INFLUENCE OF SHARIA MARKETING CHARACTERISTICS ON CUSTOMERS' SAVING INTEREST AT INDONESIAN SHARIA BANK MAKASSAR BRANCH

Syahriyah Semaun[1], Sitti Chaeriah Rasyid[2], Musmulyadi[3]
Parepare State Islamic Institute
☐Syahriyahsemaun@iainpare.ac.id
Jl. Amal Bhakti, No.8, Parepare City

Abstract

This study aims to determine the influence of the characteristics of Sharia Marketing which consists of Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), Realistic (Al-Waqi'yyah) and Humanistic (Al-Insaniyyah) variables on the interest in saving and to find out the dominant variable that simultaneously influences the characteristics of Sharia Marketing on the interest in saving. This is a quantitative research with descriptive method. The data collection by distributing questionnaires. The methods used to test the hypothesis is Multiple Regression Analysis. The results are: (1)the variable Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), and Realistic (Al-Waqi'yyah) has a positive and insignificant influence on the variable of interest in saving, (2)the variable Humanistic (Al-Insaniyyah) has a positive and significant influence on the variable of interest in saving and the variable Humanistic (Al-Insaniyyah) has the most dominant influence simultaneously on interest in saving. That influence can be interpreted by increasing customer interest in saving at Bank Syariah Indonesia.

INTRODUCTION

The role of the Bank for the individual community, as well as the business community is very important even for a country, because the Bank as an institution that is very important instrumental and influential in the economy of a country (Ismail, 2013). To increase customer

interest, bank must able to find ways to achieve effectiveness by utilizing means of promotion in the form of advertising, sales promotion, sales personal, publicity, and public relations (Astari, 2020). Marketing activities require basic concept in accordance with the needs and interests of consumers. On Islamic perspective, business as part of the business is a must even obligations that need to be performed by every individual who believes to prepare for a better life in the future (Hardiyanto, 2020). Marketing is actually not limited to selling products goods or services. Marketing (Marketing) is a very comprehensive, so it needs stages that are supported by principles sharia (Luqman Nurhisam, 2017).

The sharia banking system is regulated in Law No. 10 of 1998 where Sharia Banks are commercial banks that carry out business activities based on sharia principles which in their activities provide services in the payment system. The establishment of Islamic Banks is motivated by the desire of Muslims to immediately avoid usury in all muamalah activities, as well as to obtain inner and outer welfare through muamalah activities in accordance with Islamic orders, as another alternative in enjoying banking services that are felt more suitable. namely banks that try their best to operate in accordance with Islamic Shari'a laws (Edy Wibowo, 2005).

Consequences of financial institutions labeled sharia is required to implement all its management processes based on sharia principles, including marketing (Hasanah, 2016). This is what must be provennin a sharia marketing management both in the sale of goods or services, thatnsharia marketing is not a world full of deception (Karim, 2019). The purpose of Islamic banks in general is to encourage and accelerate the economic progress of a society by conducting banking, financial, commercial and investment activities according to sharia principles (Ayna Azzahra, 2020).

Based on the results of research conducted by Bank Indonesia, it shows that there are some in the community who are still against sharia banking, for example doubts about the consistency of the application of sharia principles (Aisyah, 2022). Therefore, Islamic banking should be able to maximize its strategy in an effort to maintain and increase the number of Islamic bank customers by measuring the bank's ability to provide products and services to customers.

Islamic banking must be able to maximize its strategy in an effort to maintain and improve services to customers. The level of competition between Islamic banks is getting tighter, thus encouraging Islamic Banks to further improve existing services in accordance with sharia principles. In this case, sharia marketing has a very strategic position, because sharia marketing is one of the marketing strategies based on the Qur'an and the Sunnah of the Prophet SAW (Buchari, 2014). Sharia Marketing is expected to be able to create partnership relationships between banks and customers to be established continuously in an effort to increase customer interest and trust. This can maintain customer loyalty to the Indonesian Islamic Bank Makassar.

