

The Influence of Service Promotion and Work Productivity on Customer Decision to Saving at PT Bank Muamalat Indonesia KCP Bantul

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ABSTRACT

The purpose of this study was to determine the effect of promotion, service, and productivity as well as the simultaneous and partial influence on the customer's decision to save at PT. Bank Muamalat Indonesia KCP Bantul. Research method through observation, questionnaires, and documentation. The library materials are then analyzed with written source guidelines and concluded. From the results of this study, the authors found that the results of this study indicated that 76.3% of the dependent variable in saving decisions could explained by the independent variables namely promotion, service, and work productivity. While the remaining 23.7% was caused by other variables not involved in this study such as product image, service quality, customer value, etc. The t-test on the promotion, service, and work productivity variables shows that the count obtained exceeds the table so it can be said that the promotion, service, and work productivity variables have a positive and significant effect on saving decisions. The partial test shows that the regression coefficients for the promotion, service and work productivity variables exceed the significant value so that together the promotion, service, and work productivity variables have a positive/significant effect on saving decisions.

Keywords: Promotion, Service, Work Productivity, Saving Decision

INTRODUCTION

State-owned companies (BUMN) and the private sector play a role in carrying out Indonesia's economic development (Hidayat, 2020:12). Domestic companies in Indonesia dominate the market accompanied by state-owned companies. Furthermore, Hidayat also said that the competition to provide the best service is getting tougher in this era of all technology. In which the intense competition among companies, both state-owned and private companies, has had a better economic impact. Furthermore, Ratnasari (2014:4) revealed that the establishment of both conventional and sharia financial institutions was the forerunner of a better economic impact. The truth is, that every financial institution lives based on customer decisions. The customer's decision is the consumer's choice to purchase a product beginning with an awareness of fulfilling needs and desires (Rahmanto & Nasrulloh, 2019:23). The customer's decision provides enlightenment for the

company what things must be prepared to satisfy customers both present and in the future (Hasbi, 2019:33). Therefore, competition between business people is getting tougher, namely to get the attention of their customers. The product offered must be good and acceptable happily by customers, to steal their attention as a candidate for saving (Mujiri et al., 2020:24).

According to Law No. 21 of 2008, Sharia Banking is banking that applies some of the principles of Islamic economics. Part of the Islamic economic principles applied by Islamic banking is the prohibition of usury in various forms. There are several types of bank and non-bank Islamic financial institutions in Indonesia (Ratnasari, 2014:35). Islamic financial institutions in the form of banks include Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS). Non-bank Islamic financial institutions, including Baitul Mal Wa Tamwil (BMT), Sharia Pawnshops, Sharia Insurance, Sharia Mutual Funds, and others (Febriyanti, 2020:45). History records that the development of Islamic banks in Indonesia is inseparable from the influence of the establishment of Islamic banks in other countries (Hasan & Ahmad, 2020:12). The first experiments regarding Islamic banking in modern times were carried out in Egypt in 1963-1973, namely the Mit-Ghamr Rural Savings Bank. The location of this establishment in history was pioneered by a father named Ahmad An-Najjar. The first attempt was successful, but due to various political problems that occurred, the bank that was built was forced to close. As if not giving up, the second experiment was finally carried out in the city of Karachi, precisely in Pakistan state, namely in June 1965, the type of bank that was built in this second experiment was in the form of a cooperative, which was pioneered by S.A. Ershad. However, the experiment was not successful due to mismanagement and a lack of Human Resources (HR). Eventually, the bank was also closed. Then, in 1971 an Islamic bank was established in Egypt, namely Nasser Social Bank, located in Cairo and began operating in 1972 (Muhith, 2012). In 1975, the Dubai Islamic Bank was also established in Dubai and is a limited private business with a capital of 50 million dirhams. In Iran, Islamic banking began to be implemented in 1979. Then followed by other countries in the West Asia region such as Cyprus, Kuwait, Bahrain, the United Arab Emirates, and Turkey. Meanwhile in Southeast Asia, an Islamic bank was also established in Malaysia, namely Bank Islam Malaysia Berhad, which is operated based on Islamic Sharia principles (Hasan & Ahmad, 2020:23).

