

The Influence of Promotion, Service Quality, and Savings Products on Saving Interest at *Bank Syariah Indonesia (BSI)* Muara Teweh Branch Office

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Abstract

This research is based on PT. Bank Syariah Indonesia, Tbk (BSI) is an officially operating Islamic bank. Islamic banks are now competing to build superior values to achieve this. Banks must prioritize service quality and offer savings items for promotion, the quality of service provided by Bank Syariah Indonesia. Thus, BSI must immediately become one of the most effective tools to drive the national economy as well as being world class. This study aims to determine the effect of promotion, service quality, and savings products on interest in savings at Bank Syariah Indonesia (BSI) Muara Teweh Branch Office. This research is a field research with a quantitative approach. The number of samples taken was 400 respondents and using the Solvin formula, the data obtained was then processed using SPSS Version 29.0.1.0 (171). The final results of this study explain that promotion, service quality and products have a positive and significant effect on interest in savings, both simultaneously and partially. It is known that the effect of promotion, service quality and products on interest in savings is 73.6%

Keywords. *Interest in Saving, Promotion, Service and Product Quality*

INTRODUCTION

Sharia Banks began to be developed, first established in 1992 was Bank Muamalat Indonesia (BMI). Sharia banking is expected to continue to grow in Indonesia, although it has been slow compared to other Muslim countries (Yusuf, Abduh, et al., 2023). Sharia banking has maintained its presence in Indonesia since its establishment in 1998 the development of sharia finance.

With the support of public financial authorities around the world, economic growth is expected to continue to increase. Therefore, the establishment of BSI is expected to increase the growth of the economic community and support the sector. This approach will enable the policy-making community to understand and support the principles of Islamic economics. Islamic banks adhere to the principle of running operations without involving interest. In Surah Ali-Imran verse 130, Allah SWT has articulated this principle.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ١٣

Meaning: *"For you who believe, do not indulge in usury excessively and fear Allah so that you may obtain prosperity."*

Promotion is what influences the choice to use a product. Good promotion will make clients see more and create interest in saving at Islamic Bank. Promotion itself is a way to build client trust and research on a product.

Quality of service is the level of perfection expected and control over that perfection. So it can be interpreted as an effort to fulfill the needs and desires of consumers and the determination of its delivery in balancing consumer expectations (Mubarak et al., 2023). Therefore, every service company must plan, organize, implement and control the quality system in such a way that the service can satisfy its customers.

From some of these operations, it is then derived into the existence of Sharia Bank products which can be broadly grouped into products, funding, financing products, and banking service products (Hidayatullah et al., 2024). In carrying out operations, Sharia Bank has 4 functions, one of which is as a mandate to invest funds entrusted by investment account holders on the basis of the principle of profit sharing with the bank's investment policy (Hidayati et al., 2022).

Interest as interest is a tendency where interest is not born out of compulsion, interest can change a person's loyal attitude and behavior easily because of the results of the tendency (Kusumadewi et al., 2022). While saving is an activity that is carried out to meet a need as

a guarantee for the future. According to Fahmi Gunawan (2018:5) explains that saving is an activity that requires a person's will to set aside and save money in the bank (Wafa et al., 2024). Saving is an activity that is recommended by religion, because by saving a person prepares himself for the future.

This study aims to solve the relationship between interest in saving, based on initial observations. The significant number of residents in Muara Teweh makes researchers believe that people in this area are very influential and respected. Moreover, there are Conventional Banks and Sharia Banks that compete to build their own superior values. To achieve this, the Bank must prioritize the quality of service and offer savings items for promotion, the quality of service provided by Bank Syariah Indonesia at the Muara Teweh branch, knowledge of savings products offered by Bank Syariah Indonesia, and the reasons for wanting to save at Bank Syariah Indonesia are the main topics of this study.

