Analysis of Factors that Influence Customers in Increasing Savings Balances at Bank Syariah Indonesia KCP Sidoarjo Gajah Mada

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Abstract

Savings products are important for bank to provide lending services. To meet the target of amount and growth of saving, Bank Syariah Indonesia must make efforts so that customers can make additions to their savings account balances. This research aims to identify factors that influence customers in increasing their savings balance. The type of research used is quantitative using primary data sources which is carried out by distributing questionnaires to research respondents. The sample obtained was 56 customers who had savings products at Bank Syariah Indonesia. This research variable consists of 7 a priori factors with their respective indicators. In this case the questionnaire uses a Likert scale assessment. The data analysis technique of this research uses factor analysis. In the research results, it was found that there were 6 factors that influenced customers' interest in adding to their savings balances at Bank Syariah Indonesia. Where that service factor is the factor that most influences the interest of customers to increase their savings balance.

Keywords:
Factor Analysis; Influence; Savings Balance; Sharia Bank

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Introduction

In carrying out its function as an institution that carries out intermediation in the financial sector, banking in Indonesia has 2 different operational systems, namely Conventional Banking and Sharia Banking. Sharia Banking is one type of banking in Indonesia, where this type of bank adheres to Islamic principles or is called sharia principles. Regarding this provision, the law has explained

in Article 2 of the Law of the Republic of Indonesia Number 21 Year 2008 concerning Sharia Banking, stating that Sharia Banking in carrying out its business activities is based on sharia principles, economic democracy, and prudential principles. This principle is determined by the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). In conducting its operational business, the Islamic Bank participates in encouraging halal activities such as being fair and balanced ('Adl Wa Tawazun), realizing benefits (Maslahah), naturally and staying away from things that are prohibited in Islam, especially in the financial sector, including the prohibition of addition (Riba), speculation (Maisir), unclear transactions (Gharar) and being unfair (Zalim). Not only that, in upholding sharia principles, each Islamic bank will have a Sharia Supervisory Board (DPS) which aims to oversee operations so that Islamic Banks comply with sharia principles and good corporate governance (Bank Syariah Indonesia, 2020b).

One of the largest sharia-principled banks in Indonesia, PT. Bank Syariah Indonesia, Tbk. (BSI) was inaugurated by President Joko Widodo on February 1, 2021 or 19 Jumadal Akhirah 1442 H. This bank is the result of a merger of 3 Islamic banks owned by State-Owned Enterprises (BUMN), namely PT. Bank BRIsyariah, Tbk. (BRIS), PT. Bank Syariah Mandiri (BSM) and PT. Bank BNI Syariah (BNIS). Financial Services Authority (OJK) officially issued a permit for the merger of the three Islamic bank businesses on January 27, 2021 through letter Number SR-3/PB.1/2021 (Bank Syariah Indonesia, 2020a). In carrying out its operations as a sharia-based bank, BSI strives to realize an industrial ecosystem that is halal, modern and always spreads goodness. This research will focus on one of the BSI branches in Sidoarjo, namely Bank Syariah Indonesia KCP Sidoarjo Gajah Mada.

In conducting research, researchers have first conducted pre-research to find out the problems that occur by conducting interviews with the Branch Manager at Bank Syariah Indonesia KCP Sidoarjo Gajah Mada. In the interview, it can be concluded that there is a problem, namely the Third-Party Fund (DPK) has not reached the predetermined target. This will certainly be a problem because one of the functions of the bank is as a fund-raising institution where DPK is collected in the form of savings, current accounts, and deposits and the proceeds come from the public who are third parties. DPK is a very important thing for the sustainability of a bank, by not achieving the DPK target it will cause problems for other products, considering that previous research states that the amount of DPK has a partial or simultaneous effect on the amount of credit channeled (Safitri & Sumiati, 2013, p. 9). This is also supported by Akbar (2018, p. 11) which states that DPK has a positive and significant effect on financing, even Sukmawati and Purbawangsa (2016, p. 26) prove that DPK growth has a positive effect on profitability even though it is

not significant. From these three studies, it can be concluded that not achieving the DPK target will affect other products such as distribution of financing (credit) and can even affect the profitability of a bank.

