



RESEARCH ARTICLE

# The Influence of Customers' Favor of Saving at PT Bank Syariah Indonesia (BSI) Banda Aceh

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## Funding information

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## Abstract

Customers' habits of using savings products are considered important and can also be considered by PT's management. Bank Syariah, Indonesia (BSI), this also plays a very important role in efforts to build marketing policies for Sharia Bank's own savings products. This study aims to understand customer preferences for Bank Syariah Indonesia's savings products, including whether there are any differences in customer preferences for savings products based on characteristics. their points or not, as well as the attributes of savings products that most influence customers' decisions. Use savings products of this bank. The respondents were 65 customers of the Easy Mudarabah Savings product of the Banda Aceh branch of Bank Syariah Indonesia (BSI). Data collection was carried out by distributing questionnaires. The data were then analyzed using a non-parametric statistical device using the Mann-Whitney technique (U-Test). The research results show that the relationship between customers' preferences or interests in using Easy Mudarabah Savings products at BSI Banda Aceh branch includes economic benefits, banking location, safety of coins money, conformity to beliefs, concept of profit sharing, understanding of religion. mass media and customer environment. The customer's environmental factor is a factor that is given much priority over other indicators. Based on the results of statistical tests, it is known that differences in gender, age, marital status, and education level do not lead to differences in preferences for the three financial products, therefore Ho1, Ho2, Ho3 and Ho4 are accepted, while hypotheses Ha1, Ha2, Ha3 and Ha4 are rejected. On the other hand, differences in employment and average monthly income mean that customer preferences for financing products also vary. (Ha5, Ha6 are accepted and vice versa Ho5, Ho6 are rejected). The conclusions that can be drawn from this study are economic benefits, position of the bank, safety of money, compatibility with beliefs, concept of profit sharing, understanding of religion Education, mass media and customer environment are customer preferences in using savings products at Syariah Bank. Indonesia (BSI), among them, customers' environmental factors are the most dominant and preferred factors of customers compared to other factors.

## Keywords

Customers' Favorite Easy Mudarabah Savings Products from Bank Syariah Indonesia (BSI)

## 1 | INTRODUCTION

Banks have a very important role in supporting economic activities. It is like a bank is the lifeblood of the economy because it can carry out the function of mediator (intermediary) between capital owners on the one hand and the business world as the party that needs capital on the other hand. In this way, the presence of banks can stimulate economic activities and provide benefits for parties who have excess funds and parties who need funds. Basically, Sharia Banks are the same as Conventional Banks which act as intermediary institutions, namely collecting funds from the community and channeling them back to the community as well as providing other banking services. However, Islamic Banks in their operations must comply with the principles of Islamic Sharia. According to the Islamic Encyclopedia (Sumitro, 1997: 5) Islamic Banks are financial institutions whose main business is providing credit and services in payment traffic and money circulation whose operations are adjusted. with the principles of Islamic Sharia. Meanwhile, Syafi'i (2002: 122) states "Indonesian Sharia Banks or Islamic Banks are many that carry out their business activities based on the principles of Islamic law or sharia, namely referring to the Al-Qur'an and Hadith". From the explanation above, it can be concluded that an Islamic Bank (Sharia Bank) is a bank that carries out its business activities by collecting funds from the public in the form of savings and distributing them back to the community in the form of financing,

## 2 | LITERATURE REVIEW

### Indonesian Sharia Bank Management Concept

The Islamic economic concept maintains a balance between the real sector and the monetary sector, so that financing growth cannot be separated from the growth of the real sector being financed. When the business world economy is sluggish, the income received by Islamic banking decreases, and in turn the returns distributed to savers also decrease, conversely, when the economy is booming, the returns distributed will increase. In other words, Islamic banking performance is determined by the performance of the real sector and not vice versa. How the Indonesian Sharia Bank (BSI) management concept for Islamic (Syariah) Banks in Indonesia is:

1. Islam views the wealth owned by humans as a deposit or trust from Allah
2. Bank Syariah Indonesia encourages customers to get into the habit of saving
3. Bank Syariah Indonesia places a premium on the good character or attitude of customers
4. There is a strong emotional bond in common based on the principle of justice,
5. Profit sharing principle:
  - a. Determination of the amount of risk for profit sharing is made at the time of the contract.
  - b. The amount of profit sharing is based on the amount of profit obtained.
  - c. The number of profit-sharing increases according to the increase in income.
  - d. No one doubts the profit sharing.

