


## THE INFLUENCE OF PRODUCTS, AND PROMOTIONS ON THE INTEREST IN SAVING

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Info Article	Abstract:
<p>Received : 10 September 2022</p> <p>Revised : 07 October 2022</p> <p>Accepted : 02 November 2022</p> <p>Publication : 30 November 2022</p>	<p>The presence of sharia banks in Bima apart from hoping that people will use sharia banks as a place for borrowing capital, the government also hopes that the people of Bima city can save or save their money in sharia banks. to determine the influence of profit sharing, products and promotions on the interest in saving of the people of Bima City at Bank NTB Syariah. descriptive research method with multiple linear regression analysis techniques, quantitative research type, using primary data, population of 161,362 people and sample of 100. The research results This shows that the profit sharing variable has a positive effect on interest in saving if the distribution of benefits has a coefficient value of 0.035. This shows that the product variable has a good influence on Curious about Saving if the item has an assessment coefficient of 0.058. This shows that the promotion variable has a positive influence on the feeling of wanting to save if the increase has a coefficient value of 0.747. The table shows that the important value of the item variable (X2) is <math>0.349 &gt; 0.05</math>. This shows that item (X2) and interest in saving (Y) do not have a crucial influence on each other. The table shows that 0.000 is a crucial value for the Progress variable (X3). This shows that Interest in Saving (Y) and Promotion (X3) have a big influence on each other. can be seen based on the emergence of data using the F test which states that the components of profit sharing, products and promotions simultaneously or mutually influence each other greatly influence interest in saving at Bank NTB Syariah Bima Kota.or can be seen in the data which shows <math>F_{count} &gt; F_{table}</math> (<math>440,494 &gt; 1.96</math>). Conclusion Given that the number of tests increases each year, future analyzes should perform more tests to ensure that the data collected is more accurate.</p>
<p><b>Keywords :</b> Interest, Saving, Promotions, Products.</p>	
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## INTRODUCTION

A country's progress in the financial sector is largely determined by the actions taken in this section regarding cash storage. Emphasized that the role of banking in governing a nation increases along with its level of development. The task most often carried out by banks is to collect savings from Individuals who have excess investment capital and allocate them to other parties who need reserve money (Prasetyo & Sutopo, 2017). Supervisor accounts have the potential to develop into exchange organizations whose goal is to gain profits from their use. More broadly, in supervising accounts that are in line with sharia, agreeing to regulations, exchanging money can be done as long as it does not involve sharia data and directives, appropriate laws and directives, as well as support from Bank Indonesia and the Government. Dewan Syariah. The introduction of Law Number 7 of 1992 which allows sharia banks to carry out their business in accordance with profit sharing guidelines made sharia accounts become known in 1992 according to (Fajriyati & Moeliono, 2018). The existence of work involves individuals who have the skills to carryout certain tasks, contribute to creating products and services (Putri & Khoirudin, 2023). Farmers' welfare plays an important role in increasing and maintaining agricultural production (Faudzi et al, 2023). Livestock groups have a very important role for society in various aspects of life (Suripto et al, 2023)

Sharia banks are able to accommodate customer requests for an account administration system based on Islamic law. There are two types of banks in Indonesia: sharia banks which operate for profit and schedule banks which operate based on an interest sharing system. The aim of this research is to determine the effect of profit sharing, products and promotions simultaneously on the interest in saving of the people of Bima City at Bank NTB Syariah. Sharia banks are present in the province of West Nusa Tenggara, especially the city of Bima. The people of Bima City are Muslim, so the government is considering bringing sharia banks to Bima City. Based on data according to BPS, the city of Bima had a population in 2019 of 126,398 people with 98% of the majority of Bima residents embracing Islam. Every year the Muslim community of Bima develops and increases so that the increasing population becomes the potential and forum for sharia banks to become customers. The presence of sharia banks in Bima apart from expecting people to use sharia banks as a place for loan capital, the government also hopes that Bima people can save or save their money in sharia banks. Sharia banking in West Nusa Tenggara has a good market share, interest in sharia banking is quite positive.

