The Influence of Marketing Mix on Customer Interest in Saving at Sharia Bank Tabungan Negara (BTN) Branch Pekanbaru

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ABSTRACT

In this study, the phenomenon that occurred was that Sharia Bank BTN had already conducted marketing through social media to enhance promotion, but many still did not recognize the products of Sharia Bank BTN, resulting in a lack of interest in saving at the bank. The purpose of this study was to determine the influence of marketing mix on customer interest in saving at Sharia Bank Tabungan Negara (BTN) Pekanbaru Branch. This research used a quantitative method, with a sample of 381 respondents. This study employed a simple linear regression test, with the calculation process using SPSS 25. The results of the T-test showed a significant influence of marketing mix on customer interest in saving at Sharia BTN of Pekanbaru Branch, indicated by T value of 17.670 > T table of 1.96 with a significance of 0.000 < 0.05, meaning the more frequent the marketing mix was conducted, the higher the customer interest in saving at Sharia Bank BTN. The correlation coefficient result of 0.672 showed a fairly strong relationship between the two variables. The determination coefficient result of 0.452 meant that the marketing mix variable influenced the saving interest variable by 45.2%, while the remaining 54.8% was influenced by other variables not included in this study.

INTRODUCTION

The term sharia banking or sharia banking is a new phenomenon in the modern economic world. Its emergence is in line with the strong efforts of Islamic experts who are believed to have the potential to replace and improve the conventional interest rate-based economic system. The sharia banking system implements an interest-free system in its operations. Therefore, the most common term to define Islamic banking is a bank that operates based on Islamic sharia principles based on the Koran and Hadith. Legal and operational basis.

According to Sjahdeini, Sutan Remy (2014) said that in the world of banking, apart from general or conventional banks, there are also sharia banks developing in Indonesia. Sharia banks are financial institutions that are similar to conventional banks but use sharia principles in all their operations. A bank is essentially an entity that collects money from the public in the form of financing and distributes it back to the community in the form of loans or credit, in other words carrying out a financial intermediation function.

According to the Indonesian Bankers Association (2014), Sharia Banking experienced rapid development after the birth of Law No. 10 of 1998, concerning amendments to Law No. 7 of 1992 concerning banking. In this law there are changes that provide great opportunities and a stronger legal basis for the development of sharia banking networks and provide broad opportunities to develop sharia banking networks, including through permits to open sharia branch offices (KCS) by conventional banks. Law No. 10 of 1998 was refined again with the enactment of Law No. 21 of 2008 concerning Sharia Banking which was issued on July 16 2008. With the enactment of Law No. 21 of 2008, the development of the national sharia banking industry has become increasingly grounded. adequate laws and will increase its development even more rapidly.

The role of sales promotion in marketing basically marketing includes four main elements: product, place, promotion and price. The marketing manager's primary goal is to create and maintain a marketing mix that meets consumer needs for common product categories. In this combination, promotion involves providing information to individuals, groups or organizations about a product or service and inviting them to receive it. Marketers try to carry out the right promotional plan to ensure the product is well received. Sales promotion is an activity or material that functions as an invitation, provides added value or encourages product purchases to retailers, sellers or consumers. (Monle Lee by Carla Johnson,2004: 330-331)

According to Rangkuti, Freddy (2009) believes that promotions are a way for banks to attract and retain people to keep saving their money in banks, but promotional activities carried out by banks in general also reduce people's interest in saving at their banks. With precise targets and delivery that is not fast or even excessive.

Bank BTN Syariah is a financial institution whose main activity is collecting funds from the community and returning them to the community through credit or loans. Bank BTN has once again established itself as the best and most trusted place to save, as the name suggests, Bank Tabungan Negara. BTN has the aim of encouraging/educating people to like saving and owning a house by saving. BTN Syariah has superior savings products for various groups, from students to those with families.

Based on the results of interviews that the author obtained during the pre-survey, it is a phenomenon that occurs at Bank BTN Syariah, they carry out promotions via social media to increase promotions, but there are still many people in Pekanbaru who are not yet familiar with Bank BTN Syariah products, so there is a lack of interest in saving at Bank BTN. the. Thus, the author needs to research further about the positive influence of the promotional mix on customer interest in saving at Bank BTN Syariah.