One of the bank products that have an impact on the growth and amount of Third-Party Funds (DPK) is a savings product, to meet the DPK target that has been set, Bank Syariah Indonesia KCP Sidoarjo Gajah Mada must strive so that customers can add to the savings account balance they have. The increasing number of customers who increase the balance, the faster the bank will reach the predetermined DPK target. Seeing this, the researcher decided to conduct research to identify what factors influence customers in increasing their savings balance, especially for customers of Bank Syariah Indonesia KCP Sidoarjo Gajah Mada.

Literature review
Savings Interest Theory

Making additions to the savings balance is inseparable from the behavior of the consumers themselves, according to Kotler and Keller (2016) consumer behavior is about how a person, group or organization chooses, buys, uses, and disposes of a good, service, idea, or experience to satisfy their needs and desires. From this it can be seen that the decision to increase the balance is also inseparable from consumer behavior in using a savings product to satisfy the needs and desires that customers expect from the product.

Factors a priori that influence customers in increasing savings balances in previous studies

There are several attributes that will be considered by customers in increasing savings balances, such as Religiousness, Trust, and Service (Lestari, 2015). In addition to the factors described, researchers also added several factors such as Transactions, Security, Gift Parties, and Location.

Religious factors have been discussed in research from R. Stark and C.Y. Glock in Author (2016) which states that in religious factors there are several dimensions that influence it where Stark and Glock succeeded in proving 4 dimensions of religion in a person, namely Religious Belief (The Ideological Dimension) which in Islamic language is Aqidah or Belief. Second, Religious Practice (The Ritual Dimension) in Muslims can be known as Sharia where someone practices the laws that have been stipulated in Islamic law. Third, Religious Feeling (The Experiential Dimension) is about the experience of a person in carrying out compliance with his religion. Finally, Religious Knowledge (The Intellectual Dimension) or Religious Science, namely the level of understanding that a person has in practicing and understanding his religion.

Trust factor is an important factor in customers, this factor has also been explained in Mayer and Gavin 2005 research in Heyns & Rothmann (2015). They mention that ability, benevolence and integrity, are indicators in the trust factor.

Service factor is a factor that is also a consideration in influencing customers. Regarding this service, it has also been discussed by Parasuraman, et al (1988), namely regarding 5 dimensions to measure service quality in the service industry. The five dimensions include, first, tangible, which is an indicator in the form of physical facilities, equipment, and performance appearance. Second, reliability is the ability to perform the promised service reliably and accurately. Third, responsiveness such as willingness to help customers and provide fast service. The fourth is assurance which is formed based on the knowledge and courtesy of employees and their ability to inspire trust and confidence. Finally, empathy is about the caring, individualized attention that the company gives to its customers.

The next factor is E-channel transactions. This factor is the main function of the presence of a savings account facilitated by ATMs, Mobile Banking, and Internet Banking. Some of the main features in this E-channel include Transactions (Transfers), Payments, Purchases, QRIS, and Cash Withdrawals. With this E-Channel facility, it is hoped that customers will find it easier to fulfill their needs and desires. Seeing the main features in the E-channel, this factor uses 5 indicators which are these features, namely Transactions (Transfers), Payments, Purchases, QRIS, and Cash Withdrawals (Bank Syariah Indonesia Mobile, 2020).

Another important factor is the security factor. One of the things that customers will certainly consider is security. Where customers put a large portion of their funds and the bank must be able to guarantee the security of these funds. Regarding this factor, according to Raman Arasu and Viswanathan Annamalai (2011) the security indicator consists of 2 things, namely security guarantees and data confidentiality.

The prize party factor is a factor that is expected to increase motivation for customers to use savings for their daily lives. As can be seen from the name, this factor seeks customers to carry out several predetermined requirements to be able to get the prizes offered. These requirements such as having a savings account to increase the savings balance with a specified balance amount. The prize party is something interesting and according to Saputra (2010: 58) in Tikasari, et al. (2022) this factor also has several indicators, such as the attractiveness of the prizes given, the number of types of prizes given, to how much benefit is provided.

