

Analysis of the Benefits of Bank Syariah Indonesia's Planned Savings Products for Employee Financial Planning at PT. Andalan Inti Rekatama Jakarta

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Abstract

This study aims to explain the benefits of Bank Syariah Indonesia's planned savings products for the financial planning of employees of PT. Andalan Inti Rekatama Jakarta. The methods and approaches applied are descriptive-qualitative, namely a type of research that describes the state of an object or event without the aim of making conclusions that apply generally. Data collection techniques include interviews, observations, and documentation. The subjects of the study consisted of the leaders and employees of PT. Andalan Inti Rekatama, who were the sources of data or information. The methods of data collection and analysis in this study include several techniques, namely interviews, documentation, observation, and the use of questionnaires. The data analysis technique applied is qualitative data analysis, where data in the form of information or descriptions in the form of prose language is analyzed by linking it with other data to gain a clearer understanding. From the results of the analysis, it can be concluded that the benefits obtained by choosing Bank Syariah Indonesia's planned savings product are to discipline employees in terms of saving, investing safely according to sharia, achieving financial targets, insurance protection, a good profit-sharing system and planning for the future. Meanwhile, the goal to be achieved by choosing a planned savings product for financial planning in the employee environment for purchasing a house, children's education costs, investment, purchasing goods, medical treatment and other planned needs.

Keywords: *Product Benefits, Planned Savings, Financial Planning*

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A. Introduction

Islamic banks, like other conventional banks in Indonesia, are organizations that collect public funds and distribute them to the public in the form of financial facilities. Therefore, this bank has a very good position to improve the standard of living in Indonesia and to drive the economy (Fathurrahman Djamil, 2014: 40). Banks as financial institutions that produce financial services certainly need customers, as consumers of services in utilizing banking products that are in accordance with the needs of customers and prospective customers.

One of Bank Syariah Indonesia's products that is quite popular is 'Tabungan Berencana', a savings product that uses a profit-sharing agreement in accordance with sharia principles. According to the company's financial plan, this product is aimed at the employee market. The process of achieving a person's or family's life goals through adequate and planned financial management is known as financial planning, therefore financial planning needs to be done carefully. In addition, term savings products are presented so that customers save a fixed amount every month

Financial planning is one of the important things in improving the quality and meeting the needs of life. In a family, good financial planning is very necessary, such as preparing school funds, preparing a side business and planning to have a house as a place to live. But the problem is that many of us are still confused about determining what kind of financial planning is appropriate to meet all of these things.

Financial planning can be done in several ways such as saving and investing. In this case, saving at Bank Syariah Indonesia by choosing a planned savings product is one of the right choices to carry out good financial planning that is in accordance with Sharia and provides benefits for customers, especially in preparing finances properly, correctly and responsibly. The presence of employees is the most important asset and has a major influence on the company, as well as being the spearhead in the company's organization.

B. Theoretical Review

According to Kotler in Mas'ari Ahmad (2019; 2) explains that Islamic financial products are something or services that are marketed to potential consumers to meet various needs and requirements of potential consumers. Tight competition in the market forces the business world to pay attention to product adaptation at a high level to achieve competitive advantage over competitors, because product adaptation can strengthen the foundation of the local market. Savings are one of the easiest bank products to use.

Income that is not used for daily needs or other interests can be used and interpreted as a savings deposit. Savings are a form of currency that can be used

and exchanged at any time without being affected by space and time. Referring to the Amendment to Banking Law Number 10 of 1998, it is stated that savings are a type of fund that can only be withdrawn according to the terms and conditions that have been agreed upon at this time; but cannot be combined with other loans, bonds, demand deposits, or other similar funds (Khadijah Ishak, Ida Afrida Ningsih: 2020: 43)

In the context of Islam, saving is a recommended action, because by saving a Muslim prepares himself for the implementation of future planning as well as to face unwanted things such as education costs that often increase, buying a house whose price fluctuates or for the treatment of a sick family member who needs treatment. The Quran explains indirectly that it has ordered Muslims to prepare for tomorrow better, QS, An-Nisa: 9

Meaning: "And let those who fear Allah leave behind them weak children, whom they fear for their (welfare). Therefore, let them fear Allah and let them speak the right words."

