

## Influence Of Promotion, Quality Of Service, And Compliance Sharia On People's Interest In Saving At Kspps Sumber Makmur Sejahtera Jepara

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### ABSTRACT

This study aims to analyze the impact of promotion, service quality, and Sharia compliance on community interest in saving at KSPPS Sumber Makmur Sejahtera Jepara. The research is quantitative, utilizing primary data collected through questionnaires. The population comprises all 3,184 members of KSPPS in 2023, with a sample size of 97 determined using the Slovin formula, though 110 respondents participated. The analysis method involves multiple linear regression, preceded by classical assumption tests, hypothesis tests (t-test and f-test), and a determination coefficient test, with data processed using SPSS16. The results indicate that, individually, the promotion variable has a positive and significant effect on saving interest, with a significance value of 0.012 and a t-value of 2.549. Service quality also shows a positive and significant effect, with a significance value of 0.000 and a t-value of 5.079. Sharia compliance similarly has a positive and significant effect, with a significance value of 0.001 and a t-value of 3.525. Collectively, promotion, service quality, and Sharia compliance significantly influence saving interest, with a significance value of 0.000 and an f-value of 38.696. The coefficient of determination test shows that these three variables explain 50.9% of the variance in saving interest, while the remaining 49.1% is influenced by other factors not included in this study. **Keywords:** Interest in Saving, Promotion, Service Quality, Sharia Compliance

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### Introduction

The development of Islamic Financial Institutions over the past few years has experienced significant developments. Many of these Islamic Financial Institutions in Indonesia operate with a cooperative system. The existence of financial institutions is needed in various places because it is not only a place to store money, but also a place where capital is

collected and accessible to the public.<sup>1</sup>

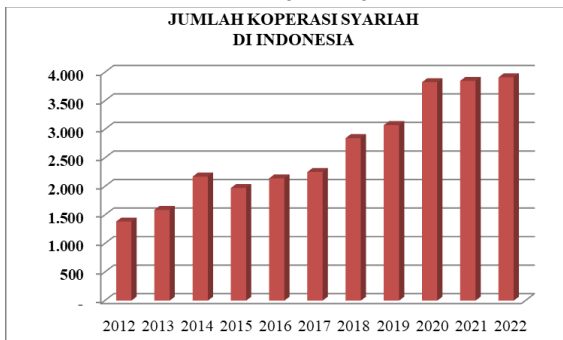
Among the many existing Islamic financial institutions, including the Sharia Savings and Loan and Financing Cooperative, which is a cooperative whose business activities include deposits, loans and financing in accordance with sharia principles, including managing zakat, infaq/alms, and waqf, in addition to that sharia cooperatives use contracts in accordance with

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<sup>1</sup> Singgih Muheramtohad, 'The Role of Sharia Financial Institutions in Empowering MSMEs in Indonesia', 8.1 (2017), 65–77.

sharia economic values such as mudharabah, murabahah, musyarakah, etc. KSPPS is a Non-Bank Financial Institution (LKNB) that operates with a system Sharia<sup>2</sup>

#### Number of Sharia Cooperatives in Indonesia in 2012-2022



Source : Data Processed by OJK, BI, and BPS

The graph above shows the growth in the number of sharia cooperatives in Indonesia from 2012-2022. Despite experiencing unstable fluctuations, overall sharia cooperatives continue to grow. The large interest of the Indonesian people in the sharia financing sector is what drives the growth of sharia cooperatives to meet the needs of their members. In Central Java Province itself, the number of sharia cooperatives

has been very large, in addition to playing a role as a non-bank financing sector, sharia cooperatives in Central Java have become an option for some people to determine their financial future through several products offered by the KSPPS unit itself.

#### Number of Sharia Cooperatives in Central Java in 2021-2023



Source : Data Processed by the Central Java Province MSME Cooperative Office

It can be seen in the graph processed by the

author through data obtained through the official website of the Central Java Province Cooperatives and MSMEs Office that the number of sharia cooperatives in the last three years has experienced quite rapid development. This shows that the interest of the community, especially in the Central Java Province area, can be classified as very high.