This company offers relatively the same services as existing products. Realizing these challenges, management has tried to offer banking services that are aimed at meeting customers' or customers' expectations. This is proven by an increase in the number of customers as presented in the following table:

Table 1. Customer Data 2018-2024

No.	Year	Savers (Noa)
1.	2018	6,550
2.	2019	7,254
3.	2020	9,288
4.	2021	11,250

5.	2022	12,850
	Amount	**47,192**

The table above shows that the number of customers has increased significantly from 2018 to 2022. So this has become the basis for researchers conducting research at the Pekanbaru Syariah Branch of BTN bank. With a good promotional mix that is implemented well, the general goals of a business that deals directly with consumers can be achieved, one of which is to arouse customer interest in products by saving money. The promotional mix produced by the bank must be able to meet customer needs.

LITERATURE REVIEW

Promotion Mix

The promotional mix is the specific combination of advertising, promotion, sales, and public relations that a company uses to achieve its advertising and marketing goals. Activities aimed at introducing products, persuading and reminding buyers about product advantages are part of the promotional mix. Product promotion activities that are consistent with the overall marketing plan and are well planned, directed and controlled can play an important role in increasing the level of sales of the products produce

According to Kotler and Armstrong (2008) Promotion Mix is a specific guide regarding advertising, sales promotion, public relations, personal selling, and direct marketing tools that companies use to communicate customer value and build relationships with customers. According to Swastha and Irwan in Angipora (1999) promotion is a short-term intensive to encourage the purchase or sale of a product or service. (Nurul Huda, 2017:19).

According to Lamb, et.al. (2001) Promotion is communication from sellers that informs, shapes and reminds potential buyers of a product in order to influence their opinion or obtain a response.

According to Tjiptono, Fandy (2008) the traditional promotional mix includes many different methods for communicating service benefits to potential and actual customers. These methods include advertising, sales promotion, personal selling, and public relations. Promotion shows various activities carried out by a company to communicate the quality of its products and persuade target customers and consumers to buy the product. Therefore, it can be concluded that promotion is a communication activity between business actors and consumers to encourage sales.

From the opinions above, an understanding can be drawn that promotion is an activity carried out by a company to promote goods or services using various methods so that people respond or like the goods being promoted.

Promotion Mix Indicators consist of five according to Kotler (2018) in Nurul Huda: 19-20), namely:

1. Advertising
2. Sales promotion
3. Public relations
4. Personal selling
5. Direct marketing

Interest in Saving

Interest is a form of attention, appreciation, pleasure, or attraction (suitability) for something or desire for something. Interest can be realized by directing existing potential into a person's response to a particular field. This reaction can be an internal or external reaction (Ortega Daniel, Anas Alhifni, 2017).

Interest is the motivation that forces someone to pay attention to certain people, situations or activities and not others, or the emergence of interest is the experience of effectiveness, or by participating in an activity. Meanwhile, the definition of saving is the activity of saving to meet one's needs, whenever necessary. Therefore, savings are usually short-term and not intended to generate profits.

Interest can be measured using various dimensions. In general, these dimensions relate to four main dimensions, according to Ferdinand (2014) in Donni Juni Priansa, 2017:168-169), namely:

1. Transactional Interest
2. Referential Interest.
3. Preferential Interest.
4. Exploratory Interest.

METHOD

Types of research

Field research with quantitative methods is used in this type of research. Quantitative research is a phenomenon that involves collecting data that can be measured using statistical, mathematical or computational techniques.

Quantitative Research is a type of research that has systematic, planned and clearly structured specifications from the beginning to the end of the research design. In other words, quantitative research is a type of research that uses a lot of numbers during the process of collecting data, interpreting the data, and displaying the results. (Siyoto: 2015: 17)

Population and Sample

The population in this research is all customers from 2018-2022. The total population of this study was 47,192 Bank BTN Syariah customers. This data was collected through interviews with employees at Bank BTN Pekanbaru Sharia Branch Office.