(Khoirudin & Kurniawan, 2023) The attention of the government, policymakers, academics, and economists to the housing sector is increasing.

According to the financial services authority of West Nusa Tenggara province, the market share of sharia banking in Bima City, which is included in the market share of West Nusa Tenggara province, is around 7% to 8% higher when compared to the national sharia banking market share, which is still around 6%. Sharia banks are said to be experiencing delays in controlling the market, in contrast to conventional banking with market shares touching 94.3%. Penness does not include a comprehensive understanding of what a sharia bank is according to Mustafa Edwin Nasution (Yafie, 2020).

His book *Bank Muamalat*, one of the conditions for establishing a sharia bank is to achieve correspondence, well-being, well-being and benefit for all Indonesian people according to (Noor, 2015). In relation to benefits (masalah), from a halal point of view, closeness is very important because apart from providing nobility, benefit and convenience for humans in their lives, it also has the meaning of protecting them from all kinds of disturbances and convenience for humans in their lives, it also contains meaning. prevent humans from all forms of evil and mistakes (Hamid, 2008). Banks are referees dealing with cash, or better known as mediators dealing with money. This shows that the organization whose operations are related to financial matters is the account management organization. This will maintain the link between bank trading and cash, the most desirable trading instrument. Indonesia's natural wealth makes agriculture and plantations one of the jobs that many are involved in and occupied. (Khoirudin et.al, 2023) Indonesia is an archipelago with vast territorial waters, which is an advantage for Indonesia as one of the world's fisheries producers. (Khoirudin et.al., 2023)

Entering the Covid-19 pandemic, announced by the World Health Organization (WHO) on March 11, 2020, economic stability was in shock because many activities could have been carried out in person or face-to-face before the pandemic. However, since the pandemic occurred, activities must be limited and working from home or virtual even must be eliminated. The incident that occurred at the opening of the Covid-19 pandemic slowed global economic growth. Islamic banking experienced a slowdown in the financing sector because people had difficulty finding a livelihood, affecting the collectability of financing (Alfiyan , 2023).

There are differences between sharia banks and conventional banks, sharia banks will provide distribution of benefits to dospem based on the bank's salary, the customer prepares the distribution of benefits between the customer and the bank according to the

customer's real shop or regular shop adjustments within the time period determined by banks, while conventional banks are of course different from sharia banks because they provide interest to customers and the amount of interest earned by customers/depositors depends on the winning interest rate, the original shop and the development of the shop according to (Kuncoro & Idris, 2010).

This research tries to explore capital structure, debt, and equity financing-based on profitability in the Indonesian Islamic banking period 2005-2015 using bank size as a moderating variable. Previous studies of bank size were made a determinant of performance. This study will place the size of the bank as a moderating variable. Bank size is tested to see whether it will play a role in moderating debt relations and equity financing-based with profitability. It is based on the fact that Bank Indonesia's business activities in Indonesia are grouped according to their core capital. So the amount of capital owned by the bank allegedly affect profitability. Besides, this research explores equity financing-based as a product of Indonesian Islamic banking based on the concept of Profit and Loss Sharing (PLS), which should have better profitability compared to debt financing-bas.

The condition of Islamic banking Indonesia shows a positive development with the high growth of Assets, Financing Distributed (PYD), and Third Party Funds (DPK). All performance indicators show improvement. Islamic banking indicators are shown by 13 Sharia Commercial Banks (BUS), 21 Sharia Business Units (UUS), and 167 Sharia Rural Banks (BPRS). Procedural institutions also occur in Islamic banking in Indonesia. Procyclical indicator occurs in the distribution of financing that is experiencing a slowdown and the growth of the last 5 years was pointed out as a result of the domestic and global economic slowdown response (Riduwan & Wahyudi, 2018). Islamic banks are financial institutions that emerged as a response to the usury scandal. Furthermore, one of the problems facing the Islamic world today is the freedom from intrigues that are considered usury. The extraordinary attention paid by Muslim financial experts today to devising more Islamically compatible alternatives to the current cash-based transaction system is encouraging.

