



## The factors of the decision to save at bank with an interest in saving as an intervening variable (Case study in communities in West Aceh district)

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### Abstract

Previously, Islamic banks were simply introducing alternative Islamic Banking practices, but are now growing by placing their position as a major player in the Indonesian economic arena. This study aims to examine the direct and indirect effects of knowledge, promotion and facilities variables on the decision to save at Bank Aceh Syariah with the interest in saving as an intervening variable. The sample population used in the community in Aceh Barat Regency was 99 respondents. The data used in this study are primary data with the analysis method of validity test, reliability test, classic assumption test (normality, autocorrelation, and heteroscedasticity), F test, t test, and Pathanalysis. The results of hypothesis testing, it can be explained that the direct effect of the variable knowledge(X1), promotion(X2), and facilities (X3), has a significant effect on interest in saving (Y). however, directly knowledge (X1) and facilities (X3) do not have a significant effect on the decision to save(Z) so also the indirect effect of knowledge(X1) and facilities(X3) has no significant effect on the decision to save(Z) with the interesting saving as intervening variables, except for the promotional variables which have a significant effect. The conclusion of this study is if indirectly the interest in saving is able to mediate the promotion has a strong influence the decision to save, because there is still no interest in making the choice of saving at Bank Aceh Syariah.

**Keywords:** knowledge, promotion, facilities, interests, decisions

### Introduction

The development of Islamic banking is a form of implementing the Islamic economic system in Indonesia which has entered a new phase. The Financial Services Authority (OJK) has its own views on Islamic banks that bankers are interested in developing Islamic banks which previously only introduced alternative practices of Islamic banking, but are now growing by placing their position as a major player in the Indonesian economy.

Regions that have special economic potential need to develop an integrated sharia bank network. This becomes a separate policy for Islamic banking. In determining network expansion, it must be supported with complete and accurate data and information. These data and information can be seen from economic activities and resources as well as behavioral preferences/attitudes in the economy which refer to Islamic bank financial products and services.

It should be noted that in the development of an Islamic bank network it depends on the local community which is the benchmark such as knowledge of Islamic banks from the ins and outs of products, mechanisms and profit sharing systems. Low public knowledge of Islamic banks. Therefore, sharia banking needs to conduct effective outreach in the form of information about how much public knowledge has increased regarding the characteristics and behavior of customers/prospective customers towards sharia banking. Based on the Central Statistics Agency for Aceh Province in 2019, it shows that West Aceh Regency is one of the districts in Aceh Province which has a population of 200,579 people. The absorption of financing funds realized by Islamic Aceh banks in West Aceh District in the last five years has increased with an average development of 23.18%. Meanwhile, the assets of Islamic Aceh bank assets in West Aceh Regency from year to year have also increased by an average of 11.13%. Although the assets of Islamic Aceh

banks in West Aceh Regency have increased, this has not been followed by the distribution of financing for customers of 43.89 billion assets with the realization of financing funds channeled of 27.16 billion. The higher the knowledge of Islamic banks owned, if accompanied by a high interest in saving, it can increase the decision to save in Islamic banks. Conversely, if knowledge about Islamic banks is low accompanied by low interest in saving, it can reduce the decision to save in Islamic banks. Promotions carried out by Islamic banks are inseparable from the needs of the bank to obtain high profits from public sympathy to become customers of Islamic banks. Promotions combined with in-depth explanations based on Islamic law which are embodied in the products available at Islamic banks. Even though promotions are carried out continuously which are conveyed in general forums and special forums with the aim of gaining public sympathy in realizing a sense of interest that is implemented in the decision to become a customer of an Islamic bank.

### Literature review

#### Islamic bank

According to Muhammad, he said that financial intermediary is an interaction between the two parties in matters of financial/banking activities. This context refers to the activities of financial institutions/banks engaged in operations serving all activities related to finance. The bank as the parent of financial activities that serves economic activities, especially trade.

Islamic banking in international terminology is known as Islamic banking/interest-free banking as a term for sharia banking in the international arena. Sharia banking was initiated by Islamic scholars around the world who know the complaints of the Muslim community who want financial regulation that has a system and Islamic sharia principles in

its management and operations. So there is a need for a forum that is legally legal and capable of carrying out the real trust of the Muslim community in creating financial institutions that are clean from various kinds of transactions that are forbidden by Islamic law, including riba (additional additions outside the agreement), gharar (system ambiguity), dharar (harming one of the parties), and maisir (speculation where there is no certainty).

