

Analysis of the Influence of Promotion on the Interest of the Binong Village Community in Choosing to Save at BRI Syariah

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Abstract

The development of the banking industry that follows sharia principles has had a significant impact on efforts to improve the community's economy and new awareness in adopting and developing sharia-based financial institutions. This study aims to evaluate the impact of promotion on interest in saving at Bank Syariah Indonesia. The research method involves descriptive statistical analysis to determine the research area, while data collection is carried out by distributing questionnaires containing statements about how much influence promotion has on people's interest in saving at Bank Syariah Indonesia. The results of the study showed that the Binong community agreed that the promotion carried out by Bank Syariah Indonesia was in accordance with Islamic principles and succeeded in attracting public interest, as reflected in the average value of the questionnaire of 4.36, approaching the maximum value of 5.

Keywords: Society, Interest in Saving, Islamic Bank

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Title: Analysis of the Influence of Promotion on the Interest of the Binong Village Community in Choosing BRI Syariah Savings Introduction. *International Journal of Halal Economic*.

A. Introduction

The development of Islamic banking has a broad impact on efforts to improve the people's economy and raise new awareness to adopt and expand Islamic financial institutions. Indonesia as a country with the largest Muslim population in the world has great potential, especially if accompanied by adequate quality human resources. However, until August 2023, Islamic banking recorded total assets of IDR 817.6 trillion with a growth of 9.79 percent and a market share of Islamic banking of 7.26 percent (OJK).

The lack of promotion of Islamic banks has a significant impact on public understanding of the products and services offered. Minimal promotion has resulted in low public awareness of the existence and advantages of Islamic banks compared to conventional banks, such as the principle of profit sharing, as well as the prohibition of usury and investment in non-halal sectors. As a result, many people do not yet understand the basic concept of Islamic banking and its benefits, so they tend to be reluctant to switch or try using Islamic banking services. The lack of adequate education and information also has the potential to cause misunderstandings and negative stigmas towards Islamic banks, which ultimately hinder the growth and development of the Islamic banking sector in Indonesia (Antonio, 2001; Karim, 2004; Zuhri, 2014).

Effective promotion is very important for Islamic banks to increase public understanding and awareness of the products and services offered. With proper promotion, the public can better understand the advantages of Islamic banks, such as the principle of profit sharing, prohibition of usury, and halal investment. Good promotion also helps eliminate misunderstandings and negative stigmas that may exist regarding Islamic banks. In addition, intensive promotion can attract more new customers and strengthen the loyalty of existing customers, thus contributing to the growth and development of Islamic banks in an increasingly competitive market (Karim, 2004; Ascarya, 2006; Warde, 2000).

In this study, the author will examine the extent to which the promotion of Islamic banking can influence the interest of the community in the Binong area towards BRI Syariah. This study is expected to provide an understanding to the community about the work system and service products in Islamic banking, so that it can increase public interest in Islamic banking.

B. Theoretical Review

Islamic Banking

Islamic Banking is a financial institution whose operations do not adopt an interest system, but rather follow the principle of profit sharing. This institution develops its operational procedures and products based on the Al-Quran and the hadith of the Prophet Muhammad SAW (Wilardjo, 2005).

In the context of Islamic economics, interest is considered as usury which is forbidden. Usury is the practice of taking additional or interest from loans given, which is strictly prohibited in Islam because it is considered a form of exploitation and injustice. In the perspective of sharia, usury includes two main types, namely *riba nasi'ah* (additional charges imposed due to delayed payment) and *riba fadhl* (exchange of similar goods with unequal amounts). The prohibition of usury aims to prevent economic oppression and ensure justice in financial transactions, thus encouraging a fairer and more balanced financial system (Karim, 2004; Ascarya, 2006; Antonio, 2001).

Promotion

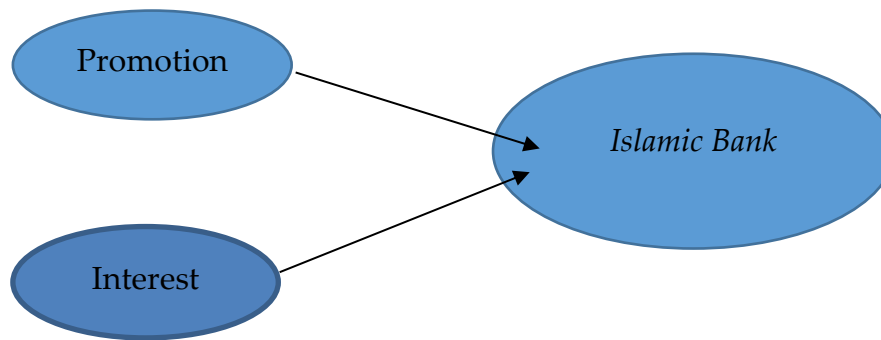
Promotion for Islamic banks is a series of communication activities carried out to increase public awareness and understanding of financial products and services that are in accordance with Islamic principles. This promotion aims to attract new customers, retain existing customers, and build a positive image of Islamic banks in the eyes of the public. In the context of Islamic banks, promotion is not only about selling products, but also education about the values and benefits of the Islamic banking system, such as justice, transparency, and the prohibition of usury, so that it can create a deeper understanding and trust from the public (Antonio, 2001; Karim, 2004; Warde, 2000).

