

## The Influence of Promotions, Service Quality and Trust on Customers' Interest in Saving at BSI KCP Jambi Rimbo Bujang 1

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### ABSTRACT

BSI KCP Jambi Rimbo Bujang 1 is the first sub-branch office established in Tebo Regency, Jambi. BSI is a combination of BNI Syariah, BRI Syariah and Mandiri Syariah since 2 years ago. The Bank Syariah Indonesia office in Tebo Regency serves BSI Bank customers to create new accounts, cash deposits, withdraw savings funds, check balances, apply for loans/credit and services, BSI ATMs for other BSI products. During its development, the growth in the number of customers was very slow even though many promotions had been carried out and the quality of service was also very good. This research aims to determine the influence of promotion, service quality and trust on interest in saving at BSI KCP Jambi Rimbo Bujang 1. The research method used is quantitative research. The data analysis technique uses multiple regression analysis with the t test and F test. Data was obtained by distributing questionnaires to 150 respondents using the Purposive Sampling Technique. The results of this research show that in part the promotion variable has a significant influence on interest in saving as evidenced by a value of  $0.006 < 0.05$  with a t value of  $2.803 > t_{table} 1.757$ , the service quality variable has a significant influence on interest in saving as evidenced by a significant value of  $0.009 < 0,05$  with a tcount value of  $2.663 > t_{table} 1.757$ , and the trust variable also has a significant influence on interest in saving as evidenced by a significant value of  $0.001 < 0.05$  with a tcount value of  $4.299 > t_{table} 1.757$ . Simultaneously (at the same time) promotion, service quality and trust have an influence on interest in saving as shown by the value of  $F_{count} > F_{table} (56.112 > 2.67)$  with a significant value of  $0.001 < 0.005$

## **INTRODUCTION**

Sharia banks are banks that carry out their activities based on sharia principles and Islamic law as stated in the fatwa issued by the National Sharia Council of the Indonesian Ulema Council. The government responded quickly to the initial development of sharia banking in Indonesia in the national banking system with the enactment of Law Number 7 of 1992 concerning Banking, which was later amended by Law Number 10 of 1998.

During the collapse of the national banking system during the economic crisis that occurred in 1998, this was the beginning of the development of sharia banking in Indonesia. There is a sharia bank branch office being developed. With the significant development of sharia banking, on July 16 2008 Law Number 21 of 2008 concerning sharia banking was passed as the basis for the establishment of sharia banks in Indonesia. Bank Syariah Indonesia (BSI) is a bank resulting from the merger between PT Bank Bri Syariah Tbk, Pt Bank Syariah Mandiri and Pt Bank BNI Syariah which officially the Financial Services Authority (OJK) issued a permit for the merger of the three sharia banking businesses on January 27 2021 through letter Number SR-3/PB.1/2021.

Bank Syariah Indonesia (BSI) KCP Jambi Rimbo Bujang 1 is the first sub-branch office established in Tebo Regency, Jambi. BSI was founded 2 years ago as a combination of BNI Syariah, BRI Syariah and Mandiri Syariah. The Bank Syariah Indonesia office in Tebo Regency serves BSI Bank customers to open new accounts, cash deposits, withdraw savings funds, check balances, apply for loans or credit and services, BSI ATMs for other BSI products. Based on the pre-survey, BSI office services are open from Monday to Friday with longer service hours than other banks, namely from 08:00-16:00. BSI's long working hours are an advantage over other banks.

## **LITERATURE REVIEW**

According to Sudarso (Rozi, I. A., & Khuzaini 2021), service quality is an action given by a person or company to consumers which aims to provide comfort to consumers. Consumers tend to choose companies that provide good quality service according to their wishes.

Service quality is a form of employee work professionally in accordance with what consumers or customers require. This can take the form of planning, organizing activities and the ability to provide effective and efficient services, so that customers feel satisfied and comfortable in carrying out transactions (Ermawati, C., & Sidiq, Asah 2021).

Service quality can be measured whether it is good or not based on the customer's point of view, not based on the service provider. However, this does not mean that service quality cannot be measured (Amini 2016). Meanwhile, according to Usmara (Gofur n.d.) service quality is a statement about behavior and ties that originate from considerations between desires (expectations) and performance (results).

