

# Increasing Customer's Saving Interest Through the Marketing Mix

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**Abstract.** This research is motivated by the rapid development of Islamic banks in each region. This research is motivated by the rapid development of Islamic banks in each region. Semarang is one of the areas where Islamic banks are developing. This study aims to determine the effect of the marketing mix on saving interest with religiosity as a moderating variable (case study at BRI Syariah KC Semarang). This study uses quantitative methods and data collection is done through a questionnaire. Samples were taken as many as 100 respondents with purposive sampling technique. The data obtained were then processed using the IBM SPSS 25 tool. This analysis includes validity tests, reliability tests, statistical tests, classical assumption tests and Moderated Regression Analysis (MRA) tests. Based on the results of the T-test which showed that the product, religiosity and promotion variables had a positive and significant effect on saving interest. Meanwhile, price and location have a negative and significant effect on interest in saving. The variable of religiosity moderating product, price, location has a positive and significant effect on interest in saving. Religiosity moderating promotion has a negative and significant effect on interest in saving.

**Keywords:** Marketing mix, religiosity, saving interest

## 1. Introduction

According to Kasmir (2014), Islamic bank is one of the companies engaged in financial services, which has a function as a financial institution to circulate money, create money, provide money to support business activities, make investments and other financial services. In addition, the main function of the bank is to become an intermediary institution to attract, manage, and channel public funds.

Currently, there is intensive education and socialization regarding the Islamic banking system, so that it is expected to increase public awareness of Islamic banking with justice which is the hallmark of the Islamic banking system. The most distinguishing aspect between Islamic banks and conventional banks is adherence to Islamic values.

Islamic banks in Indonesia have begun to strive to improve service quality so that they can be in line with conventional banks. Access to information technology, such as ATM, mobile banking or internet banking, is the focus for developing the service quality of Islamic banks. Product and service development innovation must also be an important focus for

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Islamic banks in order to compete with conventional banks. Currently, the banking industry is tight, Islamic banks cannot rely solely on standard products to attract customers.

In general, Islamic banks can be defined as banks with profit-sharing patterns which are the main foundation in all their operations, both in funding products, financing, and in other products. Islamic bank products have similarities but are not the same as conventional bank products because of the prohibition of usury, gharar, and maysir. Therefore, financing and financing products at Islamic banks must avoid these prohibited elements.

Regarding the factors that affect the interest in saving. It can be concluded that interest in saving is influenced by the level and quality of the marketing mix. The marketing mix has a significant positive impact on people's interest in saving. Where facilities in banking also have an influence on interest in saving in Islamic banks.

Interest in saving in Indonesia, according to Ali (2017), is still minimal as seen from the development of market share whose growth is still less significant from 2016 to 2017. Many factors influence people's decisions to save in Islamic banks, using the indicators, namely product services, Islamic banking management needs to know consumer behavior. According to Lovelock et al. (2010), there are dimensions of service quality used by consumers in evaluating service quality, including tangibles (the appearance of physical elements), reliability (reliable and accurate performance), responsiveness (speed and usability), assurance (credibility, security, competence, and courtesy), and empathy (easy access, good communication, and customer understanding).

Based on previous studies, it can be concluded that the results of factor analysis show that the effect of service on saving preferences in Islamic banking has a significant effect (Lestari, 2015). Consumer wants and needs must be met. The customer's interest in saving is the final effect of a purchase which is defined as an attitude and intention to behave in the future and is expected through things such as, a commitment to buy products from the company if you need other products, a commitment to provide recommendations to others, intention to save money. to increase the amount of savings, intention or desire to give positive things to the company.

The desires and needs of customers with the aim that customers remain loyal customers, this is very difficult given the changes in customers such as the psychological aspects and social environmental factors that change and have an impact on the saving decision process (Nugroho, 2015). One of the reasons why Indonesia is developing so well in Indonesia is because of religious factors. It is undeniable that Indonesia is predominantly Muslim. Religion and customer behavior can affect the satisfaction of saving, especially in purchasing products found in Islamic banks.

