

THE EFFECT OF PROMOTION AND PRODUCT QUALITY ON MEMBER DECISIONS USING MUDHARABAH PRODUCTS WITH INTEREST AS INTERVENING VARIABLES

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ABSTRACT

This study aims to analyze the influence of promotion and product quality on members' decisions to use mudharabah products with interest as an intervening variable for members of the Baitul Maal wa Tamwil Sarana Entrepreneurial Muslim Malang. This study uses quantitative research methods using secondary data in the form of questionnaires. The technique used to determine the sample in this study is the technique of simple random sampling, with a sample of 80 members of the Baitul Maal wa Tamwil Muslim Entrepreneur Facility Malang. The data analysis tool in this study uses the software SmartPLS. Promotion, product quality, and interest influence the decisions of members of the Baitul Maal wa Tamwil Sarana Entrepreneurial Muslim Malang in using mudharabah products. 75.2% of the decision variables are influenced by promotions, product quality, and interest, while the remaining 27.5% are influenced by other variables. Promotion and product quality also influence the interest of the Baitul Maal wa Tamwil Facility of Malang Muslim Entrepreneurs in using mudharabah products. 58.5% of the interest variable is influenced by promotion and product quality, while the remaining 41.5% is influenced by other variables. Interest is also able to mediate the relationship between promotions and decisions, then interest is also able to mediate the relationship between product quality and the decisions of members of the Baitul Maal wa Tamwil Sarana Entrepreneurial Muslim Malang in using mudharabah products. The contribution of this research is to know how the influence of promotion and product quality owned by Baitul Maal wa Tamwil Malang Muslim Entrepreneur Facility in attracting its members.

Key words : Promotion; Product Quality; Member Decisions

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh promosi dan kualitas produk terhadap keputusan anggota menggunakan produk mudharabah dengan minat sebagai variabel intervening pada anggota Baitul Maal wa Tamwil Sarana Wiraswasta Muslim Malang. Penelitian ini menggunakan metode penelitian kuantitatif dengan menggunakan data sekunder berupa penyebaran kuisioner. Teknik yang digunakan untuk menentukan sampel pada penelitian ini yaitu teknik simple random sampling, dengan sampel sebanyak 80 anggota Baitul Maal wa Tamwil Sarana Wiraswasta Muslim Malang. Alat analisis data pada penelitian ini menggunakan Software SmartPLS. Promosi, Kualitas produk dan Minat berpengaruh terhadap keputusan anggota Baitul Maal wa Tamwil Sarana Wiraswasta Muslim Malang dalam menggunakan produk mudharabah. 75,2% variabel keputusan dipengaruhi oleh promosi, kualitas produk dan minat, sedangkan sisanya 27,5% dipengaruhi oleh variabel lain. Promosi, Kualitas produk juga berpengaruh terhadap minat Baitul Maal wa

Tamwil Sarana Wiraswasta Muslim Malang dalam menggunakan produk mudharabah. 58,5% variabel minat dipengaruhi oleh variabel promosi dan kualitas produk, sedangkan sisanya 41,5% dipengaruhi oleh variabel lain. Minat juga mampu memediasi hubungan antara promosi dan keputusan, kemudian minat juga mampu memediasi hubungan antara kualitas produk dan keputusan anggota Baitul Maal wa Tamwil Sarana Wiraswasta Muslim Malang dalam menggunakan produk mudharabah.

Kata kunci : Promosi; Kualitas Produk; Keputusan Anggota.

INTRODUCTION

Islamic financial institutions are currently experiencing quite good growth. Based on the report by the Financial Services Authority (OJK) the growth of Indonesia's sharia financial assets in 2021 is 13.82% from the previous year. Islamic financial institutions can contribute to economic growth in Indonesia, besides that they are also supported by the government through Law Number 1 of 2013 concerning Microfinance Institutions which makes Islamic financial institutions easier to carry out their operations and strong from a legal perspective. And we know that the majority of Indonesian people embrace Islam with a total of 87.2% of the total population in Indonesia according to data from the Ministry of Religion (Kemenag). These factors also make it easier for Islamic financial institutions in Indonesia to expand to various regions in Indonesia.

