

Factors Influencing Community Interest in Savings at Bank XYZ Branch: Analysis Comparative Model

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Abstract. *The imbalance between the number of Indonesian Muslims and the interest in saving in Islamic banks makes for a very interesting problem to study. This study aims to look at the factors that influence interest in saving in sharia banks, especially the Bank XYZ Branch. This research uses descriptive and quantitative methods. The tools used are distributing questionnaires to 43 Bank XYZ Branch customers with the likerts approach; besides that, this research uses two models, namely the ANN (artificial neural network) and partial least squares (PLS-SEM) models. The sample obtained from this study was 43 customers with various professions. The result of this research is that the religious knowledge factor is the factor that most influences interest in saving, with a value of 42.02%, followed by a promotional factor of 38.36%. While the product factor is not very influential with a value of only 19.61%, it is no different from the results of PLS-SEM, namely that religious knowledge and promotion are the most influential things significantly, while bank products do not affect saving in Islamic banks. The results of this study can help Islamic banking parties, especially the Bank XYZ Branch, map prospective customers who want to be prospected.*

Keywords: *Interest in Saving, Religious Knowledge, Promotion, Products, Islamic Banks*

Abstrak. *Ketimpangan antara jumlah penduduk muslim Indoensia dengan minat menabung di bank syariah menjadikan masalah yang sangat menarik untuk diteliti. Penelitian ini bertujuan untuk melihat faktor-faktor yang mempengaruhi minat menabung di bank syairah khususnya Cabang Bank XYZ. Penelitian ini menggunakan metode kuantitatif depskriptif. Alat bantu yang digunakan yaitu menyebarkan kuesioner kepada 43 nasabah Cabang Bank XYZ dengan pendekatan likerts, selain itu penelitian ini menggunakan 2 model yaitu model ANN (Artificial Neural Network) dan Partial Least Square (PLS-SEM). Sampel yang didapat dari penelitian ini sebanyak 43 nasabah denagn berbagai profesi. Hasil dari peneltian ini adalah faktor pengetahuan agama menjadi faktor yang paling mempengaruhi minat menabung dengan nilai 42,02%, diikuti dengan faktor promosi yaitu 38,36%. Sedangkan faktor produk sangat tidak berpengaruh dengan nilai hanya 19,61%. Tidak berbeda dengan hasil PLS-SEM yaitu pengetahuan agama dan promosi menjadi hal yang paling berpengaruh secara signifiakn, sedangkan produk bank tidak mempengaruhi dalam menabung di bank syariah. Hasil penelitian ini dapat membantu pihak perbankan syariah, khususnya Cabang Bank XYZ untuk dapat memetakan calon nasabah yang ingin diprospek.*

Kata Kunci : *Minat Menabung, Pengetahuan Agama, Promosi, Produk, Bank Syariah*

Introduction

The growth of Islamic banking in the world continues to increase; the average growth of Islamic bank assets is 12%. According to the Islamic Financial Service Board (IFSB) (2018), in 2017, asset growth returned to a positive trajectory after previously being negative in 2015. As well as gaining domestic market share in the Islamic banking sector in 19 countries. Even so, the growth of Islamic banking is still relatively slow; the percentage of asset growth in Islamic banking in 2008–2019 increased by 39%, while for 2016–2017 it only increased by 7% (Effendi, 2021). The following is data on the growth of world Islamic banking assets from 2014 to 2019.

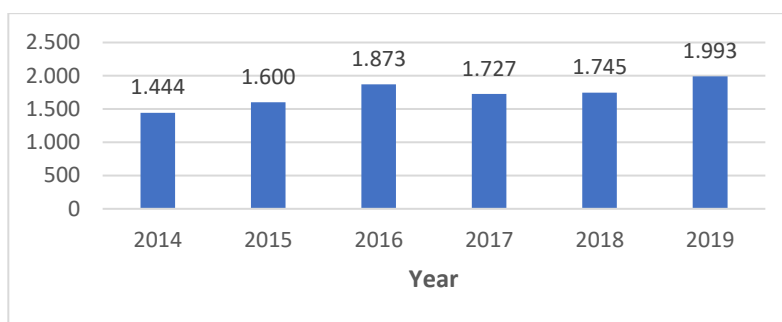


Figure 1: Global Islamic Banking Assets

Source: Islamic Finance and Wealth Management (IFWM) (2021)