Planned savings are savings that require customers to save money with a certain nominal value every month for a certain period of time. With this planned savings, customers are forced to be disciplined in saving regularly until a certain time. This planned savings is very good for future planning. Bank Syariah Indonesia's planned savings are run based on sharia principles, where this savings applies the mudharabah muthlagah contract. Namely, fund managers and fund owners work together based on the mudharabah muthlaqah contract. The essence of fund management is free money, which is not limited in how it is used or implemented. The planned savings package is a good offer from Bank Syariah.

The financial system whose implementation is based on Islamic law (Sharia) is known as Islamic banking. Islamic principles prohibit lending money or collecting it through interest (riba), which is the basis for the creation of the Sharia system. This is in accordance with Law Number 21 of 2008 concerning Sharia Banking which defines a Sharia Bank as a financial institution that carries out its business based on the principles of Islamic law as stated in the fatwa of the Indonesian Ulema Council. These principles include justice and balance, welfare (maslahah), universalism (alamiyah), and the absence of objects of gharar, maisir, usury, zalim, or haram (Andrianto and M Anang Firmansyah: 2019;24).

For this reason, in its operations, Islamic banks have a different operational system from conventional banks, where Islamic banks provide interest-free services to their customers, and Islamic banks only recognize profit sharing in all contracts that are practiced and adjusted to the contract agreement of each party.

Islamic Bank, Principles and Scope of Islamic Bank

To improve cooperation between owners and capital managers in taking business risks and sharing profits together, Islamic banks implement a profit-sharing model that brings together fund managers (mudharib) and owners (shahibul maal) who entrust their money to institutions with parties who need funding through loan funds or business management.

Sharia economic relations regulate economic relations based on Islamic law which are based on five principles. These principles are as follows: a). Pure deposits from one party to another are called the "principle of deposits" (wadi'ah). This is a legal agreement where the depositor agrees to store and guarantee the security of goods or money deposited with him, between the owner of the goods (including money) and the depositor (including the bank) (Sumar in, 2012: 70). The Qur'an provides a legal basis for the concept of wadi'ah (Qs. An-Nisaa: 58) namely "Indeed Allah commands you to convey the trust to those who are entitled to receive it." b) Profit Sharing Principle; The profit sharing system is to divide the company's profits and losses between the fund owner and the fund manager. The distribution of business results can occur between the bank and the fund depositor, or between the bank and the customer receiving the funds. Products based on this principle include mudharabah and musyarakah.

Mudharabah is a cooperation agreement between the capital owner (shahibul maal) and the fund manager (mudharib) with profit sharing based on the initial agreement. If the business experiences losses, all losses are borne by the capital owner, unless there is negligence or error from the fund manager such as embezzlement or misuse of funds. If the loss is caused by the negligence or fraud of the manager, then the manager must be fully responsible. The manager only provides his labor and expertise without including capital and without asking for a salary. The principle of mudharabah is mentioned in the Quran, in QS. An-Nisaa verse 12, and in QS. Al-Jumu'ah verse 10 which reads: "When the prayer has been performed, then spread out on the earth; seek the bounty of Allah and remember Allah much that you may be successful".

There are two types of mudharabah, namely mudharabah muthlaqah and mudharabah muqayyadah. Mudharabah muthlaqah is a collaboration between the fund owner and the fund manager, where the manager has full freedom to determine and run the business without restrictions from the fund owner. While mudharabah muqayyadah is an agreement between the capital owner (shahibul maal) and the fund manager (mudharib) with several requirements related to the use of funds that are determined in advance. The profit sharing ratio is agreed upon in advance and is divided according to the agreement, while losses are borne by the capital owner.

Musyarakah is a cooperation agreement between two or more capital owners (shahibul maal) to establish and manage a joint business. Profits are divided according to the agreement, while losses are divided based on each party's capital contribution. Everything runs according to the agreement without any cheating from any party. The legal basis for the musyarakah agreement is contained in QS. An-Nisaa verse 12, which means: "But if the brothers of the same mother are more than one, then they are partners in one third, after fulfilling the will made by him or after paying his debts without causing harm to the heirs. (Allah has determined this as) the true sharia from Allah, and Allah is All-Knowing, All-Forbearing."