Based on the previous description, the researcher feels the need to conduct research on the influence of the characteristics of Sharia Marketing on the interest in saving at Bank Syariah Indonesia Makassar. The characteristic variables of Sharia Marketing consist of Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), Realistic (Al-Waqi'yyah) and Humanistic (Al-Insaniyyah) variables (Semaun, Musdalifah, Rasyid, & Rukiah, 2022).

Several previous studies, such as Ria Resti Ridhawati's research results (2019), explained that the Rabbani Store Semarang was in accordance with the application of sharia marketing and had adapted its marketing according to the Prophet's marketing practices such as in the segmentation, targeting, positioning and marketing mix sections (Ridhawati, 2019).

Research by Aminatus Zuhra et al., (2020). Found that; 1). Theistic does not affect the customer's decision to use the services of Sharia Pawnshops, 2). Ethical influence on customer decisions in using the services of Sharia Pawnshops, 3). Realistic influence on customer

decisions in using the services of Sharia Pawnshops, 4). Humanistic influence on customer decisions in using the services of the Sharia Pawnshop Sumberasi Jember Branch (Zuhra, 2020).

The results of Wida Isma Iva's research (2020) clearly show that AJB Bumiputera 1912 Semarang Sharia Branch Office managerially and operationally has implemented the characteristics of Sharia Marketing since its inauguration. However, from the marketing aspect, the concept of sharia marketing is not fully practiced (Iva, 2020).

The results of Abdul Rachman et al. (2022) research, show that The Sharia Marketing Strategy carried out by BTN KCPS Tangerang can increase the number of iB Hajj & Umrah Savings customers by 27% from the previous number of 43 customers in 2019 to 55 customers in 2020 (Rachman, Haura, Sari, & Faluthamia, 2022).

Bank Theory

According to Law no. 10 of 1998; Bank is a business entity that collects funds from the public as savings and distributes them to the public as loans and/or other forms in order to improve the standard of living of the people. The activities of financial institutions are collecting funds (*funding*) from the public in the form of savings, in this case the bank as a place to save money or invest for the community, then distribute funds (*lending*) to the public, in this case the bank provides loans (*credit*) to the public, and the last is providing other bank services (*service*).

According to article 3 of Law no. 21 of 2008 concerning Islamic Banking determines the purpose of Islamic banking is to support the implementation of national development in order to improve justice, togetherness, and equitable distribution of people's welfare (Sjahdeini, 2014). In addition to a banking system that does not charge interest, Islamic banking can carry out various financial transactions not only by conventional banks but also by a multi-finance company based on sharia principles. Islamic banks carry out their business activities not based on interest or interest free, but based on the profit and loss sharing principle.

Marketing Theory

Marketing implies "human activity aimed at satisfying the needs and wants of consumers or markets through exchange" (Susanto & Umam, 2013). Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large. Philip Kotler defines marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others (Kotler & Keller, 2008).

Meanwhile, according to Kartajaya, sharia marketing or Sharia marketing is a business strategy, which must cover all activities in a company including processes, creating, offering, exchanging value, from a producer, or a company, or individual, in accordance with Islamic principles (Kasmir, 2008). Marketing according to the author is an effort in introducing or offering their products and services to the public or consumers in various ways to achieve the goals to be achieved.

Sharia Marketing Theory

Marketing strategy basically is a comprehensive plan, integrated and united in the field of marketing, which provide guidance on which activities will be executed to achieve it company's marketing goals (Andira & Sundari, 2021). Sharia marketing is a business strategy, which must cover all activities in a company including processes, creating, offering, exchanging value, from a producer, or a company, or individual, in accordance with Islamic principles (Kartajaya & Sula, 2006). In general, Sharia Marketing is a strategic business discipline that directs the process of creating, offering, and changing value from an initiator to its stakeholders which in the whole process is in accordance with the contract and the principles of muamalah in

Islam. This means that in Sharia Marketing, the entire process of creating, offering, and changing value must not be contrary to sharia principles.