Samples are collected and calculated using statistics, a researcher can make conclusions and extrapolate from samples in a population. The process of collecting information from a sample is usually called sampling. (Effendy: 2010: 102). The number of samples that researchers will use is 381 customers.

Technical Data Analysis

Data analysis is the process of searching for and sequentially compiling data obtained from observations, interviews and questionnaires with the aim of making the data easy to understand and useful for other people. During the data analysis process, it is important to remember that the analysis (statistical tests) that will be used correctly, because if the analytical tools (statistical tests) used are not appropriate to the research problem, even if the best analytical tools are used, the research results can be wrong. interpret it and it's not useful.

RESULTS AND DISCUSSION

Validity Test

Validity test is a test used to show the extent to which a measuring instrument is able to measure what it wants to measure.

Table 2. Validity Test Result with *Pearson Product Moment*

No.	Variable	Question item	r count	r table	Description
		X1	0.513	0.100	Valid
		X2	0.633	0.100	Valid

1.	Promotion Mix (X)	X3	0.659	0.100	Valid
		X4	0.568	0.100	Valid
		X5	0.577	0.100	Valid
		X6	0.595	0.100	Valid
		X7	0.532	0.100	Valid
		X8	0.652	0.100	Valid
		X9	0.658	0.100	Valid
		X10	0.669	0.100	Valid
		X11	0.583	0.100	Valid
		X12	0.430	0.100	Valid
		X13	0.492	0.100	Valid
		X14	0.412	0.100	Valid
		X15	0.466	0.100	Valid
2.	Interest Save (Y)	Y1	0.717	0.100	Valid
		Y2	0.789	0.100	Valid
		Y3	0.799	0.100	Valid
		Y4	0.826	0.100	Valid
		Y5	0.865	0.100	Valid
		Y6	0.813	0.100	Valid
		Y7	0.692	0.100	Valid
		Y8	0.665	0.100	Valid

Source: SPSS 25 Processed Data, 2024

The results of the validity test indicate that 15 questions from the promotion mix variable, and 8 questions from the interest variable were declared valid. The r table value can be seen in the r table with the equation N-2= 381-2=379 = 0.100 (r table at df 379).

Reliability Test

Reliability Test is to determine the extent to which the measurement results are consistent, if measurements are made twice or more on the same phenomenon using the same measuring instrument. The basis for decision making in this test is that if the Cronbach's alpha value is > 0.6 then the variable is declared reliable, and if the Cronbach's alpha value is < 0.6 then the variable is declared unreliable.

Table 3. Reliability Test Results with *Cronbach's Alpha*

No.	Variable	*Cronbach's Alpha*	Size	Description
1.	Promotion Mix (X)	0.846	0.60	Reliable
2.	Interest Save(Y)	0.902	0.60	Reliable

Source: SPSS 25 Processed Data, 2024

The Cronbach's Alpha value for the promotion mix variable is 0.846 and for the interest variable is 0.902. then this value is greater than the reliability limit, namely 0.60, so it can be concluded that both variables are reliable.

Normality Test

The normality test in this study was carried out on the residual data, and used the One-Sample Kolmogorov-Smirnov method. The basis for decision making is that it is said to be normal if the significance value is greater than 0.05. (Priyatno, 2010:187)

Table 4. Normality test results with *One-Sample Kolmogorov-Smirnov*

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		381
Normal Parameters[a,b]	Mean	.0000000

	Std. Deviation	329.234.313
Most Extreme Differences	Absolute	.042
	Positive	.033
	Negative	-.042
Test Statistic		.042
Asymp. Sig. (2-tailed)		.095[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS 25 Processed Data, 2024

The results of the normality test using the One-Sample Kolmogorov-Smirnov method on residual data indicate that the data is normally distributed. This can be seen from the Asymp Sig value of 0.095 which is greater than the normal distribution data limit, namely 0.05. Thus the classic assumption of data normality is met.