**Knowledge**

Knowledge according to the Big Indonesian Dictionary is everything that is known (smartness) related to things (subjects). According to Nurul Saraswati, knowledge is information that has been interpreted by someone using history, experience, and their interpretation scheme.

**Promotion**

According to Widhi Diyah Ariyanti, promotion is an activity carried out to influence customers to create demand for a product/service. Therefore promotions carried out by banks must be able to attract viewing customers, be able to give a first impression and make customers want to know more about a product being promoted, of course promotions or advertisements displayed by banks must be efficient and easy for readers to understand.

Meanwhile, according to Philip Kotler & Keller states that sales promotion, as the main element in marketing campaigns, is a collection of various incentive tools, most of which are short-term, designed to stimulate the purchase of certain products or services more quickly and in greater numbers by consumers or trader. It is clear that communication with the wider community through public relations can influence the impression of a company or organization or the products or services offered.

According to Kasmir stated that in practice there are at least four kinds of promotional tools that can be used by each bank in promoting both its products and services. First, promotion through advertising (advertising), second, through sales promotion (sales promotion), thirdly publicity (publicity), and fourth is promotion through personal selling (personal selling). Each of these means of promotion has its own purpose. For example, to inform about the existence of a product can be done through advertising.

**Facilities**

According to Lupiyoadi & Hamdani stated that facilities are the appearance, capability of infrastructure facilities and the condition of the surrounding environment in showing their existence to externals which includes physical facilities (buildings) equipment and tools. Which includes facilities can be in the form of tools, objects, equipment, money, work space.

Likewise with the facilities provided in a banking product, the facilities provided by banks are increasingly diverse, all of which provide convenience to customers so they can transact easily. Facilities provided by the bank include ATM facilities, telephone payments, electricity and PAM, as well as other facilities.

From some of the definitions above, it can be concluded that facilities are anything that is deliberately provided by banks in order to provide convenience, security and comfort to customers. Facilities are decision oriented and customer tastes, so the provision of facilities must be considered so as not to disappoint and switch to another bank.

**Interest in saving**

The encouragement or desire that moves the individual towards a particular object is called interest. Encouragement in this case is a driving force through sensory stimulation of information that encourages individuals to take actions and attitudes that are focused on an object. Community interest begins with organizing information and then interpreting it into actions/decisions according to belief/steadfastness in the heart.

Interest originating from the desire of the heart through observation is called interest etymologically. In terms of interest is a form of expression of the heart that is realized into an action/decision on a particular choice. In conclusion, interest can be defined in the form of a tendency of the heart to focus on an object that directs it in the form of an attitude because of feelings of pleasure, so that a decision is considered appropriate.

**Research location**

The research was conducted at the Population I West Aceh District

**Population**

Respondents in this study will use the community in West Aceh district, totaling 99 people.

**Sample**

According to Sugiyono, (2018) Samples are part of the number and characteristics possessed by the population. Because the number of populations is small, the sampling technique in this study is saturated samples, which means that the number of samples uses the entire population.

**Research design**

This research is included in associative research with a quantitative approach. This study examined the relationship of Knowledge (X1), Promotion (X2), Facilities (X3), Interest (Y) and Decision to Save in Islamic Banks (Z). In this study, the approach used is a quantitative approach because the data used to analyze the influence between variables is expressed by numerical numbers or scales (Kuncoro, 2011, in Wulandari, 2015).

**Data collection techniques**

The data collection techniques used are:

1. Questionnaire, by making a list of questions in the form of a questionnaire addressed to employees.
2. Documentation studies, by collecting company / agency data related to research needs.