Among the principles in Islamic banking are A) Method of Buying and Selling. This method and system are known as murabahah. Murabahah is a buying and selling system discussed in Islamic jurisprudence which explains that the buying and selling is a buying and selling that includes the price of the goods, the cost of the process to obtain the goods and other costs used to obtain the goods and the agreed profit (margin) cost. The amount of profit obtained can be direct or in the form of a percentage. Veithzal Rivai explains in Mustafa that murabahah buying and selling "is a sale and purchase agreement for an item at a price agreed between the seller and the buyer, after the seller has previously stated the actual acquisition price of the goods and the amount of profit obtained" (Mustofa, Imam: 2016: 66. 2).

Salam can be explained as a transaction of buying and selling a certain item between the seller and the buyer using the capital price with the price plus the profit that has been calculated and agreed upon together for the goods being bought and sold in the provision process in advance. Istishna is a transaction of buying and selling that is similar to the principle and contract of salam, namely buying and selling where the delivery of goods is carried out at a later date, and the payment can be made in installments or deferred.

Next is b) the principle of rent, namely: 1) Ijarah, a contract for the transfer of the right to use goods or services with the payment of rent without transferring ownership. 2) Qardh: A loan agreement for money or goods without a profit orientation. The bank as the lender may request compensation for the costs required in the qardh contract, c) The principle of services which are grouped into: Hawalah: transfer of debt/receivables from one party to another party who is obliged to bear it. Kafalah: Guarantee or liability given by the guarantor (kafil) to a third party to fulfill the obligations of the second party (makful). Wakalah: Delegation of power from one party (muwakil) to another party (wakil) to do things that may be delegated. The recipient of the power can request certain compensation from the Amanah provider. Rahn (Mortgage): Making an object of economic value belonging to the customer (rahin) as collateral for the debt or loan received. The recipient of the mortgage (murtahin) obtains a guarantee to be able to take back all or part of the receivables if the debt is not paid on time.

For his services, the recipient of the power can ask for certain compensation from the trustee. Rahn is making an object that has economic value owned by the customer (rahim) as collateral (marhun) for the debt or loan received, so that the party receiving the pawn (murtahin) gets a guarantee or trust to be able to take back all or part of the receivables if the pawning party cannot pay the debt at the specified time.

A Glance at Bank Syariah Indonesia.

Bank Syariah Indonesia (BSI) is a sharia banking institution established on February 1, 2021 at 13.00 WIB. This bank is the result of a merger of state-owned banking subsidiaries, namely Bank Rakyat Indonesia Syariah, Bank Syariah Mandiri, and BNI Syariah, which were merged into one under the name Bank

Syariah Indonesia. The establishment of BSI is a strategic step to strengthen and advance sharia-based banking.

Bank Syariah Indonesia (BSI) obtained a permit from OJK with the number: SR-3/PB.1/2021 on January 27, 2021, regarding the merger of PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI syariah Tbk and a permit to change the name from PT Bank BRI syariah Tbk to PT Bank Syariah Indonesia Tbk as the merged bank. The public welcomed this because it was considered to provide new enthusiasm for the world of Islamic banking and advance the economy of Muslims in Indonesia, as well as increase public trust in investing in Islamic banking. BSI is a merger of several banks with the following shareholder composition: PT Bank Mandiri (Persero) Tbk at 51.2%, PT Bank Negara Indonesia (Persero) Tbk at 25.0%, PT Bank Rakyat Indonesia (Persero) Tbk at 17.4%, DPLK BRI - Syariah Shares at 2%, and the public at 4.4%.

The products and services offered by Bank Syariah Indonesia to the public are very diverse, including: a). Funding Products, in the form of: Easy Savings, My Savings, Current Account Savings, Pension Savings, Mabrur Savings, Planned Savings, and Investa Cendekia Savings, Dollar Savings, Dollar Savings, BSI Current Account, BSI Foreign Currency Current Account, BSI Rupiah Deposits and BSI Foreign Currency Deposits, b). Financing Products; Automotive Financing, Home Financing (Home Purchase), Umrah Financing, Physical Gold Pawn, Gold Installments, and Pension Financing/BSI Pension Berkah and c). Digital Banking Services; BSI ATM CRM. BSI ATM CRM (Cash Recycle Machine), BSI Mobile. BSI Hasanah Card, BSI Merchant Business, BSI Net, BSI Aisyah, BSI API Platform, BSI Cardless Withdrawal and BSI QRIS.