Interest in saving can be interpreted as curiosity or the need to achieve, use, or perhaps own something. A person's interest in saving can be interpreted as his need to take, use and claim an item, in this case a trading shop that he feels is his "clients are the backbone of a company and every company includes many types of clients, in particular: central clients, active clients, and must-have clients". Must-have customers are people

who could be your core customers, but are currently doing 'business' with your competitors accommodate. Profit sharing is the distribution of several benefits or exchange results which are passed on to the parties provided, such as Islamic banks and their customers.

Profits from trading are shared according to the terms of the contract, but losses are borne by the capital owner as long as the manager is not at fault. If the disappointment comes from carelessness or neglect of superiors, the dominating party must be able to manage the disaster (Antonio & Nugraha, 2001). Conceptually, an item is something that is advertised by a producer as an effort to realize organizational goals through the wishes of the buyer and an item has an impact on the buyer's behavior in recognizing or evaluating the item some time ago in determining the choice to purchase the item (Grodal et al., 2015). The financial system has a tendency to create procyclical, a state in which the economy grows faster when the phase of expansion and the economy worsens when the phase of contraction. When the economy is in a phase of expansion banks tend to increase lending in line with rising demand for credit and tend to ignore the risk, but on the contrary, when the economy is in the phase of contraction, banks tend to reduce lending in line with the demand for credit that fell .(Riduwan & Wahyudi, 2017).

Progress is a movement carried out by a trade institution or company to communicate or educate buyers about the goods or benefits being promoted. The essence of the progress is that the station manager can expand the number of trades by making deals. So from specialized training, trade performance artists get the most extreme benefits. Progress is very important to increase a company's fame or build the image of its products and services (Noor, 2015). The results revealed a negative correlation between capital requirement tightening and the financial flow to the SMEs. Specifically, more tightening capital and macroprudential requirements, a decline of private sectors could access bank financing. With stricter access to financial intermediation, they conclude that tighter saving requirements produce more credit to small and medium enterprises (SMEs) in European countries. However, the loosening of capital rules shows an inverse effect. Furthermore, they also analyzed the effect of liquidity tightening and loosening on financial intermediation. They reveal a negatively significant impact of liquidity loosening but an insignificant effect of liquidity tightening due to some activities for searching a huger yield by choosing a riskier investment (Salim & Suropto, 2023)

Progress can be in the form of a bank promotion methodology to customers by clarifying bank items, so that customers understand almost all bank items that have been

educated. Progress is an effort made by banks to introduce their banks to the wider community both through electronic and print media (Yupitri & Sari, 2012). The main goal set in the CSR concept is sustainable development. Elkington (1997) argues that sustainability is the principle ensuring the action to not to limit any environmental, social, and economic options available for the future generation. The concept, which is triplebottom-line based, forbids corporates to be financial-performance oriented (single bottom line). Corporates should perform the CSR disclosure which includes 3P (Profit, People, and Planet) as information given to their stakeholders (Riduwan et al, 2022).

## **METHOD**

This research is quantitative research, this research uses primary data obtained from the largest survey given to the people of Bima City which was delivered via an internet questionnaire. descriptive analysis method to determine whether there is an impact between these factors. The analysis technique uses multiple linear regression analysis. The population of Bima City in 2023 will be 161,362 people, which is the research population, the sample used is 100 samples. Assumption test was used to determine that the range of 30 to 500 was an appropriate estimate to ask, and it was determined that 100 samples/respondents fell within that range (Sugianto, 2011). Customers' interest in saving money may be a desire that arises from customers to take advantage of bank products/services by saving their money in the bank for certain reasons (Astuti & Mustikawati, 2013).