In Indonesia, the first Islamic bank was Bank Muamalat Indonesia (BMI) which was founded in 1991, but only started operating on May 1, 1992 (Suryani, 2012:11). Starting from the recommendation of the MUI workshop on bank and banking interest on 18-20 August 1990 in Cisarua Bogor, then it was confirmed in the VI MUI National Conference on 22-25 August 1990. The results of this workshop were supported by the Association of Indonesian Muslim Intellectuals (ICMI), as a follow-up, to 1991 the deed of establishment of PT. Bank Muamalat Indonesia was the first Sharia commercial bank. Communities with the largest adherents of Muslims are found in Indonesia, which is a very tempting thing for business actors in the banking world, especially those that are Sharia (Suryani, 2012:15). But Syahira (2021:29) states that the facts on the ground show that there are still many Muslims in Indonesia saving at conventional banks, even though on the other hand Muslims already know and understand that conventional banks in Indonesia adhere to a usury system based on Islamic religious principles. is haram (Anshori, 2019:45). The phenomenon of the Muslim community's decision to save in conventional banks is more than that of Islamic banks it happened in the city of Yogyakarta. For example, Bank Mega Bantul Branch, which operated from 2009-2012, already had $\pm 4,000$ customers, while Bank Muamalat, Bantul Branch, which operated from 2004- 2012, only had $\pm 1,000$ customers, especially in the Bantul District, the number of people saving around 353 customers¹⁵, out of the 30,997 population who live in the sub-district (Syahira, 2021:36). A comparison of the number of customers between Bank Mega and Bank Muamalat proves that the decision of the people in Bantul City to save in Sharia Banks is still low, while the people of Bantul City are the majority of Muslims, but why are there still

many who save in conventional banks even though there are already operating banks in Bantul City? with Sharia principles.

Based on the phenomena that occur above, it is very necessary to implement a special strategy to increase people's saving decisions at Islamic Islamic banks, especially at the Muamalat Indonesia KCP Bantul bank. As said by Wahyuningsih (2018:26) work productivity is the main factor that attracts customers to save. Furthermore, Ida (2021:50) also added that good promotion and service can attract customers' decisions to save. Therefore, in this study, the research was interested in knowing how far the influence of work productivity, promotions, and services on customers' saving decisions at PT Bank Muamalat KCP Bantul. High productivity should and must be owned by an employee in the work process. Work productivity is essentially something that can be done by utilizing the available time, namely by adding to the qualities possessed by an employee. An employee can be said to be an effective person, that is, if he can provide an output that is very beneficial for the company where he works (Putri & Safri, 2015:109). Thus productivity is very closely related to what is called the final result, how much or how much output is obtained in a production. In line with that, Hasbi (2021:78) states that "productivity concerns the things or results that a person gets in a certain period for his company". According to Aspiyah & Martono (2016), work productivity is how to produce or increase the results of goods and services as high as possible by utilizing resources efficiently. In this case, productivity is very closely related to the size of the quality and quantity in the process for someone to complete a job in an agency or company. Productivity can also be embodied as a comparison of results and products and services used by employees within a certain period. By relying on some of these opinions, it can be concluded that productivity is a person's quality ability to complete a job by utilizing resources that will be effective and efficient.