Marketing mix is a marketing strategy consisting of elements of product, price, place and promotion as a tool to influence customer behavior and decisions directly to customers. The process of marketing is the process of how entrepreneurs or financial institutions can influence consumers so that these consumers become aware, interested and then decide to buy or use the products offered and consumers are satisfied so that they continue to buy or use the product. If it is based on theory, with the application of a good, consistent, systematic marketing mix from bank marketing management, it can bring benefits to bank marketing and attract prospective customers to save or use products offered by Islamic banks.

According to Ernawati (2015), the products in Islamic banking are quite attractive to people who are aware of the principles of Islamic sharia in Indonesia. From year to year it is getting better, this is indicated by the continued increase in the total number of deposits, total loans, and other products used, both by Muslim and non-Muslim users in Islamic banks. Efforts to introduce products, especially savings products to the public through promotions to increase customers at the bank, especially in savings products. Customers will choose products that offer the best quality, performance, or other innovative things. It is not enough

just to have a good product, banks must also provide information to the public through promotions.

For this reason, saving interest will also be greatly influenced through customer knowledge about the products offered, coupled with promotions to convey messages and the benefits of these products will enable customers to process and make strong decisions to save at Islamic banks, as well as the appropriate price or cost. With the customer's wishes and a strategic, convenient and easy-to-reach location, making customers more interested in saving at Islamic banks. In addition, the existence of religiosity will also strengthen the interest in saving in Islamic banks.

The reason the author is researching at BRI Syariah KC Semarang is, BRI Syariah is a bank that can be considered quite young, an assessment of the marketing mix on customer interest in saving is very necessary. Marketing Mix must be improved in order to continue to compete in the banking world, especially Islamic banks. The marketing mix can also be used as a means of evaluating the conditions and problems faced by the bank so that it can continue to be committed and increase interest in saving at BRI Syariah Bank. In addition, researchers also want to know how well or how effective and efficient BRI Syariah KC Semarang is in maximizing the marketing mix to attract customer interest in saving at the bank.

Based on this description, the aim of this research is to analyze the effect of product, promotion, place, and price on interest in saving in Islamic banks. And to analyze the influence of product, promotion, place, and price moderated by the level of religiosity on interest in saving in Islamic banks.

## 2. Research Methods

The type of research used is descriptive-quantitative research with an infinite population, which means that the sample is taken to estimate the average and the proportion of the population whose number is unknown. The sample in this study was calculated using the Infinite Population formula from Terrell (1994), namely :

$$n = \frac{\left[\frac{Z\alpha}{2}\right]^2 p q}{d^2}$$

Note :

- n = Sample Size
- Z $\alpha$ /2 = z value for significance level ( $\alpha = 0.05$ )
- p = Estimated Proportion
- d = Error Rate 10%

If  $\alpha = 5\%$  and  $d = 10\%$  assuming  $p = 1/2$  and the population is infinite, then the required n (number of samples) is:

$$\begin{aligned} n &= \frac{\left[\frac{Z\alpha}{2}\right]^2 p q}{d^2} \\ n &= \frac{[0,025]^2 \times 0,5 \times 0,5}{0,1^2} \\ n &= \frac{1,96^2 \times 0,25}{0,01} = \frac{0,9604}{0,01} = 96.04 \end{aligned}$$

From the above calculation, the minimum sample size is 96 respondents and rounded up to 100 respondents. The analytical tool in this study uses the Moderated Regression Analysis (MRA) test, namely by using IBM SPSS Statistics 25.

Through regression analysis techniques, it is possible to identify factors that are thought to have an effect on interest in saving with the following hypotheses:

H1: The product has a positive and significant effect on interest in saving.