LITERATURE REVIEW

Interest in Saving

The tendency to observe and respond to people, events or circumstances is known as curiosity. Questions about interest accompanied by feelings of pleasure. And according to Abu Ahmadi (1998:151) "Curiosity is a state of mind of a person's soul, calculating the capacity of his soul (cognition, conscience and feelings), centered or solid components of thought".

In terms of interest in saving, there are indicators identified by Mamat Ruhimat & Nana Suprianta (2006:363) as follows:

a. Feeling happy/joyful

A person's interest arises from feelings of pleasure towards an object or situation that attracts his attention.

b. Attention

Individuals who pay attention consciously, spontaneously, effortlessly and naturally, without coercion and selectively, will develop interest.

c. Award

Someone who is interested has the desire and enthusiasm to get what he is looking for.

Promotion

Some definitions of promotion by experts in the field are as follows (Danang Sunyoto, 2014:63): According to A. Hamdani, promotion is one of the important marketing variables in a company in delivering or disseminating products. Meanwhile, according to Wiliam J. Stanton, promotion is an element in the company's marketing mix that is used to find out about the company's products and according to Indriyo Gitosudarmo (2000:237), promotion is an activity aimed at influencing consumers so that they can become familiar with the products offered by the company to them and then they become happy and buy the product. According to Nurgroho & J. Setiadi (2008:253), who stated that in the promotional mix there are several components that can be used as indicators, namely, as follows:

- a. Advertising serves as a promotional technique used by banks to educate, attract, and influence potential customers.
- b. Sales Promotion is carried out to persuade clients to immediately use the available goods or services.
- c. Publicity is defined as promotional efforts carried out by Customer Service or Help Desk with the aim of attracting clients through programs including social services, quiz contests, exhibitions, and face-to-face interactions.

Quality of Service

Satisfaction can be interpreted as a person due to consuming a product or service to obtain a service (Ade Syarif Maulana, 2016:114). Service quality is the level of expected excellence and control over the level of excellence to meet the level of customer desires (Tjiptono, 2016:59).

Several indicators of service quality identified by Philip Kotler (1996,578):

- a. Direct Evidence (Tangible): This refers to real or direct evidence, including physical appearance, equipment, personnel, and materials.
- b. Expertise is focused on the capacity to deliver consistent, accurate and timely services with Reliability.
- c. Responsiveness: Responsiveness reflects commitment.
- d. Assurance: Assurance refers to the expertise and friendliness of the personnel, as well as their capacity to be reliable.
- e. Empathy: Empathy involves understanding and recognizing an individual's needs.

Product

According to Engel, Blackwell & Miniard (1995:337) defines consumer knowledge as "A) Information stored in memory is generally referred to as knowledge. The percentage of all informants related to the role of consumers in the market is known as consumer knowledge. The definition of a product according to Wiliam J. Spontan is limited to a set of physical characteristics that can be identified in real terms. According to Kotler & Keller (2012:11) Indicators of product variables are:

- a. Quality: quality is a characteristic of a good or service that is determined by how well the good or service can meet consumer demand, whether the need is stated or not.
- b. Product Variety: Product variety is the grouping of products within a given product class that are closely related because they serve comparable purposes and appeal to the same or different types of customers. In essence, the strategic focus and obligation of a company is product variety planning. They must know the sales and revenues of each product within its parameters to determine how much it should be increased, considered, reduced, or discontinued.
- c. Advantage: Advantage refers to the capacity of a business to generate financial profits that exceed its competitors in the same sector. Businesses that have a competitive advantage consistently demonstrate that they can understand changes in market structures and choose the best marketing tactics. Analyzing the business environment to find opportunities and threats will determine the general strategy chosen by each organization. Porter's study shows that a number of tactics can be used to gain a competitive advantage, such as selling goods or services at a lower cost (Cost Leadership), concentrating on a particular market niche, or providing goods or services that are different from competitors. When a phrase, name, sign, symbol, or a mixture of these components is used to identify the producer or marketer of the seller of goods and services.
- d. Brand: a name, term, sign, symbol, or combination of these that identifies the maker or seller of goods and services is called a brand.

