

The Influence of Service Quality, Promotion, and Knowledge about Al Wadi'ah Products on Customers' Decision to Save in Islamic Banks

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ABSTRACT

This study aims to determine the effect of service quality, promotion, and knowledge of Al-Wadi'ah products on customers' decisions to save at Bank Syariah Indonesia KCP Kedaton Bandar Lampung. This study uses a type of quantitative research, with data sources namely primary data. The number of samples in this study was 100 respondents, namely BSI customers who used Wadi'ah savings products, and where the research was conducted at BSI KCP Kedaton Bandar Lampung. The results of the research on the t-test for the service quality variable obtained a calculated t value of 2,919 which was greater than the table t value of 1,988. and for the significance value obtained a value of $0.04 < 0.05$, the promotion variable obtained a t-value of 1.383 which was smaller than the T-table value of 1.988, and for significance obtained a value of $0.170 > 0.05$, Variable Knowledge of Al-Wadi'ah products Value obtained t Count of 0.797 is smaller than the t-table value, which is 0.560, which is smaller than the t-table value, which is 1.988. For significance, the value is $0.577 > 0.05$.

Keywords: Service Quality, Promotion and Knowledge

A. INTRODUCTION

In the banking system in Indonesia, there are two types of operational banking systems, namely conventional and Islamic banks (Andrianto & Firmansyah, 2019). Banking encompasses everything related to banks, institutions, and business activities, as well as methods and processes in their management. Meanwhile, Islamic banking is a financial institution that conducts all its operational products based on Islamic law derived from the Qur'an and Hadith, as well as using principles of fiqh. Islamic banking is also referred to as a financial institution whose main business is to provide various services and financing (Wahid, 2021).

Islamic banks emerged in Indonesia in 1992, with Bank Muamalat Indonesia being the first Islamic bank in the country. From 1992 to 1999, the development of Bank Muamalat was relatively stagnant. However, during the 1997 and 1998 monetary crisis in Indonesia, bankers observed that Bank Muamalat Indonesia (BMI) was not significantly affected by the crisis. Bankers considered Bank Muamalat Indonesia to be the only Sharia bank in Indonesia that remained resilient during the monetary crisis. In 1999, Bank Syariah Mandiri was established, converting from the conventional bank Susila Bakti. Susila Bakti was initially a conventional bank that was acquired by the State Trading Bank and later converted into Bank Syariah Mandiri, becoming the second Sharia bank in Indonesia.

Islamic banking has experienced rapid development in terms of business, community engagement, and credit provision. The increasing number of Islamic banks requires competition in promoting their products, services, and offerings to be even better so that the public gains confidence in using Islamic bank products. This competition compels

banks to be more creative and effective in promoting their products to attract new sources of funds (Kristia Yuliawan).

However, there is still a considerable portion of the population unfamiliar with the products offered by Islamic banks, especially Wadi'ah savings. Many people do not understand the concept of Wadi'ah savings, the procedures for using Wadi'ah products, and how to benefit from them. Therefore, Islamic banks must effectively introduce their products to the public to survive the competition with other banks that offer their products. According to Kotler, promotion is an activity "aimed at informing the advantages of goods or products produced" (Werdiasih & Jayanti, 2021).

Promotion is done through various means to attract customers to use Islamic bank savings products. One common method is using social media to convey information about the products offered by Islamic banks. The most crucial factor is knowledge about the savings products offered by Islamic banks. According to Mowen and Minor, knowledge is a collection of experiences and information about a person's or consumer's product or service (Donni Junni, 2017).

B. THEORY AND HYPOTHESIS

Service Quality

Service quality is the effort to fulfill the needs and desires of consumers in the form of services or products according to company standards, providing products or services as expected by customers (Zulkarnain et al., 2020). Service quality can be measured based on the perspective of customers, not the service providers. Indicators that are part of good service quality include (1) Leadership and Bank Leadership, (2) Bank Employees, (3) Bank Equipment, and (4) Employee

Development of the Bank. Service quality can be realized by meeting the needs and desires of customers and the accuracy of delivery to match customer expectations in the company.

Promotion

In Islamic law, the term promotion is known as Al-Hawafiz Al-Muraqhgibah Fi Al-Shira. In Arabic, al-bawafiz al-muragbgibah fi al-Shira is interpreted as "everything that encourages or attracts (persuades) others to buy."

Promotion has two meanings; the first general meaning of promotion is all actions taken by the shirkah (company or producer) to increase sales. Meanwhile, the specific meaning of promotion is the communicative relationship of the seller or producer to the buyers to inform them to buy the goods we sell (Bahri, 2013).