Promotion in a company is one of the company's foundations to stand firm. (Philip and Gary 2008) reveals that promotion is an activity carried out to inform the benefits of a product and find target consumers to want to buy the product. According to Saladin (2002), the promotion itself is an activity that communicates something that is done by sellers and buyers that aims to change the attitude and behavior of buyers, from those who do not know the product to know then from those who are not interested to become interested in the product. Islamic financial companies are sure to think about how to promote the most effective. The development of Islamic financial institutions in Indonesia requires that Islamic financial companies compete quite strictly in order to gain customer interest. In Islamic finance companies promotions can be used to introduce products to the target market segmentation. When the promotion is used appropriately it will make it easier to achieve the desired goals of a company.

This variable is supported by research conducted (Syarifuddin, Gani, and Rahman 2021) entitled The Influence of Knowledge, Product Quality, and Promotion on Customers' Decisions to Save at Bank Syariah Mandiri Makassar Branch. The results of the study show that promotions partially have a positive and significant effect on

customers' saving decisions. Knowledge of product quality and promotions simultaneously has a positive and significant effect on customers' saving decisions. The product quality variable has the most dominant influence on customers' saving decisions. However, research was conducted by (Juswina, Asse, and Trimulato 2022) Effects of Location and Promotion on Customers' Decisions to Choose Wadi'ah Savings Products at Bank Syariah Indonesia Makassar Branch. Shows that promotion has no positive or significant effect on customer decisions.

LITERATURE REVIEW

Product quality according to (Philip and Gary 2008), is a product that is able to drive the functions that the product has. This includes product durability, reliability, accuracy, ease of operation, and repair as well as other products. According to (Nurdin 2010) Products are anything that provides good benefits in terms of fulfilling daily needs or something that consumers want to have. Islamic financial institutions have a variety of products that can support many groups of people who need funds for productive and consumptive activities (Kasmir 2017). Products owned by Islamic financial institutions in accordance with the Financial Services Authority (OJK) include financing and deposits according to sharia principles. Product quality has a fairly close relationship with customer interest to establish a company. This bond between the customer and the company will be able to provide long-term and short-term benefits to the company. Companies can also analyze how the quality of their products is still able to attract the interest of their customers. Companies can also analyze what their customers need in terms of product quality.

This variable is supported by research conducted by (Sakinah and Firmansyah 2021) entitled Product Quality and Price on Purchase Decisions with Buying Interest as Intervening Variables. The results of this study indicate that product quality has an influence on decisions. However, it is inversely proportional to research conducted by (Winanti et al. 2021) The Effect of Product Quality and Promotion on Customers' Decisions to Choose Amanah Savings at BMT Purwakerto Amanah Sejahtera. Shows that the product quality variable has no effect on savings customer decisions.

Product quality is defined as the overall characteristics and characteristics of a product or service that affect the product's ability to satisfy certain needs. This means that we must be able to identify the characteristics and characteristics of products

related to quality and then make a basis for benchmarks and ways of controlling them. (Andriyani, Y., & Zulkarnaen, W., 2017: 90).

Purchasing decisions are a person's thoughts in deciding choices from various choices of goods or services. Factors in purchasing decisions that are considered by researchers are the promotions carried out and the quality of the products they have. Promotion is a very important factor because promotions carried out by a company can also introduce and attract people to choose to use the company's products. Product quality is a factor that needs to be considered by a company because the better quality of a product will give satisfaction. According to Sumarwan (2008: 289) in (Khusna and Oktafani 2017) a purchasing decision is an act of choosing from two or more alternative choices. A consumer who will make a choice must choose an alternative option.

Interest is according to the language of the heart's desire for something in order to have something. Interest is also a motivation for someone to get something they want (Maharsi and Mulyadi 2007). Interests must always be considered by a company in order to achieve the goals that have been set. When interest declines, that's when the company has to take action to evaluate whether something went wrong. However, if on the other hand, interest experiences a surge, the company must maintain or increase it so that one's interest does not decrease.