The global Islamic banking sector grew 14% in 2019 to US\$1.99 trillion in global assets, compared to only 1% growth in 2018 and an average yearly growth of 5% during 2015–2018. The fastest expansion was seen in countries outside the core southeast. When looking at the total banking assets of all countries, the highest assets in 2019 were: Iran (US\$ 641 billion), Saudi Arabia (US\$ 477 billion), and Malaysia (US\$ 297 billion) if the combined assets of these three countries reach 63%. Meanwhile, Indonesia is ranked 7th after Kuwait with total assets of US \$ 38 billion (Islamic Finance and Wealth Management (IFWM), 2021). The following are Islamic banking assets in several countries.

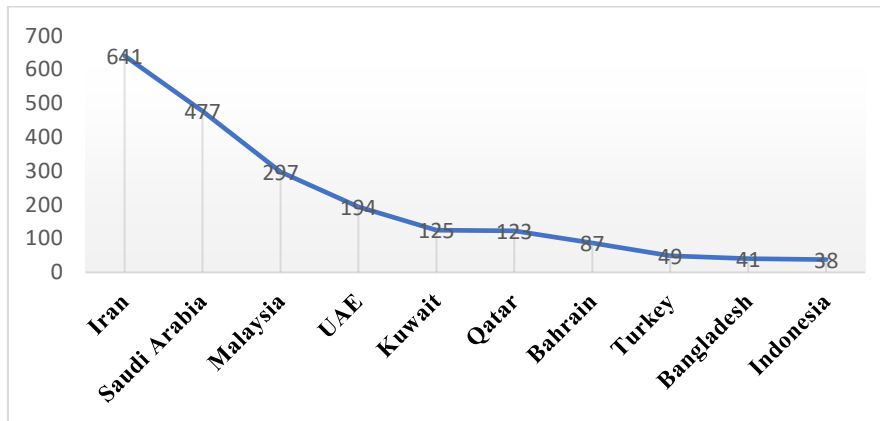


Figure 2. Top Country Assets of Islamic Banking

Source: Islamic Finance Development (2020)

Savings interest in Islamic banks is still quite low in Indonesia. This is demonstrated by the fact that Islamic banking still has a relatively small market share when compared to traditional banks. The market share of Islamic banks was only 5.95% in 2019, according to Bank Indonesia, despite growth in 2020 and 2021 (6.51% and 6.52%, respectively), showing that there is still very little interest in saving at Islamic banks. Compared to Indonesia's Muslim population, which comprises 86.88% of the country's 270 million inhabitants (Ministry of Home Affairs (KEMENDAGRI), 2021). The market share of Islamic banks in comparison to conventional banks is as follows.

Table 1. Market Share of Islamic Banking

Islamic Bank	Market Share 2020	Market Share 2021	Market Share 2022
Total Assets (dalam Trillion Rupiah)			
BUS, UUS, BPRS	56,51%	6,52 ⁰ %	7,05%
General Bank (BUK, BUS, BPR/S)			

Source: OJK Snapshot, 2020, 2021 and 2022.

This research aims to identify the elements that influence customer interest in saving in Islamic banks, especially Brach Bank XYZ. This research is expected to help Islamic banks and Brach Bank XYZ in mapping potential customers to be prospected. In her study, Juliana (2021) states that there are five factors – product, promotion, service, reputation, and procedure – that have an

impact on customer interest in using Wadiyah discounts. According to Fitriyah's (2019) research, perceptions, location, promotion, and knowledge of Islamic bank products all have a significant impact on students' interest in saving money at Islamic banks; the better the perception, the more advantageous the location, the more aggressive the promotion, and the more knowledgeable the students are about the products, the more interested they are in saving money at Islamic banks. Nurohman and Qurniawan (2021) argue that after the merger announcement, interest in using Islamic banks was unaffected by product perceptions and knowledge. The findings of Supian's research from 2021 also indicated that culture and community perceptions have a big impact on people's decisions to save money in Islamic banks.

This study incorporates the findings from the four previous studies while using fewer variables—namely, goods, advertisements, and religious knowledge. The distinction in this study is that the elements influencing public interest in saving at the Brach Bank XYZ are identified, and the two models are contrasted, using the artificial neural network model and partial least squares (PLS-SEM) as a measurement tool. It will be intriguing to observe if the outcomes of the two models have any similarities or differences.