Promotion is the last activity in the marketing mix. This activity is as important as product, price, and location activities. In this activity, each bank seeks to promote all the products and services it owns, both directly and indirectly" (Putra & Mulazid, 2019). Promotion indicators include Advertising, Personal Selling, Word of Mouth, and Direct Marketing.

Knowledge

Knowledge is the result of knowing, and this occurs after individuals sense a particular object. Sensation occurs through the human sensory organs, namely hearing, vision, smell, taste, and touch. Most human knowledge is obtained through the sense of sight and hearing" (Makhmudah, 2018). Knowledge is usually associated with education, as it is expected that people with higher education have broader knowledge. However, this does not mean that people with lower education cannot have

extensive knowledge. An individual's knowledge about an object has two aspects: positive and negative. These two aspects determine a person's attitude in assessing the object. If there are more positive aspects, the object will be seen or evaluated positively, but conversely, if there are more negative aspects, the object will be viewed negatively. Knowledge indicators include Product Knowledge, Purchase Knowledge, and Usage Knowledge.

Al-Wadi'ah Product

A product is the result of a company to be offered to consumers or customers, and also as a tool to achieve the goals of the company or bank's establishment. Another term for a product is needs and desires, the needs of customers or consumers that must be fulfilled. Therefore, every company must have advantages in the products they create in terms of quality, design, service, size, and safety. It can be concluded that a product is something made or owned by a company to offer it to consumers so that the company can achieve its goals.

Wadiah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be returned whenever the depositor desires (Huda & Heykal, 2010). According to the tradition of Islamic jurisprudence, the savings principle is known as the Wadiah principle. Wadiah is a pure deposit from one party to another, whether an individual or a legal entity. It must be kept and returned whenever the depositor desires (Mustika, 2021).

The Wadi'ah contract, linguistically, is an item entrusted by someone else to be guarded. According to the terminology, Wadi'ah is the grant of ownership authority over someone's property to be explicitly and guarded. According to the fatwa

DSN No. 02/BSN-MUI/IV/2000 regarding savings, it is explained that savings that are allowed according to Sharia are savings based on mudharabah and wadi'ah principles. Indicators of the Al-Wadi'ah contract are deposit recipients, money users, and the consequences of rewards.

Customer Decision

The decision-making process is closely related to the leadership system. A leader will be judged for better or worse when making decisions and implementing policies. Decision-making is seen as solving problems focused on consumer goals (consequences or values expected in the chain of means or goals) that they want to achieve or obtain. (Fitri Hayati, Riri Zulvira, And Nurhizrah Gistituati, 2021: 100–104). Customer decisions, or customer decisions, are the level of someone's feelings after comparing the perceived performance or results with expectations (Kotler and Keller, n.d.). The decision indicators are as follows: Needs, Benefits, and Satisfaction.

Saving

Saving itself is the activity of setting aside part of our income to be saved to be managed or for future purposes. According to KBBI, saving comes from the basic word 'tabung.' Saving means putting into a group or class of verbs, so saving can express an action, existence, experience, or other dynamic meanings. In Islam, it is also recommended to save because saving means a Muslim is preparing for the future when facing unwanted things.

Islamic Bank

Islamic Bank is a commercial bank as referred to in Law No. 7 of 1992 concerning banking, which is currently amended by Law No. 10 of 1998, conducting business activities based on Sharia principles. An Islamic bank is a business entity that collects funds from the public in the form of deposits and channels them to the public in the form of financing and capital participation to improve the standard of living of the community. (Muhammad, n.d.)

Law number 10 of 1998, which is an amendment to Law number 7 of 1992, distinguishes banks based on their management, namely conventional banks and Islamic banks. The existence of this law also simultaneously annulled Article 6 of Government Regulation No. 72/1992, which prohibited the dual banking system. After the issuance of Law Number 19 of 1998, the development of Islamic banks in Indonesia has grown significantly, marked by the establishment of Islamic banks with the Dual Banking System. (Misra et al., 2021).

C. RESEARCH METHODOLOGY

In this research, the author employs the Associative research type, and the research approach used is Descriptive Quantitative research. Associative research aims to determine the influence between two or more variables, and the relationship between variables in this research is a causal relationship (cause and effect), which is the relationship between the influence of variable X on variable Y (Nugroho, 2018).

The population in this study consists of customers of Bank Syariah Indonesia KCP Kedaton Bandar Lampung. The data collection technique used in this research is a questionnaire.

The number of respondents in this study is 100 customers of BSI KCP Kedaton Bandar Lampung who use Wadi'ah Savings. The sampling technique in this research uses the Slovin formula. The Slovin formula is used to determine the minimum number of samples needed when the population size is known. The total population of BSI KCP Kedaton Bandar Lampung customers using Wadi'ah savings is 20,507 customers, with a 10% error rate.