Baitul mal wat tamwil(BMT) commonly referred to as *asbaitul maal* and *baitul tamwil*. *Baitul Maal* has a function for non-profit fund collection and distribution efforts. Meanwhile *Baitul tamwil* has a function in the business of collecting and distributing commercial funds (Sumiyanto 2008). *Baitul Maal Wat Tamwil* Muslim Entrepreneurial Facilities (BMT SWM) was established in August 1998. At BMT SWM has a business in the field of buying and selling consumer goods, the TAMWIL MART Trading Business Unit (UD), and has two supporting businesses, namely a savings and loan business unit and sharia financing. The savings business unit has wadi'ah, mudhrabah, and time deposit products. In sharia financing, it has murabahah products. At BMT SWM the most popular products are mudharabah products, mudharabah products have 2 types, namely Eid al-Fitr savings and Eid al-Adha savings. The mudharabah product has the advantage that members can make Eid al-Fitr or Eid al-Adha savings, but these savings can only be taken close to Eid al-Fitr or Eid al-Adha. As well as Eid al-Fitr savings products and Eid al-Adha savings products using the mudharabah system.

RESEARCH METHOD

This study uses quantitative research methods. This study uses a quantitative method because the data used is in the form of numbers and is analyzed using statistics with the aim of testing the hypotheses that have been set (Sugiyono 2013). The population is an area consisting of objects or subjects that have been determined by researchers to be studied (Sugiyono 2013). The population in this study is the number of members of the Dinoyo Lowokwaru Malang BMT Muslim Entrepreneurial Facility (SWM) of 400 members. The sample is part of the number owned by the population (Sugiyono 2013). The technique used to determine the sample in this study is the technique of simple *random sampling*. According to (Sugiyono 2013) *Simple random sampling* is taking samples from a population that is carried out randomly without regard to the strata in that population. To find out which samples can be taken, the researcher uses the Slovin formula (Sunyoto, 2012) as follows:

$$n = \frac{N}{1 + N e^2}$$

Information:

n = sample size

N = population size

e = standard error (10%)

The number of samples in this study are:

$$n = \frac{400}{1 + 400 (10\%)^2}$$

$$n = \frac{400}{1 + (400 \times 0,1)}$$

$$n = \frac{400}{5}$$

$$n = 80$$

From the results of these calculations the sample obtained was 80, so the sample taken in this study was 80.

RESULT AND DISCUSSION

Result

Data analysis in this study uses the software *SmartPLS*. PLS is able to explain the relationship between variables and is able to perform various analyzes in one test. According to (Ghozali 2018) the PLS method can describe Latent Variables (not directly measurable) and can be measured with indicators. In this study uses the PLS method because the variables owned are latent variables that can be measured by

indicators by filling out a questionnaire Google form. In the statistical analysis of data using the method *Smartpls*. The following is the PLS method analysis technique:

1) *Analysis outer model*

(Hussein 2015) this analysis was conducted to find out the measurement used in this study is feasible to be used as a measurement (valid and reliable). There are several calculations in this analysis:

A. *Convergent validity*.

- a) In decision 1, the loading value is 0.843, which indicates that the loading value is > 0.7 . The result of decision 2 is the loading value of 0.819 which shows that the loading value is > 0.7 . The result of decision 3 is the loading value of 0.603 which shows that the loading value is < 0.7 . The result of decision 4 is the loading value of 0.900 which shows that the loading value is > 0.7 . So it can be concluded that the data on the decision variable (Y) is said to be reliable or the data is feasible to be used as a measurement (valid and reliable).
- b) In the results of promotion 1, the loading value is 0.820, which shows that the loading value is > 0.7 . The result of promotion 2 is a loading value of 0.885 which shows that the loading value is > 0.7 . The result of promotion 3 is a loading value of 0.790 which shows that the loading value is > 0.7 . The result of promotion 4 is a loading value of 0.873 which shows that the loading value is > 0.7 . So it can be concluded that the data on the promotion variable (X1) is said to be reliable or the data is feasible to be used as a measurement (valid and reliable).
- c) In the results of product quality 1, the loading value is 0.842, which indicates that the loading value is > 0.7 . The results of product quality 2 are the loading value of 0.758 which indicates that the loading value is > 0.7 . The results of product quality 3 are the loading value of 0.841 which indicates that the loading value is > 0.7 . The results of product quality 4 are the loading value of 0.824 which indicates that the loading value is > 0.7 . So it can be concluded that the data on the product quality variable (X2) is said to be reliable or the data is feasible to be used as a measurement (valid and reliable).