Literature Review

Factors that influence saving interest

Interest can be interpreted as a fruit of encouragement for someone to do what they want; every interest will decide on a need for one of the human dreams included in the economic aspect (Maharani et al., 2021). According to Mardiana et al. (2021), one of the reasons that encourages people's interest in saving is the different income factors, so everyone's interest in saving is also different. In addition, there are also factors that influence it, including service quality and religiosity. Customer interest in an Islamic financial service is the result of self-instruction in each individual to make choices about Islamic financial services, carry out planning, take relevant actions such as choosing,

and finally recommend it to others so that it raises the person's interest in saving at an Islamic bank (Amanda et al., 2018).

Religious Knowledge

Bank Muamalat, the first Islamic commercial bank founded with capital from Indonesian Muslims, and other Islamic banks were established based on the religiosity (religious understanding) of Indonesian academics (Financial Services Authority [OJK], n.d.). According to Astuti (2020), the most important factors influencing the motivation of Islamic bank clients in saving are religiosity (religious knowledge) and service (promotion). Similarly, Zuhirsyan and Nurlinda's (2018) research demonstrates that selecting to save at Islamic banks is significantly influenced by one's religious affiliation.

The basis for Islamic bank customers' choosing Islamic banks for financial transactions is usury. Where in the Quran is it explained that the prohibition and danger of usury are listed in Surah Ali Imran verse 130, namely:

أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

“Description: O you who believe, do not multiply usury and fear Allah that you may prosper.”

The danger of usury is found in Surah Al-Baqarah 279, which reads:

"If you do not carry it out, then announce war from Allah and His Messenger. But if you repent, then you are entitled to the principal of your property. You are not wronged, and you are not wronged."

H₂ = religious knowledge has positive impact on interest saving

Promotion

To operate a business, sales promotion is necessary. One way that Islamic banks will entice customers to save money is through sales promotions. In their research, Ortega and Alhifni (2017) demonstrate how efficient advertisements are at boosting sales of Islamic banking products. The findings of Mawardi's (2018) research demonstrate the value of promotions in the selling of Islamic banking products. Promotion is a variable that is included in this

analysis even though Majhaf's research (2019) indicates that Bank XYZ in Palu, Sulawesi, does not demonstrate a substantial influence on the interest of customers in saving at Bank XYZ.

H₂ = promotion has positive impact on interest saving

Product

One of the key capitals in operating a firm is products. According to Law No. 21 of 2008 about Islamic banking, Islamic banks have two operating activities, namely the collection and distribution of funds. Deposits, deposits, and current accounts are the three instruments that Islamic banks use to raise money. The contracts in these products are what set Islamic banks apart from normal banks when it comes to fund-raising products. Al-wadi'ah and madharabah contracts are included in the item (OJK, 2017).

Rusdianto and Ibrahim (2016) and Nurika and Aziz (2021) are two studies that analyse the impact of Islamic bank products on public interest in saving and demonstrate that Islamic bank products have a considerable impact on interest in saving at Islamic banks. The study by Sumantri (2014) also demonstrates that the public's interest in saving at Islamic banks is influenced by the goods that are made available to clients.

H₁ = product has positive impact on interest saving

Previous Study

There has been extensive research on the interest in saving with Islamic banks. According to research by Darmawan et al. (2019), knowledge has a favourable and large impact on interest in saving at Islamic banks, whereas products and promotions have a favourable but minor impact. In contrast, Astuti's research (2020) contends that religiosity (knowledge), profit-sharing (products), and services have an impact on the public's interest in saving at Islamic banks. Additionally, Nugraheni and Widayani (2021) found that the intention of Muslim students to save in Islamic banks is influenced by profit sharing, religiosity, knowledge, and disclosure of financial information. This study is comparable to that of Darmawan et al. (2019), but it makes use of SPSS for calculations. In this study, partial least squares structural equation

modelling (PLS-SEM) and artificial neural networks (ANN) are used. The usage of the ANN model in data analysis will be more accurate with less data than data processing with other models, according to study by Fakhri and Darmawan (2021); Fakhri et al. (2019). While employing PLS-SEM with smaller amounts of data will produce superior modelling outcomes (Hair et al., 2017).