D. RESULTS AND DISCUSSION

Research Findings

Validity Test

The validity test is used to measure how accurately a test performs its function. Additionally, it is employed to assess the validity of questions or statements within the questionnaire used in the research. Based on the results of the validity test using SPSS 2022, it can be concluded that in the Validity Test of the Service Quality, Promotion, Knowledge About Al-Wadiah Products, and Decision to Save in Islamic Banks, all statements in the questionnaire are considered valid because the calculated r is greater than the tabled r .

Reliability Test

The results of the reliability test indicate that the research instrument obtained a Cronbach's Alpha value > 0.60 , which means that the research instruments have consistency in their values.

a. Classic Assumption Test

Table I : Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.78293542
Most Extreme Differences	Absolute	.044
	Positive	.044
	Negative	-.035
Test Statistic		.044
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		

Source: The data is processed SPSS, 2022

a. Normality Test

The normality test obtained using the Kolmogorov-Smirnov statistical test shows a significance value (2-tailed) of 0.200. This means that the normality test value is greater than the specified threshold of 0.05.

Therefore, it can be concluded that the data for all variables in this study are considered to follow a normal distribution.

b. Multicollinearity

Test Based on the results of the multicollinearity test, it is found that the tolerance value and VIF for the Service Quality variable are 0.919 (>0.10 and <10.00), for the Promotion variable are 0.973 (>0.10 and <10.00), and for the Knowledge about Al-Wadi'ah product variable are 0.919 (>0.10 and <10.00). Thus, it can be concluded that based on the tolerance and VIF values of each variable, there are no symptoms of multicollinearity among independent variables.

c. Heteroskedasticity

Test Based on the output above, it is observed that the significance values for the heteroskedasticity test in this research are as follows: for the Service Quality variable, the Sig value is .093 (> 0.05); for the Promotion variable, the Sig value is .339 (> 0.05); and for the Knowledge about Al-Wadi'ah product variable, the Sig value is .162 (> 0.05). Therefore, it can be concluded that there is no heteroskedasticity in all variables.

Multiple Linear Regression Test

Table 2: Results of Multiple Linear Regression Test

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	4.385	4.395		.998	.321
Service Quality	.480	.164	.290	2.919	.004
Promotion	.086	.062	.134	1.383	.170
Pengetahuan tentang produk Al-Wadi'ah	.026	.047	.056	.560	.577

a. Dependent Variable: Knowledge about Al-Wadi'ah products

Source: The data is processed SPSS 2022

Based on the table above, it can be observed that the multiple linear regression analysis values for the Service Quality variable is 2.919, the Promotion variable is 1.383, and the Knowledge about Al-Wadi'ah product variable is 0.560. Therefore, the equation for

the multiple linear regression analysis model obtained is $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$, or $Y = 4.385 + 2.919X_1 + 1.383X_2 + 0.560X_3$.

Simultaneous Significance Test (Uji F)

Table 3 : Hasil Uji F

ANOVA ^a						
Model		Sum of squares	Df	Mean square	F	Sig.
I	Regression	45.403	3	15.134	4.617	.005 ^b
	Residual	314.707	96	3278		
	Total	360.110	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X2, X1						

Source: The data is processed SPSS 2022

Based on the ANOVA table above, it can be seen that the calculated F value is 4.617 with the tabled F value being 2.699. Therefore, $F_{\text{calculated}} > F_{\text{table}}$ ($4.617 > 2.699$), and the significance is $0.05 > 0.05$. From these values, it can be concluded that H_0 is accepted, and H_1 is rejected. Thus, the variables of service quality, promotion, and knowledge about Al-

Wadi'ah products do not have a simultaneous effect on customers' decisions to save in Islamic banks.

Coefficient of Determination (*R Square*)

Table 4: Results of Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std error of the estimate
I	.355 ^a	.126	.099	1.881

a. Predictors: (Constant), pengetahuan tentang produk Al-Wadiah (X3), Promosi (X2), Kualitas Pelayanan (X1).

Source: The data is processed SPSS 2022

Based on the model summary table above, it can be seen that the R-value is 0.99, which means the influence given by the variables of service quality, promotion, and knowledge about Al-Wadi'ah products on customers' decisions to save in Islamic banks is 9.9%, and other variables outside the scope of this study influence the rest.

2. Discussion

The Influence of Service Quality on Customer Decisions to Save in Al-Wadi'ah Products at Sharia Banks.

To attract more customers to save in Bank Syariah Indonesia, the evaluation of consumer perceptions of service performance should always be considered by involving all available resources. This ensures that consumers receive the quality of service they expect (Sudarso A, 2016). Based on the research results on the service quality variable, which includes indicators such as leadership, bank employees, bank equipment, and employee development, the most dominant indicator is employee development, while the lowest score is for the bank equipment indicator.