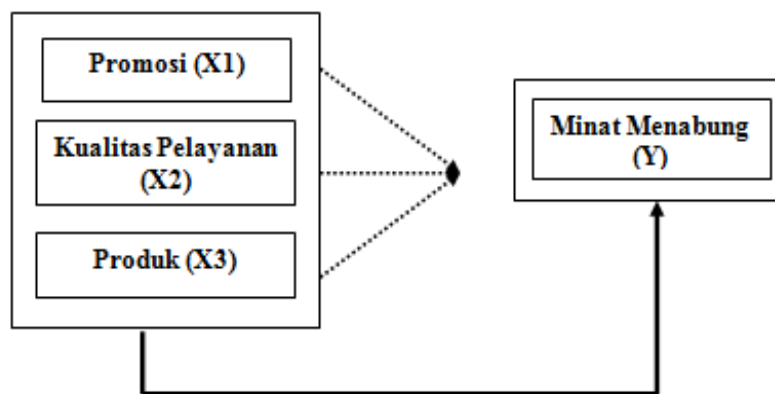
Based on the theoretical framework above, the hypothesis that can be put forward in this study is:

- a. H1 = Promotion, service quality, and products are not related to the desire to save at Bank Syariah Indonesia Muara Teweh Branch Office.

- b. H2 = found a combination of marketing, seller value and product simultaneously on the desire to save at Bank Syariah Indonesia Muara Teweh Branch Office.
- c. H1 = Promotion, merchant value and goods have no partial relationship to the desire to save at Bank Syariah Indonesia Muara Teweh Branch Office.
- d. H2 = Promotion, service and product quality have an impact on interest in saving at Bank Syariah Indonesia Muara Teweh Branch Office.

And the framework of thought that can describe the promotion of Bank Syariah Indonesia (X1), Service Quality (X2), Savings Products (X3), and Interest in Saving (Y). The description is the basis of the research theory:

Figure 1. Framework of Thought



Information :

X1 = Promotion

X2 = Quality of Service

X3 = Product

Y = InterestSave

-----> = Partially

—————> = Simultaneously

RESEARCH METHOD

The research method used is quantitative. The types and sources of data are primary and secondary. The population in this study produced data from the Regency in North Barito, Muata Teweh City, which contained 160,235 people, while the sample used was 400 respondents. Data collection techniques used questionnaires, observation, and documentation.

RESULT

In this study, we distributed questionnaires to people who do not have Muara Teweh Savings Products so that the total number of respondents was 400 people. Age, beliefs, gender and geographic location (district) are some of the characteristics observed in respondents. The data results are shown as follows:

Table 2. Respondents by Age

| Age | Amount | Presentation |
|--------|--------|--------------|
| 13-20 | 104 | 26% |
| 21-30 | 201 | 50.25% |
| 31-40 | 67 | 16.75% |
| 41-100 | 29 | 6.25% |
| Total | 400 | 100% |

Source: Primary Data (Data processed 2024)

The data presents the characteristics of respondents categorized by age, as illustrated in the table above. A total of 104 individuals aged 13-20 years old represent 26%, 201 individuals aged 21-30 years old contribute 50.25%, 67 individuals aged 31-40 years old consist of 16.25%, and 29 individuals aged 41-100 years old represent an increase of 6.25%.

Table 3. Respondents Based on Religion

| Religion | Amount | Presentation |
|--------------|--------|--------------|
| Islam | 356 | 89% |
| Christian | 29 | 6.5% |
| Catholic | 11 | 2.75% |
| Hindu | 4 | 1% |
| Buddha | - | 0% |
| Confucianism | - | 0% |
| Total | 400 | 100% |

Source: Primary Data (Data processed 2024)

The table above presents data on the characteristics of respondents by religion. Respondents consisted of 356 Muslims representing 89%, 29 Christians representing 6.5%, 11 Catholic representing 2.75%, and 4 Hindus totaling 1%. There were no respondents who were Buddhists or Confucians, meaning 0%.