Characteristics Sharia Marketing Theory

There are four characteristics of Sharia Marketing that can be a guide for marketers (Kartajaya & Sula, 2006) ;

a. Theistic (*Rabbaniyyah*), The soul of a sharia marketer believes that these theistic or divine Shari'a laws are the most justice, the most perfect, the most in harmony with all forms of goodness, the most able to prevent all forms of harm, the most capable of realizing the truth, destroying falsehood, and spreading benefit. A sharia marketer believes that Allah SWT. always near and watching him when he was doing all kinds of business. He also believes that Allah SWT will hold him accountable for the implementation of sharia on the Day of Judgment, so that marketers who have a religious nature will carry out marketing activities well and stay away from deviant actions. Sharia marketers are also very concerned about value. It must have a better brand, because sharia business is trustworthiness, fairness, and does not contain deceit in it. Worship is not only in the area of mosques, prayer rooms, but worship is also required through economic activities, covering market areas, offices, capital markets, and banking.

b. Ethical (*Akhlaqiyyah*), Sharia Marketing also places great emphasis on moral issues in all aspects of its activities .Sharia Marketing is a marketing concept that strongly emphasizes moral and ethical values, regardless of religion. Because moral and ethical values are universal values taught by all religions. The principle of purification in Islam is not only in a series of worship, but can also be found in daily social life. By prioritizing morals and ethics, of course, sharia marketers have more added value, consumers or customers will feel respected which will create a comfortable feeling for the marketer, so that marketers can meet the needs of customers properly without any disputes.

c. Realistic (*Al-Waqi'yyah*), Sharia Marketing is not a concept that is exclusive, fanatical, anti-modern, and rigid. Sharia Marketing is a flexible marketing concept, as is the breadth and flexibility of the Islamic sharia that underlies it. Sharia marketers are professional marketers with a clean, neat and understated appearance, regardless of the style or style of dress they wear. They work professionally and prioritize religious values, piety, moral aspects, and honesty in all their marketing activities. He is not rigid, not exclusive, but very flexible and flexible in attitude and socializing. He really understands that in a very heterogeneous social environment, with various ethnicities, religions and races, there are teachings given by Allah SWT and exemplified by the Prophet to be more friendly, polite, and sympathetic to adherents of other religions. Here, sharia marketers are required to be able to adapt to a new environment without losing their religiosity.

Humanistic (*Al-Insaniyyah*), The humanistic (al-insaniyyah) definition is that sharia was created for humans so that their status is elevated, their human nature is maintained and preserved, and their animal traits can be restrained by sharia guidelines (Fitriah, 2018). the humanistic value of sharia marketers is to be a controlled and balanced human being (tawazun), not a greedy human being, who justifies all efforts to achieve the maximum profit. Not being a human being who can be happy above the suffering of others or without social care. Islamic law is humanistic sharia (insaniyyah) created for humans according to their capacities without distinguishing race, color, nationality, and status (Setiaji & Fajar, 2019). This is what makes the humanistic Shari'a universal. This humanistic character must be owned by sharia marketers. As with other Sharia Marketing characters, this humanistic characteristic is also very important in conducting marketing activities. Marketers must act in accordance with existing norms by upholding the dignity of their consumers or customers (Sumadi et al., 2021). Marketers must also view their consumers as human beings who must be respected, not as objects of extortion

for profit.

Customer Saving Interest Theory

Interest in terminology, there are several notions of interest put forward by experts, interest means a high tendency and excitement or a great desire for something (Syah, 2000). According to Andi Mappiare (2007) interest is a mental device consisting of a mixture of feelings, hopes, convictions, prejudices or other tendencies that lead individuals to a certain choice (Mappiare, 2007).

According to the Big Indonesian Dictionary, saving is saving money (in a piggy bank, post, bank, and so on). Saving means saving income that is not spent for consumption purposes.

