



## The Influence of Customer Perception About Profit Sharing, Promotion and Quality of Service on The Customer Interest in Saving at BRI Syari'ah Branch Purwokerto

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### Abstract

*Public perceptions and attitudes towards bank interest and profit-sharing systems vary widely. Some people in Indonesia accept and reject bank interest, but some others accept the profit-sharing system while still receiving interest. These diverse attitudes provide an interesting nuance as an illustration of people's perceptions and attitudes towards bank interest and profit sharing. This study aims to examine the effect of customer perceptions of profit sharing on the intention to save, examine the effect of customer perceptions of promotions on interest in saving, examine the effect of customer perceptions of service quality on interest in saving and examine the effect of profit sharing, promotion and service quality as a whole simultaneous on customers' interest in saving. The author distributes questionnaires to customers funding at BRI Syariah Purwokerto Branch. Respondents who became the sample in this study were 100 customers. The technique of determining the sample using the technique purposive sampling. The data analysis method is carried out by carrying out several tests, namely validity, reliability, classic assumptions and hypothesis testing which includes the t test and f test. The results of this study indicate that: 1) customer perceptions of profit sharing affect the customer's intention to save as indicated by the t-count value which is greater than t-table where the t-count value is 2.351 and the t-table value is 1.984, 2). Customer perceptions about promotions have no effect on the intention to save as indicated by the t-count value which is smaller than the t-table where the t-count value is 0.416 and the t-table value is 1.984, 3). Customer perceptions of service quality have an effect on customers' interest in saving as indicated by the t-count value which is greater than t-table where the t-count value is 2.102 and the t-table value is 1.984, and 4). customer perceptions about profit sharing, promotions and service quality simultaneously effect on the interest in saving as indicated by the results of the calculation of the f test where the value of f calculate 4.382 which is greater than f table 2.70.*

**Keywords:** customer; profit sharing; promotion; service quality and saving

## A. INTRODUCTION

Public perceptions and attitudes towards bank interest and profit sharing systems vary widely. This is in accordance with behavioral psychological theory, that perception is a psychological factor that has an important role in influencing a person's behavior. Differences in perception are strongly influenced by different interpretations for each individual or group. Some people still accept bank interest, some accept the profit sharing system by continuing to receive interest and some refuse interest. This attitude, which mixes various paradigms, gives a nuance that is quite interesting as an illustration of the knowledge, attitudes, perceptions and behavior of the community in responding to the dual banking system policy.

The limited public knowledge of Islamic banks creates erroneous perceptions and has an impact on people's low decision to choose Islamic banks. This not only hinders the development of the Islamic banking market but also hinders the spread of universal values. For that socialization *massive* must be carried out, supported by a strong commitment from all Islamic bank human resources to implement sharia principles in all banking practices. Saving is an activity that aims to meet future needs. Saving behavior is usually preceded by a prior desire from the person who is going to save. Saving requires intention and planning so that it can be carried out properly.

Profit sharing according to terms known as profit sharing. profit sharing in the economics dictionary is defined as profit sharing. Profit sharing are some part of the profit on the employees of a company. This can take the form of an annual cash bonus based on profits made in previous years or it can take the form of weekly or monthly payments. Profit sharing in practice it is a form of cooperation agreement between investors and capital managers in carrying out economic business activities, where both of them will be bound by a contract that is in the business. If the profit is received, it will be shared by both parties according to the agreed ratio at the beginning of the agreement, and similarly if the business suffers a loss, it will be shared according to their respective portions. Profits shared are net profits net profit which is the excess of the difference over the reduction total cost to revenue.

In marketing science, promotion is a communication from sellers and buyers that comes from the right information that aims to change the attitudes and behavior of buyers, who previously did not know to become familiar so that they become buyers and still remember the product (Fajar Laksana, 2008: 133) . According to Indriyo (2000: 237) promotion is an activity aimed at influencing consumers so that they can become familiar with the products offered and become happy and then buy these products.