Table 4. Respondents by Gender

| Gender | Amount | Presentation |
|--------|--------|--------------|
| Man | 155 | 38.75% |
| Woman | 245 | 61.25% |
| Total | 400 | 100% |

Source: Primary Data (Data processed 2024)

Based on the table above, there were 155 male respondents representing 38.75%, and 245 female respondents, or 61.25% who stated that the public was interested in BSI savings products.

Table 5. Respondents Based on Region of Origin (Sub-district)

| Region of Origin (Sub-district) | Amount | Presentation |
|---------------------------------|--------|--------------|
| Mount Timang | 20 | 5% |
| Mount Purei | 12 | 3% |
| Lahei | 20 | 5% |
| West Lahei | 10 | 25% |
| Mounting | 16 | 4% |
| New Teweh | 105 | 26.25% |
| South Teweh | 22 | 5.5% |
| Central Teweh | 176 | 44% |
| East Teweh | 19 | 4.75% |
| Total | 400 | 100% |

Source: Primary Data (Data processed 2024)

Based on the table above, the data shows the characteristics of respondents based on sub-districts for BSI savings products: Gunung Timang has 20 respondents representing 5%; Gunung Purei has 12 respondents, accounting for 3%; Lahei has 20 respondents, which is 5%; West Lahei consists of 10 respondents or equivalent to 25%; Montallat has 16 respondents or 4%; Teweh Baru includes 105 respondents or 26.25%; South Teweh has 22 respondents representing 5.5%; Central Teweh has 176 respondents, which is 44%; and East Teweh consists of 19 respondents or 4.75%.

To assess the influence of promotion variables (X1), service quality (X2), and savings products (X3). To determine savings interest (Y), the following multiple linear regression equation is used:

Table 6. Multiple Linear Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|--------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 4,491 | 1,054 | | 4.262 | .000 |
| PROMOTION | ,216 | ,033 | ,214 | 6,572 | .000 |
| QUALITY OF SERVICE | ,463 | ,024 | ,611 | 19,372 | .000 |
| PRODUCT | ,229 | ,030 | ,215 | 7,563 | .000 |

Source: Primary Data (Processed Data, 2024)

The resulting regression equation is:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3$$

$$Y = 4,262 + 6,572 + 19,372 + 7,563$$

If f count is greater than f table or $f < 0.05$ then the independent variable is considered to have a significant influence. Assuming a data set of $n = 400$ with $k = 3$ independent variables and 4 overall variables, the degrees of freedom are calculated as follows: Both $df_1 = 4 - 1 = 3$ and $df_2 = 400 - 3 - 1 = 396$ have a significance level of 0.05. As a result, the F Table value is 2.63. The next section provides an explanation of the F test calculation:

Table 7. F Test Results (Simultaneous)

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------|
| 1 | Regression | 1605,509 | 3 | 535,170 | 368,645 | .000b |
| | Residual | 574,881 | 396 | 1,452 | | |
| | Total | 2180,390 | 399 | | | |

Source: Primary Data (Processed Data, 2024)

Table 8. T-Test Results (Partial)

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|--------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 4,491 | 1,054 | | 4.262 | .000 |
| PROMOTION | ,216 | ,033 | ,214 | 6,572 | .000 |
| QUALITY OF SERVICE | ,463 | ,024 | ,611 | 19,372 | .000 |
| PRODUCT | ,229 | ,030 | ,215 | 7,563 | .000 |

Source: Primary Data (Processed Data, 2024)

The t-value of each independent variable and the relevant t-table can be compared, as shown in the previous table. The t-value of the promotion variable is 2.171, so the total is 6.572; the t-value of the service quality variable is 19.372 so the total is also 6.572; and the t-value of the product variable is 7.563 also totaling 6.572, all of which are greater than the t-value of 1.996. In addition, the three variables are below 0.05 and each variable has a significance value of 0.000. If the significance value of the Promotion, Service Quality, and Product variables is greater than 0.05 and all t-values of the variables exceed the t-table value, then H_a is rejected H_0 .

