



The Effect of Promotion of Bank Sumsel Babel Syariah Lubuklinggau Toward Community Saving Interest Lubuklinggau City West I

Oga Saputra

Universitas Islam Negeri Raden Fatah Palembang

Lidia Desiana

Universitas Islam Negeri Raden Fatah Palembang

Alamat: Jalan Prof.K.H.Zainal Abidin Fikri Km.3, RW.5, 5 Ulu, Kecamatan Seberang Ulu I,
Kota Palembang, Sumatera Selatan 30267

Korespondensi: oga120803@gmail.com

Abstract. *This study aims to determine the interest of Lubuklinggau's people to save, especially saving in a Sharia-based regional bank, namely Bank Sumsel Babel Syariah. This research was conducted for three months using primary data by distributing questionnaires, books and related journals, the location of the study was in the city of Lubuklinggau. The sampling techniques used in this research were random sampling techniques with a total sample of 20 respondents and analyzed with multiple linear regression. The results of this study show that Advertisements and Publicity affect people's saving interest, while sales promotion and personal sales did not affect people's.*

Keywords: *Promotion, Advertisement, Publicity, Sales Promotion, Personal Selling, Saving*

Abstrak. Penelitian ini bertujuan untuk mengetahui minat masyarakat Kota Lubuklinggau untuk menabung khususnya menabung di bank daerah berbasis syariah yaitu Bank Sumsel Babel Syariah. Penelitian ini dilakukan selama tiga bulan dengan menggunakan data primer dengan menyebarkan kuesioner, buku-buku dan jurnal terkait, lokasi penelitian di Kota Lubuklinggau. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah teknik *random sampling* dengan jumlah sampel sebanyak 20 responden dan dianalisis dengan regresi linier berganda. Hasil penelitian ini menunjukkan bahwa Iklan dan Publisitas berpengaruh terhadap minat menabung masyarakat, sedangkan promosi penjualan dan penjualan personal tidak berpengaruh terhadap minat menabung masyarakat.

Kata kunci: Promosi, Iklan, Publisitas, Promosi Penjualan, Penjualan Personal, Penghematan

INTRODUCTION

Competition in the business world is getting heavier, making companies try to find a fast and precise strategy for marketing their products. The global era requires companies to be able to behave and act quickly and precisely in the face of competition in a business environment that moves very dynamically and is full of uncertainty. Therefore, every company is required to compete competitively in terms of business strategies to achieve company goals and understand what is happening in the market and what consumers want. Every company is established with certain objectives so that it can stay alive and develop. One of the company's goals is to increase the level of profit or profit of the company. The level of profit can be maintained if the company can market well, with proper and good marketing the company will be able to achieve the previously set goals in a more directed manner.

By what was stated by Nitisemito (2009), no company can survive if the company is unable to market or sell the goods or services produced (Nitisemito, 2009). Therefore, if a company is likened to a human body, then marketing activities can be likened to its heart. People are now starting to think selectively and smartly in choosing a product so that they will get the uses or benefits they are looking for from a product. Sometimes they do not hesitate to spend more to get a quality product. The tight competition will position marketers to always develop and capture market share. One way to achieve market share is the brand.

A brand is a name, term, symbol, design, or collab that divides a product or service produced by a company. One of the roles of a brand is to bridge consumer expectations when producers promise something to consumers, thus recognizing the emotional connection that can be created between consumption and the company through the brand. The consumer decision-making process in purchasing differs depending on the type of purchase decision. The decision to buy a motorcycle, soap, car, clothes, credit and others are very different things. Complicated and expensive purchases often result in more buyer consideration than uncomplicated and inexpensive purchases.

The banking sector has an important role in the economy because it is an intermediary institution in the financial sector that channels funds from parties with excess funds to parties with a shortage of funds the banking sector is one of the drivers of the real sector in the Indonesian economy (Ervani, 2010). Islamic banking in international terms is known as Islamic banking or interest-free banking. The term banking is inseparable from the origins of the Islamic banking system which was originally developed as a response to a group of Muslim economists and banking activists who want financial activities carried out not to conflict with Sharia principles, especially about the prohibition of usury practices, speculative activities, violations of the principles of justice and the distribution of financing and investment in activities that do not damage morals and are halal in sharia.

Islamic banking in Indonesia is growing very rapidly, this is evidenced by the emergence of Islamic banks in every region, even though many conventional banks have converted to Islamic banks. This condition creates increasingly fierce competition between banks, so it must be balanced with a strong marketing strategy to attract potential customers to save at Islamic banks. Competition that occurs in the banking industry in Indonesia is currently becoming increasingly intense. Where the development of the number of private banks and also Islamic banks continues to increase rapidly.

Competition that occurs in the banking industry in Indonesia maintains and increases sales, one of which is through efforts to find and foster subscriptions. Marketing activities are a very important and influential factor for the company, therefore the marketing department must have a solid strategy in seeing opportunities or opportunities that exist so that the company's position in the market can be maintained and at the same time can be improved.