- H2: Promotion has a positive and significant effect on interest in saving.
- H3: Price has a positive and significant effect on interest in saving.
- H4: Place has a positive and significant effect on interest in saving.
- H5: Religiosity moderates the effect of the product on interest in saving in Islamic banks.
- H6: Religiosity moderates the effect of promotion on interest in saving in Islamic banks.
- H7: Religiosity moderates the effect of price on interest in saving in Islamic banks.
- H8: Religiosity moderates the influence of place on interest in saving in Islamic banks.

### 3. Result and Discussion

#### 3.1 Test Instrument

##### Validity Test

The results of the validity test obtained in this study are as follows:

**Table 1.** Instrument Validity Test Results

Variable	R Count	R Table	Description
<b>Product (Marketing Mix) X1</b>			
X1.1	0,650**	0,196	Valid
X1.2	0,667**		Valid
X1.3	0,562**		Valid
X1.4	0,406**		Valid
<b>Promotion (Marketing Mix) X2</b>			
X2.1	0,662**	0,196	Valid
X2.2	0,708**		Valid
X2.3	0,676**		Valid
X2.4	0,500**		Valid
X2.5	0,581**		Valid
X2.6	0,675**		Valid
<b>Price (Marketing Mix) X3</b>			
X3.1	0,512**	0,196	Valid
X3.2	0,625**		Valid
X3.3	0,687**		Valid
X3.4	0,707**		Valid
X3.5	0,603**		Valid
<b>Place (Marketing Mix) X4</b>			
X4.1	0,472**	0,196	Valid
X4.2	0,543**		Valid
X4.3	0,423**		Valid
X4.4	0,505**		Valid
X4.5	0,415**		Valid
X4.6	0,600**		Valid
X4.7	0,701**		Valid
<b>Religiosity (M)</b>			
M1.1	0,589**	0,196	Valid
M1.2	0,650**		Valid
M1.3	0,482**		Valid
M1.4	0,762**		Valid
M1.5	0,641**		Valid
M1.6	0,525**		Valid
M1.7	0,575**		Valid

Based on Table 1 it is known that each question item has  $r_{count} > r_{table}$  (0.196) and is positive, thus the question is declared valid.

### Reliability Test

**Table 2.** Reliability Test Results

Variable	Reliabilitas Coefficient	Alpha	Description
Product	4 Item Statement	0,615	Reliable
Promotion	6 Item Statement	0,685	Reliable
Price	5 Item Statement	0.620	Reliable
Place	7 Item Statement	0,654	Reliable
Religiosity	7 Item Statement	0,740	Reliable
Saving Interest	6 Item Statement	0,784	Reliable

Based on Table 2, it can be seen that each Cronbach Alpha  $> 0.60$ . Thus all variables can be said to be reliable.

### 3.2 Classic Assumption Test

#### Multicollinearity Test

**Table 3.** Multicollinearity Test Results

Model	Coefficients	Std. Error	Coefficients Beta	T	Sig.	Tolerance	VIF
(Constant)	-2.173	4.179		-.520	.604		
X1	-.073	.133	-.041	-.549	.584	.915	1.093
X2	.415	.074	.462	5.638	.000	.772	1.295
X3	.147	.112	.104	1.310	.193	.824	1.214
X4	.543	.090	.449	6.033	.000	.938	1.066
M	.004	.084	.004	.049	.961	.927	1.078

a. Dependent Variable Y

The basis for making decisions on the Multicollinearity Test is to look at the Tolerance value and the VIF value. If the Tolerance value is greater than 0.10, it can be interpreted that there is no multicollinearity. As for the VIF value, if the VIF value is less than 10.00, it can be interpreted that there is no multicollinearity. Based on the output of Table 3, it can be concluded that there is no multicollinearity in the regression model.