Linearity Test

The linearity test is a test used to see whether the relationship between the independent variable and the dependent variable has a linear relationship or not. A simple linear regression model in which the relationship between the independent and dependent variables must be linear. The relationship between the two variables is said to be linear if the significance value of Deviation from Linearity is greater than 0.05 and is said to be non-linear if the significance value of Deviation from Linearity is less than 0.05. (Priyatno, 2017 : 95)

Table 5. Linearity Test Results

			Sum of Squares	df	Mean Square	F	Sig.
INTEREST SAVE (Y) * PROMOTION MIX (X)	Between Groups	(Combined)	3.680.508	29	126.914	11.625	.000
		Linearity	3.393.375	1	3.393.375	310.832	.000
		Deviation from Linearity	287.133	28	10.255	.939	.557
	Within Groups		3.831.886	351	10.917		
	Total		7.512.394	380			

Source: SPSS 25 Processed Data, 2024

Explain that the relationship between the independent variable promotion mix (X) and the dependent variable interest (Y) is linear. This is indicated by the sig value of Deviation from Linearity of 0.557 > 0.05. Thus the classical assumption of linearity is fulfilled.

Heteroscedasticity Test

The heteroscedasticity test is carried out to determine whether in a regression model there is an inequality of variance from the residuals of one observation to another observation. If the variance from the residual from one observation to another observation is constant, it is called homoscedasticity, while for different variances it is called heteroscedasticity. . If the significance value (Sig.) > 0.05 then there are no symptoms of heteroscedasticity, and if the significance value (Sig.) < 0.05 then symptoms of heteroscedasticity occur.

Table 6. Heteroscedasticity Test Results using the Spearman Rank method

Correlations				
			BAURAN PROMOSI	Unstandardized Residual
Spearman's rho	PROMOTION MIX	Correlation Coefficient	1.000	.017

		Sig. (2-tailed)	.	.740
		N	381	381
	Unstandardized Residual	Correlation Coefficient	.017	1.000
		Sig. (2-tailed)	.740	.
		N	381	381

Source: SPSS 25 Processed Data, 2024

Showing a Sig (2-tailed) value of 0.740 > 0.05 explains that there are no symptoms of hesteroscedasticity. In this way, the classic assumption of heteroscedasticity symptoms is fulfilled and can be continued with the liner regression test.

Simple Linear Regression Analysis

Simple linear regression analysis is used to determine the influence or linear relationship between one independent variable and one dependent variable. This research uses simple regression analysis consisting of two variables, namely the independent variable (promotion mix) and the dependent variable (interest).

Table 7. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.383	1.808		1.871	.062
PROMOTION MIX	.484	.027	.672	17.670	.000

a. Dependent Variable: INTEREST SAVE

Source: SPSS 25 Processed Data, 2024

Based on the table above, a simple linear equation is obtained as follows: Y = 3,383 + 0.484 X. The meaning of this simple linear regression equation is

1. Constant = 3.383

If the Promotion Mix variable (X) = 0, then the Interest variable (Y) = 3,383

2. Coefficient X = 0.484

If the Promotion Mix variable (X) increases by one point, then the Interest variable (Y) also increases by 0.484%.

T-test Analysis

The T-test or individual partial test is a test used to determine the truth of the hypothesized statement. Testing is carried out by comparing the calculated t value with the t table or by looking at the significance value. If the calculated t is greater than the t table and the significance value is less than 0.05, then the independent variable has a significant effect on the dependent variable.

Table 8. T-test results (Partial)

Hypothesis	t Value	t Table	Sig	Description
Ho	17,670	1,966	0,00	Ditolak
Ha				Diterima

Source: SPSS 25 Processed Data, 2024

Based on the table above, it explains that Ho is rejected and Ha is accepted, so it can be concluded that there is a positive and significant influence between the promotional mix on customers' interest in saving at Bank BTN Sharia Branch Office (KCS) Pekanbaru. This is supported by the calculated t value = 17,670 > t table = 1.966 and the significance value of 0.00 is smaller than 0.05.

Correlation Coefficient Analysis

The correlation coefficient aims to determine the closeness of the relationship or correlation between these variables, the type of relationship between variables X and Y can be positive or negative. If the significance value is <0.05, then it is correlated and if the significance value is >0.05, then it is not correlated.