### Sharia Bank Business Activities

The business activities of Bank Syariah Indonesia (BSI) are based on sharia principles in article 28, it is explained that banks are obliged to carry out their business activities including:

1. Collect funds from the public in the form of savings through:
  - Giro based on the Wadia principle.
  - Savings based on wida or Mudarabah.
  - Time deposits based on the ease principle.
  - Another form based on the Wadia or Mudarabah principle.
2. Distribute funds through:
  - Buying and selling based on the principles:
    - a. Mudarabah.
    - b. Istishna.
    - c. Ijarah.
    - d. Greetings
  - Profit sharing financing based on the principles:
    - a. Mudarabah.
    - b. Musharakah
    - c. Share other results.
  - Other financing based on principles
    - a. Hiwalah.
    - b. Ranh
    - c. Qard

## Hobbies or Likes

Hobbies contain the meaning of tendencies in choosing or desired priorities (Maryati, 2007). A person's liking for an object is a person's desire or tendency to choose or not choose that object which is influenced by certain variables. Anonymous (2006) defines preference as "where a person prefers to focus attention". There are two opposite directions in which an individual can focus their attention, namely towards the world outside themselves (extroversion) or towards the world within themselves (introversion). People's preferences in choosing sharia financing products, for example, vary greatly, because everyone, in this case a customer, has different desires. However, in general, the level of customer preference can be obtained based on factors (internal and external) which are the basis for considering the selection of a financing product.

## Research Framework

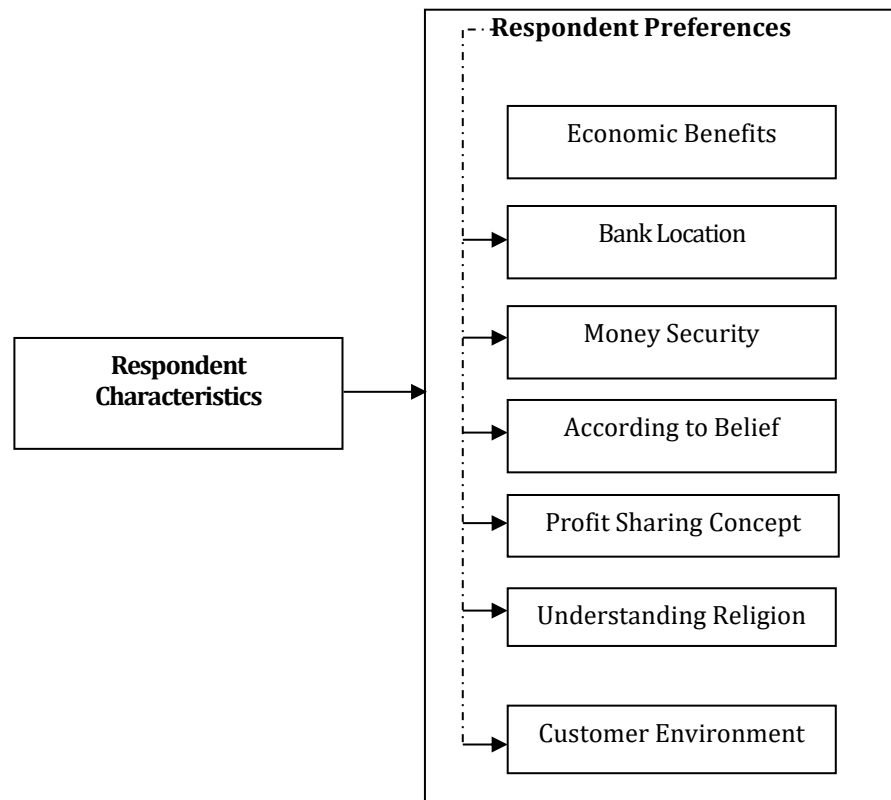


Figure 1. Research Framework

## Research Hypothesis

From the research background, theoretical basis and framework of thought that have been explained previously, the hypothesis in this research is:

- H1: There are differences in customer preferences for Easy Mudharabah Savings products based on gender characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- H2: There are differences in customer preferences for Easy Mudharabah Savings products based on age characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- H3: There are differences in customer preferences for Easy Mudharabah Savings products based on marital status characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- H4: There are differences in customer preferences for the Easy Mudharabah Savings product based on the characteristics of education level at Bank Syariah Indonesia (BSI) Banda Aceh.
- H5: There are differences in customer preferences for Easy Mudharabah Savings products based on job characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- H6: There is a difference in customer preferences for Easy Mudharabah Savings products based on the characteristics of average monthly income at Bank Syariah Indonesia (BSI) Banda Aceh.

### 3 | METHOD

#### Mann-Whitney Test (U-Test)

After the data was transformed into an interval scale, the analysis continued using non-parametric statistics with the Mann-Whitney (U-Test) technique. Soepeno (2002:190) states, this technique is also called the Wilconxon test technique or U-test (Rank Sums) and is formulated as follows :

$$Z = \frac{U - n_1 n_2 / 2}{\sqrt{n_1 n_2 (n_1 + n_2)}}$$

The U value is found using the formula:

$$U = n_1 + n_2 (n_1 + 1) / 2 - \sum R_2$$

Information:

U = U test value.

R = Score of alternative answer choices for the preference variable.

n1 = Number of populations included in the first socio-demographic group.

n2 = Number of populations included in the second socio-demographic group

#### Variable Operations

The operational variables of this research are customer preferences in choosing sharia financing which includes economic benefits, location of Bank Mu'amalat, security of money, in accordance with beliefs, concept of profit sharing, understanding of religion, public information and customer environment. In addition, in accordance with the research objectives, socio-demographic characteristics including gender, age, marital status, education level, employment and income are also operational variables. So, the operational research variables can be explained in the following table.

Table 1. operational research variables

No	Variable	Variable Definition	Indicator	Size	Scale	Items
1	Customer Preferences	Customer reasons for choosing financing products (mudharabah, musyarakah, and murabahah) (Khoirudin, 2005)	Economic benefits	1-5	Ordinal	A1
			Bank location	1-5	Ordinal	A2
			Money security	1-5	Ordinal	A3
			According to belief	1-5	Ordinal	A4
			Profit sharing concept	1-5	Ordinal	A5
			Understanding religion	1-5	Ordinal	A6
			Public information	1-5	Ordinal	A7
			Customer environment	1-5	Ordinal	A8
2	Social Characteristics	Individual characteristics, such as education level, age, gender, personality, and others (Simamora, 2004: 188)	Gender	1-2	Nominal	B1
			Age	1-2	Nominal	B2
			Marital status	1-2	Nominal	B3
			Level of education	1-2	Nominal	B4
			Work	1-2	Nominal	B5
			Income	1-2	Nominal	B6

#### Hypothesis test

At a 95 percent confidence level, this research hypothesis can be explained as follows:

Ho1: There is no difference in customer preferences for Easy Mudarabah Savings products based on gender characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.

Ha1: There are differences in customer preferences for Easy Mudarabah Savings products based on gender characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.