#### Heteroscedasticity Test

**Table 4.** Heteroscedasticity Test Results

Model	Coefficients	Std. Error	Coefficients Beta	T	Sig.
(Constant)	-.002	.004		-.569	.570
X1	.052	.068	.279	.771	.443
X2	.227	.147	.744	1.540	.127
X3	-.084	.054	-.510	-1.542	.127
X4	-.042	.042	-.413	-.986	.327
Z	-.019	.034	-.211	-.559	.578

a. Dependent Variable: ABS\_RES1

The results of the SPSS output display show that the significant value is greater than 0.05. So, it can be concluded that the regression model does not have heteroscedasticity so that it can be stated that the regression equation is good.

#### Normality Test

In the normal graph plot, it can be seen that there are points that spread around the diagonal line while the spread follows the direction of the diagonal line. Thus it can be said that the regression model meets the assumption of normality.

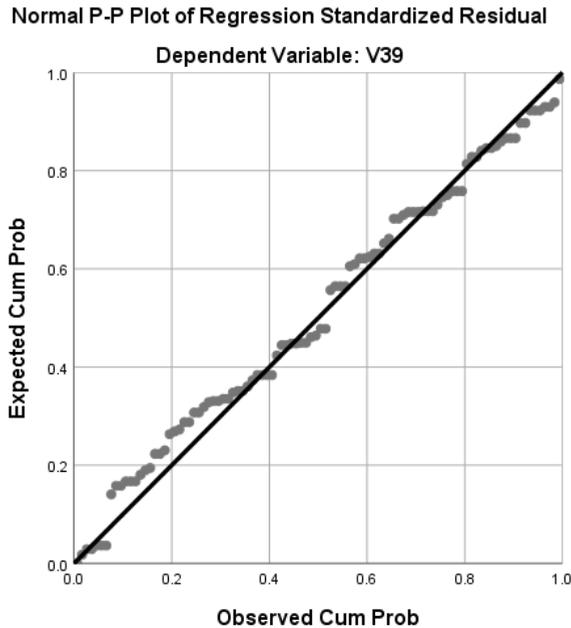


Figure 1. Normal P-P Plot Regression

### 3.3 Statistic test

#### Coefficient of Determination Test

From the results of the regression analysis, look at the output model summary and it is presented as follows:

Table 5. Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
.715 <sup>a</sup>	.512	.486	1.783

a. Predictors: (Constant), X1, X2, X3, X4, M

b. Dependent Variable: Y

Based on Table 5 above, it can be seen that the correlation coefficient (R) is 0.512, this means that the contribution of the independent variable affects the dependent variable by 51.2% while the remaining 48.8% is influenced by other variables outside the model.

#### Partial Test (t test)

This test is used to determine whether in the regression model the independent variable partially has a significant effect on the dependent variable. From the results of the output regression analysis can be presented as follows:

Table 6. Partial Test Results (t test)

Model	Coefficients	Std. Error	Coefficients Beta	T	Sig.
(Constant)	-2.132	4.060		-.525	.601
X1	-.073	.133	-.041	-.547	.585
X2	.415	.073	.463	5.712	.000
X3	.146	.112	.104	1.308	.194
X4	.543	.090	.449	6.014	.000
M	.003	.085	.003	.035	.972

a. Dependent Variable: Y

From the independent variables entered into the product variable regression model, it does not affect the interest in saving with a sig value. 0.585 and the promotion variable significantly affects the interest in saving with a value of sig. 0.000 or less than 0.05. Then

the price variable has no effect because the value of sig. 0.194 or greater than 0.05 and the place variable has a significant effect on saving interest. Meanwhile, the religiosity variable has no effect on interest in saving with a sig value. 0.972.

### Simultaneous Effect Test (F test)

This test is used to determine whether the independent variables together have a significant effect on the dependent variable. Or to find out whether the regression model can be used to predict the dependent variable or not. From the results of the regression analysis output can be seen the value of F as shown in the Table 7:

**Table 7.** Simultaneous Test Results (f test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	312.901	5	62.580	19.691	.000 <sup>b</sup>
Residual	298.739	94	3.178		
Total	611.640	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X1, X2, X3, X4, M

In that column the magnitude of the sign. 0.000 means less than 0.05. So the independent variables together affect the dependent variable significantly.