Promotion methods can be divided into several main categories, namely advertising, sales promotion, public relations, direct marketing, and digital promotion. Advertising involves the dissemination of information through mass media such as television, radio, and print media to reach a wide audience. Sales promotion includes activities such as discounts, coupons, and prizes to encourage immediate purchases. Public relations aims to build and maintain a positive company image through activities such as press conferences and sponsorships. Direct marketing involves direct communication with consumers through mail, telephone, or email. Finally, digital promotion utilizes the internet and social media to reach a wider and more interactive audience (Kotler & Keller, 2016; Belch & Belch, 2018).

Interest

Interest in saving in Islamic banks is influenced by various factors, including public understanding of sharia principles, level of trust in Islamic banking institutions, and perceptions of the economic and social benefits offered. Advantages such as the prohibition of usury, the principle of profit sharing, and investment in halal sectors are the main attractions for customers who want to save in accordance with Islamic values. In addition, effective promotion and education about Islamic products can increase public interest and awareness to save in Islamic banks, which ultimately supports the growth of the Islamic banking sector itself (Karim, 2004; Antonio, 2001; Warde, 2000).

Framework of thinking



Hypothesis

Based on the formulation of the problem, theoretical basis and framework of thought that have been described, the research hypothesis is as follows.

H1: Promotion has a significant influence on Islamic banking in sub-districts

Binong

H2: Public interest has a significant influence on Islamic banking in

Binong sub-district.

C. Research methods

This study uses a field research design, where data is obtained directly from the source in the field, so it is a primary source (Sugiyono, 2018). The location of the study was conducted in Binong Village RW 010, Curug District, Tangerang Regency, Banten, during the period 2023.

Determining the generalization population in this research method is a crucial step that involves identifying the group or collection of individuals who are the focus of the study and the research results are expected to apply. The generalization population must be clearly defined to ensure that the research findings can be applied appropriately to the group. This process includes determining the demographic, geographic, and temporal characteristics of the population being studied. Accuracy in determining the generalization population affects the external validity of the study, namely the extent to which the research results can be generalized to a wider population (Creswell, 2014; Neuman, 2011).

The data used consists of Primary Data, which is obtained directly from respondents through questionnaires, and Secondary Data, which is obtained from literature such as books and previous research related to this study. The measurement scale used is an interval scale, which provides a ranking for respondents. In this study, to measure people's decisions in choosing Islamic Banks, an interval scale with a Likert score is used, where a score of 5 indicates Strongly Agree (SS), a score of 4 indicates Agree (S), a score of 3 indicates Quite Agree (CS), a score of 2 indicates Disagree (TS), and a score of 1 indicates Strongly Disagree (STS).

D. Results and Discussion

In this study, the results of the Validity Test and Reliability Test found the following results. The results of the study based on the Validity Test and Reliability Test are as follows.

a. Validity Test.

Validity testing aims to determine the extent to which a research instrument measures what it is supposed to measure. Validity ensures that research results are accurate and reliable. There are several types of validity that need to be tested, including content validity, which assesses whether the instrument covers all relevant aspects of the concept being measured; construct validity, which evaluates the extent to which the instrument actually measures the intended theoretical construct; and criterion validity, which measures how well the instrument predicts related outcomes. The validity testing process involves statistical techniques and expert analysis to ensure that the data collected can be used to draw valid conclusions (Creswell, 2014; Neuman, 2011). To determine the level of validity, the $n-2$ formula ($50-2 = 48$) is used. The result of r Table 48 is 0.284, and according to the results of the analysis using SPSS, the questionnaire is declared valid.

b. Reliability Test

A variable is declared reliable if the Cronbach Alpha value is > 0.60 . The following data from this study where the resulting figure is 0.902 so it can be concluded that the results of the reliability test are reliable.