- Ho2: There is no customer interest in the Easy Mudarabah Savings product based on age characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ha2: There are differences in customer preferences for Easy Mudarabah Savings products based on age characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ho3: There is no difference in customer preferences for Easy Mudarabah Savings products based on marital status characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- HO3: There are differences in customer preferences for Easy Mudarabah Savings products based on marital status characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ho4: There is no difference in customer preferences for the Easy Mudarabah Savings product based on the characteristics of education level at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ha4: There are differences in customer preferences for Easy Mudarabah Savings products based on the characteristics of education level at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ho5: There is no difference in customer preferences for Easy Mudarabah Savings products based on job characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ha5: There are differences in customer preferences for Easy Mudarabah Savings products based on job characteristics at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ho6: There is no difference in customer preferences for Easy Mudarabah Savings products based on the characteristics of average monthly income at Bank Syariah Indonesia (BSI) Banda Aceh.
- Ha6: There are differences in customer preferences for Easy Mudarabah Savings products based on the characteristics of average monthly income at Bank Syariah Indonesia (BSI) Banda Aceh.

## 4 | RESULT

Indicator of customers' likes and enthusiasm for using the Easy Mudarabah Savings product as a benchmark for the level of their interest in using the Easy Mudarabah Savings product.

Table 2. Average Value of Customer Approval Level Score on the Favourite Indicator for Selection of Easy Mudarabah Savings Products at Bank Syariah Indonesia (BSI) Banda Aceh

No	Customer Preferences	Average Score Value	Preference Description
1	Economic benefits	3,650	Preferences The most determining among all preferences is the customer's environment, followed by conformity with beliefs.
2	Location of Bank Mu'amalat	4,020	
3	Money security	3,890	
4	Conformity with beliefs	4,050	
5	Profit sharing concept	3,860	
6	Understanding religion	3,880	
7	Public information	3,750	
8	Customer environment	4,150	

Source: Primary Data 2023 (processed)

Customers' enthusiasm for the Easy Mudarabah Savings product offered by Bank Syariah Indonesia (BSI) Banda Aceh certainly cannot be separated from the characteristics of the customers themselves. A person's characteristics influence the formation of preferences because they have different ways and abilities to form perceptions (Simamora, 2004: 188). Customer characteristics, especially their level of education (whether they understand Sharia principles or not), will also be able to differentiate their views on the Sharia Savings product itself, as will their age, there, etc. Therefore, in this study, it is considered necessary to study the differences in customer preferences towards Easy Mudarabah Savings products. At least it could be useful for Bank Syariah Indonesia (BSI) management to know customer perceptions of the products they offer. Customer demographics covered in this study include gender, age, marital status, education level, occupation, and average monthly income. The data analysis device used to determine whether there are differences in customer preferences based on demographic characteristics is the non-parametric Mann-Whitney statistical test. Using these statistical tools requires mathematical calculations. Therefore, the data used are at least an interval scale. Therefore, before proceeding with data processing using statistical equipment, the process of converting data to a Likert scale (in the form of the respondent's answer choice score for each statement), is essentially version is an ordinal scale, which will become

an internal scale. To speed up calculations, the MSI (ZNet Hode of Successive Interval) program is used, which operates through Microsoft Excel software. (Includes the process and results of converting data from a Likert/ordinal scale to an interval scale). Testing whether the difference between male customers' preferences differs from female customers' preferences for Easy Mudarabah Savings product shows that the calculated Z value is -1.320. The test is performed for two tails, i.e., left, and right (two-tailed test). The critical value of Z for a two-tailed test at the 5% significance level or 95% confidence level shows a figure of 1.96. Because the Z value is calculated from the Z table it means that male customers' rating of Easy Mudarabah Savings product is not significantly different from female customers' rating. In other words, gender differences do not lead to significant differences in customer preferences for the three types of Easy Mudarabah Savings products. Therefore, it can also be understood that the interests and preferences of male and female customers are relatively similar. Furthermore, in terms of age characteristics, naabah is only divided into two age groups, under 35 and over 35. Indeed, the Mann-Whitney test can only be used to distinguish between two types of data groups. The test results show that the calculated Z value of -0.151 is also smaller than the critical Z value for a two-tailed test with a significance level of 5% or 95% confidence level ( $-0.151 < 1.96$ ). This also means that the preferences of customers over 35 years old are not much different from those of customers under 35 years old.