According to Zeithaml (Rasyidi 2019) service quality is a customer's assessment of the superiority, special features of a product or service as a whole. Service quality is the result of an evaluation process, where customers compare their perceptions with what is provided by the company's employees (Maharani,

A., & Saputra 2021). There are 5 dimensions of service quality, namely:(1). Reliability is the ability of employees to provide services quickly and accurately, (2). Assurance is the employee's ability to be knowledgeable, polite and ensure customer safety.(3). Direct evidence (Tangible) is the appearance of physical evidence.(4) . Empathy is a feeling of care and attention shown by employees.(5). Responsiveness is the responsiveness of employees in providing services quickly. Promotions carried out by Islamic banks can be through various media and communication channels, such as advertising, print media, online media, social media, trade exhibitions, direct promotions, and so on (Nafira, S. and Supriyanto 2022). Effective promotions must be tailored to the target market and specific business objectives so that they can increase the decision to save at a sharia bank. People's interest in becoming customers at sharia banks is still low due to the lack of product promotion and they prefer to become customers at conventional banks compared to sharia banks.

Promotion is the process of informing, influencing, and encouraging sales of certain brands, goods, or services. The aim of promotion is to increase public awareness, arouse interest, create desire, and encourage them to be interested in the products being offered. Promotion can be assisted through various strategies and channels including publicity, direct marketing, advertising, offers, computerized displays, and so on (Supriyanto 2022). The promotional methods used are determined by the intended audience, available funds and objectives. Strong progress must be based on a good understanding of market goals, customer requirements, and business goals. It is important to develop imaginative promotional strategies and provide clear benefits of the products offered or administration to potential customers (Supriyanto, A., Chikmah, I. F. 2023).

Interest in saving is a desire that arises in a person to use one of the bank's products or services. Therefore, to build a good perception among customers, it is necessary to carry out promotions and good service quality (Iftia, Hidayat 2020). Interest is a form of attention, liking, pleasure or interest (congruence) in something or desire for something. Big Indonesian Dictionary (KBBI) Interest can be realized by directing existing potential towards a person's response to a particular field (Ortega 2017). According to Crow and Crow 2009 in (Nisak 2013), there are three factors that influence the emergence of interest, namely internal encouragement factors, social motive factors, and emotional factors.

Trust is the foundation of business. Two or more people will carry out transactions and both will trust each other. Trust cannot simply be acknowledged by other parties or business partners, but must be built and proven by yourself from the start. Research conducted by Gafen and Vita shows that trust can be said to be a willingness to be sensitive to the actions of people who are trusted, because trust has a sense of responsibility (Vita Aprilia Safitri 2018).

Research by Nazaruddin Aziz, Vito Shiga Hendrasto (2019) with the title "The Influence of Service Quality, Trust and Promotion on Interest in Saving at Sharia Bank Ulak Karang Branch, Padang City". The results of the research conducted were that promotion, service quality and trust had a significant effect on interest in saving at the Ulak Karang branch of Sharia Bank, Padang City,

(Nazaruddin Aziz, 2019). Based on the background description above, the aim of this research is to determine the influence of promotion, service quality and trust partially and simultaneously on customers' interest in saving at BSI KCP Jambi Rimbo Bujang 1.

## METHODOLOGY

The method used is a quantitative method. The quantitative method is a method that uses quantitative analysis tools where the results of the analysis are presented in the form of numbers which are then explained and interpreted in a description (Sugiyono. 2018). In this research the author focuses on the dependent variable, namely the indicator of interest in saving and the independent variable is focused on promotion, service quality and trust. This research is intended to determine the influence of promotion, service quality and trust on interest in saving at BSI KCP Jambi Rimbo Bujang 1. The population is the entire research object. Where the population in this study are customers at BSI KCP Jambi Rimbo Bujang 1.