Employee Financial Planning

Financial planning is an important aspect for every individual, especially for employees who receive a fixed income every month. This aims to manage financial allocation and goals properly, both for short-term and long-term needs. Agustianto Mingka and Lutfi Trisandi Rizki (2010: 13) explain that financial planning is wealth management that is tailored to the needs and concerns of each individual. In simple terms, financial planning is the process of achieving life goals through proper financial management. In another perspective, financial planning is the process of achieving life goals through appropriate financial management. In addition, financial planning can also be interpreted as the process of planning personal finances to provide solutions in planning, selecting financial management, and investment in order to achieve short, medium, and long-term financial goals (Adler H. Manurung and Lutfi T. Rizk: 2019: 1).

Without effective planning, people tend to spend their money according to current needs and find it difficult to control it. By allocating finances for short-term, medium-term, or long-term goals, individuals can reduce financial uncertainty in the future. It is important for families to plan these goals together from the start. Careful planning can improve the quality of life by reducing worries about one's financial future. Some aspects covered in financial planning

include: 1) Reasons for the Importance of Financial Planning: The process of planning finances as early as possible to achieve certain economic satisfaction in life. 2) Purpose of Financial Planning: Life goals are divided into three categories, namely short-term, medium-term, and long-term goals. Short-term goals are planning for one year, while medium-term goals range from 2-5 years, and long-term goals are more than 5 years, such as preparing retirement funds or children's education. Setting long-term goals must be adjusted to achieving goals in the short and medium term stages, because setting short-term goals is the basis for achieving long-term goals.

During the financial planning process, many factors can influence decisions, ranging from personal factors to economic factors. The two main factors that influence financial planning are personal value factors and economic factors. 1) Personal Life Value Factors: How a person uses money and invests is influenced by various personal factors, including age, income level, number of dependents, and lifestyle. For example, the spending patterns of someone in their 20s will be different from someone in their 50s. 2) Economic Factors: The ever-changing economic conditions also have a significant impact on financial planning. Financial decisions are influenced by economic factors such as inflation, per capita income, and interest rates.

C. Research methods

The methods and approaches applied are descriptive-qualitative, namely a type of research that describes the condition of an object or event without the aim of making conclusions that apply generally (Masri Singarimbun and Steven Effendi; 1989: 192). Data collection techniques include interviews, observations, and documentation.

The subjects of the study consisted of the leaders and employees of PT. Andalan Inti Rekatama, who were the sources of data or information. The object of the study was the topic of the problem investigated in the study, namely the products and benefits of Bank Syariah Indonesia's planned savings products for employee financial planning, especially employees of PT. Andalan Inti Rekatama located at Jl. Radio Dalam Raya No.42B South Jakarta. The location and time of the study were at PT. Andalan Inti Rekatama, Jl. Radio Dalam Raya No.42B South Jakarta, with a research period starting from January to March 2024.

The data collection and analysis methods in this study include several techniques, namely interviews, documentation, observation, and the use of questionnaires: a) Interviews: Interviews are conversations between interviewers who ask questions and respondents who provide answers (Lexy.J. Moleong 2000: 138). In this study, structured interviews were used directly to employees who are customers of BSI Bank's planned savings products. b) Documentation: Documentation involves written objects such as books, magazines, documents, and so on (Suharsimi Arikunto: 2002: 149). Documentation is used to obtain data on the location, history of the research object, organizational structure, and the benefits of BSI Bank's planned savings for the financial planning of PT. Andalan

Inti Rekatama employees. c) Observation: Observation is a systematic observation of things that happen in the scope of the study. Observations were conducted at PT. Andalan Inti Rekatama. d) Questionnaire: A questionnaire is a research instrument that contains a series of questions to collect information from respondents. Questionnaires can be considered as written interviews, can be conducted directly, by telephone, computer, or post.

The data analysis technique applied is qualitative data analysis, where data in the form of information or descriptions in the form of prose language is analyzed by linking it to other data to gain a clearer understanding. This aims to provide an overview of the research based on data obtained from research subjects. Descriptive-analytical analysis is a method for presenting data in a way that is easy for others to understand.

D. Findings and Discussion

PT. Andalan Inti Rekatama was established on January 3, 2007 under the name PT. Andalan Industri Rekayasa, then changed its name to PT. Andalan Inti Rekatama on August 15, 2008. This company has an office building located at Jalan Radio Dalam Raya no.42B South Jakarta, while its workshop and warehouse are located at the Bizhub Warehouse Complex, Block GE No.12 Gunung Sindur Bogor. PT. Andalan Inti Rekatama is engaged in the trading of "Grundfos" brand pumps, namely water pumps for household, building, PDAM and industrial needs. In addition to selling pumps, this company also sells spare parts and repair services for pumps that are damaged and require repair.