Thus, the preferences of customers of the Easy Mudarabah Savings product who were respondents to this study did not differ between those over 35 years of age and those under 35 years of age. This is clear from the tabulation of respondents' answer choices in the previous chapter which shows that in general the customers who were respondents to this study have the same passion for the Easy Mudarabah Savings product at Bank Syariah Indonesia (BSI) Banda Aceh. Next, there is a different test of whether there is a difference in marital status. can cause differences in customer interest, showing a calculated Z value of -0.188. This figure is also smaller when compared to the critical value Z for the two-tailed test at 5% significance or the 95 percent confidence level of 1.96 ( $-0.188 < 1.96$ ). Thus, it can be interpreted that differences in marital status do not cause differences in interest in the Easy Mudarabah Savings product. In other words, customers' interest in the three sharia Easy Mudarabah Savings products does not differ significantly between married customers and unmarried customers. The next characteristic of respondents is the level of education. In this case, customers are only grouped into 2 educational level groups, namely those with a tertiary educational background and those with a non-tertiary educational background. The results of the mean difference test using the Mann-Whitney Test statistical equipment show a calculated Z value of -1.156. This figure is smaller than the critical Z for the two-tailed test at a significance of 5%, so it can be interpreted that there is no difference in interest between customers who have a college background and customers who come from a non-college educational background. For more details regarding the test results of the average difference test of Bank Syariah Indonesia (BSI) customers' preferences for the Easy Mudarabah Savings product at the bank based on socio-demographic characteristics, see the table below.

Table 3. Average Difference Test Results of Bank Syariah Indonesia Customer Preferences for Easy Mudarabah Savings Products Based on Social Demographic Characteristics

Socio-Demographic Characteristics	Calculated Z value	Critical Price Z (Z table)	Information
Gender			
- Man	-1,320	1,960	Not significantly different (Rejected, Ho1 accepted)
- Woman	-	-	
Age			
- < 35 Years Old	-0,151	1,960	Not significantly different (Ha2 rejected, Ho2 accepted)
- > 35 Years Old	-	-	
Marital status			
- Marry	-0,188	1,960	Not significantly different (Ha3 rejected, Ho3 accepted)
- Not married yet	-	-	
Level of education			
- College	-1,156	1,960	Not significantly different (Ha4 rejected, Ho4 accepted)
- Not college	-	-	
Work			
- Businessman	-1,972	1,960	Significantly different (Ha5 accepted, Ho5 rejected)
- Not a businessman	-	-	

Average monthly income			Significantly different (Ha6 accepted, Ho6 rejected)
- < Rp 3.000.000	-2,012	1,960	
- > Rp 3.000.000	-	-	

Source: Primary Data 2023 (processed)

## 5 | CONCLUSIONS AND FUTURE WORK

1. Customers' interest in utilizing the Easy Mudarabah Savings product from Bank Syariah Indonesia (BSI) Banda Aceh consists of economic benefits, bank location, money security, suitability, confidence, profit sharing concept, understanding of religion, public information, and customer environment. Among these eight factors, customer environment is a very determining preference when compared with other indicators. This is because the average score for respondents' level of agreement with customer environmental indicators is 4,150, which is greater than the other 7 (seven) indicators.
2. The results of statistical testing of differences between customer preferences for Easy Mudarabah Savings products based on the characteristics of gender, age, marital status, and level of education show the Z value calculated by Z table, so that it can be interpreted as customers by gender, age, marital status, and level. Different levels of education do not have different preferences for the three Easy Mudarabah Savings products. Thus, the Ho1, Ho2, Ho3, and Ho4 hypotheses are accepted, whereas the Ha1, Ha2, Ha3, and Ha4 hypotheses are rejected. On the other hand, customers' preferences for Easy Mudarabah Savings products differ based on job characteristics and average monthly income (Ha5, Ha6 are accepted, and conversely Ho5, Ho6 are rejected).

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