#### Number of Sharia Cooperatives in Jepara Regency in 2017-2022



Source: Jepara Regency Diskopukmnakertrans

It can be seen in the graph above sourced from the Jepara Regency Diskopukmnakertrans stating that in 2017-2020 the development of cooperatives in Jepara Regency was still very stable, when in 2020 where there was a covid-19 outbreak the number of cooperatives decreased drastically, but in 2021 there was a slight increase. This means that during the Covid-19 pandemic where the global economy is declining, the number of cooperatives in Jepara Regency also decreased, but when economic conditions have improved in 2021, the number of cooperatives in Jepara Regency has also slowly increased. This shows that the people of Jepara have increased after the Covid-19 pandemic and people's interest in saving has also increased.

Public interest in the sharia cooperative financing sector can be influenced by several factors, one of which is interest in saving. Interest is an activity to meet a need, namely a guarantee of material. According to Hilmi Musyafa, the interest in saving is a person's condition before acting in response to a person's desire to find out information about a certain product or a person's tendency to choose a savings product that is considered appropriate so that someone who is interested will pay

<sup>2</sup> Nila Asmita, "The Role of Sharia Savings and Loan and Financing Cooperatives (KSPPS) in Community Economic Empowerment (Study on BMT Al-Ittihad Rumbai Pekanbaru)," Journal of An-Nahl 7, no. 2 (2020): 171-176.

attention and buy the product.<sup>3</sup>

Saving is also an activity or activity that requires a desire in a person to set aside and save their money in a bank or other financial institution. Saving requires intention so that the behavior can be realized properly. The emergence of interest in a person is not only influenced by one's own personal will. There are external factors that affect a person's interests, one of which is the reference group. According to Kotler, a reference group is a person or group of people who significantly influences an individual's behavior. A person's interests can change due to the role of the reference group. The influence of the reference group is 2, namely (1) role and knowledge, (2) lifestyle. From a marketing perspective, a reference group is a group that serves as a reference for a person in making purchasing and consumption decisions.<sup>4</sup>

The level of community savings in sharia cooperatives is still relatively low. According to data from the Financial Services Authority (OJK) in 2022, the average savings rate of people in sharia cooperatives is only 3% of their income.<sup>5</sup> Data from the Data and Information Center of the Ministry of Cooperatives and SMEs in 2021 shows that the total assets of sharia cooperatives in Indonesia reached Rp. 145.7 trillion, with the number of members reaching 22.8 million people.<sup>6</sup> Based on this data, it can be seen that the level of saving for village communities in sharia cooperatives is still relatively low, although there is an increase from year to year. The low interest of people in saving in sharia cooperatives is influenced by several factors, including a lack of knowledge about sharia cooperatives, processes that are considered too complicated, and products and

services that are not attractive.<sup>7</sup>

### Recapitulation of the Number of Members of KSPPS Sumber Makmur Sejahtera Jepara Period 2019-2023

Year	Target	Number of Members	Percentage
2019	4000	2003	50,075%
2020	4000	2322	58,05%
2021	4000	2576	64,4%
2022	4000	2877	71,925%
2023	4000	3184	79,6%

Source: KSPPS Sumber Makmur Sejahtera Jepara 2019-2023

Based on research conducted by researchers at KSPPS Sumber Makmur Sejahtera Jepara, data was obtained that there was an increase from year to year, this proves that within 5 years the interest in saving people at KSPPS Sumber Makmur Sejahtera has increased significantly. The KSPPS Sumber Makmur Sejahtera stated that although there was an increase in people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara, this was not in accordance with the target they planned in the Annual Member Meeting. It can be seen in the table above is the data of the number of members of KSPPS Sumber Makmur Sejahtera Jepara, where the target of their target of 4000 members, in the last 5 years the target has not been achieved, this is certainly a problem in attracting public interest to save in KSPPS and become a member of KSPPS, although it has increased from year to year, but it is still far from their target. In 2023, it will be the year with the highest number of members with 3184 members or 79.6% of their target, but they still have not reached their target in the last 5 years.

In the table above, it is stated that in 2020-2021 during the Covid-19 pandemic there was an increase of 6.4%, where at that time the world economy, especially in Indonesia, experienced a decline, but KSPPS Sumber Makmur Sejahtera Jepara was able to survive the pandemic which made the economy decline.