- d) In the results of interest 1, the loading value is 0.865 which shows that the loading value is > 0.7 . The result of interest 2 is the loading value of 0.898 which shows that the loading value is > 0.7 . The result of interest 3 is the loading value of 0.864 which shows that the loading value is > 0.7 . The result of interest 4 is the loading value of 0.810 which shows that the loading value is > 0.7 . So it can be concluded that the data on the interest variable (z) is said to be reliable or the data is feasible to be used as a measurement (valid and reliable).

B. *Average Variance Extracted (AVE)*.

AVE is the average variance where this value is 0.5. If the AVE value is less than 0.5, the indicator is said to be invalid in measuring latent variables. In the decision variable, the AVE value is 0.639 which indicates that the decision AVE value is > 0.5 . In the product quality variable, the AVE value is 0.667 which indicates that the AVE value of product quality is > 0.5 . For the promotion variable, the AVE value is 0.710 which indicates that the promotion AVE value is > 0.5 . For the interest variable, the AVE value is 0.740 which indicates that the interest AVE value is > 0.5 . So it can be said that the data on all indicators is declared valid.

C. *Discriminant validity*.

Where this is seen through a comparison of values loading factor (validity measure of the indicator on latent variables) with cross-loading (relationship between indicators to variables). *Markloading* the factors of all indicators is greater than the value *crops loading* 1 to 3. So the indicators in this study are said to be valid.

D. *Composite reliability*.

Composite reliability is a measurement if the reliability value is > 0.7 then the constructed value has a high-reliability value. The decision variable Reliability value is 0.874 which indicates that the decision reliability value is > 0.5 . In the promotion variable, the reliability value is 0.907 which indicates that the product quality reliability value is > 0.5 . In the product quality variable, the Reliability value is 0.889 which indicates that the product quality reliability value is > 0.5 . The interest variable Reliability value is 0.919 which indicates that the product quality reliability value is > 0.5 . it can be concluded that the decision data, promotions, product quality, and interest are reliable.

E. *Cronbach alpha*.

Cronbach alpha is a calculation to find out the result-composite *reliability* where this value is at least 0.6. On the decision variable value *Cronbach alpha* of 0.809 which indicates that the value *Cronbach alpha* decision > 0.6 . On the value promotion variable *Cronbach alpha* of 0.863 which indicates that the value *Cronbach alpha* promotion > 0.6 . On the product quality variable value *Cronbach alpha* of 0.835 which indicates that the value *Cronbach alpha* product quality > 0.6 . On interest variable value *Cronbach alpha* of 0.883 which shows that the value *Cronbach alpha* interest > 0.6 . it can be concluded that the decision data, promotions, product quality, and interest are reliable.

2) *Analysis inner model*

In this model analysis aims to find out how the relationship between latent constructs. There are several calculations in this analysis:

A. *R square*.

R Square is the coefficient of determination. According to Chin (1998) in (Sarwono 2015) namely to explain what percentage of the relationship between these variables "the criteria for limiting the R square value are in three classifications, namely 0.67 as substantial; 0.33 as moderate and 0.19 as weak". Mark *R Square* for the decision variable that is equal to 0.752. These results indicate that 75.2% of the decision variables are influenced by promotion, product quality, and interest, while the remaining 27.5% are influenced by other variables. Meanwhile, interest has a value *Square* of 0.585. These results indicate that 58.5% of the interest variable is influenced by promotion and product quality, while the remaining 41.5% is influenced by other variables. So it can be concluded that these results fall into a subliminal classification on the decision variable and moderate on the interest variable.

B. *Q square*.

Prediction relevance (Q square) otherwise known as Stone-Geisser's. This test was conducted to determine the predictive capability of how well the resulting value is. If the value obtained is 0.02 then it is (small), then if the value obtained is 0.15 then it is (medium) and if the value is 0.35 then it is (large). The decision's Q square value is 0.452, indicating a good prediction. The Q square value of interest is 0.404, indicating a good prediction. The conclusion is that the decision and interest variables have good

predictions because the values obtained are more than 0.0 and the values obtained fall into the large value category.

C. *F square*.

Effect size (F square) to determine the goodness of the model. According to Chin (1998) in (Ghozali 2018) the interpretation of the f square value of 0.02 has little effect; 0.15 has a moderate effect and 0.35 has a large effect on the structural level.