Table 9. Correlation Coefficient Test Results

Correlations			
		BAURAN PROMOSI	INTEREST SAVE
PROMOTION MIX	Pearson Correlation	1	.672**
	Sig. (2-tailed)		.000
	N	381	381
INTEREST SAVE	Pearson Correlation	.672**	1
	Sig. (2-tailed)	.000	
	N	381	381
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS 25 Processed Data, 2024

Based on the table above, it can be obtained that the correlation coefficient value between Promotion Mix and Interest is 0.672. This value has a positive relationship between the promotional mix and interest. This also shows a unidirectional relationship between the two variables, where an increase in one variable will have an effect on an increase in another variable and vice versa, with a value of 0.000 < 0.05, the two variables are correlated. The interpretation between variable X and variable Y has a fairly strong correlation interpretation.

Analysis of the Coefficient of Determination R2

The analysis of the coefficient of determination aims to determine the size of the contribution made by the independent variable X to the dependent variable Y. The contribution value is expressed as the R square value multiplied by 100%.

Table 10. Coefficient of Determination R square

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672[a]	.452	.450	3.297
a. Predictors: (Constant), PROMOTION MIX				
b. Dependent Variable: INTEREST SAVE				

Source: SPSS 25 Processed Data, 2024

The coefficient of determination (R2) is 0.452, meaning that the Promotion Mix variable influences the Interest variable by 45.2% and the remaining 54.8% is influenced by other variables that are not included in this research.

THE INFLUENCE OF MARKETING MIX ON CUSTOMER INTEREST IN SAVING AT SHARIA BANK TABUNGAN NEGARA (BTN) BRANCH PEKANBARU

This research aims to partially reveal the influence of the promotional mix on customers' interest in saving at Bank BTN Sharia Pekanbaru Branch Office which has 2 variables, namely the independent variable (promotional mix) and the dependent variable (interest).

In this research, the promotional mix is an activity carried out by a company to promote goods or services using various methods so that people like the goods being promoted. Bank BTN Syariah has carried out promotions through social media, call centers and WA Blast (Whatsapp Blast). However, there are still many customers who are not familiar with Bank BTN Sharia products and services.

Based on the results of the validity test, 15 statement items from the promotion mix variable (X) were declared valid, and 8 statement items from the interest variable (Y) were declared valid. The results of the reliability test show that the Cronbach's Alpha value for the promotion mix variable (X) is 0.846 and the interest variable (Y) is 0.60, so it can be concluded that both variables are declared reliable.

The results of this research prove that there is an influence of the promotional mix on customers' interest in saving at Bank BTN Sharia Branch Office as evidenced by the results of the T (Partial) test with a calculated t value of 17.670 > t table of 1.966 with a significance of 0.000 < 0.05. So there is a significant influence of the promotion mix variable (X) with the interest variable (Y), and it is stated that Ho is rejected and Ha is accepted. This means that the more often the promotional mix is carried out, the higher the customer's interest in saving at the bank. BTN Sharia, and conversely, the less often the promotional mix is carried out, the lower the customer's interest in saving at Bank BTN Sharia.

The Islamic view in the promotional mix for interest is that promotions cannot be carried out using false oaths, do not disguise the condition of the product, or exaggerate the condition of the product, avoid elements of fraud or provide incorrect information to potential consumers or customers.

CONCLUSION

From the results of the analysis, the influence of the promotional mix on customers' interest in saving at Bank BTN ShariaPekanbaru Branch Office shows that the promotional mix can influence customers' interest in saving. And this is also strengthened by the results of the analysis carried out as follows: Based on the results of the T (Partial) test with a calculated t value of 17.670 > t table of 1.966 with a significance of 0.000 < 0.05. So there is a significant influence of the promotional mix variable (X) with the interest variable (Y). This means that the more often the promotional mix is carried out, the higher the customer's interest in saving, and conversely, the less frequently the promotional mix is carried out, the lower the customer's interest in saving.

Based on the results of the correlation coefficient test, it is 0.672, meaning that this value has a positive and quite strong relationship between the independent and dependent variables. The coefficient of determination test results (R2) show that it is 0.452, meaning it is a mixed variable Promotion influences the interest variable by 45.2% and the remaining 54.8% is influenced by other variables not included in this research.

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