<sup>3</sup> Hilmi Musyaffa and Muhammad Iqbal, "The Influence of Religiosity, Service Quality, and Promotion on Interest in Saving at Sharia Banks," *Perbanas Journal of Islamic Economics and Business*, 2.2 (2022): 167

<sup>4</sup> Kristiyadi and Sri Hartiyah, "Analysis of the Influence of Knowledge, Income, Level of Religiosity and Social Environment on Interest in Saving in Islamic Banking (Case Study on IAIN Kudus Students)" 1.1 (2020) 23.

<sup>5</sup> <https://www.ojk.go.id/Default.aspx> Accessed on February 11, 2023 at 22:36

<sup>6</sup> <https://www.kemenkopukm.go.id/> Accessed on February 11, 2023 at 23:14

<sup>7</sup> Sandi Andika and Mirza Syahputra, "The effect of service quality on customers' interest in saving at Bank Syariah Mandiri KCP Dumai Sukajadi," *Jesya (Journal of Sharia Economics & Economics)*, 4.2 (2021), 1250–1257

In 2022-2023, where the Covid-19 pandemic has ended, there will be an increase of 7.7% which should be when economic conditions have recovered and improved, KSPPS Sumber Makmur should be able to increase its promotion again to achieve its target, but there is no massive increase to achieve this target.

This is a challenge for KSPPS where lately many BMT/KSPPS have experienced *crashes* due to many factors, including increasingly tight competition. The increasing number of microfinance institutions, including commercial banks, that have begun to expand into the micro segment, makes KSPPS face increasingly fierce competition. In addition, weak management and lack of incompetent human resources are also challenges for KSPPS/BMT.

## Literature Review

### Interest in Saving

A customer's interest in saving is a desire that comes from the customer to use the bank's products/services or store their money in the bank for a specific purpose. The Prophet stated that interest or desire is a good thing, where when we want to do good things even if the desire does not happen, it is considered a good, if we want to do bad things and the desire does not happen, it is not considered a sin. This is contained in the hadith narrated by Muslim no. 186 as follows:

ابْنُ عَنْ هِشَامٍ عَنْ الْأَحْمَرِ خَالِدٍ أَبُو حَدَّثَنَا كُرَيْبٌ أَبُو حَدَّثَنَا وَ  
مَنْ وَسَلَّمْ عَلَيْهِ اللَّهُ صَلَّى اللَّهُ رَسُوْلُ قَالَ قَالَ هُرَيْرَةُ أَبِي عَنْ سِيرِينَ  
لَهُ كُنَيْتٌ فَعَمَلَهَا بِحَسَنَةٍ هَمْ وَمَنْ حَسَنَةً لَهُ كُنَيْتٌ يَعْمَلُهَا فَلَمْ بِحَسَنَةٍ هَمْ  
وَإِنْ تَكْتَبُ لَمْ يَعْمَلُهَا فَلَمْ بِسَيِّئَةٍ هَمْ وَمَنْ ضِعْفٍ مِائَةٍ سَبْعٍ إِلَى عَشْرًا  
كُنَيْتٌ هَاغَمًا

Meaning: And narrated to us Abu Kurab narrated to us Abu Khalid al-Ahmar from Hisham from Ibn Sirin from Abu Hurayrah he said, "The Messenger of Allah (peace and blessings of Allaah be upon him) said: "Whoever desires for good but has not done it is recorded for him as a good, and whoever desires for a good and then does it, then it is recorded for him as ten virtues up to seven hundredfold. And whoever desires to be ugly but has not done it is not recorded as a sin, but if he practices it, it is written as a sin for him." (HR. Muslim 186)<sup>8</sup>

According to Sofyan Assauri, the interest in saving is a desire that arises from within a person to keep their money in the bank. These desires are driven by several factors, such as:

1. Awareness of the importance of saving: a person who is aware of the importance of saving will be more motivated to set aside their money regularly.
2. There are financial goals to be achieved: having clear financial goals will encourage a person to save in a planned way.
3. Trust in the bank: a person who feels confident in the bank's security and credibility will be more motivated to save at the bank.<sup>9</sup>