**Result and discussion**

**Table 1:** Sub Model I t Test Results

Model		Coefficients <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	21,005	3,492		6,015	,000
	Knowledge	,181	,160	,131	1,130	,261
	Promotion	,453	,087	,492	5,227	,000
	Facilities	,110	,063	,206	1,743	,085

Source: Primary Data Processed, 2023

From the results of hypothesis testing which was carried out partially, knowledge, promotion and facilities that have a different influence on the decision to save at Bank Aceh Syariah, West Aceh Regency is indicated by a t-count value of 1.661 as follows:

1. Variable knowledge value  $t_{count} < t_{table}$  ( $-1.130 < 1.661$ )
2. Promotional variable  $t_{count} > t_{table}$  ( $5.227 > 1.661$ )
3. Facility variable  $t_{count} > t_{table}$  ( $1.743 > 1.661$ )

Table 2: Sub Model II t Test Result

Model		Coefficients <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.577	4.287		.368	.714
	Knowledge	-.416	.197	.204	-2.113	.037
	Promotion	.818	.106	.602	7.695	.000
	Facilities	.283	.077	.358	3.652	.000

a. Dependent Variable

The results of the model I path coefficient regression to determine the direct effect on the variables of knowledge (X1), promotion (X2), and facilities (X3) on the intention to save (Y) will be tested through regression which can be seen through the significance value of the model coefficient and summary models. So that it can be explained from the regression results above as the following description:

- a. Based on the output of the regression model I in the coefficient table section it is known that the significance values of the three variables are different, where the significance values of the variables knowledge (X1), promotion (X2) and facilities (X3) are smaller than 0.05 meaning that the variables knowledge, promotion and facilities have a significant effect on the interest in saving at Bank Aceh Syariah West Aceh District. So it can be concluded that the three independent variables influence the intervening variable which mediates the community's interest in saving at Bank Aceh Syariah, West Aceh District.
- b. The R Square value contained in the model summary table is 0.517. This shows that the contribution of knowledge (X1), promotion (X2), and facilities (X3) to interest in saving at Bank Aceh Syariah (Y) is 51.7%, while the remaining 48.3% is contributed by other variables. which were not examined in this study.

**Discussion**

**The direct effect of knowledge on interest in saving at Bank Aceh Syariah, West Aceh District**

Based on the results of data processing using multiple linear regression the knowledge variable on the interest in saving variable has a coefficient value of -0.416, which means that every time one level of knowledge increases, the interest in saving at Bank Aceh Syariah is -0.416.

**The direct effect of promotion on interest in saving at Bank Aceh Syariah West Aceh District**

The direct effect of promotion on the intention to save at Bank Aceh Syariah shows a p-value of  $0.000 < 0.05$ , so that H2 is accepted. This means that promotions directly have a significant effect on the interest in saving at Bank Aceh Syariah, West Aceh District.

**The direct effect of facility on interest in saving at Bank Aceh Syariah West Aceh District**

The direct effect of the facility on the intention to save at Bank Aceh Syariah shows a p-value of  $0.000 < 0.05$ , so H3 is accepted. This means that the facility directly has a significant effect on the interest in saving at Bank Aceh Syariah, West Aceh District.

**Direct influence of interest on saving decisions at Bank Aceh Syariah West Aceh District**

The direct effect of interest in saving on the decision to save at Bank Aceh Syariah shows a p-value of  $0.001 < 0.05$ , so H4 is accepted. This means that the interest in saving has a direct effect

**The direct influence of knowledge on saving decisions at Bank Aceh Syariah West Aceh District**

The direct effect of knowledge on saving decisions at Bank Aceh Syariah shows a p-value of  $0.675 > 0.05$ , so H5 is rejected. This means that directly the knowledge variable has no significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

**The direct effect of promotion on saving decisions at Bank Aceh Syariah Mandiri, West Aceh District**

The direct effect of promotions on saving decisions at Bank Aceh Syariah shows a p-value of  $0.034 < 0.05$ , so H6 is accepted. This means that the promotion variable directly has a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

**The direct influence of facilities on saving decisions at Bank Aceh Syariah West Aceh District**

The direct effect of facilities on saving decisions at Bank Aceh Syariah shows a p-value of  $0.626 > 0.05$ , so H7 is rejected. This means that directly the facility variable has no significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

**The indirect effect of knowledge through interest in saving on the decision to save at Bank Aceh Syariah, West Aceh District**

The indirect effect of knowledge (X1) through interest in saving (Y) on the decision to save (Z) at Bank Aceh Syariah shows that the p-value is  $0.762 > 0.05$ , so H8 is rejected. This means that indirectly knowledge through interest in saving does not have a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

**The indirect effect of promotion through interest in saving on the decision to save at Bank Aceh Syariah West Aceh District**

The indirect effect of promotion (X2) through interest in saving (Y) on the decision to save (Z) at Bank Aceh Syariah shows that the p-value is  $0.032 < 0.05$ , so H8 is accepted. This means that indirectly promotion through interest in saving has a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