According to Lovelock (1988: 229) quality is the level of quality expected and control of diversity in achieving that quality to meet consumer needs. Quality indicates something that is in accordance with standards as stated in ISO 8420 (Vincent Gaspersz, 1997:5) that quality is the totality of a service characteristic that is in accordance with standards or requirements. Quality is closely related to customer satisfaction (Fandy Tjiptono, 2005:115).

Interest means a high tendency or enthusiasm or a great desire for something. Interest is highly dependent on internal factors such as concentration, curiosity, motivation, and needs. Stimuli provided by a bank to attract people's interest in saving are limited to stimuli whose results can be felt directly by customers. Customers are currently more selective before deciding which bank to choose as a place to invest their funds. Public evaluation of banks is not only focused on quantity issues such as bank interest, but has developed on quality issues, both regarding bank products and services.

Before someone decides to save at a bank, he first considers what the goals and benefits of saving are. Then start collecting information about which bank suits their needs and tastes. After that, activities are carried out to find and assess the type of savings needed, and then decide to use the savings. So that it can be said to realize saving activities, it takes a will or intention and planning to do it.

Various previous studies have shown that people's perceptions of the name of Islamic banks are very strongly influenced by the concept of Islamic teachings. The name of an Islamic bank influences public views regarding the existence and service system of a bank, while at the same time fostering hope and trust. Only a few understand the value of universalism and inclusiveness of Islamic banks. From some of the results of these studies there are also similarities regarding variables that have not been consistent. For example, research conducted by Anita Rahmawaty (2015) on Islamic bank products has no effect on customers' interest in using Islamic bank products. Meanwhile, the research results of Toni Prasetyo (2014) state that the characteristics of Islamic banks, location factors and promotion factors do not have a significant effect. Inconsistent results were also shown by Achmad Tavip Junaedi, Djumilah Hadiwidjojo, Eka Afan Troena and Iwan Triyuwono (2011) who stated that profit-sharing justice did not significantly affect customers' interest in saving.

Positive results are shown by the significance of the Islamic bank service factor, the knowledge factor about the concept of Islamic banking, and the cost factor in a study conducted by Toni Prasetyo (2014). Priaji (2011) states that the factors that influence the interest in saving are attitudes, subjective norms, *perceived behaviour control*, religiosity, income, education and age. Sulhida Silmi (2010) in her research also found that trust has a positive effect on customer perceptions of Islamic banks.

While Abdul-Khadir (2012), examined the bank selection criteria used by Muslim and non-Muslim customers in Klang Valley Malaysia. The study shows that there is no significant difference in the criteria for selecting a bank, both of them have a general perception in choosing a bank.

From the studies above, some differences were found. The first difference is indicated by attitude variables, subjective norms such as willingness to choose Islamic banks, *perceived behaviour control*, religiosity, income, education and age have a significant effect. Meanwhile, the variable characteristics of Islamic banks, location, promotion and profit-sharing justice have no significant effect. All of these factors are believed to influence the interest in saving in Islamic banks. However, the focus of this study on public perceptions, specifically on promotional interest rates and Islamic bank products, will be able to influence people's intention to save in Islamic banks. In competition with conventional banks, Islamic banks must be able to prove that the Islamic banking system that carries religious values is capable of being a solution and the quality of service can change people's perceptions and is better than conventional banks.

Based on the explanation of the background of the problem and previous research above, this study examines the influence of profit sharing, promotion and service quality variables partially on customers' interest in saving at BRI Syari'ah Purwokerto branch. This study also examines these three variables simultaneously on customers' interest in saving at BRI Syariah Purwokerto Branch.