## **RESULTS AND DISCUSSION**

The participants in this research are residents of the Bima neighborhood who are depositors of Bank NTB Syariah. There were 100 tests carried out. The decision was taken to include the 100 samples/respondents used in this survey in the examination of commendable criteria, based on the conclusion of that a reasonable test size in this study is between 30 and 500. The test is based on Hair's hypothesis, which is large The sample can be determined by multiplying the number of markers by at least ten to obtain 100 respondents selected from Bima Rule participants who fall into a more appropriate category (Sugianto, 2011). A theory may be a weak explanation, so speculation must be tried. Where speculative testing is testing an explanation using a measurable strategy so that the test produces an explanation that can be declared critical in a measurable way. To test whether a theory is recognized or rejected : *Multiple Linear Regression Tests*,

This examination is used to measure the quality of the relationship between autonomous variables and subordinate variables and to determine the course of these components. The results of the deterioration inspection can be explained below:

**Table 1 : Multiple Linear Regression Test Results**

Variabel	Coefficients	Std.error	t-Statistic	Sig.
Interest In Saving	1.385	0.533	-2.598	0.011
Provit Sharing	0.035	0.024	1.456	0.149
Products	0.058	0.061	0.948	0.346
Promotions	0.747	0.083	8.952	0.000

Source: Data Processing Results.

This shows that the value of interest in saving is 1.385 if the distribution of income, goods and development is zero. This shows that the profit sharing variable has a positive effect on interest in saving if the distribution of benefits has a coefficient value of 0.035. This shows that the product variable has a good influence on Curious about Saving if the item has an assessment coefficient of 0.058. This shows that the promotion variable has a positive influence on the feeling of wanting to save if the increase has a coefficient value of 0.747. *Partial Tests (T Tests):* The t test was carried out to test the magnitude of the influence of one of the independent factors independently in clarifying the differences in quality within the subordinate factors (Haryanto et al, 2018).

**Table 2 : Partial Tests (T Tests)**

Variable	Coefficient	t-count	t-tabel	Sig.
Interest In Saving	1.385	-2.598	0.149	0.011
Provit Sharing	0.035	1.456	0.149	0.149
Products	0.058	0.948	0.149	0.346
Promotions	0.747	8.952	0.149	0.000

Source: Data Processing Results.

The crucial value of the Profit Sharing variable (X1) on interest in saving (Y) is in the sig assessment. up to a size of  $0.149 > 0.05$ , this shows that there is no real relationship between the desire to save (Y) and profit sharing (X1). The table shows that the important value of the item variable (X2) is  $0.349 > 0.05$ . This shows that item (X2) and interest in saving (Y) do not have a crucial influence on each other. The table shows that 0.000 is a

crucial value for the Progress variable (X3). This shows that Interest in Saving (Y) and Promotion (X3) have a big influence on each other. *Simultaneous Tests (F Tests)*: To find out whether all independent factors together have an impact on related factors, apply the f test. Fundamental assessment and f table <0> Basic assessment and f table < 0.05 Stockroom so it can be concluded that all independent variables together (simultaneously) have a big influence on the subordinate components. f is used to find out whether all autonomous factors together have an influence on related factors.

**Table 3: Simultaneous Tests (F Tests)**

Variable	F- hitung	F- tabel	Sig.
Interest In Saving, Provit Sharing, Products, Promotions	440.494	0.149	0.000

Source: Data Processing Results

Evidence of setbacks can be used to evaluate interested clients, meaning profit sharing based on the ANOVA table or F test where the calculated F value is 440.494. This means that  $F_{count} > F_{table}$  ( $440.494 > 2.67$ ) with a probability of 0.000 because the probability value is smaller than 0.05. The overall advantages and benefits of having a sharia account have a significant impact on customers' tendency to save at Bank NTB Syariah. *Determination Tests (R<sup>2</sup>)*: To find out how much influence an independent variable has and to clarify the variance in subordinate variables, it is important to test the collateral coefficient. Collateral ability has a value between and 1. The ability of the independent variable to describe variations in subordinate variables is somewhat limited if the R2 value is close to 1, then the independent variable explains variations in related variables (Ghozali, 2011).