**The indirect effect of facility through interest in saving on the decision to save at Bank Aceh Syariah West Aceh District**

The indirect effect of facilities (X3) through interest in saving (Y) on saving decisions (Z) at Bank Aceh Syariah shows that

the p-value is  $0.371 > 0.05$ , so  $H_0$  is rejected. This means that indirectly the facility through interest in saving does not have a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

### Discussion

#### **The direct influence of knowledge, promotion and facilities on interest in saving at Bank Aceh Syariah West Aceh District**

The knowledge variable influences the intention to save, which has a significance value of  $0.037 < 0.05$ , meaning that knowledge directly has a significant effect on the intention to save.

The results of this study are supported by the research of Tita Octavina Fauzy, Agus Purwadi, and Rahmad Hakim (2019), stating that knowledge has a significant effect on interest in saving at Islamic banks, which means that higher knowledge will increase interest in saving at Islamic bank.

#### **The direct influence of knowledge, promotion, facilities, and interest on saving decisions at Bank Aceh Syariah West Aceh District**

This shows that knowledge has no direct effect on the decision to save at Bank Aceh Syariah, West Aceh District. research by Tia Afriani and Nadia Asandimitra (2019), states that knowledge has no significant effect on the decision to save at an Islamic bank.

#### **The indirect effect of knowledge through interest in saving on the decision to save at bank Aceh Syariah, West Aceh District**

The results of testing the path regression model which analyzes the indirect effect of knowledge through interest in saving on saving decisions at Bank Aceh Syariah West Aceh District can be seen from the results using the Sobel Test Calculator, the p-value is  $0.762 > 0.05$ , which means knowledge through the intervening variable of interest in saving has no significant effect on the decision to save at Bank Aceh Syariah, West Aceh District.

The results of this study are supported by Adi Prasetyo's research (2020), which states that interest in saving is able to mediate knowledge of the decision to save at Islamic banks. It means interest in encouraging knowledge about Islamic Banks to make a decision to save in Islamic Banks.

The results of further research that support this are research from Oriesta Dhea Budi Utamy and Ratieh Widhiastuti (2019), stating that interest in saving can act as an intervening variable in knowledge that has a significant effect on the decision to save in Islamic banks.

### Conclusion

The results of this research are about the influence of knowledge, promotions, and facilities on saving decisions at Bank Aceh Syariah through interest in saving as an intervening variable in case studies of people in West Aceh District using a sample of 99 respondents with characteristics based on gender, age, status marriage, last education, employment and sub-district addresses as well as Bank Aceh Syariah customers.

Directly, knowledge, promotions, and facilities have a significant effect on the interest in saving at Bank Aceh Syariah, West Aceh District. This means that the greater the knowledge, promotions, and facilities provided, the higher the interest in saving. These results are in line with the theory

of Tita Octavina Fauzy, Agus Purwadi, and Rahmad Hakim who say that knowledge has a significant effect on the intention to save at Islamic banks. And Anita Rahmayanti's theory which says that promotions have a significant effect on the interest in saving at Islamic banks. As well as the theory from Firza Aulia Viranti and Adhitya Ginanjar which says that facilities have a significant effect on interest in saving at Islamic banks.

Promotions and interest in saving directly have a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District. This means that the higher the promotion and interest in saving, the stronger the decision to save. In line with Adi Prasetyo's theories which say that promotions directly have a significant effect on the decision to save at Islamic banks. And the theory of Oriesta Dhea Budi Utamy and Ratieh Widhiastuti which says that the interest in saving directly has a significant effect on the decision to save in Islamic banks.

The indirect effect of promotion through interest in saving has a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District. So the authors conclude that the interest in saving is able to mediate the promotion of saving decisions. This research is in line with the theory of Adi Prasetyo, Oriesta Dhea Budi Utamy and Ratieh Widhiastuti who say that promotion through interest in saving has a significant effect on the decision to save in Islamic banks.

Meanwhile, the indirect effect of knowledge and facilities through interest in saving does not have a significant effect on the decision to save at Bank Aceh Syariah, West Aceh District. So the authors conclude that the interest in saving is not able to mediate knowledge and facilities for saving decisions. This research is in line with the theories of Neng Kamarni and Alfi Mulikhah Lestari who say that knowledge and facilities through interest in saving have no significant effect on the decision to save in Islamic banks.

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