### 3.4 Moderated Regression Analysis (MRA) Test

The moderating variable is an independent variable that will strengthen or weaken the relationship between other independent variables and the dependent variable (Ghozali, 2013).

**Table 8.** Moderated Regression Analysis (MRA) Test Results

Model	Coefficients	Std. Error	Coefficients Beta	T	Sig.
(Constant)	30,806	,213		144,574	,000
Produk	-,271	,112	-,174	-2,417	,018
Promosi	,281	,065	,362	4,344	,000
Harga	-,435	,109	-,351	-3,989	,000
Lokasi	-,870	,081	-,818	-10,745	,000
M	,001	,007	,002	,196	,845
X1*M	,009	,004	,242	2,397	,019
X2*M	-,009	,002	-,458	-4,487	,000
X3*M	,014	,004	,448	3,779	,000
X4*M	,029	,003	1,130	10,710	,000

a. Dependent Variable: Minat Menabung

### 3.5 Discussion

#### The Effect of the Product on the Saving Interest

The product variable has no effect on saving interest with a coefficient value of -0.073 and a significant value of 0.585. This test proves that the product does not affect the interest in saving at BRI Syariah KC Semarang.

The results of this study are supported by Susan Mawu et al. (2021), which shows the results of the product factor partially have no significant effect on the interest of tourist visits to tourist attractions in Southeast Minahasa Regency during the covid-19 pandemic.

#### The Effect of Promotion on Saving Interest

The promotion variable has an effect on the interest in saving with a coefficient value of 0.415 and a significant value of 0.000, which means that the promotion variable has a positive effect on the interest in saving. It can be seen that the respondent's assessment of the promotion is good, it will affect the increasing interest in saving at BRI Syariah.

The results of this study are supported by research conducted by Bulan (2018), which shows the results that promotions have an effect on customer interest in choosing TAMPAN

at PT. Bank Sulselbar Makassar. In addition, research conducted by Nasution & Yasin (2014) also shows the same result that promotion has a positive effect on interest in saving. In addition, the results of this study are also supported by the research of Susan Mawu et al. (2021), which showed that the promotion results partially had a significant effect on the interest of tourists visiting tourist attractions in Southeast Minahasa Regency during the COVID-19 pandemic.

#### **The effect of Price on Saving Interest**

The price variable has no effect on saving interest with a coefficient value of 0.146 and a significant value of 0.194. The test shows that the price has no effect on the interest in saving at BRI Syariah KC Semarang.

The results of this study are in line with research conducted by regarding "The Influence of Marketing Mix (Product, Price, Place, and Promotion) and Service on Customer's Decision of Using BSM Saving Products" where the variable Price does not have a significant influence on customer decisions to save at Bank Syariah Mandiri. This means that people's interest in saving at Islamic Banks is not based on the prices or fees available at Islamic Banks. However, people have other reasons that make them interested in saving at Islamic Banks, for example, because they avoid usury. In addition, the results of this study are also supported by the research of Susan Mawu et al. (2021), which shows that the price results partially have no significant effect on the interest in tourist visits to tourist attractions in Southeast Minahasa Regency during the COVID-19 pandemic.

This study contradicts the research of Nasution & Yasin (2014) which also shows the same result that price has a positive effect on saving interest.

#### **The Influence of Place on Saving Interest**

The place variable has an effect on the interest in saving with a coefficient value of 0.543 and a significant value of 0.000. The test shows that place has a positive effect on interest in saving at BRI Syariah KC Semarang.

The results of this study are in accordance with previous research conducted by Puluhulawa & Machfudnurnajamuddin (2018), regarding "The Influence of Marketing Mix, Culture and Quality of Service to Customer Satisfaction Mediated Decision of Selecting Sharia Bank In Gorontalo Province" which shows that the aspect of place influences on the decision to choose a Sharia Bank. This means that the place is a factor that makes people interested in saving at Islamic banks. In terms of location, the aspect of affordability and the availability of transaction facilities are supporting factors in increasing public interest in saving at Islamic banks.