PT. Bank Muamalat Indonesia is currently an economic sector that is very influential for the community and is growing rapidly, this growth is not only due to the growth in the types of services that already exist, but it is also caused by the emergence of product innovations as a result of the demands and expectations of society (Febriana, 2019:37). This is the basis for PT. Bank Muamalat Indonesia to carry out service marketing activities, marketing activities are a tool for marketing in encouraging decisions to use a product (Febriyanti, 2020:30). In carrying out its business, PT. Bank Muamalat Indonesia also carries out a promotion strategy so that the public is aware of the existence of the bank and is more familiar with the products offered by the bank. Promotional activities carried out will be right on target and able to increase the number of new members if the promotion has appeal. communities in the area (Lukitaningsih, 2013:44). In addition to promotion, services also play an important role in encouraging customers to establish strong bonds/relationships with the bank. To maintain and increase the trust of its customers, banks need to maintain a positive image in the eyes of the public. This image can be built through service. Without a positive image, the trust that is being and will be built will not work effectively (Safira et al., 2019:47). In this case, the service gets a role, where the service received by consumers becomes an assessment of the customer. True service can be embodied as a process carried out in providing value or service to customers as a whole. Service quality can also be said to be an evaluation process carried out to improve the services offered to customers. Customers will be interested in using the products and services offered if good service is provided by a company (Hasbi, 2019:58). Finally, based on the above circumstances, the researcher is interested in discussing it further in his final lecture project in the form of a thesis entitled The Influence of Promotion, Service and Work Productivity on Customers' Decisions to Save at PT Bank Muamalat Indonesia KCP Bantul.

METHODOLOGY

The type of research used is quantitative research. Sugiyono (2017: 45) Quantitative research is research that uses quantitative data (data in the form of numbers or numerical data), or data that is measured on a numerical scale (numbers). Quantitative data can be differentiated into interval data (data measured by the distance between two points on a known scale, while ratio data is data measured by a proportion. In this study, the population is all customers who save at PT. Bank Muamalat Indonesia KCP Bantul. The population in this study was 1,609 customers. The sample chosen by the researcher was 94 respondents. By the research title taken, namely The Influence of Promotion and Service on Customers' Saving Decisions, the authors grouped the variables used in this study into independent variables (X) and the dependent variable (Y). The variables are independent, namely, variables whose values affect other variables. In this study, the independent variables were: Promotion (X1) Service (X2), and Work Productivity (X3), and the dependent variable (dependent variable) is a variable whose value depends on other variables. In this study, the main variable is Customers' Decision to Save (Y). Common data collection methods used in a study, including this research, are questionnaires and documentation. The questionnaire in this study was divided into four, namely questionnaires for promotion, service, work productivity, and saving decisions. Furthermore, the data source in this study is the primary data source. In this study, researchers distributed questionnaires to the parties involved in the study, namely customers of Bank Muamalat Indonesia KCP Bantul according to the criteria previously described. In distributing questionnaires (questionnaires) to collect data, researchers will distribute questionnaires online or electronically with Google Form media and directly by giving questionnaires to respondents. Before analyzing the results of the research data, in the research, the researcher tested the validity and reliability. Both of these tests were carried out to find out whether the instrument used was valid or not. Furthermore, researchers also used multiple linear regression tests to find out whether there is a significant relationship between the variables X and Y. Where the magnitude of the correlation between the variables X and Y can be seen by using the coefficient of determination or the R² test.

RESULT AND DISCUSSION

Based on the calculations performed, the results obtained from the calculation of the average and standard deviation in tabular form are as follows.

Table 1. Average and Standard Deviation

Variable	N	Mean	Std. Deviation
Promotion	94	16.1	1.33
Services	94	52.2	2.09
Work Productivity	94	14.6	0.88
Saving Decision	94	14.7	1.11

Data source: In processing, 2023

Based on Table 1 above, the service variable (X2) has the highest average (mean) value of 52.2. This means that service is the highest variable among the variables of promotion, work productivity, and saving decisions. This shows that respondents have the best perception of the service variable. And the lowest average on work productivity variables is equal to 14.6 which indicates that respondents have a lower perception of work productivity variables compared to promotion, service, and saving decision variables. While the highest standard deviation is the service variable of 2.09. This shows that the service has the highest deviation distance from the average value of the data compared to other variables, meaning that the higher the standard

deviation, the more unstable the data. The lowest standard deviation is the work productivity variable of 0.88. This shows that the variable work productivity has the lowest deviation distance from the average value of the data compared to other variables, meaning that the lower the standard deviation, the more stable.