R^2 is the coefficient of determination. The value obtained from the R^2 calculation will be expressed in a percentage that shows the extent of the influence of the variable on the dependent variable. The calculation of the R^2 test is described below:

Table 9. Results of the Determination Coefficient Test (R²)

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | ,858a | ,736 | ,734 | 1.20487 |

Source: Primary Data (Processed Data, 2024)

The table above shows the coefficient of determination (R²) of 0.736, which means that 73.6% of interest in saving at BSI is influenced by promotions, service quality, and product offerings. While 26.4% is influenced by other variables analyzed in this study.

DISCUSSION

There are several approaches to addressing conservation needs. The purpose of this study was to examine the influence of promotion, service quality, and items simultaneously and partially on savings interest. The results showed a calculated f value of 368.645, a table f value of 2.63, a significant value of 0.000, and an alpha level of 5% or 0.05. Thus, it can be said that promotion, service, and products all have an impact on people's desire to save. The results of the study conducted with SPSS 29.0.1.0 (171) for Windows software showed that savings interest was partially influenced by three independent variables, namely promotion, service quality, and products.

This finding shows that promotion has a very significant impact on investment interest. savings. According to Firman's research (2018), promotion increases people's desire to save. Based on the analysis findings, promotion is the main element that influences interest in saving at BSI. This shows how promotion has a major impact on individuals' desire to maximize their savings and can motivate them to choose Islamic banks for their transactions.

In the Islamic view according to Imam Al-Ghazali about promotion, quoted by Basri, promotion is a way for companies to sell their products through communication. Communication activities are closely related to social relations. Islam through the Qur'an and Hadith, has also provided guidance on good social relations (Yusuf, Azhari, et al., 2023). This promotion often ignores morals when doing promotions. There are several things that must be considered when doing promotions, including: 1) sellers must explain honestly about the goods they sell, not lie. If they lie, the seller will be guilty and take action against the customer. 2) do not hide the shortcomings of the product to be promoted. The presence of gharar elements indicates that the seller is given to the customer. This is

permissible if the product is explained correctly and provides important information, but it should not be exaggerated.

The behavior of the Prophet Muhammad (PBUH) is basically related to the principle of majority (Sukarni & Mansyuroh, 2022). Promotion during the time of the Prophet was still less advanced when compared to today where producers utilize modern tools such as the internet, television, and radio. Management can be defined as intelligent and subtle delegation of tasks, authority, teamwork, responsiveness, coordination, control, and supervision. In addition, the concept of the Quranic business is very comprehensive. The parameters used go beyond the boundaries of the real world.

Service quality has a positive and significant influence on interest in saving, according to research. The t-value for service quality of 19.372 is greater than the t-table value of 1.966 with a significance level of 0.000 or less than 0.05. Another factor that influences people's tendency to save in banking is the existence of the BSI Muara Teweh Branch Office. There is a direct correlation between interest in saving in banks and excellent service. The results of Siti Aisya's (2020) study which found that service quality has a significant effect on people's motivation to save are supported by this study. Based on research findings, interest in saving at BSI is significantly influenced by service. This illustrates how a person's choice to adhere to a religion. Lewis & Booms (Tjiptono, 2020:142) define service quality as the extent to which a service meets client expectations. Service quality is a variable (X2) that has eight question items. significantly influences the desire to save at BSI. It is widely known that customer needs, which are met through the products offered at BSI, are the main factors influencing service quality.