## B. LITERATURE REVIEW

Research on behavior, characteristics and public perceptions of Islamic banks, particularly in Indonesia, is very limited. Some of the results of previous research have discussed customer perceptions of interest rates, service quality, profit sharing systems and Islamic bank products on interest in saving in Islamic banks. In Indonesia, similar research was carried out by, among others, Bagja Sumantri (2014), Anita Rahmawaty (2014), Toni Prasetyo Utomo (2014), Nawi (2013), Shofia Rabbani (2013), Tri Astuti and Indah Mustikawati (2013), Abduh Muhammad (2012), Abdullah (2012), Achamd Tavip Junaedi (2012), Priaji (2011), Wiwiek Rabiatal Adawiyah (2010), Anindyta Budiarti (2009), Rizal Yaya, Ahim Abdurahim, Danang Aji Nugraha (2003), and Amir Mu'allim (2003). In general, this study shows that the interest of customers to save in Islamic banks is influenced by several factors, namely service quality, perceptions of Islamic banking products, perceptions of bank interest, perceptions of profit sharing.

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Rahmawaty (2015) on Islamic bank products has no effect on customer interest in using Islamic bank products. Meanwhile, the research results of Toni Prasetyo (2014) state that the characteristics of Islamic banks, location factors and promotion factors do not have a significant effect. Inconsistent results were also shown by Achmad Tavip Junaedi, Djumilah Hadiwidjojo, Eka Afan Troena and Iwan Triuwono (2011) who stated that profit-sharing justice did not significantly affect customers' interest in saving.

From the literature above, some differences were found. The first difference is indicated by attitude variables, subjective norms such as willingness to choose Islamic banks, *perceived behaviour control*, religiosity, income, education and age have a significant effect. Meanwhile, the variable characteristics of Islamic banks, location, promotion and profit-sharing justice have no significant effect. All of these factors are believed to influence the interest in saving in Islamic banks.

### C. RESEARCH METHODS

This research is a field research, namely the researcher makes direct observations of the object under study in order to obtain relevant data. Based on the problem, this research is a comparative causal research. This study aims to investigate the possibility of a causal relationship that exists and look for factors that cause it through certain data. Meanwhile, based on the type of data approach used, this research is a quantitative research that will measure the independent and dependent variables with numbers that will be processed through statistical analysis.

The population in this study was 19,238 people who were funding customers at BRI Syariah Purwokerto Branch. The sample is part of the population or in mathematical terms it can be referred to as a subset or subset of the population. Suharsimi Arikunto, (1998: 221) states that the sample is part or representative of the population to be studied. The sampling technique in this study uses *purposive sampling* namely the technique of determining the sample with certain considerations. The customers who were sampled were those who were able to distinguish the advantages and disadvantages of implementing profit sharing, services provided and promotions carried out by BRI Syariah Purwokerto Branch and the influence of these three things on the interest in saving. Determination of the size of the number of samples sought by using the method *Sevilla* namely determining the sample from a population with the formula:

Information :

$$n = \frac{N}{1 + Ne^2}$$

n = Number of samples

N = Population size

e = error limit (10%)

So that in this study the number of samples can be determined by:

$$n = \frac{19.238}{1 + 19.238 (0,12)}$$

n = 99.25 (then rounded up to 100 samples).

Thus, the number of samples in this study were 100 respondents who were customers of BRI Syariah Purwokerto Branch or those who owned savings at BRI Syariah Purwokerto Branch.

In this study there are four variables consisting of three independent variables and one dependent variable. Three independent variables, namely profit sharing, service quality and promotion, while one dependent variable is the interest in saving. The operational definition of each of the variables above is:

1. Profit sharing is a system that includes procedures for sharing business results between providers of funds and fund managers between banks and depositors of funds.
2. Promotion is the communication of seller and buyer information that aims to change the attitude and behavior of buyers, from those who previously did not know to become familiar so that they become buyers and remember the product.
3. Service quality is a condition related to how far the service provider can provide services in accordance with customer expectations.
4. Interest in saving is a person's desire to meet future needs by setting aside funds

The method used in analyzing the data in this study uses several data tests, namely validity test, classical assumption test and hypothesis test. An explanation of the use of each test is as follows:

1. Validity test

To measure the quality (accuracy and reliability) of the instruments in data collection, the validity and reliability of the instruments to be used were tested. Correlation *product moment* describes the relationship between two interval symptoms using a measurement scale that is equidistant. Whether or not the validity level of the questionnaire instrument used in data collection is known by using a validity test. Validity test to find out whether the items used in the questionnaire are truly able to express the actual situation. With a significance level of 95% or  $\alpha = 0.05$ , the test criteria are as follows:

- If the value of  $r_{count} > r_{table}$ , means that the statement is valid
- If the value of  $r_{count} < r_{table}$ , means the statement is invalid

## 2. Reliability test

Reliability is basically a measure of how far the results of a measurement can be trusted. The trust is in the form of instrument reliability, namely the consistency of results from time to time if an instrument is used on another subject. The reliability test was carried out jointly on all questions. If value  $alpha > 0.60$ , called reliable.

## 3. Classic assumption test

The classical assumption test is a statistical requirement that must be met in a multiple linear regression based analysis *ordinary least square* (OLS). The tests carried out were the multicollinearity test and the heteroscedasticity test. The multicollinearity test is used to show that there is a linear relationship between the independent variables in a regression equation. The impact of multicollinearity symptoms are:

- a. The influence of each independent variable will be difficult to do
- b. There is a tendency for the standard error of estimation to increase as the independent variables increase.
- c. In rejecting the null hypothesis, the significance level used is greater, so that the probability of accepting the wrong hypothesis is greater
- d. As a result of the standard error of each coefficient which is suspected to be very large, the t value becomes very low.

While the heteroscedasticity test can show that the variation of the variable is not the same for all observations. The impact of the existence of heteroscedasticity is:

- a. *Estimator* obtained is inefficient
- b. The standard error of the regression coefficient will be affected so as to give an incorrect indication and the coefficient of determination shows too great explanatory power.

## 4. Hypothesis Test

To determine the effect of profit sharing, promotion and service quality on customer interest in saving, the following tests will be carried out:

- a. T test

To see the partial effect of each independent variable on the dependent variable, the t test will be used. Hypothesis testing is done by comparing the value of the t table or it can be seen directly through the significance value in the table of the results of the analysis.

- If  $t \text{ count} \leq t \text{ table}$ , then the decision is to accept  $H_0$ . That is, there is no partial effect of profit sharing (X1), quality of service (X2) or promotion (X3) on the interest in saving variable (Y).
- If  $t \text{ count} \geq t \text{ table}$ , then the decision is to reject  $H_0$ . This means that there is a partial influence of the profit sharing variable (X1), service quality (X2) or promotion (X3) on the interest in saving variable (Y).

Analysis of the R value (correlation coefficient) and the  $R^2$  value (coefficient of determination). The R value is used to be able to see the partial correlation between variables in the model, while  $R^2$  or the coefficient of determination is used to measure the magnitude of the contribution of the variation in the value of the independent variable to variations in the value of the dependent variable.

b. F test

This test according to Mudrajat Kuncoro (2007:75-75) is a study of the dependence of one dependent variable (bound) with two or more independent variables (free). Multiple linear regression analysis is used to estimate or predict the population mean or the mean value of the dependent variable based on the value of the independent variable known.

The results to be obtained are in the form of multiple linear regression equations that function to be able to estimate or predict the value of the dependent variable which will be affected by the value of the independent variable. In general, according to J. Supranto (239:2009) the form of the multiple linear regression equation results are as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3$$

Information:

Y : estimate of the value of the dependent variable

$b_0$ : constant value

$b_1$  : coefficient value of profit sharing (X1)

$b_2$ : coefficient value of service quality (X2)

$b_3$ : coefficient value of promotion (X3)

To test this hypothesis the test tool used is the F test, which is to see the simultaneous effect of profit sharing, service quality and promotion on customers' interest in saving. Hypothesis testing is done by comparing the value of the F table or it can be seen directly through the significance value in the table of the results of the analysis.