In the Qur'an it is also explained regarding the command to save, this is explained in QS. Al Hasyr 18

اللَّهُ وَاتَّقُوا لِعِذِّ قَدَمَتْ مَا نَفْسٌ وَلْتَنْتَظِرْ اللَّهُ اتَّقُوا أَمْنُوا الَّذِينَ يَأْتِيهَا  
تَعْمَلُونَ بِمَا خَبِيرَ اللَّهُ إِنَّ

Meaning: O you who believe, fear Allah and let everyone pay attention to what he has done for tomorrow (the hereafter). Fear Allah. Indeed, Allah is very careful about what you do.<sup>10</sup>

This verse encourages planning for the future, including in terms of finances. Saving is one way to prepare yourself for the future. Although the Qur'an does not directly mention the word "saving", there are several verses and hadiths that show encouragement to save and manage finances well. Saving is a form of responsibility and future planning that is encouraged in Islam.

Based on this explanation, the researcher concluded that the interest in saving is a desire from a person to save his money to be used in the future, whether used for the primary or secondary needs of the person.

### Promotion

Promotion is an effort to inform or offer a product or service with the aim of attracting potential consumers to buy or consume it. With promotions, manufacturers or distributors expect an increase in sales figures. In addition, the purpose of promotion is to increase customer

<sup>9</sup> Yulia Putri., "Strategies to increase Interest in Saving in Sharia Banks through the Implementation of Religiosity," Journal of Management and Business Performance, 16.1 (2019), 77–88

<sup>10</sup> The Qur'an and the translation of Surah Al-Hasyr verse 18

<sup>8</sup> Hadith Narrated by Muslim no. 186

awareness of a product or brand, thereby creating brand loyalty.<sup>11</sup>

Meanwhile, according to experts, the definition of promotion has many meanings, including according to Philip Kotler Promotion is one of the elements of the *marketing mix* consisting of advertising, *personal selling*, sales promotion, and public *relations*.<sup>12</sup>

In Islam, promotion is highly encouraged but must hold on to the truth (reality), believers must follow their deeds (honesty) because it is a great sin for people who are unable to adjust their words to deeds, honesty is the main foundation for upholding the value of truth because honesty is synonymous with truth.<sup>13</sup>

Promotion has a great influence on people's interest in saving because promotion is an activity or effort carried out by a company to influence or persuade people to want to save their money in savings.

### Quality of Service

Fandy Tjiptono defines Service as all activities offered by one party to another party, both tangible and intangible, that aim to meet customer needs, desires, and expectations. According to Islam, service is a necessity whose operation is in accordance with shari'a principles so that a service in a service company must be more directed, so all parties must have guidelines and principles outlined in Islamic teachings. Where Islam emphasizes the validity of a service that is in accordance with the expectations of consumers who feel maximum satisfaction<sup>14</sup>

Service quality, often also called *service quality*, is a service activity provided by a company to consumers/customers or service recipients. Good service quality will increase customer satisfaction and customer loyalty.

### Sharia Compliance

Sharia compliance or *Shariah compliance* is the compliance of Islamic banks and non-bank Islamic

financial institutions to sharia principles. Sharia compliance is part of the implementation of the risk management framework, and realizes a culture of compliance in managing Islamic banking risk.<sup>15</sup>

According to Adrian Sutedi, sharia compliance is compliance with the Fatwa of the National Sharia Council (DSN) because the DSN Fatwa is a manifestation of sharia principles and rules that must be obeyed in Islamic banking. Sharia compliance is a manifestation of the fulfillment of all sharia principles in an institution that has a manifestation of characteristics, integrity and credibility in Islamic banks, where the culture of compliance is the values, behaviors, and actions that support the creation of Islamic bank compliance with all provisions of Bank Indonesia.<sup>16</sup>

Compliance with sharia principles is a must in Islamic banking, so sharia advice or supervision is another important aspect, and it can be said that sharia advice and supervision are an inseparable part of sharia compliance. In this context, including the existence of the Sharia Supervisory Board (DPS) is an important part of the sharia compliance regulatory framework.<sup>17</sup>