Method

Data

By delivering questionnaires to clients of the Bank XYZ Branch, this study collects high-quality data. With the likers approach and the following criteria for Bank XYZ Branch clients, 43 data points were collected from consumers of the branch:

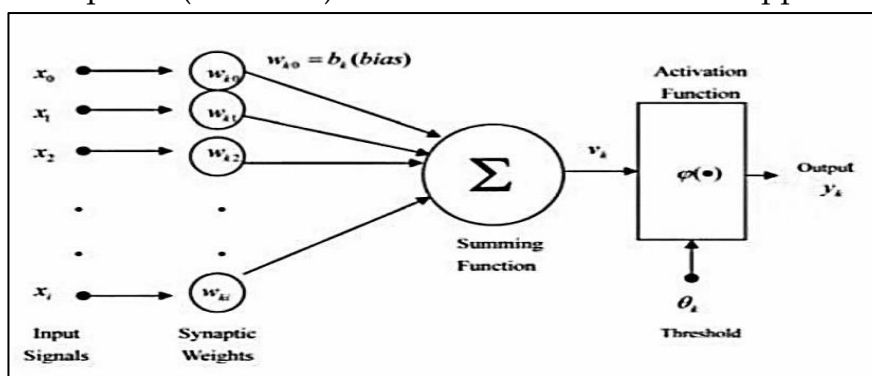
Table 2: Data characteristics

Clients N = 43			
characteristics		Frequency	N%
Age Group	<20 Tahun	1	2%
	20 - 25 Tahun	26	60%
	25 - 30 Tahun	5	12%
	30 - 35 Tahun	2	5%
	> 35 Tahun	9	21%
Jobs	ASN	1	2%
	Dosen	1	2%
	Guru	1	2%
	IRT	1	2%
	Swasta	17	40%
	Pembisnis	1	2%
	Mahasiswa	14	33%
	Pelajar	7	16%
	Education	D3	2
S1		12	28%
S2		3	7%
SMA		26	60%
Income	< 5Juta	33	77%
	5 - 10 Juta	9	21%
	> 25 Juta	1	2%

Source: Questioners Result (2023)

Research Design

This research uses a descriptive quantitative approach by using a questionnaire to collect data and a Likert scale to facilitate calculations. This research uses artificial neural networks (ANN) with alyuda application and partial least squares (PLS-SEM) models with smartPLS 3.2.9 application. ANN



consists of a group of artificial neurons that are interconnected. Each neuron processes information (receives input and sends output) using a special algorithmic function (Anwar et al., 2012). The following is the general structure of artificial neural networks (Rahmah, 2021).

Figure 3. ANN structure

Source: Rahma (2021)

Data selection and collection techniques, variable measurement and operational definitions, and data analysis techniques are all examples of research methodology. To apply the Artificial Neural Network (ANN) Model to identify the motivational factor variables that affect community attitudes, products, and knowledge that have the greatest impact on saving in Islamic banks, there are three stages to follow:

1. Enter information for all variables.
2. The processing of the data will take place in two stages, training and testing.
3. These variables will produce output in the form of output.

The Artificial Neural Network (ANN) model can be converted into a mathematical equation for the purpose of computing data technically, as stated in (Anwar, Ismal, and Watanabe, 2012):

$$\gamma = f \left[v_o + \sum_{j=1}^m h \left(\lambda_j + \sum_{i=1}^n x_i w_{ij} \right) v_j \right] \tag{1}$$

Where:

Y = network output

f = activation function of output layer

v_o = bias output

h = Activity function of the hidden layer

λ_j = hidden unit bias (j = 1, ..., m)

n = Number of hidden units

x_i = input vector (i = 1, ..., n)

w_{ij} = weight from input unit i to hidden unit j

v_j = weight from hidden unit j to unit (j = 1, ..., m)

In the meantime, designing the model specifications is the first step in analysis using PLS-SEM. The outer model is then assessed by looking at the data (validity and reliability), and the inner model is assessed by looking at multicollinearity, the coefficient of determination (R²), and predictive relevance. Testing the overall fit model is the final phase (Hair et al., 2021). The model proposed in this study is:

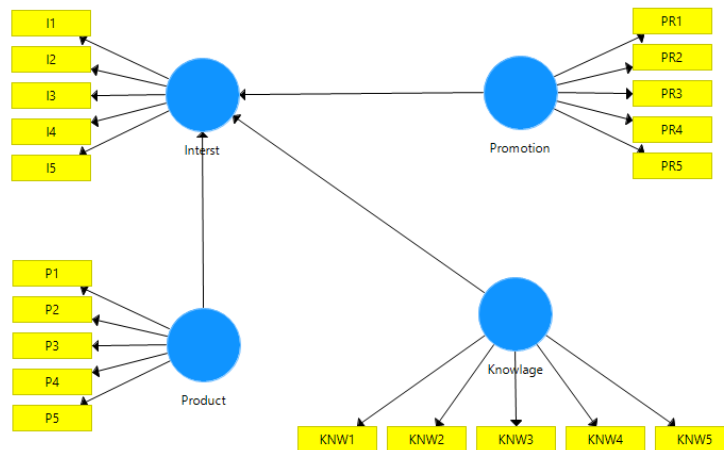


Figure 4. Path Model

Source: PLS-SEM (2023)

Outer Model

Convergent Validity

Convergent validity is assessed using the average variance extracted (AVE) measurement technique. The consistency of indicators on internal latent variables can be evaluated using the AVE calculation. According to F. Hair Jr. et al. (2014), the AVE formula is as follows:

$$AVE = \frac{\sum \lambda_i^2}{\sum \lambda_i^2 + \sum \sigma^2(e_i)} \quad (2)$$

Where:

λ = loading factor

e_i = error variance

According to AVE provisions, if the AVE result is greater than 0.5, the validity of the data is established (Hair et al., 2017). The data will be removed or erased if it is determined to be invalid under the AVE provisions.

Construct Reliability

Measuring construct reliability using Cronbach's alpha calculation tool. Cronbach's alpha is used to determine the consistency of indicators on latent variables. The following is the formulation of Cronbach's alpha (Cronbach, 1951):

$$\rho_c = \frac{(\sum i l_i)^2}{(\sum i l_i)^2 + \sum_i var(e_i)} \quad (3)$$

Where:

$\sum i l_i$ = total of questioners

$\sum_i var$ = total variance

e_i = error variance

If the indicator's findings are more than 0.7, the data can be deemed credible. Data that is less than 0.7 cannot be used.

Inner Model

Multicollinearity

Finding a high correlation between exogenous variables is the goal of multicollinearity in order to assess the model's capacity for prediction. Utilise the variance inflation factor (VIF) to calculate multiplicity. The variance inflation factor (VIF) formula is as follows (Hair et al., 2014):

$$VIF_{xi} = \frac{1}{TOL_{xi}} \quad (4)$$

With $TOL_{xi} = 1 - R_{xi}^2$

TOL = tolerances value

It is stated that there is no multicollinearity if the VIF value is less 5 or the tolerance value is more than 0.01. Multicollinearity is said to occur if the VIF value is greater than 5 or the tolerance value is 0.01.

Coefficient of Determination (R²)

The way to assess the accuracy of the model prediction is the coefficient of determination. The prediction accuracy of the model is very high if the R² value is close to 1, while it is very low if it is close to 0 (Hair Jr et al., 2011).

Results and Discussion

Before the results of the ANN are presented, the data validity test will be offered, utilizing the CCR (correct classification rate) training and validation measuring methods. Following the presentation of the PLS-SEM results, the validity and reliability of the data will be examined using the results of PLS-SEM. The two results will then be combined, and analysis will follow.

Artificial Neural Networks (ANN)

CCR Training and Validation

The result of N³⁻⁵⁻¹ logarithm training produces CCR training and validation values. The following is the CCR value of training and validation simultaneously:

Table 3. CCR Training and Validation

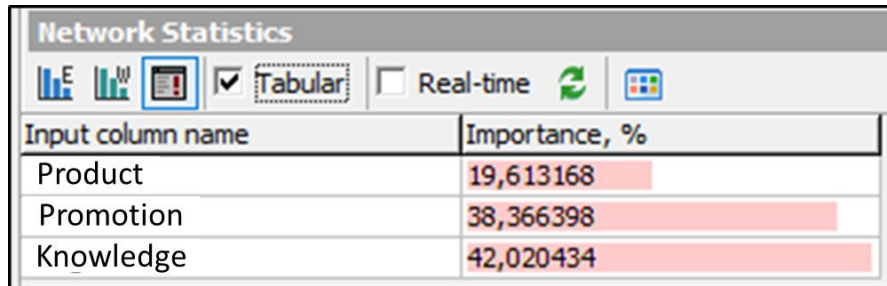
	Parameters	
	Training	Validation
CCR	95%	96,805%
Network Error	0,102	0,00
Error Improvement		0,00012
Iteration		501
Architecture		(3-5-1)
Training Algorithm	Batch Back Propagation	