- If  $F \text{ count} \leq F \text{ table}$ , then the decision is to accept  $H_0$ . That is, there is no simultaneous influence of the variable profit sharing ( $X_2$ ), quality of service ( $X_2$ ) and promotion ( $X_3$ ) on the interest in saving variable ( $Y$ ).
- $F \text{ count} \geq F \text{ table}$ , then the decision is to reject  $H_0$ . That is, there is a simultaneous influence of the spiritual motivation variable ( $X_1$ ) and spiritual leadership ( $X_2$ ) on the religious performance variable ( $Y$ )

#### D. CONTENT

##### 1. Research result

##### a. Validity test

Validity test is a test used to find out how accurate an instrument is in measuring what it wants to measure. To find out whether each variable is considered valid or not, it is done by comparing the  $r$  count and  $t$  table between the scores of the items tested and all the scores tested. For *degree of freedom* ( $df$ ) =  $n - 2$  in this case  $n$  is the number of samples. In this case the amount of  $df$  can be calculated as  $100 - 2 = 98$  with an alpha of 0.05 so that it can be seen that the  $r$  table is 0.195. The complete calculation results can be seen in the following table.

Table 1.

Results of Testing the Validity of Research Questions

Variable	Correlation Value ( $r$ count)	F table ( $\alpha = 0.5$ )	Information
X_1	0.466	0.195	Valid
X_1	0.437	0.195	Valid
X_1	0.490	0.195	Valid
X_1	0.372	0.195	Valid
X_2	0.688	0.195	Valid
X_2	0.708	0.195	Valid
X_2	0.581	0.195	Valid
X_3	0.602	0.195	Valid
X_3	0.635	0.195	Valid
X_3	0.581	0.195	Valid

Variable	Correlation Value (r count)	F table ( $\alpha = 0.5$ )	Information
X_3	0.531	0.195	Valid
X_3	0.450	0.195	Valid
Y_1	0.708	0.195	Valid
Y_2	0.574	0.195	Valid
Y_3	0.373	0.195	Valid

Based on the table above, it can be seen from the results of the validity test of customer interest in saving that it is known that each question item has  $r \text{ count} > r \text{ table}$ , meaning that all of these questions are valid.

b. Reliability Test

The reliability test was carried out to measure the variables measured through a questionnaire. A questionnaire is stated *reliable* or reliable if one's answer to a statement is consistent or stable over time even though it has been tested many times. Reliability test in this study by way of reliability *cronbach alpha*, when *cronbach alpha* is more than 0.60 then the data is declared reliable. Meanwhile, when *cronbach alpha* is less than 0.60, the data is not reliable. The results of statistical tests on the reliability of the questionnaires in this study are as follows:

Table 2. Reliability Test Results

Variable	Cronbach Alpha value	Information
Profit sharing	0.688	Reliable
Service quality	0.818	Reliable
Promotion	0.823	Reliable
Interest in Saving	0.673	Reliable

Based on the table above it can be seen that each variable has *cronbach alpha*  $> 0.60$ . Thus, these variables are said to be reliable.

c. Hypothesis test

1. T test (Partial Test)

The t test (partial test) aims to determine whether the variable profit sharing (X1), promotion (X2) and service quality (X3) partially or individually influence the interest in saving (Y). The test criteria are:

- If  $t_{\text{count}} \leq t_{\text{table}}$ , then  $H_0$  is accepted, which means that the independent variable has no effect on the dependent variable.
- If  $t_{\text{count}} \geq t_{\text{table}}$ , then  $H_0$  is rejected, which means the independent variable affects the dependent variable.

