Actor Readiness, Business Actor Self-Awareness, and Perceptions of Business Actors Regarding the Ease of Use of Accounting Standards on the Implementation of Financial Accounting Standards for Entities Without Public Accountability*. This research is quantitative research with descriptive verification methods. Primary data is the data used in this study with data collection techniques, namely using a questionnaire. The sampling technique in this study is probability sampling with random sampling type. The sample in this study amounted to 53 respondents who were business actors with micro, small and medium scale handicraft businesses in Bandung City. Data analysis using multiple linear regression analysis. The results showed that the readiness of business actors had no effect on the implementation of SAK ETAP, the self-awareness of business actors had no effect on the implementation

of SAK ETAP, the perception of business actors regarding the ease of use of accounting standards had a significant effect on the implementation of SAK ETAP.

The results of this study are also evidenced by the results of the questionnaire on the behavior variable which has a score of 5911 which indicates a good category. the results of the questionnaire are in line with the results of the questionnaire on the BMT performance variable which shows a score of 6228 which is in the very good category. In this study, the behavior of Islamic accountants is measured by 3 measurement dimensions, namely attitudes, subjective norms and behavioral control. Attitude refers to individual perceptions of certain activities or actions. Attitudes towards sharia principles, fairness, transparency, and compliance with regulations can affect BMT performance. If BMT employees and management have a positive attitude towards these principles, they are likely to take actions that support good performance, such as ensuring that all transactions are carried out in accordance with sharia principles, maintaining fairness in handling customers, and maintaining transparency in financial reporting.

In research by Amelia Putri and Sugianto (2023) with the title *The Effect of Financial Knowledge and Internal Self-Control on Sharia Financial Management Behavior in MSME Players in West Binjai District*. Internal self-control has a positive and significant effect on financial management behavior. The behavior of an Islamic accountant is strongly influenced by self-control. Islamic accountants are responsible for ensuring that their accounting procedures comply with strict and honest sharia rules. Islamic accountants who have self-control are able to resist the urge to participate in actions that are contrary to sharia principles, such as fraud or misuse of information. Islamic accountants can ensure that they complete their duties honestly and appropriately while complying with sharia standards by applying strong self-control.

According to Dwiyanto Agung, Pupung Purnamasari and Yodi Pirmansyah (2019) said that employee performance is very important to pay attention to in order to achieve the goals of a company and to achieve these goals optimally the company can improve the performance of its employees. One way to improve employee performance is to conduct employee performance appraisals. BMT (Baitul Maal wat Tamwil) performance is strongly influenced by the behavior of Islamic accountants. To ensure that BMT follows sharia principles in its financial practices, sharia accountants are very important. By applying sharia accounting standards regularly, accountants can help BMTs manage risk and ensure transparent financial reporting. Professional and honest accountant behavior can also increase customers' and investors' trust in BMT, which in turn can improve organizational performance.

Subjective norms refer to an individual's perception of the extent to which people who are important to him (such as superiors, coworkers, or family) support or reject a behavior. Meanwhile, behavioral control includes factors that affect an individual's ability to control their behavior. This includes factors such as knowledge, skills, available resources, and possible barriers. Behavioral control can influence

performance by ensuring that employees have sufficient knowledge and skills to perform their duties well, as well as access to the necessary resources.

Effect of Religiosity on BMT Performance

Based on the analysis conducted, the hypothesis that religiosity has a significant influence on BMT performance is accepted. This is confirmed by the inner weight coefficient of 0.383 which is positive, indicating a positive relationship between religiosity and BMT performance. The statistical test results also show that the T-statistic value > 1.96 is 3.702 with a P-value < 0.05 of 0.000, which indicates a significant direct effect between religiosity and BMT performance.

From these results, it can be concluded that a high level of religiosity can have a positive impact on BMT performance. The higher the level of religiosity owned by respondents, the higher the BMT performance. Conversely, if the level of religiosity is low, then BMT performance is also potentially low. The results of this study support research conducted by Arrizqah Bariroh which specifically highlights the importance of religiosity in the development of micro, small and medium enterprises (MSMEs). This research confirms that engagement and commitment to Islamic religious values can be an effective strategy in guiding BMTs in providing financial support to MSMEs. Alignment with sharia principles not only creates a financial institution that is in accordance with Islamic values, but can also increase public trust in BMTs (Saptasari & Aji, 2020).

The results of this study are evidenced by the value of the questionnaire on the religiosity variable which shows a value of 5723, which is in the good category so that it is in line with the results of the questionnaire on the BMT performance variable which shows a score of 6228, which is in the very good category. BMT is a sharia-based financial institution and religious values are an integral part of its operations, so high religiosity can encourage BMT employees and management to pay more attention to and follow sharia principles in all aspects of its operations, including ensuring that all BMT transactions and operations are in accordance with sharia law and prioritize justice, transparency, and social responsibility in every decision made.