A customer is anyone who comes to the bank to transact. According to the author, the customer is a person who is related to the bank, whether it has deposits or loans. If it is connected between interest and saving activities by the customer, it means the desire or inclination of a person's heart to set aside some of his money in the bank.

Based on the descriptions and theories that have been stated previously, a conceptual framework can be created as follows:
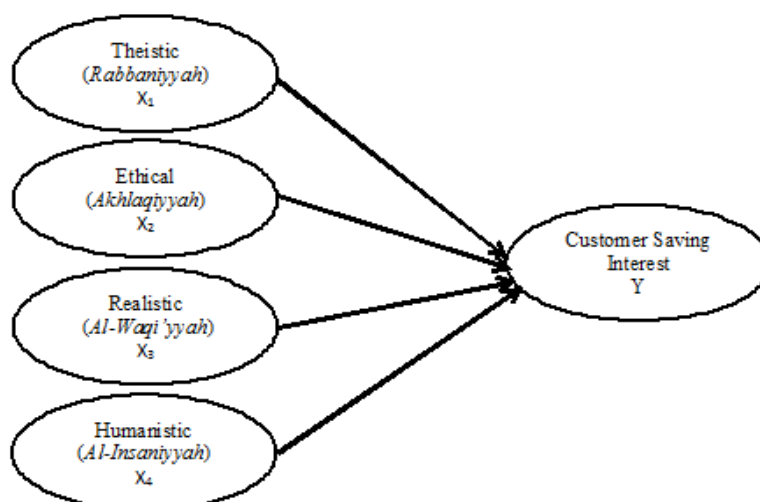
Hypotheses

Following previous study ad theory, our hypotheses set out as below ;

H .1   The characteristics of Sharia Marketing which consist of theistic (rabbaniyyah), ethical (akhlaqiyyah), realistic (al-waqi'yyah) and humanistic (al-insaniyyah) variables have a positive and significant influence on customer saving interest at Bank Syariah Indonesia Makassar branch.

H .2   Characteristics of Sharia Marketing, the humanistic variable (al-insaniyyah) has a dominant simultaneous influence on customer saving interest at Bank Syariah Indonesia Makassar branch.

METHOD

Sample Data and Definitions of Variables

This research was conducted at Bank Syariah Indonesia (BSI) KCP Pettarani Makassar which is located at Jalan Andi Pangerang Pettarani no. 70 Makassar. The population referred to in this study are all customers at Bank Syariah Indonesia KCP Pettarani Makassar and the number of samples is 100 respondents determined using the slovin formula.

Based on review of relevan literature, operational definition in this study as follows;

Tabel. Definitions of Variables

Variable	Definition

Theistic (*Rabbaniyyah*) (X_1)	the basic view of the leadership and employees of Bank Syariah Indonesia Makassar regarding work as worship
Ethical (*Akhlaqiyyah*) (X_2)	ethical or moral aspects of the leadership and employees of Bank Syariah Indonesia Makassar
Realistic (*Al-Waqi'yyah*) (X_3)	professional aspects and flexibility of the employees of Bank Syariah Indonesia Makassar in working professionally
Humanistic (*Al-Insaniyyah*) (X_4)	aspects of humanity, eliminating the selfish attitude of the employees of Bank Syariah Indonesia Makassar
Customer Saving Interest (Y)	interest or willingness of customers to save their funds in using bank products at their will and desire without pressure from anyone.

Data Analysis Technique

The analysis technique used in this research is quantitative analysis with data analysis method in the form of multiple linear regression with the formula:

$$Y = a + \beta 1\ X_1 + \beta 2\ X_2 + \beta 3\ X_3 + \beta 4\ X_4 + e$$

where:
Y $\quad$ = Customer saving interest
a $\quad$ = The intercept / constant
ß1, ß1, ß1, ß1 = the regression coefficients
X_1 $\quad$ = Theistic (*Rabbaniyyah*)
X_2 $\quad$ = Ethical (*Akhlaqiyyah*)
X_3 $\quad$ = Realistic (*Al-Waqiiyyah*)
X_4 $\quad$ = Humanistic (*Al-Insaniyyah*)
e $\quad$ = *Error term*

RESULTS

Testing Research Instruments
Validity Test

The validity test was carried out by correlating the score of each item with the total score for each attribute. The validity test is used to see the determination and accuracy of a research instrument in its function of measuring the items used in the form of statements that choose a high positive correlation which can be considered to have high validity as well.