The success of a company depends on the effectiveness and efficiency in carrying out its current activities. Where the development of the number of private banks and also Islamic banks continues to increase rapidly such as Bank Muamalat, CIMB Bank, Bank Mandiri Syariah, BRI Syariah, and other banks that continue to emerge. The occurrence of this competition means that there have also been changes in promotional strategies to optimize banking services.

The increasing prospect of the banking industry requires banking institutions to have the right strategy in marketing their banking products and services. One form of marketing strategy that supports this is the use of a promotion mix. It is hoped that by implementing the right promotional strategy through advertising, sales promotion, personal selling, public relations, and direct marketing the company can directly reach the desired target market and at the same time create a good image for the company.

RESEARCH METHOD

This study examines the relationship between promotion and interest in saving at Sumsel Babel Syariah Bank. The location of the object of this research is in Lubuklinggau City, the data used is using primary data by direct observation in the field with the help of distributing questionnaires. The population in the study was all people in the city of Lubuklinggau West Lubuklinggau District I. According to Fraenkel and Wallen, the minimum sample size for descriptive research is as many as 20. The research sample was taken randomly using the flat random sampling technique, thus the study used 20 samples that represented the population. In this study, researchers used multiple linear regression method analysis, then presented in the form of frequency distribution tables. The following is the regression equation

a = constant

Y = Public saving interest

X1 = Advertising

X2 = Publicity

X3 = Sales promotion

X4 = Personal selling

e = error term

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

RESULT AND DISCUSSION

Testing can also be done with a test or t-test, which compares the t-count with the t-table. If $t\text{-table} < t\text{ table}$, then H_0 is accepted, that is, the independent variable does

not affect the dependent variable, if $t_{count} > t_{table}$ or $-t_{count} > -t_{table}$, then H_0 is rejected, which means that the independent variable has a significant effect on the independent variable.

The Effect of Advertising on Interest in Saving

The effect of advertising on interest in saving, the calculated t value is $6.988 >$ from 1.986, with a significance value of $0.000 < 0.05$, so the conclusion is H_1 is accepted or the first hypothesis is accepted, which means that advertising affects an interest in saving. Based on the results of the analysis, the research is by Mahmudah's research, which found a relationship between advertising and customer interest in saving (Mahmudah, 2014), as well as Zainab's research and other researchers who stated that advertising affects increasing public interest in saving (Hamid, Sumarni, & Purwaliani, 2017; Ortega & Alhifni, 2017; Rahayu, 2017; Zainab, 2011).

The Effect of Publicity on Interest in Saving

The effect of publicity on interest in saving, the t value is $5.114 >$ 1.986, with a significance value of $0.000 < 0.05$, so the conclusion is H_2 accepted, or the second hypothesis is accepted, which means that publicity affects interest in saving. Based on the results of the analysis that has been carried out, these results are by previous research (Khoirulloh, Haryono, & Wulan, 2018; Maisya, 2013; Rahayu, 2017) which states that advertising and publicity variables affect purchasing decisions.

Based on research conducted by Maisya and other researchers, states that advertising and public relations (publicity) have a positive and significant influence on saving decisions The effect of sales promotion on interest in saving, sales promotion has a calculated t value of $0.123 <$ 1.986, with a significance value of $0.902 >$ 0.05. So the conclusion is that H_3 is rejected or the third hypothesis is rejected, which means that the sales promotion variable does not affect saving interest.

The results of this study are by Pulungan's research and several other researchers, who concluded that promotion does not affect customer saving decisions (Chotimah, 2014; Prassetio, 2017; Pulungan, 2009). This contradicts the research conducted by Rahayu and several other researchers, who stated that promotion has a positive and significant effect on saving interest, which means that the more promotion

increases, the more interest in saving will also increase (Firnanda, 2018; Jaswadi, 2018; Rahayu, 2017; Saibantono, Triastity, & Susanti, 2018).

Effect of Promotion on Interest in Saving

The effect of sales promotion on interest in saving, sales promotion has a t value of $0.123 < 1.986$, with a significance value of $0.902 > 0.05$. So the conclusion is that H3 is rejected or the third hypothesis is rejected, which means that the sales promotion variable does not affect saving interest. The results of this study are by Pulungan's research and several other researchers, who concluded that promotion does not affect customer saving decisions (Chotimah, 2014; Prassetio, 2017; Pulungan, 2009).

This contradicts the research conducted by Rahayu and several other researchers, who stated that promotion has a positive and significant effect on saving interest, which means that the more promotion increases, the more interest in saving will also increase (Firnanda, 2018; Jaswadi, 2018; Rahayu, 2017; Saibantono, Triastity, & Susanti, 2018).