The results of calculating t table with  $\alpha = 0.05$  and degrees of freedom (db) = n-2 are as follows:

$$\begin{aligned}
 t_{\text{table}} &= (\alpha/3 ; n-2) \\
 &= (0.05/3 ; 100-3) \\
 &= 0.029 ; 97 \\
 &= 1.984
 \end{aligned}$$

Table 3. T Test Results (Pracial Test)

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.055	.467		4.404	.000
Profit Sharing (X1)	.223	.095	.235	2.351	.021
Promotion (X2)	.043	.104	.044	.416	.678
Quality service (X3)	.196	.093	.216	2.102	.038

a. Dependent variable: interest in saving (Y)

The table above is the result of calculating the T test used to explain the effect of each independent variable on the dependent variable partially or individually. The explanation of these calculations is as follows:

Ho: there is no influence of revenue sharing on customers' interest in saving

Ha: there is an influence of revenue sharing on customers' interest in saving

From the calculation of the table above, it is known that the calculated T value of the influence of profit sharing (X1) on Y is 2,351 and the T table value is known to be 1,984. This shows that the calculated T value  $\geq$  of the T table value. This means that the profit sharing variable partially influences the interest in saving variable.

Ho: there is no influence of promotion on customers' interest in saving

Ha: there is an influence of promotion on customers' interest in saving

From the calculations as in the table above, it is known that the calculated T value from the influence of promotion (X2) on Y is 0.416 and the T table value is known to be 1.984. This shows that the calculated T value  $\leq$  of the T table value. This means that the promotion variable partially does not affect the interest in saving variable.

Ho: there is no effect of service quality on customer interest in saving

Ha: there is an influence of service quality on customer interest in saving

From the calculation of the table above, it is known that the calculated T value of the influence of service quality (X3) on Y is 2,102 and the T table value is known to be 1,984. This shows that the calculated T value  $\geq$  of the T table value. This means that the service quality variable partially influences the interest in saving variable.

## 2) F Test (Simultaneous Test)

The F test (simultaneous test) aims to determine whether the variables for profit sharing (X1), promotion (X2) and quality of service (X3) simultaneously or simultaneously affect the interest in saving variable (Y). The criteria used in conducting the F test are as follows:

- If F count  $\leq$  F table, then Ho is accepted, which means that the independent variables simultaneously have no effect on the dependent variable.
- If F count  $\geq$  F table, then Ho is rejected, which means that the independent variables jointly affect the dependent variable.

The results of the F table using the 5% significance level are as follows:

$$\begin{aligned} F &= \alpha ; (k ; n-k-1) \\ &= 0,05 ; (3 ; 100-3-1) \end{aligned}$$

$$= 0,05 ; (3 ; 96)$$

$$= 2.70$$

The results of the calculation of the F test using *software SPSS 16* in this study can be seen in the table below:

Table 4. Simultaneous Test Results (Test F) ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.721	3	.907	4.382	.006 <sup>a</sup>
	Residual	19.869	96	.207		
	Total	22.590	99			

a. Predictors: (Constant), Quality of Service (X3), Profit Sharing (X1), Promotion (X2)

b. Dependent Variable: interest in saving (Y)

Based on the calculation of the F test or simultaneous test as in the table above, it is known that the calculated F value is 4,482 and the F table value is 2.70. With this it can be seen that the calculated F value  $\geq$  from F table, meaning that X1, X2 and X3 together affect Y.

### 3) Determination Coefficient Test ( $R^2$ )

The coefficient of determination test is used to determine how much the percentage of independent variables influences the dependent variable. The magnitude of the coefficient of determination ranges from 0 - 1. The closer to 0 the magnitude of the coefficient of determination of a regression equation, means that the ability of the independent variable on the dependent variable is very limited, or the smaller the effects of the independent variables on the dependent variable and vice versa.