With effective and responsive employee development, customers are more likely to trust and remain loyal to Bank Syariah Indonesia KCP Kedaton Bandar Lampung. Service quality issues frequently complained about by customers include inadequacies and the low quality of ATMs owned by Bank Syariah Indonesia in various locations. Customers can only access these ATMs in branch offices in each area, and not all regions have Bank Syariah Indonesia, especially in remote areas.

This needs attention to enhance the quality of the services provided. This is evident from the t-value of the service quality variable, which is 2.919, exceeding the t-table value of 1.988, with a significance value of $0.04 < 0.05$. This means that H_0 is rejected, and H_1 is accepted. Good service quality to

customers of Islamic banks can attract their interest in saving in the bank. The findings suggest that the better the service quality, the higher the number of customers deciding to save in BSI KCP Kedaton Bandar Lampung. Conversely, if the service quality decreases, the number of customers choosing to save in Bank Syariah Indonesia KCP Kedaton Bandar Lampung decreases.

This implies that if BSI KCP Kedaton wants to focus on acquiring new customers, it is advisable to focus on service quality by further improving the service quality provided by BSI KCP Kedaton. This study aligns with research conducted by Moh Najib Ridwan, "The Influence of Profit Sharing Personal Selling and Service Quality on Customer Saving Decisions in Bank Syariah Indonesia KCP Lamongan Pasar Babat," where the service quality variable has a positive and significant impact on customer decisions to save in Bank Syariah.

The Influence of Promotion on Customer Decisions to Save in Al-Wadi'ah Products at Sharia Banks.

Promotion is one of the most crucial keys to success in providing information to consumers and has the potential to influence customer purchasing decisions (Devy & Fikriyah, 2022). The primary goal of promotion is to provide information about all the products owned by the company so that customers are interested in using the services offered by the company.

Based on the t-test results, it can be observed that the t-value for the promotion variable is 1.383, which is smaller than the t-table value of 1.988. The significance value obtained is 0.170, greater than 0.05, meaning that the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_1) is rejected. Therefore, it can be concluded that the promotion variable does not have a partial influence on customer decisions to save on Al-Wadi'ah products at Bank Syariah.

This indicates that whether or not there is a promotion conducted by the Islamic bank, it does not affect customer decisions to save in the Islamic bank. This study is consistent with research conducted by Chotimah in 2014 on "The Influence of Products, Services, Promotion, and Location on the Community's Choice of Sharia Banks in Surakarta." In this research, one of the variables did not have a significant impact on the community's decision to choose a sharia bank (Chotimah, 2014).

The Influence of Knowledge on Customer Decisions to Save in Al-Wadi'ah Products at Sharia Banks.

Knowledge is information and data that have been acquired, leading to a desire to evaluate the acquired capabilities.

Based on the t-test results in the table above, it is evident that the calculated t-value for the variable of Knowledge about Al-Wadi'ah products is 0.560, smaller than the tabulated t-value of 1.988. Moreover, the significance value obtained is 0.577, greater than 0.05. This implies that the null hypothesis

(H₀) is accepted, while the alternative hypothesis (H₁) is rejected. Therefore, it can be concluded that the Knowledge variable does not have a partial influence on customer decisions to save in Al-Wadi'ah products at Bank Syariah. This study contradicts the research conducted by Luthfi Firman Rabbani in 2020 on "The Influence of Knowledge, Religiosity, and Service Quality on Customer Saving Decisions at Sharia Banks." In Rabbani's research, the findings indicated that the knowledge variable had a significant partial effect on customer saving decisions at Sharia Banks.

E. CONCLUSION

Based on the discussion above, it can be concluded that the service quality variable has an influence on customer decisions to save at Sharia Banks. This indicates that the higher the service quality, the higher the likelihood of customers choosing to save at Sharia Banks. On the other hand, the Promotion variable does not have an influence on customer decisions to save at Sharia Banks. This shows that the level of promotion, whether high or low, does not affect customer decisions to save at Sharia Banks. Similarly, the Knowledge variable about Al-Wadi'ah products does not have an influence on customer decisions to save at Sharia Banks. This indicates that the level of knowledge about Al-Wadi'ah products, whether high or low, does not affect customer decisions to save at Sharia Banks.

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The Influence of Service Quality, Promotion, and Knowledge about Al Wadi'ah...

Dwi Susanti¹, Femei Purnamasari², Diah Mukminatul Hasyim³

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The Influence of Service Quality, Promotion, and Knowledge about Al Wadi'ah...
Dwi Susanti¹, Femei Purnamasari², Diah Mukminatul Hasyim³

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