### Method

The type of research used in this study is quantitative research, to find out the influence or relationship between two or more variables. This study is to determine the influence of promotion (X1), service quality (X2), and sharia compliance (X3) on people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara. The data used is primary data, namely data that is directly taken directly in the field by filling out questionnaires. The population in this study is all members of KSPPS Sumber Makmur Sejahtera Jepara which totals 3184 in 2023, and a sample of 97 people is calculated using the slovin formula, but the number of respondents in this study is 110. The data processing in this

<sup>11</sup> Wikipedia [https://id.wikipedia.org/wiki/Promosi\\_\(marketing\)](https://id.wikipedia.org/wiki/Promosi_(marketing)) (accessed on February 24, 2024 at 20:34)

<sup>12</sup> Philip Kotler, *Sales Management*, Volume I, (Jakarta: Erlangga, 1996), p. 28.

<sup>13</sup> Habiburrahman, 'Tourism Promotion Strategies in the Perspective of Islamic Economics', *Journal of Economics*, 22.2 (2017), 177–86

<sup>14</sup> Nurhadi, 'The Concept of Sharia Economic Perspective Services', *EkBis: Journal of Economics and Business*, 2.2 (2020), 137

<sup>15</sup> Nadila Ramadhani, "The Influence of Sharia Compliance and Brand Image on the Decision to Save Customers with Trust as an Intervening Variable in an Islamic Perspective". (2023)

<sup>16</sup> Kevin Ahmad Elfandi, "The Effect of Sharia Compliance on Customer Satisfaction at Muamalat Banks through Service Quality" 8.7 (2022)

<sup>17</sup> Satriana, "Analysis of the Influence of Understanding, Sharia Compliance, and Experience on Interest in Saving at Bank Syariah Indonesia" (2023)

study uses SPSS16. The analysis method used is

#### One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			110
Normal Parameters <sup>a</sup>	Mean		.0000000
	Std. Deviation		2.45811490
Most Extreme Differences	Absolute		.091
	Positive		.045
	Negative		-.091
Kolmogorov-Smirnov Z			.958
Asymp. Sig. (2-tailed)			.318

a. Test distribution is Normal.

Source: Data processed with SPSS16

multiple linear regression analysis which has previously passed the stage of classical assumption test, hypothesis test (t-test and f-test), and determination coefficient test. In this study, multiple linear regression analysis was used to prove the extent of the influence of promotion, service quality, and sharia compliance on saving interest. With the formula:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

Y : Interest in saving

a :Constant

$\beta_1 X_1$  : regression coefficient of the X1 promotion variable

$\beta_2 X_2$  : regression coefficient of variable X2 Quality of Service

$\beta_3 X_3$  : regression coefficient of variable X3 application of sharia principles

e : error/interfering variable

## Results and Discussion

### CLASSICAL ASSUMPTION TEST NORMALITY TEST

The results of the statistical normality test using the results of the Kolmogorov-Smirnov test are as follows:

#### Normality Test Results

Based on the results of the Kolmogorov-Smirnov normality test, the Asymp value is known. Sig. (2-tailed) is  $0.318 > 0.05$ , then it can be concluded that the variables X1, X2, X3, and Y are normally distributed because the significance value of all variables  $> 0.05$

### MULTICOLLINEARITY TEST Multicollinearity Test Results

#### Coefficients<sup>a</sup>

Type	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Promotion	.686	1.458
Quality of Service	.655	1.527
Sharia Compliance	.784	1.275

a. Dependent Variable: Y

Source: Data processed with SPSS 16

Based on the table above, it shows that the tolerance value of Promotion is 0.686 ( $0.686 > 0.10$ ), the tolerance value of Service Quality is 0.655 ( $0.655 > 0.10$ ), and the tolerance value of Sharia Compliance is 0.784 ( $0.784 > 0.10$ ). The Promotion VIF value was 1,458 ( $1,458 < 10.00$ ), the Service Quality VIF value was 1,527 ( $1,527 < 10.00$ ), and the Sharia Compliance VIF value was 1,275 ( $1,275 < 10.00$ ).

The conclusion from the results of the tolerance value showed  $> 0.10$  and the VIF value  $< 10.00$  meant that the variables of Promotion, Service Quality, and Sharia Compliance did not show any symptoms of multicollinearity.