- a) Promotion of decisions has a f square value of 0.127 indicating a moderate effect.
- b) Product quality on decisions has an f square value of 0.02 indicating a weak effect.
- c) Interest in the decision has an f square value of 0.465 indicating a large influence.
- d) Promotion of interest has an f square value of 0.209 indicating a moderate effect.
- e) Product quality on interest has an f square value of 0.209 indicating a moderate effect.

D. *T statistics*.

In the book (Hussein 2015) hypothesis testing can be seen from the t-statistical value and probability value. To test the hypothesis, that is by looking at the alpha statistic value of 5% with the t-statistic value of 1.96. So when the t-statistic > 1.96 then the hypothesis is rejected. If using probability, H_a is accepted if the p-value < 0.05.

- a) Promotion of decisions has a statistical value of 3.862 which shows a value of > 1.96. Then the promotion relates to the member's decision to use mudharabah products. H_1 is accepted and H_0 is rejected.
- b) The quality of the product to the decision has a statistical value of 2.572 which indicates a value of > 1.96. So product quality is related to members' decisions to use mudharabah products. H_2 is accepted and H_0 is rejected.
- c) Interest in the decision that has a statistical value of 4.069 which shows the value > 1.96. Then interest relates to the member's decision to use mudharabah products. H_3 is accepted and H_0 is rejected.
- d) Promotion of interest has a statistical value of 3.113 which shows a value of > 1.96. Then the promotion relates to the member's decision to use mudharabah products. H_4 is accepted and H_0 is rejected.

- e) Product quality on interest has a statistical value of 3.905 which shows a value of > 1.96 . So product quality is related to members' interest in using mudharabah products. H_5 is accepted and H_0 is rejected.

3) Variables Intervening

Promotion of results through interest in showing P values *Values* 0.018 where the value is smaller than 0.05, then interest is able to mediate the promotion relationship with satisfaction. Product quality on decisions through interest shows a P value *Values* 0.0004 where the value is less than 0.05, interest is able to mediate the relationship between product quality and satisfaction.

DISCUSSION

Promotion of members' decision to use mudharabah products.

Promotion is the most powerful means to introduce and offer products that are owned. By introducing the products owned by the company to consumers, it can attract consumers. The promotion has an influence on the decision of members of the Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang in using mudharabah products.

These results are supported by research conducted (Hasanuddin, Syukri SS, and Nofrianto 2019) The Effect of Products, Services, and Promotions on Customers' Decisions to Save in Islamic Banks. Shows that the customer's decision to save has a significant influence on products, services, and promotions simultaneously. then products, services, and promotions simultaneously on the customer's decision to save at BMI.

So it shows that H_1 promotion has an effect on members' decisions to use the product mudharabah Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang is accepted and H_0 Rejected.

Product Quality Against Members' Decision to use mudharabah products.

Product quality is product quality according to (Philip and Gary 2008) which is a product that is able to drive the functions that the product has. This includes product durability, reliability, accuracy, ease of operation, and repair as well as other products. The quality of the products owned by a company will certainly affect the decisions of consumers. The product quality of Baitul Maal wa Tamwil Malang Muslim

Entrepreneurial Facility influences the decisions of members of Baitul Maal wa Tamwil Malang Muslim Entrepreneurial Facility.

These results are supported by research conducted by (Sakinah and Firmansyah 2021) Product Quality and Price on Purchase Decisions with Purchase Intention as Intervening Variables. The results of the research show that Product Quality has an effect on Decisions.

So it shows that H2 product quality affects the decision of members to use the product mudharabah Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang is accepted and H0 Rejected.

Relationship of interest in members' decisions to use mudharabah products

Interest is an important factor in carrying out activities at Islamic financial companies, one's motivation to come and buy products is influenced by one of the marketing strategies carried out and the products owned by Islamic financial companies have good enough quality to fulfill one's wishes. Interest is also a motivation for someone to get something they want (Maharsi and Mulyadi 2007). The interest of members of the Baitul Maal wa Tamwil Facility for Muslim Entrepreneurs in Malang influences the decision of members to use mudharabah products Baitul Maal wa Tamwil for Facility for Muslim Entrepreneurs in Malang. Interests are also capable of mediating member decisions

These results are supported by research conducted by (Sakinah and Firmansyah 2021) Product Quality and Price on Purchase Decisions with Purchase Intention as Intervening Variables. Shows that Product Quality has an effect on Decisions. Prices affect the Purchase Decision. Buying interest has an effect on purchasing decisions. This study also shows that Purchase Intention can be a mediating variable between Product Quality Purchasing Decisions and Price on Purchasing Decisions.