Corrected item total correlation is the correlation between the total item scores, so the interpretation is by consulting the critical value of the r-table, if r count > the critical value of r-table product moment then the instrument is declared valid or it can be said that the statement

item reflects each variable in this study. on the research instrument declared valid. The results of the validity test of each variable statement item in this study are as follows:

Tabel Descriptive Statistics

	Mean	Std. Deviation	N
Theistic X1	20.89	2.164	**90**
Ethical X2	20.87	2.404	**90**
Realistic X3	20.72	2.366	**90**
Humanistic X4	20.61	2.898	**90**
Saving Interest Y	24.21	2.822	**90**
Total_Jawaban	**107.30**	**10.651**	**90**

Source: Data processed with SPSS, 2021

The reference for decision making in the validity test are:
If r count > r table =   valid
If r count < r table = invalid

The descriptive statistics table above can be analyzed that the sample is 90 people, the average answer score for X1 is 20.89; statement X2 of 20.87; statement X3 of 20.72; statement X4 of 20.61; statement Y is 24.21.

The results of the validity test of the five statement items Theistic variable obtained Corrected Item Total Correlation r count (0.875) > r table (0.205). This means that each statement item from the Theistic variable used in this study is valid

The results of the validity test of the five statement items Ethical variables obtained Corrected Item Total Correlation r count (0.821) > r table (0.205). This means that each statement item from the Ethical variable used in this study is valid.

Tabel. Correlations

		Teisti X1	Etis X2	Realistis X3	Humanisti X4	Minat Menabung Y	Total_ Jawaban
Teistis X1	Pearson Correlation	1	.721**	.663**	.780**	.567**	**.875**
	Sig. (2-tailed)		.000	.000	.000	.000	**.000**
	N	90	90	90	90	90	**90**
Etis X2	Pearson Correlation	.721**	1	.624**	.642**	.511**	**.821**
	Sig. (2-tailed)	.000		.000	.000	.000	**.000**
	N	90	90	90	90	90	**90**
Realistis X3	Pearson Correlation	.663**	.624**	1	.651**	.557**	**.823**
	Sig. (2-tailed)	.000	.000		.000	.000	**.000**
	N	90	90	90	90	90	**90**

Humanis tis X4	Pearson Correlation	.780**	.642**	.651**	1	.653**	**.893****
	Sig. (2-tailed)	.000	.000	.000		.000	**.000**
	N	90	90	90	90	90	**90**
Minat Menabu ng Y	Pearson Correlation	.567**	.511**	.557**	.653**	1	**.797****
	Sig. (2-tailed)	.000	.000	.000	.000		**.000**
	N	90	90	90	90	90	90
Total_Jawa ban	Pearson Correlation	.875**	.821**	.823**	.893**	.797**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	**90**	**90**	**90**	**90**	**90**	**90**

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Data processed with SPSS, 2021

      The results of the validity test of the five statement items Realistic variable obtained Corrected Item Total Correlation r count (0.823) > r table (0.205). This means that each statement item from the Realistic variable used in this study is valid.

      The results of the validity test of the five statement items Humanistic variable obtained Corrected Item Total Correlation r count (0.893) > r table (0.205). This means that each statement item from the Humanistic variable used in this study is valid.