(Source: ANN Model, 2022)

The CCR training and validation results above show that the data used is valid by obtaining CCR training and validation at 95% and 96.8%, respectively. Thus, the data used can be processed for further analysis.

ANN Result

The results of the analysis using Artificial Neural Network (ANN) can be seen in the figure 4 below:



Input column name	Importance, %
Product	19,613168
Promotion	38,366398
Knowledge	42,020434

Figure 5. ANN Result

In ANN, the output findings take the form of network statistics, which illustrate the importance of the relationship between the dependent variable (savings interest) and the independent factors (product, promotion, and religious knowledge). These findings indicate that knowledge and promotion, which respectively receive values of 42.02% and 38.36%, have an impact on customers' desire to save at the Bank XYZ Branch, whereas the product, which only receives a value of 19.6%, has little bearing. According to studies by Fakhri and Nuriyah (2022), and Ayuningtiyas, Novida, and Oktaviani (2022), respectively, a result has a substantial impact if it exceeds 30% of the total and has no impact if it is less than 30% of the total.

Partial Least Squares Structural Equation Modelling (PLS-SEM)

Outer Model

Convergent Validity and Construct Reliability

The figure below is the result of data analysis, namely Convergent Validity and Construct Reliability.

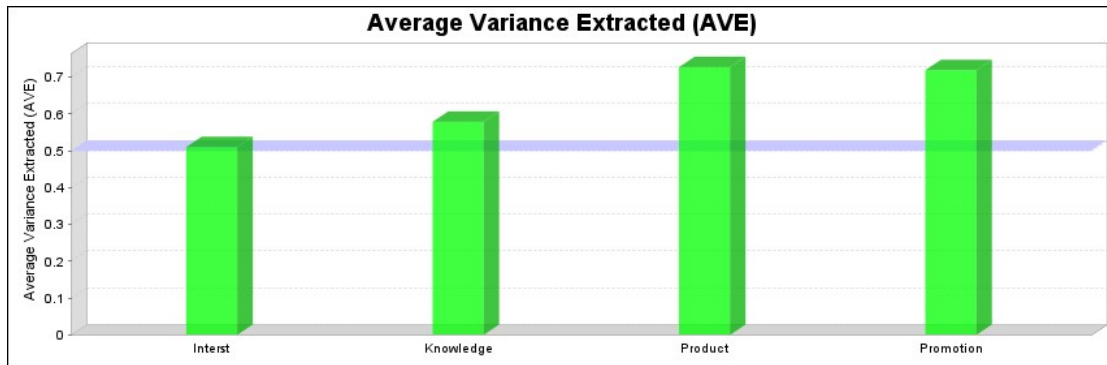


Figure 5. Average Variance Extracted (AVE) Result

From the measurement of Average Variance Extracted (AVE) above, the result is that all variables (interest, knowledge, product, and promotion) have an AVE value of more than 0.5. Thus, all data to be analyzed is valid data, so that it can be continued in the next analysis calculation. Next is the value of Construct Reliability to determine the consistency of all variables. These results are presented in the figure below.