### HETEROSCEDASTICITY TEST

The results of the Scatterplot heteroscedasticity test are as follows:

#### Heteroscedasticity Test Results

#### Coefficients<sup>a</sup>

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.321	1.052		4.106	.000
Promotion	.083	.055	-.172	1.512	.133
Quality of Service	.030	.057	-.061	.526	.600

Sharia Compliance	.023	.052	-.047	.439	.662
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a. Dependent Variable: RES2  
Source: Data processed with SPSS 16

Based on the table above, in the results of the calculation above, it is known that the significance value of the Promotion variable, the Service Quality variable and the Sharia Compliance variable is more than 0.05 (0.133, 0.600 and 0.662 respectively). Based on this, it can be concluded that there is no heteroscedasticity between independent variables in the regression model.

### AUTOCORRELATION TEST

The following are the results of the autocorrelation test:

#### Autocorrelation Test Results

Model Summary<sup>b</sup>

Type	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	.723a	.523	.509	2.49266	1.950

a. Predictors: (Constant), X3, X1, X2  
b. Dependent Variable: Y  
Source: Data processed with SPSS 16

Based on the table above, the Durbin-Watson value is 1,950. The Autocorrelation Test was seen from the Durbin-Watson value with a value between -2 to 2. It can be concluded that there is no positive or negative autocorrelation.

### HYPOTHESIS TEST TEST T

Based on data processing using the SPSS program, the following results were obtained:

#### t-Test Results

Coefficients<sup>a</sup>

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.921	1.630		4.248	.000
Promotion	.217	.085	.207	2.549	.012
Quality of Service	.445	.088	.421	5.079	.000

Sharia Compliance	.286	.081	.267	3.525	.001
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a. Dependent Variable: Y  
Source: Data processed with SPSS 16

The table above is the result of testing independent variables, namely Promotion, Service Quality, and Sharia Compliance with Partial Interest in Saving. This study uses  $\alpha=5\%$  or  $\alpha=0.05$ . The hypothesis is as follows:

#### 1. Promotion (X1)

Based on the results of the t-test in the table above, the Promotion variable statistically shows a significance value of 0.012. The value is smaller than 0.05 ( $0.012 > 0.05$ ) and the t-value calculated  $> t$  table ( $2,549 > 1,659$ ). So H1 is accepted, so it can be concluded that the Promotion variable partially has a positive and significant effect on Saving Interest.

#### 2. Quality of Service (X2)

Based on the results of the t-test in the table above, the Service Quality variable statistically shows a significance result of 0.000. The value is smaller than 0.05 ( $0.000 < 0.05$ ) and the t-value calculated  $> t$  table ( $5,079 > 1.659$ ). So H2 was accepted, so it can be concluded that the Service Quality variable partially has a positive and significant effect on Saving Interest.

#### 3. Sharia Compliance (X3)

Based on the results of the t-test in the table above, the Sharia Compliance variable statistically shows a significance result of 0.001. The value is smaller than 0.05 ( $0.001 < 0.05$ ) and the t-value calculated  $> t$  table ( $3,525 > 1,659$ ). So H3 is accepted, so it can be concluded that the Sharia Compliance variable partially has a positive and significant effect on Saving Interest

### F TEST

The results of hypothesis testing with F-Test are as follows:

#### F-Test Results

ANOVA<sup>b</sup>

Type	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	721.286	3	240.429	38.696	.000a
Residual	658.614	106	6.213		

Total	1379.900	109		
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a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Data processed with SPSS16

The table above is the result of testing the independent variables of Promotion, Service Quality, and Sharia Compliance on Saving Interest at KSPPS Sumber Makmur Jepara simultaneously. This study uses  $\alpha=0.05$ . The hypothesis is as follows:

Based on the table above, it can be seen that the F value is calculated at 38.696 with a significant level value of 0.000. Because the significant value is less than 0.05 and the F-count value is greater than the F table 2.69. F calculation > F table (38.696 > 2.69). So it can be concluded that the variables of Promotion, Service Quality, and Sharia Compliance have a simultaneous effect on Saving Interest. Since the probability level is less than 0.05, the regression model can be used to predict the dependent variable of Saving Interest.