Reliability Table
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.902	15

Data source: SPSS

The following are the results of the questionnaire distribution which can be used as an indicator in seeing the influence of promotion and public interest in BRI Syariah in the Binong area, Tangerang.

	Table 4.1 INTERESTED IN SAVING DUE TO BRI SYARIAH ADVERTISEMENT				Table 4.5 INTERESTED IN SAVING BECAUSE THE BROCHURE IS VERY INFORMATIVE			
	Frequency	Percent	Valid Percent	Cumulative Percent	Frequency	Percent	Valid Percent	Cumulative Percent

Valid STS	2	4.0	4.0	4.00	2	4.0	4.0	4.0
TS	0	0.0	0.0	0.00	0	0.0	0.0	0.0
CS	13	26.0	26.0	30.00	11	22.0	22.0	26.0
S	27	54.0	54.0	84.00	34	68.0	68.0	94.0
SS	8	16.0	16.0	100.00	3	6.0	6.0	
Total	50	100.0	100.0		50	100	100	

From table 4.1, it can be concluded that public interest in BRI Syariah is influenced by the advertisements made. This can be seen from the percentage of respondents who stated Strongly Agree at 16%, Agree at 54%, Quite Agree at 26%, and only 4% who stated Disagree. Meanwhile, from table 4.5, it can be concluded that public interest in BRI Syariah is influenced by very informative brochures. This is indicated by the percentage of respondents who stated Strongly Agree at 6%, Agree at 68%, Quite Agree at 22%, and only 4% who stated Disagree.

	Table 4.7 Interested in Saving Because it is in Accordance with Islamic Law				Table 4.8 Interested in Saving Because of Recommendations in Islam			
	Frequency	Percentage	Valid Percentage	Cumulative Percentage	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Valid STS	0	0.0	0.0	0.0	1	2.0	2.0	2.0
TS	0	0.0	0.0	0.0	0	0.0	0.0	0.0
CS	6	12.0	12.0	12.0	9	18.0	18.0	20.0
S	20	40.0	40.0	52.0	18	36.0	36.0	56.0
SS	24	48.0	48.0	100.0	22	44.0	44.0	100.0
Total	50	100.0	100.0		50	100.0	100.0	

Data source: SPSS

From table 4.7 it can be concluded that public interest in BRI Syariah because it is in accordance with Islamic law is indicated by the presence of 48% of respondents who stated Strongly Agree, 40% of respondents Agree, 12% stated Quite Agree. While from Table 4.8 it can be concluded that public interest in BRI Syariah because it is in accordance with Islamic recommendations is indicated by the presence of 44% of respondents who stated Strongly Agree, 36% of respondents Agree, 18% stated Quite Agree and only 2% stated Disagree.

	Table 4.10 Interested in Saving Because Employees Look Polite				Table 4.11 Interested in Saving Because Employees Are Friendly			
	Freque ncy	Perce nt	Valid Perce nt	Cumulativ e Percent	Freque ncy	Percent	Valid Perce nt	Cumulativ e Percent
Valid STS	1	2.0	2.0	2.0	0	0.0	0.0	0.0
TS	0	0.0	0.0	0.0	0	0.0	0.0	0.0
CS	19	38.0	38.0	40.0	17	34.0	34.0	34.0
S	24	48.0	48.0	88.0	28	56.0	56.0	90.0
SS	6	12.0	12.0	100.0	5	10.0	10.0	100.0
Total	50	100.0	100.0		50	100.0	100.0	

Data source: SPSS

From table 4.10, it can be concluded that public interest in BRI Syariah is influenced by employees who appear polite. This can be seen from the percentage of respondents who stated Strongly Agree at 12%, Agree at 48%, Quite Agree at 38%, and only 2% stated Strongly Disagree. Meanwhile, from table 4.11, it can be concluded that public interest in BRI is influenced by employees who are friendly. This is shown by the percentage of respondents who stated Strongly Agree at 10%, Agree at 56%, and Quite Agree at 34%.

E. Conclusion

Based on the results of the study in Binong Permai Village, it can be concluded that customer interest in saving in Islamic banking is driven by Sharia principles that emphasize usury-free and trustworthy. In addition, appropriate and effective promotions, as well as friendly and polite attitudes from employees, also play an important role in increasing customer interest. This can be seen from the data presented in the research result tables.

Suggestions that can be given based on this research are: the results of the research can be used as an evaluation and input for management to improve promotion through services, advertisements, or information on how to save without usury so that customer interest in becoming BRI Syariah customers increases. In addition, for people who are already customers, it can help in introducing Sharia banking to the wider community, so that Sharia banking can continue to exist in the midst of a society that is predominantly Muslim.

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