The findings in this study are qualitative research data that are descriptive in nature. This method is a research method that utilizes qualitative data and is described descriptively. These findings are very useful for evaluating the development of research results and discussions. The findings in this study include:

Analysis of the Benefits of Bank Syariah Indonesia's Planned Savings on Employee Financial Planning at PT. Andalan Inti Rekatama. The benefits of Bank Syariah Indonesia's planned savings on employee financial planning were conducted on employees of PT. Andalan Inti Rekatama through interviews and questionnaires created via Google Form. For the study of the benefits of Bank Syariah Indonesia's planned savings on employee financial planning at PT. Andalan Inti Rekatama is divided into two categories, namely the benefits of planned savings and the purpose of choosing planned savings.

Based on the data found in the previous chapter, it can be seen that Bank Syariah Indonesia's planned savings provide many benefits for future financial planning, especially for employees of PT. Andalan Inti Rekatama. The benefits of financial planning for employees in general include: a) Cash Flow and Debt Management: Some of them face difficulties in managing cash flow, debt, and installments. The main problem is the difficulty in managing cash flow for future needs, such as saving or investing 5-10 percent of monthly income. Some even

admit that it is difficult to save because their monthly salary is used up to pay debts or installments. Financial planning can help them design a financial plan. b) Increasing Monthly Income: To increase monthly income, it is usually done through a profitable business or enterprise. However, running the business requires cost preparation. Therefore, financial planning is important to prepare business capital. c) Education Costs: Education is a key factor in achieving success in the future. Education for employees can improve their careers and income.

Education for children is also prepared to help them achieve their goals. All of this can be realized well through financial planning that takes into account the cost of education, which can be done by saving through planned savings. As we know, the cost of education continues to increase over time. In addition, d) Buying a house and vehicle is also an important goal. Given the current high price of houses and vehicles, careful financial planning is needed to ensure that these costs can be met. e) Maintaining a lifestyle in old age is also an important concern. After reaching the peak of a career, individuals will enter the pre-retirement and retirement phases. The challenge is that income during this phase is not as large as at the peak of a career, while the lifestyle that has been formed during the career must be maintained.

This is where financial planning is important to maintain a lifestyle when entering pre-retirement and retirement. f) Personal risk management is also important. Companies often offer insurance and other benefits to their employees, which can be an advantage but also have risks. There are many cases where while still working, employees get benefits from the company, but when they leave the company, the protection and benefits are lost. Therefore, these risks must be considered carefully. You need to have a financial plan that can meet the needs of you and your family, regardless of your employment situation. g) Preparing a secondary financial plan is also important. Some of us must have dreams such as going on vacation, buying luxury goods, going on pilgrimages, getting married, and so on. Financial plans help us achieve these goals, and planned savings are one of the right choices for more detailed financial planning.

The benefits of planned savings are greatly felt by employees, as conveyed by Mr. Arif Dharma as Assistant Service Manager of PT. Andalan Inti Rekatama who said: that "the benefits that can be obtained by choosing Bank Syariah Indonesia's planned savings product as a means of financial planning for investment, where this investment can be used for future needs without having to experience difficulties. Other benefits of saving in planned savings are the priority scale for needs, reserve funds for savings, free of usury because it is in accordance with Islamic law, good profit sharing and can discipline oneself in terms of saving money. There are several planned goals of savings. This was reinforced by Mr. Muhammad Soleh, that the benefits of Bank Syariah Indonesia's planned savings product as a means of financial planning are very many, including facilitating financial management, achieving fund targets for certain costs, preparing savings for the future.

According to Mrs. Astutie Dwirahayu who explained that there are several benefits of Bank Syariah Indonesia's planned savings product as a financial plan, namely facilitating financial planning, discipline in saving, to plan purchase costs, for investment and getting insurance protection. The advantage of planned savings is that it can help savers' long-term financial planning, help savers get a guarantee of achieving their target funds. Some employees even have houses from planned savings that are indeed planned for paying for buying a house. This proves that the benefits that can be obtained from choosing a planned savings product are very large, including to meet the most important living needs, namely a place to live which is very much needed for all employees of PT. Andalan Inti Rekatama.