Table 5. Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.347 <sup>a</sup>	.120	.093	.45494

a. Predictors: (Constant), Quality service (X3), Profit Sharing (X1), Promotion (X2)

Based on comparative data processing using the SPSS version 21 program, it can be seen that the value of  $R^2$  or the coefficient of determination shows a value that is not too high, namely 0.120 or 12.0%. This shows that the customer's decision to save can be influenced by profit sharing, promotions and service quality. Meanwhile, the rest ( $100\% - 12.0\% = 88.0\%$ ) is explained by other variables

## 2. Discussion

Based on the test results above, the discussion regarding this research is as follows:

### a. The influence of profit sharing on customers' interest in saving

Profit sharing is the distribution of the results of operations that have been carried out by the parties to the agreement, namely the customer and the Islamic bank. In the event that there are two parties entering into a business agreement, then the results of the business carried out by both parties or one of the parties will be divided according to the portion of each party entering into the contract agreement. The distribution of business results in Islamic banking is determined by using a ratio.

The results of the calculation of multiple linear regression analysis show a significance value of 0.000 while the regression coefficient is 0.235. This shows that profit sharing (X1) has a positive and significant influence on customer interest in saving (Y) because the significance is greater than 0.05, namely 0.000 and the regression coefficient is positive.

This is reinforced by the results of the t test which was carried out where the calculation results show the calculated t value variable for the results of 2.351 using  $\alpha = 0.05$  obtained the value of t table of 1.984. From these results it can be seen that the value of t count > from t table value it can be concluded

that the profit sharing variable partially influences the variable of customer interest in saving at BRI Syariah Purwokerto branch.

This means that any increase in profit sharing will affect an increase in customer interest in saving at BRI Syariah Purwokerto branch. If there is a decrease in profit sharing, it will affect a decrease in customer interest in saving. This study shows that the profit sharing offered will have a significant effect on the intention to save at BRI Syariah purwokerto branch.

The results of this study are consistent with the results of previous research conducted by Dauly (2010) with the title influence of service quality and profit sharing on saving decisions from the research results that the profit sharing variable has a significant effect on people's decisions in saving in Islamic banks seen from the value  $t$  count  $3.161 > t$  table  $1.96$  and a significance value of  $0.002 < 0.05$ . It can be concluded that profit sharing has a positive and significant impact on customer interest in saving.

b. The influence of promotions on customer interest in saving

The results of multiple linear regression analysis calculations show a significance value of  $0.000$  while the regression coefficient is  $0.043$ . This shows that promotions do not have a positive and significant effect on customers' decisions in saving because the significance is less than  $0.05$ , namely  $0.00$  and the regression coefficient is negative.

The significance of the negative effect above is strengthened by the results of the  $t$  test where the calculation results show the calculated  $t$  value promotion variable of  $0.416$ . By using  $\alpha = 0.05$ , the value of  $t$  table is obtained of  $1.984$ . From the results of these calculations it can be seen that the value of  $t$  count smaller than the  $t$  table value which shows that the promotion variable ( $X_2$ ) partially has no effect on the customer's interest in saving ( $Y$ ). The results of the study show that promotions have a negative and insignificant effect on customers' interest in saving.

The results of this study are different from research conducted by Neneng Fajriyah (2013) with the title Effects of Promotion, Reputation, and Strategic Location on Customer Decisions to Use Bank Mandiri KCP Tangerang Bintaro Sector III Hajj Savings Products. It is known, this research indicates that promotion motivation, reputation, and strategic location influence customers' decisions in using haj savings either partially or simultaneously. This study also concluded that the variable with the greatest influence was reputation at  $3.301$  or  $33.01\%$ , and the variable with the least

influence was strategic location at 2.708 or 27.08%; while the promotion variable has an effect of 2.753 or 27.53%.

c. The effect of service quality on customer interest in saving

The results of multiple linear regression analysis calculations show a significance value of 0.000 while the regression coefficient is 0.196. This shows that service quality has a positive and significant influence on customer decisions in saving because the significance is greater than 0.05, namely 0.000 and the regression coefficient is positive.