So it shows that H3 product quality affects the decision of members to use the product mudharabah Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang is accepted and H0 Rejected.

Relationship promotion of members' interest in using mudharabah products

Promotion can also affect consumer interest in trusting a company. Because by introducing the company through promotion it will attract consumer interest. The promotion carried out by Baitul Maal wa Tamwil Facility for Muslim Entrepreneurs in

Malang had an effect on the interest of members of Baitul Maal wa Tamwil for Facility for Muslim Entrepreneurs in Malang.

These results are supported by research conducted by (Malik and Syahrizal 2021) on the effect of promotion, knowledge, and trust on the intention to save at Indonesian Islamic banks. The results of the study show that promotions have an effect on the interest of members of the Baitul Maal wa Tamwil Muslim Entrepreneur Facility Malang.

So it shows that H3 product quality affects the decision of members to use the product mudharabah Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang is accepted and H0 Rejected.

The relationship between product quality and members' interest in using mudharabah products

A company or an institution that has good product quality will attract consumer interest in that company. The product quality of Baitul Maal wa Tamwil Malang Muslim Entrepreneurial Facility influences the interest of members of Baitul Maal wa Tamwil Malang Muslim Entrepreneurial Facility.

These results are supported by research conducted by (Saputra, Siregar, and Hardana 2019) Analysis of the Influence of Product Quality and Service Quality on Customers' Interest in Saving at PT. BSI Padangsidempuan Branch. The results showed that product quality has a significant effect on customer interest.

So it shows that H4 product quality affects the decision of members to use the product mudharabah Baitul Maal wa Tamwil Facility Entrepreneurial Muslim Malang is accepted and H0 Rejected.

CONCLUSION

Based on the statistical test results and the explanation above shows that promotions affect the members' decisions Baitul Maal wa Tamwil Malang Muslim Entrepreneur Facility in using mudharabah products.. Product quality affects members' decisions Baitul Maal wa Tamwil Malang Muslim Entrepreneur Facility in using mudharabah products. Interests affect the decisions of members Baitul Maal wa Tamwil Malang Muslim Entrepreneur Facility in using mudharabah products.. Promotion also has an influence on the interest of members of the Baitul Maal wa Tamwil Facility Muslim Entrepreneur Malang in using mudharabah products.

Decision variable 75.2% of the decision variable is influenced by promotion, product quality, and interest, while the remaining 27.5% is influenced by other variables. Meanwhile, the interest variable 58.5% variable is influenced by promotion and product quality variables, while the remaining 41.5% is influenced by other variables. Interest is also able to mediate the relationship between promotions and decisions, then interest is also able to mediate the relationship between product quality and the decisions of members of the Baitul Maal wa Tamwil Sarana Entrepreneurial Muslim Malang in using mudharabah products.

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TABLE AND FIGURE

Table 1.1. Indicator

No	Variable	indicator	item	source
1	Promotion (X ₁)	1. <i>Advertising</i> (advertising)	Advertising in the form of the promotion of ideas, goods, or services by a predetermined sponsor	Kotler and Armstrong (2012:202) in (Khusna and Oktafani 2017)
		2. <i>Sales promotion</i> (sales promotion).	Promotion attracts someone's desire	
		3. <i>Personal selling</i> (individual sales),	Having booths at certain events makes it easy to find information	
		4. <i>Public relations</i> (public relations),	The influence of the information given by cooperative employees	
2	Product Quality (X ₂)	1. <i>Performance</i> (performance)	Products according to the benefits given	Fandy Tjiptono (2016:134) in (Setyani and Gunadi 2020)
		2. <i>Features</i> (features or additional features).	Requirements are quite light	
		3. <i>Reliability</i> (reliability)	Easier implementation	
		4. <i>Conformance to Specifications</i> (according to specification)	According to product specifications	
3	Funding decision (Y)	1. The introduction needs to	Facilitate business	(Philip and Gary 2008)
		2. Information search	Looking for prior information use the product	
		3. Evaluation of alternatives	Prior evaluation of alternatives purchase	
		4. Purchase decision	Purchase the right product	
		1. Attention	to the product	(Suwandari)
		2. Interest	Product interest	