Table 2. Determination Coefficient Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.250 ^a	.763	.731	1.07836
a. Predictors: (Constant), Work Productivity, Promotion, Service				

Data source: In processing, 2023

Based on the value of the coefficient of determination, it is stated that changes in saving decisions can be explained by the promotion, service, and work productivity variables of 76.3%. The remaining 23.7% is caused by other variables outside the three variables that are not involved.

Table 3. Results of Multiple Linear Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.634	3.560		6.077	.000
	Promotion	.148	.084	.059	.577	.565
	Services	.118	.054	.325	.306	.030
	Work Productivity	.105	.127	.485	.433	.407
a. Dependent Variable: Saving Decision						

Data source: In processing, 2023

Table 3 shows the results of multiple linear regression testing at a significant level of 5%, the following equation obtained $Y = 21.643 + 0,148 X_1 + 0,118 X_2 + 0,105 X_3 + e$

The effect of promotions on saving decisions

Based on the test results of the coefficient of determination, it shows that the Adjusted R Square value is 0.731, which means that 73.10 percent of the promotion variable influences the saving decision. In the f test based on the ANOVA test, the count is 2.007 and a significance value is 0.0019. The results of the t-test on the promotion variable show that the t-count obtained is 2.577, the t-table value is 1.661 and the significant value is 0.005. Based on the acquisition value, it shows that $\text{count} > \text{tableor } 2.577 > 1.661$ and is accompanied by a significant value of 0.005 less than 0.05 so it can be said that H1 is accepted and H0 is rejected. This means that the promotion variable has a positive and significant effect on the saving decision variable. So the better the promotion, the more it influences the saving decision of PT Bank Muallamat KCP Bantul. This can be seen from the opinions given by the members regarding promotions. PT Bank Muallamat KCP Bantul provides promotions that are more attractive than other competitors so that members and prospective customers decide to save or open new savings accounts. Promotions are given according to needs and members prefer those that are felt to have many benefits for

members. Members are also more active in saving because the information provided during promotions is appropriate so members can trust them. The promotion variable supports previous research conducted by (Ida, 2021) with the title "The Effect of Promotion and Service Quality on Customer Saving Decisions at PT BPR Indobaru Finansia" stating that promotion has a positive and significant effect on saving decisions because when promotions are carried out, members are more interested in saving. This proves that promotions have a positive and significant effect on saving decisions. The main platform is to find out which activities are implemented for a pre-determined limited period, to increase member demand.

The effect of service on saving decisions

Based on the test results of the coefficient of determination, it shows that the Adjusted R Square value is 0.731, which means that 73.10 percent of the service variable influences the saving decision. In the f test based on the ANOVA test, the count is 2.007 and a significance value is 0.0019. The results of the t-test on the service variable show that the count obtained is 2.206, the table value obtained is 1.661 and a significant value is 0.030. Based on the acquisition value, it shows that $t_{count} > t_{table}$ or $2.206 > 1.661$ and is accompanied by a significant value of 0.030 which is less than 0.05 so it can be said that H2 is accepted and H02 is rejected. This means that the service variable has a positive and significant effect on the saving decision variable. So the better the service is known by the wider community, the more it influences the decision to save at PT Bank Muallamat KCP Bantul. This can be seen from the opinions given by members regarding service. Members routinely save because they are satisfied with the serviceability of employees who are considered very good by members. Serving members politely and friendly also really makes members feel comfortable when transacting at PT Bank Muallamat KCP Bantul. In addition to service, one form of member assessment is the appearance of its employees. The service variable is supported by previous research conducted (Rudyasworo, 2012) entitled "Analysis of Service Performance, Customer Value and Product Excellence on Purchase Decisions of Mandiri Plan Savings Products" which states that savings product innovation has a significant effect on saving decisions. (Wardhana et al., 2017) with the title "Analysis of Service Performance and Customer Satisfaction on Customer Loyalty" also states that service has a significant effect on saving decisions.