Finally, the location factor is a factor that will not be separated from a company's activities, one of which is the banking business. Location is the determining point that is used as a meeting place between the bank and the customers. Without a location, it will be difficult for customers to be able to access or interact directly with the bank. The location factor has several indicators such as access, visibility, traffic, and the environment (Tjiptono, 2015).

Research method

In this study the authors decided to use a quantitative research model which in its use this research model is used in measuring the relationship between several variables objectively and mathematically. Quantitative model research uses samples or populations in a study and also data collection techniques using surveys. The data that has been collected using the measuring instrument, then analyzed statistically.

The type of research used by the author is to use conclusive quantitative research, which is research that aims to obtain evidence of the causal relationship between factors and customer decisions in increasing their savings balance. With this type of research, the author will get primary data which is data from questionnaires distributed and filled in directly by respondents, then can be processed directly to get conclusions from this research.

The author takes the population of customers from Bank Syariah Indonesia with a sample of Bank Syariah Indonesia KCP Sidoarjo Gajah Mada customers, has a savings account and is Muslim because the aim is to find out what factors influence their decision to make transactions and / or save using their existing savings at Bank Syariah Indonesia.

In this study, the sampling technique of this research is purposive sampling, in which the research sample must have certain conditions. The conditions in this study are (1) Muslim religion and (2) have a Bank Syariah Indonesia savings product.

The variables that will be used in this study include the following:

Table 1 Research Variables

X	A Priori Factor	Indicator	Question Items
x1.1	Religious	Religious Belief	I believe that by transacting at Bank Syariah Indonesia, it has fulfilled the principles of Islamic law which brings blessings

x1.2		Religious Practice	I follow Islamic law to avoid usury by transacting at Bank Syariah Indonesia.
x1.3		Religious Feeling	I increasingly feel that I am firmly adhering to Islamic law by transacting at Bank Syariah Indonesia.
x1.4		Religious Knowledge	I understand that avoiding usury is important, so I choose to transact at Bank Syariah Indonesia.
x2.1	Services	Tangible	BSI employees are always friendly and maintain good relations with customers
x2.2		Reliability	BSI employees are reliable when serving customers
x2.3		Responsiveness	BSI employees provide fast service
x2.4		Assurance	BSI employees can be trusted in providing services to customers
x2.5		Empathy	BSI employees understand the needs of each customer
x3.1	Trust	Ability	I believe that BSI employees do their job according to the code of ethics, one of which is counting money in front of customers.
x3.2		Benevolence	I believe that BSI employees have good morals in accordance with the principles of sharia muamalah.
x3.3		Integrity	I believe that BSI employees are honest, promise-keeping, and trustworthy.
x4.1	E-Channel Transaction	Transactions (Transfers)	I use ATM or Mobile Banking to make transactions within BSI, between banks, or with third parties (e.g. zakat).
x4.2		Payments	I use the BSI E-Channel to make payments (such as postpaid electricity, BPJS, PBB, e-commerce, other bills, etc.)

x4.3		Purchases	I feel that mobile banking is very easy and user friendly so that I can make purchases (such as buying Electricity Tokens, Top Up OVO/Go-Pay/ShopeePay/etc., Internet Data Packages, etc.) using the BSI E-Channel.
x4.4		QRIS	I use the BSI E-Channel to transact using QRIS.
x4.5		Cash Withdrawals	I often make cash withdrawals using ATMs or Mobile Banking.
x5.1	Security	Security Guarantees	I believe BSI will guarantee the security of the money in my savings balance.
x5.2		Data Confidentiality	I am confident that BSI will maintain the confidentiality of my savings data.
x6.1	Prize Party	Attractive Prizes	I am confident that BSI will maintain the confidentiality of my savings data.
x6.2		Many Types of Prizes	I think the prize party program at BSI has many types of prizes offered.
x6.3		Prize Benefits	I think the prizes offered in the prize party program at BSI are very useful.
x7.1	Location	Access	Easy access to the BSI office/ATM makes it accessible for me to save money.
x7.2		Visibility	The location of the BSI office/ATM is easily visible and not hidden, making it easy for me to save.
x7.3		Traffic	The location of the BSI/ATM BSI office is in a crowded spot, making

			it easy for me to save money (e.g. Market or Mall).
x7.4		Environment	The location of the BSI/ATM BSI office is in a safe, comfortable and clean environment, making it easy for me to save money.