The Effect of Personal Selling on Interest in Saving

The effect of personal selling on saving interest, personal selling has a t value of $0.361 < 1.986$, with a significance value of $0.719 > 0.05$. So the conclusion is that H4 is rejected or the fourth hypothesis is rejected, which means that the personal sales variable does not affect saving interest. Based on the results of the analysis, previous research that is by the results of researchers, namely Yudhiartika and Haryanto's research, personal selling and display have no significant effect on the awareness variable of the interest in buying product brands (Wardhana & Iba, 2014; Yudhiartika & Haryanto, 2012). This contradicts research conducted by Damayanto and several other researchers, who state that personal selling has a positive and significant influence on consumer purchasing decisions (Damayanto & Andriani, 2018; Gunawan & Djati, 2018; Kaluku, Mandey, & Soepeno, 2018).

Table 1. Determination Coefficient Test Results

Mode 1 R Square Adjusted R Square

1 .48 .633

Based on the test results of the coefficient of determination, the adjusted R square number is 0.633. This figure means that the effect of advertising, publicity, sales promotion and personal selling on people's interest in saving is 63.3 per cent. The influence of other variables outside the regression model studied is 36.7 per cent, with the calculation (1 - adjusted R square), based on mathematical calculations (1 - 0.633 = 0.367), if the percentage value is 36.7 per cent.

CONCLUSION

Advertising affects the interest in saving the community, meaning that the more attractive the advertisements offered to the public, the advertising will affect the interest in saving the community. Publicity affects the interest in saving the community, with the bank's relationship with the community, will have a reciprocal effect on the company's image. Sales promotion does not affect interest in saving the community, the possibility of sales promotion is less effective, by distributing brochures, and public interest in reading leaflets is certainly reduced, especially in a digital era like this. Personal sales also do not affect interest in saving, sales in the form of direct services are less effective in terms of time and energy because people are busy with their work.

Future research should be able to add other variables in this study. For the development of marketing-based Islamic economics, especially marketing managers, this research is expected to be taken into consideration in developing the marketing of banking company services in the future. For bank companies, this research is expected to be food for thought to develop ways of marketing services in order to increase assets.

BIBLIOGRAPHY

- Fraenkel, J. R., Wallen, N. E., & Hyun, H. H. (2012). *How To Design And Evaluate Research In Education*. New York: McGraw Hill.
- Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21*. Semarang: BPF Universitas Diponegoro.

- Gunawan, C., & Djati, S. P. (2018). Pengaruh Personal Selling, Celebrity Endorser, Dan Trust Terhadap Keputusan Pembelian Produk Mi1 Global. *Jurnal Ilmiah Bisnis, Pasar Modal Dan Umkm*, 1(1). diambil dari
- Pulungan, A. (2009). Analisis Faktor- Faktor Yang Mempengaruhi Nasabah Untuk Menggunakan Produk Jasa PT. Bank Negara Indonesia (Persero), Tbk Cabang Syariah Medan. Universitas Sumatera Utara.
- Rahayu, S. S. P. (2017). Pengaruh Promotional Mix Syariah Terhadap Proses Keputusan Nasabah Dalam Memilih Tabungan (Studi Kasus Pada Tabungan Faedah PT Bank Bri Syariah). UIN Syarif Hidayatullah, Jakarta. Diambil dari <http://repository.uinjkt.ac.id/dsp>
- Saibantono, F., Triastity, R., & Susanti, R. (2018). Pengaruh produk, promosi, dan kualitas pelayanan terhadap keputusan anggota untuk menabung. *Jurnal Ekonomi dan Kewirausahaan*, 18(1).
- Sawant, R. P. (2012). Impact of Advertising on Brand Awareness and Consumer Preference (With Special Reference to Men's Wear). *IOSR Journal of Business and Management (IOSR-JBM)*, 5(6), 54–61.
- Stanton, W. J. (1996). *Prinsip Pemasaran Terjemah: Yohanes Lamarto*. Jakarta: Erlangga. <https://doi.org/2000>
- Suryabrata, S. (2006). *Psikologi Kepribadian*. Jakarta: RajaGrafindo Persada.
- Tjiptono, F., & Chandra, G. (2011) *Service, Quality & Satisfaction*. Yogyakarta: Andi.
- Wardhana, A., & Iba, Z. (2014). Pengaruh Penjualan Personal Terhadap Pengetahuan Produk Dan Implikasinya Terhadap Keputusan Pembelian Mobil SUV Premium Di Jawa Barat. *Jurnal Kebangsaan*, 3(5).
- Yudhiartika, D., & Haryanto, J. O. (2012). Pengaruh Personal Selling, Display, Promosi Penjualan Terhadap Kesadaran Merek Dan Intensi Membeli Pada Produk Kecantikan Pond's. *Buletin Studi Ekonomi*. Diambil dari <https://ojs.unud.ac.id/index.php/bse/article/view/2187>