## DETERMINATION COEFFICIENT TEST

Adjusted R Square test results:

### Determination Coefficient Test Results(R2)

#### Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723a	.523	.509	2.49266

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

Source: Data processed with SPSS16

Based on the table above, the R Square value is 0.523 or 52.3% and the Adjusted R Square is 0.509 or 50.9%. It can be concluded that the influence of Promotion, Service Quality, and Sharia Compliance is 50.9% while the remaining 49.1% (100% - 50.9%) is influenced by other variables that are not included in this study, for example such as Religiosity, Sharia Financial Literacy, Income Level and others. The correlation coefficient I shows a value of 0.723 which indicates that the relationship between the free variable and the bound variable is very strong because it has a value of more than 0.5 ( $R > 0.5$ ) or  $0.723 > 0.5$

## MULTIPLE LINEAR REGRESSION ANALYSIS

Based on data processing using the SPSS program, the following results were obtained:

### Multiple Linear Regression Test Results

#### Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.921	1.630		4.248	.000
Promotion	.217	.085	.207	2.549	.012
Quality of Service	.445	.088	.421	5.079	.000
Sharia Compliance	.286	.081	.267	3.525	.001

a. Dependent Variable: Y

Source: Data processed with SPSS16

Based on the table above, the regression equation model is obtained as follows:

$$Y = 6.921 + 0.217X_1 + 0.445X_2 + 0.286X_3 + E$$

1. The regression equation above shows a constant value of 6.921, meaning that if the variables of Promotion, Service Quality, and Sharia Compliance are considered constant or have a value of 0, then the Saving Interest value is 6.921.
2. The coefficient of the regression of the Promotion variable (X1) of 0.217 means that if the Promotion increases by 0.01, then the Interest in Saving (Y) will decrease by 0.217 assuming that other independent variables remain. Coefficient is a positive sign, meaning that the relationship between the Promotion and the Interest in Saving has a one-way relationship, meaning that if the Promotion increases, then the Interest in Saving will increase, on the other hand, if the Promotion decreases, the Interest in Saving will decrease.
3. The coefficient regression of the Service Quality variable (X2) of 0.445 means that if the Service Quality increases by 0.01, then the Interest in Saving (Y) will increase by 0.445 assuming that other independent variables remain fixed. Coefficient is a positive sign, meaning that the Quality of Service and Interest in Saving has a one-way

relationship. If the level of Service Quality increases, Interest in Saving will increase, on the other hand, if Service Quality decreases, then Interest in Saving will also decrease.

4. The regression coefficient of the Sharia Compliance variable (X3) of 0.286 means that if Sharia Compliance increases by 0.01, then Interest in Saving (Y) will increase by 0.286 assuming other independent variables remain unchanged. Coefficient is a positive sign, meaning that the relationship between Sharia Compliance and Saving Interest is unidirectional, meaning that if Sharia Compliance increases, then Saving Interest will increase, on the other hand, if Sharia Compliance decreases, Saving Interest will decrease.

#### **The Effect of Promotion on People's Interest in Saving at KSPPS Sumber Makmur Sejahtera Jepara**

The results of this study prove that promotion has an effect on people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara. In other words, an increase or decrease in promotions will have an impact on the rise and fall of people's interest in saving.

This is in accordance with *the theory of planned behavior* because when KSPPS promotes or offers to the community, it will generate subjective norms, namely a person's perception or view of other people's beliefs that will affect the intention to do or not to do the behavior being considered.

The results of this study are in accordance with the results of research from Hilmi Musyaffa & Muhammad Iqbal in 2022 in the context of the Influence of Religiosity, Service Quality, and Promotion on Saving Interest in Sharia Banks has been proven to have a positive and significant effect on saving interest.<sup>18</sup>

#### **The Effect of Service Quality on People's Interest in Saving at KSPPS Sumber Makmur Sejahtera Jepara**

The results of this study prove that the quality of service affects people's interest in saving at KSPPS Sumber Makmur Sejahtera

Jepara. In other words, an increase or decrease in service quality will have an impact on the rise and fall of people's interest in saving. This proves that good service will increase people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara.