#### **The Effect of Moderated Religiosity on Products' Saving Interest**

The results showed that religiosity had a significant value of 0.000. Which means that the religiosity variable moderates the relationship between products and interest in saving.

The results of this study support the research conducted by with the research title "The Effect of Product Quality and Customer Decisions on Savings Products with Religiosity as a moderating variable Case Study at BSM Purwokerto Branch". The results of the study concluded that the variables of product quality and religiosity have a positive and significant influence on customer decisions with religiosity as a moderating variable to save their funds at BSM Purwokerto Branch.

The influence of moderated religiosity promotion on saving interest

The results showed that religiosity had a negative and significant effect on interest in saving. With a coefficient value of -0.009 and a significant value of 0.000. Which means that the variable of religiosity moderating promotion has a negative and significant effect on saving interest.

Meanwhile, according to Irawan (2019) regarding "The Influence of Promotion, Characteristics of Islamic Marketing and Service Quality on Public Savings Interest in

Islamic Banks with Religiosity as a Moderating Variable (Case Study of the City of Salatiga) concluded the results of the second t test showed that the promotion variable had a positive and insignificant effect. on people's interest in saving, while the quality of service has a negative and significant effect on people's interest in saving. The religiosity variable was able to moderate the effect of service quality on people's saving interest, but the religiosity variable was not able to moderate the effect of promotion and Islamic marketing characteristics on the saving interest of the people of Salatiga city.

#### **The Effect of Price Moderating Religiosity on Saving Interest**

The results showed that religiosity had a positive and significant effect on interest in saving with a coefficient value of 0.014 and a significant value of 0.000. Which means that the variable of religiosity moderating prices has a positive and significant effect on saving interest.

The results of this study support Afifah (2017) yang berjudul "Pengaruh Marketing Mix terhadap minat menabung nasabah pada entitled "The Effect of Marketing Mix on customer saving interest at BMT PAS Bantul" the results of research processed with the SPSS Version 16.0 program for windows show the Adjust R Square value of 0.210, meaning 21.0% interest in saving customers on BMT PAS is influenced by marketing mix factors, while the remaining 79.0% is influenced by other variables that are not included in this model. The results of the simultaneous test or F test show a significance value of  $0.000 < 0.05$ , meaning that the marketing mix simultaneously has a positive and significant effect on saving interest in BMT PAS customers. And partially by using t test and t count 2.447. This test proves that religiosity moderates prices has a positive and significant effect on interest in saving at BRI Syariah Bank.

#### **The Effect of Moderate Place on Religiosity on Saving Interest**

The results showed that religiosity had a positive and significant effect on interest in saving with a coefficient value of 0.029 and a significant value of 0.000. This test proves that the moderated religiosity of place has a positive and significant effect on interest in saving at BRI Syariah banks.

Research conducted by Sari & Ratno (2020), shows that the relationship between place variables is moderated by religiosity on saving decisions. Meanwhile, in research conducted in Islamic banks, there is a moderation of religiosity in the relationship between place and interest in saving.

## **4. Conclusion**

Based on the results of the study, the conclusion that can be drawn is that the product and promotion variables have a positive and significant effect on the variable of interest in saving. While the price and place variables have a negative and significant effect on the variable of interest in saving. The religiosity variable has a positive and insignificant effect on the variable of interest in saving. Religiosity is able to moderate the influence of product, promotion, price, and place on interest in saving.

For Islamic banking, to be more aggressive in disseminating the products and services they have to the public so that public knowledge about Islamic banks can be increased, as well as further expanding the reach of marketing promotions/socialization so that more people are familiar with Islamic banks and are interested in saving at Islamic Banks.

In addition, this study only focuses on the study of 5 variables. The addition of new variables or indicators needs to be done in future research in order to produce a broader picture of the research problem being studied.

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