**Table 4: Determination Tests (R<sup>2</sup>)**

Variable	R	R Square	Adj. R Square	Std. Error
Interest In Saving, Provit Sharing, Products, Promotions	0.966	0.932	0.930	0.625

Source: Data Processing Results

The connection coefficient, or R number, indicates the magnitude of the coordinate relationship between two variables. The relationship coefficient, arranged alphabetically with the letter r, can be between -1 and +1. There appears to be a good relationship for

each calculation if  $r$  is  $-1$  or  $+1$ , and the value of  $r$  almost indicates a good relationship between the components. Based on the test above, the variables are good and point in the same direction, with an  $R$  value of  $0.966$ . After all testing was completed, the  $R$  Square value (or certainty coefficient) was found to be  $0.932$ . The certainty coefficient value is  $93.2\%$  or  $0.932$ . The self-esteem guarantee coefficient shows that the independent variables used to determine Product ( $X_2$ ), Benefit Distribution ( $X_1$ ), and Down Payment ( $X_3$ ) can characterize the subordinate variable, namely the client wants to save ( $Y$ ) by  $93.2\%$ , while the remaining  $6, 8\%$  influenced by other variables not included in this study.

The data collected shows that profit sharing does not have a significant influence on the feeling of wanting to save money. The  $t$  test shows that  $t$  cost is more significant than  $\alpha$  ( $0.149 > 0.05$ ). Thus, it can be said that interest in saving at Bank NTB Syariah Bima City is not affected by the provision of significant benefits. Regarding the influence of social media, profit sharing and religion on interest in saving in Islamic banks can support this. Which states that the interest of the people of Ujung Gading city to save in sharia banks is not influenced by the range of sharia savings, and research on the influence of motiv (Reza & Zuhri, 2022).

The product variable can be seen from the data which shows that the  $t$  taken is more significant than  $\alpha$  ( $0.346 > 0.05$ ), the thing variable based on data development using the  $t$  test (fragmentary) states that the thing variable has no effect on interest in saving at Bank NTB Syariah Bima City. The research results show that objects and values have a positive and fundamental influence on the decision to become a Marhamah Guling client at PT. Bank Sumut Padang Sidempuan Sharia Division which is generally not in line with research conducted. Shares can be shares or organizations sent and distributed by a person, company, or government organization to seek, obtain, utilize, and fulfill the needs of their clients. This includes advanced bundling, quality, retrieval, and organization. Things that are done to realize organizational goals and influence buyer behavior in making choices (Grodal et al, 2015).

Based on the test results which show that promotion is influenced by interest in saving, the  $t$  test shows that the  $t$  taken is smaller than  $\alpha$  ( $0.000 > 0.05$ ). Thus, it can be said that in NTB Syariah Kota Bima, interest and desire to save have quite a big influence on each other. This is different from the findings of research conducted which shows that goods and cash have a good and noteworthy influence on the decision to become a client supporting the marhamah business at PT. Bank Sumut Padang

Sidimpuan Sharia Office. Headway is an important activity carried out by exchange gurus or companies to showcase their goods or services to buyers. The substance of this improvement is to increase the exchange offers and benefits of outstanding craftsmen. Publicizing a product or advantage can establish the unwavering quality of a brand and make it better known among consumers. Banks also utilize incentives to attract potential advanced customers and have an impact on customers to utilize published goods or services

The F test which measures the information test for profit sharing, product and promotion components simultaneously shows that the desire to save at the bank is significantly influenced by the profit sharing, product and promotion components which simultaneously have a significant effect on interest in saving at the NTB Syariah bank in Bima City. As a result, the show or Anova table displays the F test results data. This then shows that when compared with the Ftable of 1.96, the Fcount value is 440.494; then  $F_{count} > F_{table}$  ( $440,494 > 1.96$ ), and the cost is 0.000 for one sign. This means that all components used have a broad impact both simultaneously and together for those who are interested in saving.

## **CONCLUSION**

Based on the research results and discussions presented in this research, it can be concluded that profit sharing has a negative effect on interest in saving, products have a negative effect on interest in saving, promotions have a positive effect on interest in saving and simultaneously have a positive effect, mutual influence on interest in saving at NTB Syariah Bank. The suggestion from this research is that considering the level of factors outside this research is still higher, it is therefore hoped that encouraging research can include factors outside the variables of this research so that later more complete data can be obtained regarding the impact of profit sharing, products and promotions on interest in saving at Sharia Bank. Given that the number of tests increases each year, future analyzes should perform more tests to ensure that the data collected is more accurate.

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