## RESULTS AND DISCUSSION

Table 1. Respondent characteristics based on gender

<b>Jenis Kelamin</b>	<b>Frequency</b>	<b>Precent (%)</b>
Male	42	28.0
Female	108	72.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

Primary Data Sources are Prosesed 2023

Table 2. Respondent Characteristics Based on Age

<b>Age</b>	<b>Frequency</b>	<b>Precent (%)</b>
17-24 Years old	109	72.7
25-34 years old	38	25.3
35-50 years old	2	1.3
More Than 50 years old	1	.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

Primary Data Sources are Prosesed 2023

Table 3. Respondent Characteristics Based on Work

Work	Frequency	Precent (%)
Students	69	46.0
Civil	12	8.0
Servant/Teachers/Police		
Enterpreneur	1	.7
Privat Employee	22	14.7
Etc	46	30.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

Primary Data Sources are Proessed 2023

Based on the results of the tests that have been carried out, the following hypothesis is obtained:

a. First hypothesis testing (Ha1)

It is known that the significance value of the promotion variable (X1) is  $0.006 < 0.05$  with a tcount value of  $2.803 > ttable 1.757$ , it can be concluded that (Ha1) is accepted. This means that there is a partially significant influence between the promotion variable and the interest variable.

b. Second hypothesis testing (Ha2)

It is known that the significance value of the service quality variable (X2) is  $0.009 < 0.05$  with a tcount value of  $2.663 > ttable 1.757$ , it can be concluded that (Ha2) is accepted. This means that there is a partially significant influence between the service quality variable on the variable of interest.

c. Third hypothesis testing (Ha3)

It is known that the significance value of the trust variable (X3) is  $<0.001 < 0.05$  with a tcount value of  $4.299 > ttable 1.757$ , it can be concluded that (Ha3) is accepted. This means that there is a partially significant influence between the trust variable and the interest variable.

1) Simutaneous Test (F test )

Table 4. F Test

		ANOVA <sup>b</sup>				
Model		Sum of Square	Df	Mean Square	F	Sig.
1	Regression	1389.166	3	463.055	56.112	$< .001^b$
	Residual	1204.834	146	8.252		
	Total	2594.000	149			

Primary Data Sources are Proessed 2023

In the table above it can be seen that the service quality and trust variables have Fcount  $> Ftable (56.112 > 2.67)$  with a significance value  $< 0.001 < 0.05$ . Based on the criteria values, (H04) is rejected and (Ha4) is accepted. This means that the variables promotion, service quality and trust have a simultaneous (together) and significant effect on the variable of interest.

1. Coefficient of Determination Test ( $R^2$ )

Table 5. Multiple Linear Test

<b>Model Summary<sup>b</sup></b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.732 <sup>a</sup>	.536	.526	2.873

2. Primary Data Sources are Processed 2023

Based on the table above, it is known that the R Square value is 536 or 53.6%, meaning that interest can be explained by the promotion, service quality and trust variables by 53.6%. The remainder, namely 46.4%, can be explained by other factors not studied.

**The Influence of Promotions on Interest in Saving at BSI KCP Jambi Rimbo Bujang 1**

Based on the test results, it shows that partially the promotion variable (X1) has a positive and significant influence on interest, meaning that the better the promotion carried out, the greater the interest in saving at BSI KCP Jambi Rimbo Bujang 1. This is supported by the results of the promotion variable which has a value of  $0.006 > 0.05$  with a tcount value of  $2.803 > t_{table} 1.757$ . Promotion variables in this research use indicators of frequency, quantity, promotion time and accuracy.

The research results of the accuracy indicators in this research are that BSI KCP Jambi Rimbo Bujang always offers products according to what customers want and need. BSI offers a wadiah savings product where every month admin fees are free, this can increase people's interest in saving.

Based on the results of the descriptive analysis of the promotion variable, an average value of 100.0% was obtained from the 150 respondents who filled out the questionnaire, this figure is in the high category. This shows that the promotions carried out by BSI are good or in the good category. In theory, this research provides an illustration that in sharia banking it is very important to carry out promotions that are in accordance with customer needs. By paying attention to the promotional dimension, of course BSI can attract people's interest in saving.

This research is supported by researchers (Al-Tijary 2018), (Sinta Bella, Moh. Faizal 2023), (Nazaruddin Aziz 2019), (Septiani 2018), (Vania, I., & Simbolon 2021) who show that promotion is very influential on interest in saving. The promotion carried out by BSI has been very good, namely by going directly into the field, such as conducting outreach to educational institutions, with proof that the majority of BSI customers are students. It can be seen that promotions have a big influence on interest in saving, therefore BSI must be more active in carrying out promotions so that people save more and from various groups.

**The Influence of Service Quality on Interest in Saving at BSI KCP Jambi Rimbo Bujang 1**

Based on the test results, it shows that partially the service quality variable (X2) has a positive and significant influence on interest, meaning that the better the quality of service provided, the greater the interest in saving at BSI KCP Jambi Rimbo Bujang 1. This is supported by the results of the service quality variable.

has a value of  $0.009 > 0.05$  with a tcount value of  $2.663 > t_{table} 1.757$ . The service quality variables in this research use indicators of responsiveness, reliability, empathy, assurance and direct evidence.