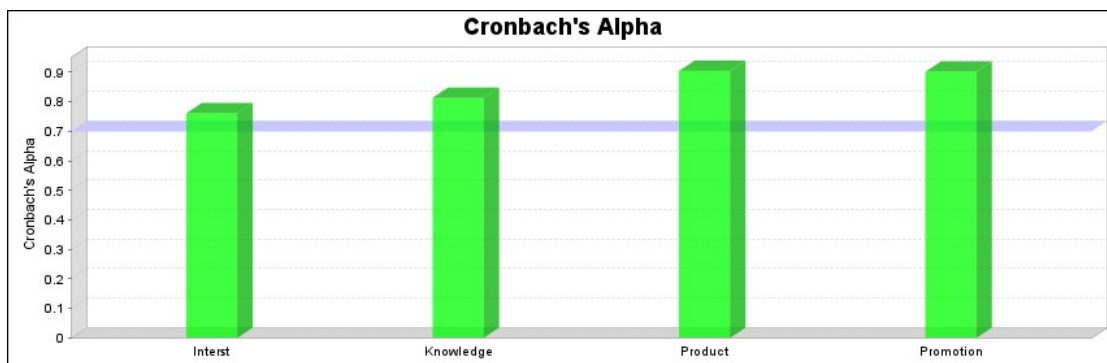


Figure 6. Cronbah's Alpha Result

The results of Cronbah's Alpha above show that all variable data are reliable (consistent from all questions presented). The Cronbah's Alpha value on all variables exceeds 0.7, so all data can continue in the next analysis.

Inner model

Multicollinearity and Coefficient of Determination (R²)

The table below shows the results of the variance inflation factor (VIF) of all variables.

Table 4. VIF Result

Inner VIF Value
Interest
Interest

Knowledge	1.422
Product	1.516
Promotion	1.500

(Source: PLS-SEM, 2022)

Then the VIF results above show that these variables are not multicollinear, because the VIF results of the variables are worth each, namely knowledge has a value of 1.422, product has a value of 1.516, and promotion has a value of 1.500 or less than 5. Then the data is good to use for further analysis. While the results of the Coefficient of Determination (R^2) are shown in the figure below.

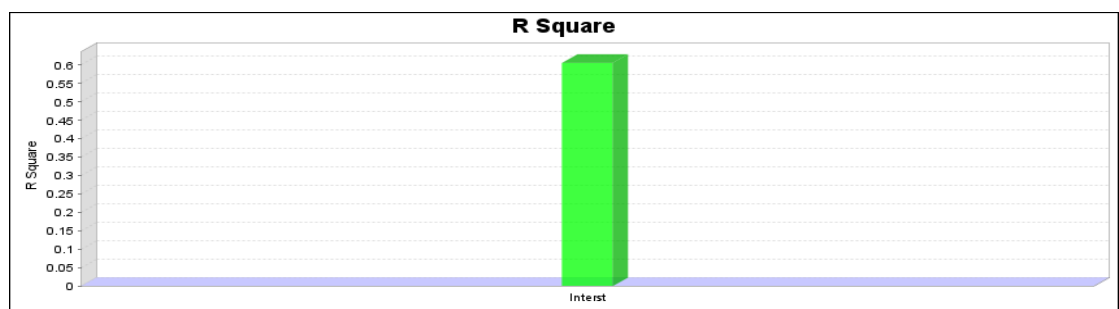


Figure 7. R Square Result

The Coefficient of Determination results above have a value of more than 0.6. These results prove that the model used has very good predictive accuracy, because these results are close to 1.

PLS-SEM Result

The results of the data calculation using PLS-SEM are presented in the path coefficients below.

Path Coefficients						
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	
Knowledge -> Interst	0.443	0.455	0.115	3.851	0.000	
Product -> Interst	-0.050	-0.030	0.146	0.343	0.732	
Promotion -> Interst	0.497	0.487	0.148	3.345	0.001	

Figure 8. Path Coefficients

The results show that saving interest is significantly influenced by religious knowledge with a p-value of 0.000, and is also significantly influenced by promotion with a P-value of 0.001. While the product does not affect the

interest in saving in Islamic banks because it has a P-Value of 0.732 or greater than 0.05. The above results can also be seen from the path diagram below.