In taking measurements, researchers use a Likert scale, which uses 5 scales as follows:

5 : Totally Agree

4 : Agree

3 : Undecided

2 : Disagree

1 : Totally Disagree

Factor Analysis Technique is an interdependent technique where the entire set of interdependent relationships will be examined (Malhotra & Dash, 2016). In this study, the authors used the Factor Analysis Technique which is useful for understanding what factors can affect the dependent variable in this study.

Data analysis and result

After distributing questionnaires through Google Form to 56 respondents, the characteristics of respondents based on gender, age, and latest education were obtained. According to the gender of the respondents, the majority are female at 59%, while men are only 41%. Based on age, respondents aged 17-22 years were 25%, ages 23-28 were 27%, ages 29-34 years were 13%, ages 35-40 years were 11%, ages 41-46 years were 14%, ages 47-52 years were 7%, and for ages 53-58 years were 4%. Based on the latest education, junior high school is 2%, high school is 38%, D1 is 2%, D2 is 4%, D3 is 4%, D4 is 5%, S1 is 41%, S2 is 5%.

To find out the influencing factors can be seen from the results of the analysis using SPSS18

Table 2 KMO and Bartlett's Test
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.762
Bartlett's Test of Sphericity	Approx. Chi-Square	1369.045
	Df	325
	Sig.	.000

Source: Output of SPSS

Based on this data, KMO and Bartlett are useful for testing the suitability to be analyzed using factor analysis. Seeing that the Kaiser-Meyer-Olkin Measure of Sampling Adequacy output value is 0,762> 0,5 and the significance value is smaller than 0,5, it proves that the data can be analyzed using factor analysis.

Table 3 Total Variance Explained
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.793	**45.359**	45.359	11.793	**45.359**	45.359	4.271	16.426	16.426
dim 2	2.520	9.692	55.051	2.520	9.692	55.051	3.910	15.039	31.465
ensi 3	1.873	7.206	62.256	1.873	7.206	62.256	3.342	12.853	44.318
on0 4	1.663	6.397	68.654	1.663	6.397	68.654	3.157	12.142	56.460
5	1.438	5.530	74.184	1.438	5.530	74.184	3.049	11.727	68.186
6	1.158	**4.455**	**78.638**	1.158	**4.455**	**78.638**	2.717	10.452	78.638

Extraction Method: Principal Component Analysis.   Source: Output of SPSS

Based on these results, it can be seen that the seven variables can be reduced to 6 factors. Eigen value has a value of more than 1. The total variance that can be explained by the six factors is 78,638%. Not only that, it is also seen that the data also proves that factor 1 is the main factor or is the factor that most influences customer interest in increasing their savings balance by 45,359% and the smallest factor in influencing customer interest in increasing the balance is the 6th factor of 4,455%.

Table 4 Resulting factors

Factor	Variable		Factor Loading	% of Variance	Name Factor
Factor 1				45.359	Service
	x1.1	Reliability	.852		
	x1.2	Empathy	.807		

x1.3	Responsiveness	.773		
x1.4	Tangible	.762		
x1.5	Assurance	.698		
Factor 2			9.692	Location
x2.1	Visibility	.877		
x2.2	Traffic	.875		
x2.3	Environment	.809		
x2.4	Access	.787		
x2.5	Purchases	.562		
Factor 3			7.206	Prize
x3.1	Attractive_Prizes	.897		
x3.2	Prize_Benefits	.865		
x3.3	Many_Types_of_Prizes	.778		
x3.4	Benevolence	.483		
Factor 4			6.397	Religiosity
x4.1	Religious_Feeling	.848		
x4.2	Religious_Practice	.827		
x4.3	Religious_Knowledge	.790		
x4.4	Religious_Belief	.518		
Factor 5			5.530	Security & Trust

x5.1	Data_Confidentiality	.740		
x5.2	Ability	.728		
x5.3	Integrity	.661		
x5.4	Security_Guarantees	.505		
Factor 6			4.455	E-Channel Transactions
x6.1	QRIS	.749		
x6.2	Payments	.741		
x6.3	Transactions	.689		
x6.4	Cash_Withdrawals	.569		
	Total	78.638		

Source: Output of SPSS

To see the results of factor formation, it can be seen from the Rotated Component Matrix test results which can show the magnitude of each indicator that acts as a factor shaper by looking at the factor loading value. So, it can be concluded that the indicators that have the highest factor loading value play a role in forming each factor.