4	Interest (WITH)			2008)
		3. Desire	The desire to own the product	
		4. Action	Product purchase action	

	Keputusan	Kualitas Produk	Minat	Promosi
Keputusan 1	0.843			
Keputusan 2	0.819			
Keputusan 3	0.603			
Keputusan 4	0.900			
Kualitas Produk 1		0.842		
Kualitas Produk 2		0.758		
Kualitas Produk 3		0.841		
Kualitas Produk 4		0.824		
Minat 1			0.865	
Minat 2			0.898	
Minat 3			0.864	
Minat 4			0.810	
Promosi 1				0.820
Promosi 2				0.885
Promosi 3				0.790
Promosi 4				0.873

Figure 1.1. Uji Convergent validity

	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (AVE)
Keputusan	0.809	0.855	0.874	0.639
Kualitas Pro...	0.835	0.852	0.889	0.667
Minat	0.883	0.891	0.919	0.740
Promosi	0.863	0.871	0.907	0.710

Figure 1. 2. Uji Average *Variance Extracted* (AVE).

	Keputusan	Kualitas Produk	Minat	Promosi
Keputusan 1	0.843	0.597	0.757	0.673
Keputusan 2	0.819	0.638	0.613	0.713
Keputusan 3	0.603	0.348	0.362	0.332
Keputusan 4	0.900	0.698	0.806	0.639
Kualitas Pro...	0.740	0.842	0.693	0.657
Kualitas Pro...	0.446	0.758	0.507	0.568
Kualitas Pro...	0.544	0.841	0.558	0.604
Kualitas Pro...	0.619	0.824	0.596	0.662
Minat 1	0.738	0.665	0.865	0.680
Minat 2	0.708	0.659	0.898	0.610
Minat 3	0.757	0.684	0.864	0.648
Minat 4	0.625	0.474	0.810	0.461
Promosi 1	0.598	0.641	0.562	0.820
Promosi 2	0.666	0.627	0.587	0.885
Promosi 3	0.573	0.565	0.552	0.790
Promosi 4	0.718	0.735	0.668	0.873

Figure 1. 3. Uji Discriminant validity

	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (A...
Keputusan	0.809	0.855	0.874	0.639
Kualitas Pro...	0.835	0.852	0.889	0.667
Minat	0.883	0.891	0.919	0.740
Promosi	0.863	0.871	0.907	0.710

Figure 1.4. Uji Composite reliability

	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (A...
Keputusan	0.809	0.855	0.874	0.639
Kualitas Pro...	0.835	0.852	0.889	0.667
Minat	0.883	0.891	0.919	0.740
Promosi	0.863	0.871	0.907	0.710

Figure 1.5. Uji Cronbach alpha

	R Square	Adjusted R Square
Keputusan	0.752	0.742
Minat	0.585	0.574

Figure 1.6. Uji R Square

	Keputusan	Kualitas Produk	Minat	Promosi
Keputusan				
Kualitas Pro...	0.022		0.209	
Minat	0.465			
Promosi	0.127		0.126	

Figure 1.7. Porridge Q Square

	Keputusan	Kualitas Produk	Minat	Promosi
Keputusan				
Kualitas Pro...	0.022		0.209	
Minat	0.465			
Promosi	0.127		0.126	

Figure 1.8. Uji F Square

	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values
Kualitas Produk -> Keputusan	0.368	0.343	0.143	2.572	0.010
Kualitas Produk -> Minat	0.458	0.466	0.117	3.905	0.000
Minat -> Keputusan	0.527	0.517	0.130	4.069	0.000
Promosi -> Keputusan	0.480	0.514	0.124	3.862	0.000
Promosi -> Minat	0.355	0.353	0.114	3.113	0.002

Figure 1.9. Uji T Statistics

	Sampel Asli...	Rata-rata S...	Standar De...	T Statistik (...	P Values
Kualitas Produk -> Minat -> Keputusan	0.241	0.239	0.083	2.895	0.004
Promosi -> Minat -> Keputusan	0.187	0.183	0.079	2.370	0.018

Figure 1.10. Intervening