While the purpose of choosing a planned savings, the results of an interview with Mrs. Astutie that "The purpose of several employees choosing a planned savings at Bank BSI is to plan the cost of buying a house, paying a down payment on a house as preparation for medical expenses, education, purchasing goods, vehicles, buying household appliances, and opening a business with the costs that have been saved in the planned savings without having to experience difficulties either in terms of finances or in terms of time. Also reinforced by Mr. Arif who said that the purpose is for paying a down payment on a house and renovating. Several employees have made purchases of houses and renovations with costs from money saved in planned savings which were made several years before buying a house. And Mr. Soleh said: "The purpose of saving in BSI planned savings is to plan the cost of buying a house, as preparation for medical expenses, education funds, opening a business, and preparation for other needs in the future. All of that can be realized by doing good planning by choosing a planned savings product from Bank Syariah Indonesia for all types of needs both in the short and long term.

The factors that influence employee interest in opening a planned savings account, as explained by Mr. Arif Dharma as an assistant service manager at PT. Andalan Inti Rekatama explained that: "The factor that attracts interest in choosing a planned savings product from Bank Syariah Indonesia is the minimum amount of routine monthly deposits for the BSI Radio Dalam Raya Branch planned savings product which is cheap and affordable at Rp. 100,000 with a minimum MTR period of 1 (one) year and a maximum of 20 years. This information is based on the experience of being a customer of a planned savings product at Bank Syariah Indonesia Radio Dalam Branch from 2012 to the present. And reinforced by Mr. Muhammad Soleh, that the attractive factor of the planned savings product is because the principle of planned savings is in accordance with Islamic sharia principles and the location of Bank Syariah Indonesia which is close to the PT. Andalan Inti Rekatama office which is located in the South Jakarta area, as well as friendly service from Bank Syariah Indonesia officers, Radio Dalam Raya Branch, South Jakarta.

From the interview above, it can be concluded that what attracts employees to become customers of Bank Syariah Indonesia's planned savings are: 1) The minimum amount of routine monthly deposits of BSI's planned savings product, Radio Dalam Raya Branch, which is cheap and affordable, amounting to Rp. 100,000 with a minimum MTR period of 1 (one) year and a maximum of 20 years, 2). The principle of planned savings that is in accordance with Islamic sharia principles, 3). The location of Bank Syariah Indonesia which is close to the office of PT. Andalan Inti Rekatama, 4). Friendly service from Bank Syariah officers, 5). A clear profit sharing system and 6). Easy in the mechanism for opening an account and paying monthly fees.

As for the factors that make employees stop being customers of planned savings products at BSI, the main factor is lack of income, especially in the current era which is very difficult in terms of the economy due to the corona virus. Appropriate and definite steps in terms of financial planning are very necessary. The next thing is the relocation which causes the distance between the customer and the operational office to be far. This makes it difficult for customers when there are things that must be resolved at the BSI bank office such as wrong transfers and blocked pin numbers.

The large number of PT. Andalan Inti Rekatama employees who stopped choosing Bank Syariah Indonesia's planned savings product greatly influenced the development of the number of employees who became its customers. The development of the number of employees who choose planned savings for financial planning can increase if the company often makes appeals and invitations to save in Bank Syariah Indonesia's planned savings as well as counseling programs regarding the benefits of financial planning. The introduction of the benefits of planned savings is carried out so that PT. Andalan Inti Rekatama employees can become planned savings customers to prepare better financial planning and in accordance with the goals they want to achieve in the future.

E. Conclusion

The benefits obtained by choosing a planned savings product from Bank Syariah Indonesia are to discipline employees in terms of saving, investing safely according to sharia, achieving financial targets, insurance protection, a good profit sharing system and planning for the future. While the objectives to be achieved by choosing a planned savings product for financial planning in the employee environment for home purchases, children's education costs, investments, purchases of goods, medical treatment and other planned needs. The mechanism for opening a planned savings product account from Bank Syariah Indonesia and for paying monthly costs for employee planned savings are deducted from the employee's basic salary, so this makes it easy for employees to open an account or make monthly payments. The factors that make employees stop being customers of planned savings products from Bank Syariah Indonesia are due to reduced income, increased needs, the planned goals in saving have been achieved, moving

the location of the workplace and the employee's decision to stop being a customer affect the development of the number of employees of PT. Andalan Inti Rekatama who are customers of planned savings products from Bank Syariah Indonesia.

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