This is in accordance with *the theory of planned behavior* because when KSPPS provides good service to members, it will affect the intention to behave. *The Theory Of Planned Behavior* takes into account that all behavior is not under control and is completely out of control. These controlling factors consist of internal and external factors. Internal factors include skills, abilities, information, emotions, stress, and so on. While external factors include the situation and environmental factors. The quality of service is an external factor that affects a person in determining the intention in behavior.

The results of this study are in accordance with the results of research from Sandi Andika & Mirza Syahputra in 2021 in the context of the Influence of Service Quality on Customers' Interest in Saving at Bank Syariah Mandiri KCP Dumai Sukajadi which has proven<sup>19</sup> to have a positive and significant effect on saving interest.

#### **The Effect of Sharia Compliance on People's Interest in Saving at KSPPS Sumber Makmur Sejahtera Jepara**

The results of this study prove that sharia compliance has an effect on people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara. In other words, an increase or decrease in the level of sharia compliance will have an impact on the rise and fall of people's interest in saving. Based on the above statement, it can be concluded that the success of KSPPS Sumber Makmur Sejahtera Jepara in carrying out sharia principles can affect the interest of the community in saving.

This is in accordance with *the theory of planned behavior* because when KSPPS applies sharia principles, it will affect the intention to behave. *The Theory Of Planned Behavior* takes into account that all behavior is not under control and is completely out of control. These

<sup>18</sup> Hilmi Musyaffa and Muhammad Iqbal, "The Influence of Religiosity, Service Quality, and Promotion on Interest in Saving at Sharia Banks," Perbanas Journal of Islamic Economics and Business, 2.2 (2022): 167

<sup>19</sup> Sandi Andika and Mirza Syahputra, "The Effect of Service Quality on Customers' Interest in Saving at Bank Syariah Mandiri KCP Dumai Sukajadi," Jesya (Journal of Sharia Economics & Economics), 4.2 (2021), 1250–1257

controlling factors consist of internal and external factors. Internal factors include skills, abilities, information, emotions, stress, and so on. While external factors include the situation and environmental factors. Sharia compliance is an external factor that affects a person in determining the intention of behavior.

The results of this study are in accordance with the results of research from Satriana in 2023 in the context of the analysis of the influence of understanding, sharia compliance and experience on saving interest at Bank Syariah Indonesia (Community study of Jaya village, Palopo city) has been proven to have a positive and significant effect on saving interest.<sup>20</sup>

## Conclusion

Based on the research and testing of data that has been carried out related to the influence of promotion, service quality, and sharia compliance on people's interest in saving at KSPPS Sumber Makmur Sejahtera Jepara, the following conclusions are obtained:

1. Promotion (X1) partially has a positive and significant effect on people's interest in saving. Supported by a tcal value of 2.549 with a significance level of 0.012. By using a significance limit of 0.05, a table of 1.659 was obtained. So the tcount > ttable (2.549 > 1.659) with a significance value of 0.012 < 0.05 which means that H1 is accepted. This shows that the promotion of KSPPS Sumber Makmur Sejahtera Jepara has a significant effect on saving interest.
2. Service Quality (X2) partially has a positive and significant effect on people's interest in saving. Supported by a tcal value of 5.079 with a significance level of 0.000. By using a significance limit of 0.05, a table of 1.659 was obtained. So calculate > ttable (5.079 > 1.659) with a significance value of 0.000 < 0.05 which means that H2 is accepted. This shows that the quality of KSPPS Sumber Makmur Sejahtera Jepara service has a significant effect on interest in saving.

3. Sharia compliance (X3) partially has a positive and significant effect on people's interest in saving. Supported by a tcal value of 3.525 with a significance level of 0.001. By using a significance limit of 0.05, a table of 1.659 was obtained. So the tcount > ttable (3.525 > 1.659) with a significance value of 0.001 < 0.05 which means that H3 is accepted. This shows that the sharia compliance of KSPPS Sumber Makmur Sejahtera Jepara has a significant effect on saving interest.

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<sup>20</sup> Satriana "Analysis of the influence of understanding, sharia compliance and experience on interest in saving at Bank Syariah Indonesia (Community Study of Jaya Village, Palopo City)," (2023) 78.

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