Effect of work productivity on saving decisions

Based on the test results of the coefficient of determination, it shows that the Adjusted R Square value is 0.731, which means that 73.10 percent of the work productivity variable influences the saving decision. In the F test based on the ANOVA test, the count is 2.007 and the significance value is 0.0019. The results of the t-test on the work productivity variable show that the count obtained is 3.833, the table value obtained is 1.661 and a significant value is 0.007. Based on the acquisition value, it shows that $count > table$ or $3.833 > 1.661$ and is accompanied by a significant value of 0.007 less than 0.05 so it can be said that H3 is accepted and H03 is rejected. This means that the work productivity variable has a positive and significant effect on the saving decision variable. So the better work productivity that is known by the wider community, the more it influences the decision to save at PT Bank Muallamat KCP Bantul. This can be seen from the opinions given by members regarding work productivity. Members routinely save because they are satisfied with the ability of employees' work productivity which is considered very good by members. Serving members politely and friendly also really makes members feel comfortable when transacting at PT Bank Muallamat KCP Bantul. In addition to work productivity, one form of evaluation by members is the appearance of their employees.

The work productivity variable is supported by previous research conducted by (Aspiyah & Martono, 2016) with the title "The Influence of Work Discipline, Work Environment and Training

on Work Productivity" which states that things that affect employee work productivity are training and work discipline and work environment. This certainly has an attachment because, with better work productivity, customers' saving decisions will also increase. Things that are not much different are also expressed by (Wahyuningsih, 2019) with the title "The Influence of the Work Environment on Work Productivity" That the work environment has a positive effect on work productivity. With the better work productivity provided, people's decision to save at the bank will increase as well.

CONCLUSION

The results of this study indicate that 76.3% of the dependent variable of the decision to save can be explained by the independent variables namely promotion, service, and work productivity. While the remaining 23.7% is caused by other variables not involved in this study such as product image, service quality, customer value, etc. The results of the t-test on the promotion variable show that the t-count obtained is 2.577, the t-table value is 1.661 and the significant value is 0.005. Based on the acquisition value, it shows that $\text{count} > \text{table}$ or $2.577 > 1.661$ and is accompanied by a significant value of 0.005 less than 0.05 so it can be said that H1 is accepted and H01 is rejected. So it can be concluded that the promotion variable has a positive effect on the decision to save. The results of the t-test on the service variable show that the count obtained is 2.206, the table value obtained is equal to 1.661, and a significant value of 0.030. Based on the acquisition value, it shows that $\text{tcount} > \text{ttable}$ or $2.206 > 1.661$ and is accompanied by a significant value of 0.030 which is less than 0.05 so it can be said that H2 is accepted and H02 is rejected. So it can be concluded that service variables have a positive effect on saving decisions. The results of the t-test on the work productivity variable show that the count obtained is 3.833, the table value obtained is 1.661 and a significant value is 0.007. Based on the acquisition value, it shows that $\text{count} > \text{table}$ or $3.833 > 1.661$ and is accompanied by a significant value of 0.007 less than 0.05 so it can be said that H3 is accepted and H03 is rejected. So it can be concluded that the variable work productivity has a positive effect on saving decisions. The partial test shows that the regression coefficient for the promotion variable is 0.148 and is significant at a value of 0.000. Because $0.148 > 0.05$, H1 is accepted and the hypothesis can be confirmed. The regression coefficient for the service variable is 0.118 and is significant at 0.000. Because $0.118 > 0.05$, H1 is accepted and the hypothesis can be confirmed. The regression coefficient for the work productivity variable is 0.105 and is significant at 0.000. Because $0.105 > 0.05$, H1 is accepted and the hypothesis can be confirmed. Meanwhile, for the simultaneous test, it was found that the F count was 2.007 positive and significant at a value of 0.000. Because $0.000 < 0.05$ then H01 is rejected. It can be concluded that together the variables of promotion, service, and work productivity have a positive/significant effect on the decision to save.

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