The results of further research by Rifanna, Genna Monica (2019), in the title *The Effect of Sharia Accounting Knowledge, Religiousness and Organizational Commitment on Organizational Performance*. This study aims to find the effect of sharia accounting knowledge, religiosity, and organizational commitment on organizational performance. The amount of work achieved by an organization is called organizational performance. The achievement of organizational goals is determined by how far the organization can achieve goals based on the vision and mission that have been set previously. This study found that religiosity affects organizational performance, while sharia accounting knowledge and organizational commitment to BMT do not affect organizational performance.

The results of the next study on the *Effect of Religiosity on BMT Performance* were also researched by Rosdiana (2017), in the title *Analysis of Academic Community Preferences on Islamic Banking Products (Study on Islamic College Lecturers in*

Greater Bandung). The purpose of this study is to determine whether existing Islamic Banks have implemented and applied Islamic business ethics in their business operations or activities. Because now the Islamic Bank has developed very quickly it must be noted regarding the application of Islamic business ethics such as religiosity in every operation so that no problems arise or fraud occurs in Islamic banking. The results of this study indicate that there is a positive and significant relationship between Islamic business ethics and Islamic banking operations. This is reinforced by the coefficient of determination that Islamic business ethics contribute 57.7% to Islamic banking operations.

Strong religiosity as in the ritual and ideological dimensions of a person is associated with high levels of professional ethics and integrity. BMT employees and management who have high religiosity tend to practice high moral and ethical values in carrying out their duties. This can result in an honest, fair, and transparent work environment, thus supporting good performance.

High religiosity can help BMT employees to build better relationships with customers, especially for customers who share similar religious values. Employees who understand and appreciate customers' religious values can build greater trust, thereby increasing customer loyalty and overall BMT business performance. This is evident in the results of the questionnaire on the BMT performance variable on the perspective of customers or members who feel satisfied and actively participate in every BMT activity. So it can be concluded that religiosity has a significant impact on BMT performance by strengthening compliance with sharia principles, promoting professional ethics and integrity, and strengthening relationships with customers.

The weaknesses in this study lie in several aspects of methodology and analysis. First, the small sample size may limit the generalizability of the findings of this study. In future research, it is recommended to use a more representative and larger sample so that the results can be more generally applied to the BMT population as a whole. Second, the use of measurement instruments that are not fully valid and reliable may affect the reliability and validity of the data obtained. Therefore, adaptation or development of better and tested instruments should be carried out in future research, while still paying attention to aspects that are relevant and important in the context of this study.

Furthermore, in this study, a cross-sectional research design was used to collect data at one specific point in time. This presents limitations in understanding cause-and-effect relationships and changes over a period of time. A longitudinal research design or experimental study may provide better insight into the relationship between the variables under study and changes that occur over time. In addition, confounding factors that may affect the relationship between the observed variables have not been fully accounted for in this study. In the future, it is recommended to control for confounding variables that may affect the variables under study in order to obtain more accurate and convincing results.

Finally, the data used in this study was obtained through questionnaires filled out by respondents. This may lead to bias and inaccuracies in respondents' perceptions and understanding. It may be advisable to incorporate other data collection methods, such as interviews or observational observation, to obtain more comprehensive and varied data. Nonetheless, this study still provides valuable insights into the relationship between religiosity and sharia implementation in the BMT context. These weaknesses can serve as a foundation for future research that is more in-depth and comprehensive in exploring the understanding of this phenomenon.

6. Conclusions

Based on the results of research conducted in Purwakarta and Karawang Regencies, it was found that knowledge, behavior, and religiosity play an important role in determining the performance of Baitul Maal wa Tamwil (BMT). The results showed that the knowledge possessed by BMT administrators about Sharia accounting has a significant influence on BMT performance. The higher their knowledge, the better the performance of BMT in carrying out its operational activities and complying with Sharia principles.

In addition, the behavior of BMT administrators also plays an important role in determining the performance of these institutions. The results show that positive behavior in implementing Sharia accounting has a significant impact on BMT performance. BMT administrators who have attitudes and behaviors that support compliance with Sharia principles tend to achieve better performance than those who do not.

In addition to knowledge and behavior, religiosity factors also have a significant influence on BMT performance. The level of religiosity of BMT administrators also contributes to improving the performance of the institution. Thus, maintaining the values of religiosity in the implementation of BMT activities is also an important factor in achieving optimal performance. By paying attention to these three factors, it is expected that BMT can continue to improve its performance and provide greater benefits to the community.

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