It was through this grace that the Prophet Muhammad (PBUH) showed gentleness towards them. Al-Hasan Al-Bashri stated that the morals of the Prophet Muhammad (PBUH) were revealed by the Almighty (Yusuf & Abduh, 2022). From an Islamic perspective, service quality refers to how customers evaluate the services offered by a company that prioritizes moral values. Islamic law outlines three characteristics of promotional ethics. 1) Promotional ethics, which are based on the Qur'an, prohibit ambiguous interpretations. 2) The main difference is the immutable nature and the transcendental absolute aspect. The Islamic approach emphasizes the importance of improving the welfare of society rather than engaging in personal selfishness through profit maximization. Adiwarman Karim stated that the success or failure of a business is influenced by the entrepreneurial behavior of the

business owner. In this study, five metrics were used: showing that direct evidence is the most reliable indicator. This was done straightforwardly by respondents and utilizing communication media. This shows that effective communication with respondents is very important to increase their interest in saving.

The study shows that the motivation to save is significantly influenced by the product. The significance value of 0.000 is smaller than 0.05, and the t-product value of 7.563 is greater than the t-table value of 1.966. The more items increase the desire to save at Bank Syariah Indonesia, Muara Teweh Regional Office. According to Guantara's research (2018), the product has an impact on the motivation to save. The findings of the analysis show that one of the elements that influences people's desire to buy something is saving at BSI, and this shows that the product can also influence people's preferences for saving, dealing with Bank Syariah.

Goods and services have limits that cannot be violated in the Islamic view. Taking profits that are greater than normal, collecting the proceeds of usury, and paying zakat are all included in it. Economic products and activities do not aim to achieve maximum profits in Islam. The ultimate goal of human endeavor is the glory of this world and the hereafter (Sukarni & Mahmud, 2024). In the product process, human glory and dignity must be the top priority.

The Islamic view according to MN Shiddiqi, is to fulfill all human needs in the following ways: 1) fulfilling individual needs reasonably, 2) fulfilling family needs, and 3) supporting the next generation. Help society worship Allah by helping them. The goal of Islamic products is to achieve optimal *maslahah* for every individual and all of humanity, based on the description above.

In this study, we used four indicators to evaluate product variables. The results showed that the diversity indicator was the most influential. The results showed that customers have distinguished and understood that Islamic Banks meet general needs, making people interested in saving at Bank Syariah Indonesia, Muara Teweh Regional Office.

The findings of the study indicate that consumers' desire to save money is significantly influenced by service, promotion, and product quality. The *fcount* figure is wider than the *ftable* value of 2.63, which is 368.645 with a significance value of 0.000. People's motivation to save is greatly influenced by promotion, service, and commodities at Bank Syariah Indonesia Muara Teweh Branch Office. The determination coefficient of 0.736

shows the percentage of this influence, indicating that promotion factors, service quality, and product quality contribute 73.6 percent to the interest in saving at BSI Muara Teweh Branch Office. The remaining 26.4% is due to additional external factors.

With a score of 0.216, multiple linear regression shows that the desire to save at BSI is positively caused by the promotion level variable. This shows that the interest in saving increases by 0.216 for each promotion increase. The higher the interest in saving at BSI, the higher the interest. Likewise, the interest in saving is significantly influenced by the service quality variable; the multiple linear regression test gives a positive result of 0.463, indicating an increase in interest in saving by 0.463. Increasing quality will encourage people to choose BSI to help them with their tasks. The positive branched linear regression test results are then used to identify product variables that have a value of 0.229. This shows that each item will increase the desire to save at Bank Syariah Indonesia, Muara Teweh Branch.

CONCLUSION

Analysis of materials and discourse on how promotions, service quality, and product quality influence customer motivation to save at BSI produces the following data:

1. The following is the regression test data and F Test (Stimulus). The results of the study show how aspects of promotion, service quality, and product value affect consumers' desire to save at Bank Syariah Indonesia, Muara Teweh Branch.
2. Based on the results of the regression test with the T Test (Partial), the interest in saving is greatly influenced by three factors. The statistical significance value of the promotion variable ranges between 0.000 and 0.05. $T_{count} 19.372 > T_{table} 1.966$ is a significant value. The exact value of the goods variable is 0.000 0.05.

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