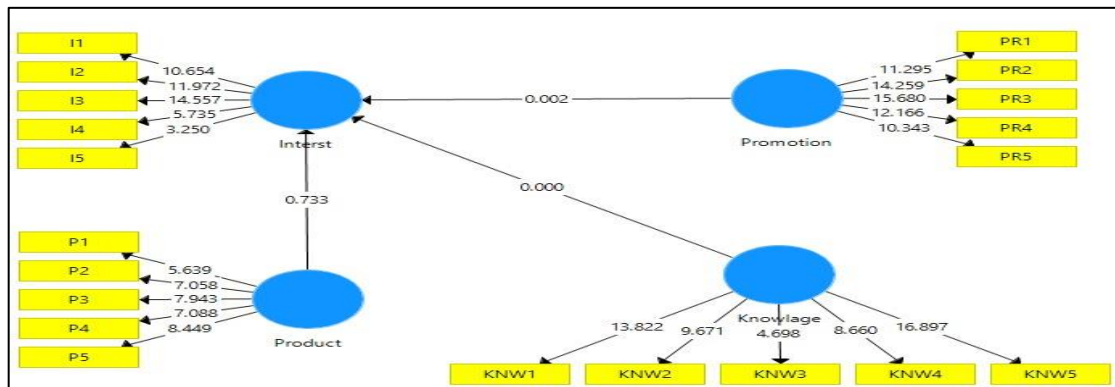


Figure 9. Diagram Path

Comparative analysis

This section will present a comparison between the results derived from the ANN and PLS-SEM models. After comparison, both will be analyzed in depth. The following below is a comparison of the two.

Table 5. Comparison between ANN and PLS-SEM Result

Categories	ANN Result	PLS-SEM Result	Result
Validation	CCR Training = 95%	AVE = > 50%	Valid
	CCR Validation = 96,8%	Cronbah’s Alpha = > 70%	Valid
Result			
Product → Interest	19,6%	0,732	No Impact
Promotion → Interest	38,36%	0,002	Sig. Impact
Knowledge → Interest	42,02%	0,000	Sig. Impact

(Source: ANN and PLS-SEM Result)

The results from the ANN and PLS-SEM models are identical in Table 5 above. This result is very interesting because the two models reinforce each other. Thus, this research can be said to be very valid. Likewise with data validity, where both data have great validity so that the data can be used to obtain results to be analyzed.

Despite the fact that both the promotion and religious knowledge factors have a large impact on the desire to save in Islamic banks, the value for promotion, measured by ANN, is 38.36% and PLS-SEM is 0.002 for each. These findings suggest that H₁ is approved. These findings support earlier studies by

Ortega and Alhifni (2017) and Mawardi (2018), which found a significant relationship between promotion and interest in saving at Islamic banks. This study, however, differs from Majhaf's research (2019), which found no relationship between promotion and interest in saving at Islamic banks.

Likewise, the results of religious knowledge where these results significantly affect the interest in manbung in Islamic banks with an ANN value of 42.02% and PLS-SEM of 0.000. Thus, these results indicate H1 is accepted. These results are also in line with previous research, namely Astuti (2020) and Zuhirsyan and Nurlinda (2018), which show that the most important actor that affects the motivation of Islamic bank customers to save is religiosity (religious knowledge).

The findings are highly intriguing because some factors don't have an impact on people's interest in saving at Islamic banks. Promotion, with an ANN value of 19.6% and a PLS-SEM of 0.732, is the only factor that had no impact on the desire to save in Islamic banks. H₁ is thus disproved in this investigation. This finding conflicts with earlier research, including studies by Rusdianto and Ibrahim (2016) and Nurika and Aziz (2021), which found that Islamic bank products significantly influenced customers' enthusiasm in saving. The results of this study indicate that the community or customers who save at this Islamic bank consider Islamic bank products and those of conventional banks to be the same, so that these Islamic bank customers are familiar with existing savings products. This research hopes that Islamic banks can innovate in banking products so that there are differences between Islamic bank and conventional bank products. For example, combining commercial and social products, so that customers save not only for profit purposes but also for the hereafter.

Conclusion

The majority of Muslims in Indonesia have not fully used the services of Islamic institutions. This research aims to identify the elements that influence customer interest in saving in Islamic banks, especially Brach Bank XYZ. This research is expected to help Islamic banks and Brach Bank XYZ in mapping

potential customers to be prospected. Penelitian ini menghasilkan bahwa promosi dan pengetahuan agama menjadi yang signifikan mempengaruhi minat nasabah dalam menabung di bank syariah, sedangkan produk tidak mempengaruhi minat menabung di bank syairah. Penelitian ini dikuatkan dengan samanya hasil yang diperoleh dari dua model yaitu ANN dan PLS-SEM. Dengan demikian penelitian ini dapat dianggap relevan. Penelitian ini diharapkan dapat memeberikan masukan kepada bank syariah, khususnya dalam inovasi produk tabungan. Sehingga ada perbedaan antara produk tabungan bank syariah dan bank konvensional. Penelitian ini mengusulkan produk tabungan bank syariah dapat menggabungkan antara akad komersial dan sosial.

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