The significance of the above effect is strengthened by the results of the t test where the calculation results show the calculated t value variable service quality of 2.102. By using  $\alpha = 0.05$ , the value of t table is obtained of 1.984. From the results of these calculations it can be seen that the value of t count > from the t table value which shows that the service quality variable (X3) partially influences the customer's decision variable in saving (Y). This means that the service provided by BRI Syariah Purwokerto branch to its customers is good. If there are customers who have difficulty in making transactions, employees will help them and the language used can be easily understood. Employees also respond positively if a customer submits a complaint regarding the service received.

This means that the services provided by the Purwokerto branch of BRI Syariah when serving customers always apply the 4 S slogan, namely smile, greet, greet and enthusiasm. If there are customers who have difficulties in making transactions, employees will help them properly and also the language used can be easily understood by customers. Employees also respond positively if a customer submits a complaint when using one of the services provided by the bank.

Service quality and customer interest in saving have a close relationship because one of the customer's decisions to save depends on the quality of service provided by the bank which basically includes the expectations and results to be achieved and felt. The customer helps the company in achieving the service expected from the company. A well-established relationship will have a good impact on both parties.

The results of this study support previous research from Mahanani Karno Putro which showed a positive and significant effect of service quality on saving decisions at BRI in Surabaya. This is in accordance with what was stated by Kotler that the factors that can influence purchasing decisions, one of which is the quality of services provided. The results of this study are also



in accordance with what was stated by Sofian Assauri that marketing success is largely determined by whether the service provided by a company is good or not.

- d. The influence of profit sharing, promotion and service quality on customer interest in saving

Based on the F test (simultaneous test) that has been carried out by researchers shows that  $F_{count}$  of 4.382 greater than  $F_{table}$  2.70. Eye  $H_0$  rejected and  $H_a$  accepted which means that the variables for profit sharing, promotion and service quality jointly affect the customer's interest in saving at BRI Syariah Purwokerto Branch. This shows that customers' interest in saving at BRI Syariah Purwokerto branch is influenced by several factors, namely profit sharing, promotions and service quality. The three factors studied have an influence on customer interest in saving by 12.0%, according to the test of the coefficient of determination ( $R^2$ ) which shows a value of 0.120. And the remaining 88.0% is influenced by other factors that the researchers did not examine.

This proves that profit sharing, promotion and service quality carried out by BRI Syariah Purwokerto Branch are good and need to be maintained and also need to be improved. The existence of profit sharing, promotion and good service quality will be able to increase consumer or customer interest in saving. The higher the perceived value by customers, the more they will increase their savings.

## E. CONCLUSION

This study aims to determine the effect of customer perceptions about profit sharing, promotion and service quality on the intention to save at BRI Syariah Purwokerto Branch. Based on the results of the research and discussion described earlier, some conclusions are presented below:

1. Profit sharing has a partially positive and significant effect on customer interest in saving at BRI Syariah Purwokerto Branch. This is indicated by the t-count value which is greater than t-table where the t-count value is 2.351 and the t-table value is 1.984. The results of this study support previous research conducted by Daulay which stated that profit sharing affects customers' decisions in saving
2. Promotions do not have a positive and partially significant effect on customer interest in saving at BRI Syariah Purwokerto Branch. This is indicated by the t count value which is smaller than the t table where the t count value is 0.416 and the t table value is 1.984. The results of this study are different from previous

research conducted by Neneng Fajriah which showed that promotions affect customers' interest in saving Hajj savings.

3. Service quality has a positive and partially significant effect on customer interest in saving at **BRI Syariah Purwokerto Branch**. This is indicated by the t-count value which is greater than t-table where the t-count value is 2.102 and the t-table value is 1.984. The results of this study support previous research conducted by Mahanani Karno Putro which showed a positive and significant effect of service quality on customers' saving decisions.
4. Profit sharing, promotion and quality of service simultaneously or jointly affect customer interest in saving at **BRI Syariah Purwokerto Branch**. This is shown by the results of the calculation of the f test where the value of f calculate 4.382 which is greater than f table 2.70.

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