Factor 1 is named Service, where this factor consists of 5 indicators which include Reliability, Empathy, Responsiveness, Tangible, and Assurance. The Service factor explains 45,359% of the overall data. The Reliability indicator makes the largest contribution in forming the Service factor, which is indicated by a factor loading of 0,852.

Factor 2 is named Location, where this factor consists of 5 indicators which include Visibility, Traffic, Environment, Access, and Purchases. The Location factor explains 9,692% of the overall data. The Visibility indicator makes the largest contribution in forming the Location factor, which is indicated by a factor loading of 0,877.

Factor 3 is named Prize, where this factor consists of 4 indicators which include Attractive Prizes, Prize Benefits, Many Types of Prizes, and Benevolence. The Prize factor explains 7,206% of the overall data. The

Attractive Prize indicator makes the largest contribution in forming the Prize factor as indicated by a factor loading of 0,897.

Factor 4 is named Religiosity, where this factor consists of 4 factors which include Religious Feeling, Religious Practice, Religious Knowledge, and Religious Belief. The Religiosity factor explains 6,397% of the overall data. The Religious Feeling indicator makes the largest contribution in forming the Religiosity factor as indicated by a factor loading of 0,848.

Factor 5 is named Security & Trust, where this factor consists of 4 factors which include Data Confidentiality, Ability, Integrity, and Security Guarantees. The Security & Trust factor explains 5,530% of the overall data. The Data Confidentiality indicator makes the largest contribution in forming the Security & Trust factor, which is indicated by a factor loading of 0,740.

Factor 6 is named E-Channel Transactions, where this factor consists of 4 factors which include QRIS, Payments, Transactions, and Cash Withdrawals. The E-Channel Transactions factor explains 4,455% of the overall data. The QRIS indicator makes the largest contribution in forming the E-Channel Transactions factor as indicated by a factor loading of 0,749.

By processing the data, it can be concluded that there are 6 factors that influence

Table 5 Research Result Factor

Factor 1 Service	Factor 2 Location	Factor 3 Prize	Factor 4 Religiosity	Factor 5 Security & Trust	Factor 6 E-Channel Transactions
Reliability	Visibility	Attractive Prizes	Religious Feeling	Data Confidentiality	QRIS
Empathy	Traffic	Prize Benefits	Religious Practice	Ability	Payments
Responsiveness	Environment	Many Types of Prizes	Religious Knowledge	Integrity	Transactions
Tangible	Access	Benevolence	Religious Belief	Security Guarantees	Cash Withdrawals
Assurance	Purchases				

After getting the factors, the next step is to name the six factors. Based on these factors, it can be named as follows, Factor 1 = Service, Factor 2 = Location, Factor 3 = Prize, Factor 4 = Religiosity, Factor 5 = Security and Trust, and Factor 6 = E-Channel Transactions.

Conclusion

The results of the above research, it can be concluded that the variables form 6 factors that influence customer interest in increasing their savings balance at Bank Syariah Indonesia, including Service, Location, Prize, Religious, Security and Trust, and also E-Channel Transactions. Where from data processing it is also found from these six factors, proving that factor 1 is the main factor or is the factor that most influences customer interest in increasing their savings balance by 45.359% and that factor is the Service and the smallest factor in influencing customer interest in increasing the balance is the 6th factor of 4.455% where the 6th factor is the E-Channel Transaction. This study is only limited to examining variables with 7 a priori factors that form 6 result factors, while many other factors can influence decisions and are not listed in the a priori factors of this study. In addition, this study also has a limited number of respondents.

Author contribution
Thoriq Septian Firjatullah : Draft Article, Data Collection, Data Preparation, and Data Analysis.
Sanaji : Methodology, Review, and Final Draft.

All Authors have read the final version of the paper.

Declaration of interest
The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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