The results of research on reliability indicators in this research are that BSI KCP Rimbo Bujang 1 always provides good service to customers, always understands customer desires by providing fast, precise and accurate service and satisfies customers.

The results of the descriptive analysis of the service quality variable obtained an average value of 100.0% from the 150 respondents who filled out the questionnaire, this figure is in the high category. This shows that the services provided by BSI are good or in the good category. In theory, this research provides an illustration that in sharia banking it is very important to provide good service and in accordance with customer needs. By paying attention to the dimensions of service quality, of course BSI can attract people's interest in saving. This research is supported by (Siti Aisyah and Yohansyah Adiputra Riyadi 2020), (Ihza Alfi Dewanti 2021), (Sumantri 2014), (Hutagalung 2017) who show the results that service quality influences interest in saving. The quality of service provided by BSI is good, such as serving customers quickly and responsively. The service hours at BSI are quite long, namely until 16.00, so for students who come home from school it's already afternoon, they can still make transactions at the office.

### **The Influence of Trust on Interest in Saving at BSI KCP Jambi Rimbo Bujang 1**

Based on the test results, it shows that partially the trust variable (X3) has a positive and significant influence on interest, meaning that the better the trust, the greater the interest in saving at BSI KCP Jambi Rimbo Bujang 1. This is supported by the results of the trust variable (X3) which has a value amounting to  $<0.001 < 0.05$  with a tcount value of  $4.299 > t_{table} 1.757$ . The trust variable in this research uses indicators of appropriate performance, trust, consistent trust and long-lasting trust.

The results of research using these indicators show that BSI KCP Jambi Rimbo Bujang is always consistently responsive and always gives full trust to saving customers. Apart from that, BSI always provides performance that meets customer expectations and provides confidence in the security of saving over a long period of time.

The results of the descriptive analysis of the trust variable obtained an average value of 100.0% from the 150 respondents who filled out the questionnaire, this figure is in the high category. This shows that the trust given by BSI is good or in the good category. Trust is the foundation of any business, a transaction will run if both parties trust each other. By paying attention to the dimension of trust, of course BSI can attract people's interest in saving.

This research is supported by (Riyanti, M. Nazori Madjid 2023), (Syahda Malyavitha Harisya 2022), (M. Irfan Wahyudi, Maslichah 2022), (Rosdiana, R., Haris, I. A., & Suwena 2019) which shows that the results Trust influences interest in saving. Jambi society is predominantly Muslim. Therefore, they want changes to Islamic institutions, namely Islamic banks. Therefore, when there is a sharia

bank, they have high trust. It is hoped that in the future this high level of trust will support the people of Jambi to save at BSI.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and discussion carried out in the previous chapter, several conclusions can be drawn in this research as follows:

- a) Partially, the promotion variable has an influence on interest in saving. This is proven by the significant value of the promotion variable (X1) of  $0.006 < 0.05$  with a tcount value of  $2.803 > t_{table} 1.757$ , it can be concluded that (H1) is accepted. This means that there is a partially significant influence between the promotion variable and the interest variable.
- b) Partially, the service quality variable has an influence on interest in saving. This is proven by the significant value of the service quality variable (X2) of  $0.009 < 0.05$  with a tcount value of  $2.663 > t_{table} 1.757$ , it can be concluded that (H2) is accepted. This means that there is a partially significant influence between the service quality variable on the variable of interest.
- c) Personally, the trust variable has an influence on interest in saving. This is proven by the significant value of the trust variable (X3) of  $0.001 < 0.05$  with a tcount value of  $4.299 > t_{table} 1.757$ , it can be concluded that (H3) is accepted. This means that there is a partially significant influence between the trust variable and the interest variable.
- d) Simultaneously, promotion variables, service quality and trust have an influence on interest in saving. This is proven by the significant value having Fcount  $> F_{table}$  ( $56.112 > 2.67$ ) with a significance value  $< 0.001 < 0.05$ , so it can be concluded that  $H_{a4}$  is accepted, which means that there is a simultaneous significant influence of promotion variables, service quality and trust on interest in saving.

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