      The conclusion is that all statement items on the questionnaire in this study are declared worthy of being used as instruments in measuring research data**.**

2.2. Reliability test

      The instrument in this study is said to be reliable if it is used several times to measure the same object so as to produce the same data. The results of the reliability test of each variable statement item used in this study are as follows:

Table Reliability Tes Result

Cronbach's Alpha	**N of Items**
.814	6

Source: Data processed with SPSS, 2021

      The reference for decision making in the reliability test are:
If alpha > r table = consistent (reliable)
If alpha < r table = inconsistent

      The data in the table shows the results of the reliability test analysis, where the value of Cronbach's alpha (r count) is from 27 statements. Where r count > r table (0.205). This means that every statement of the variables used in this study is reliable or it can be said that the research instrument used in the measurement function does not cause a double meaning so that its consistency is guaranteed in measuring the characteristics of Sharia Marketing which consists of Theistic, Ethical, Realistic, and Humanistic variables towards interest in saving.

      Then the value of Cronbach's alpha from all statement items in the research instrument was obtained at 0.814 which indicates the level of consistency (reliability) and the research instrument used was 81.4%. This means that if the questionnaire in this study will be used repeatedly on the population, it will provide high objectivity, stability, accuracy and consistency

values to measure the influence of Sharia Marketing which consists of Theistic, Ethical, Realistic, and Humanistic variables on interest in saving.

Presenting the results of the final data analysis, not raw data that has not been processed. The results of calculations and statistical / other tests can be displayed in this section, only the calculation results that are important to know are displayed.

**Classical Assumption Testing**

Normality Test

The normality test was conducted to see whether the regression model used had a normally distributed residual or not. If the residuals are not normally distributed in a regression, it will result in a regression that is not good or inconsistent and inefficient.

Analysis with Normal Probability Plot is a method that is often used and is the most reliable method that compares the cumulative distribution of the normal distribution. The normal distribution will form a straight diagonal line, and plotting the residual data will be compared with the diagonal line. If the distribution of residual data is normal, then the line that describes the actual data will follow the diagonal line.

Decision-making data is said to be normally distributed, if the data or points spread around the diagonal line and follow the direction of the diagonal line. On the other hand, it is said to be not normally distributed, if the data or points spread far from the direction of the line or do not follow the diagonal.

The results of the normality graphic test in this study can be seen in the following graphic:

Graphic Normality Test Result
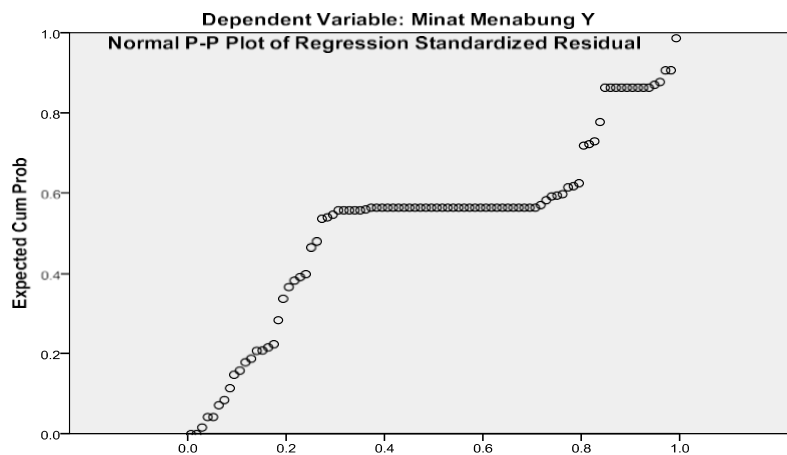
Source: Data processed with SPSS, 2021

The graph shows that the distribution of points is around the diagonal line and some follow the current of the diagonal line. Testing the distribution of data using this graphical method shows the results which can be concluded that the regression model is feasible to use to measure the effect of the characteristics of Sharia Marketing on saving interest because it meets the assumption of normality or is normally distributed.

Multicollinearity Test

The existence of multicollinearity in a regression will interfere with the results of the research regression, so that it does not produce efficient and effective parameters which will make errors in the resulting parameters.

The reference for decision making on the existence of multicollinearity can be seen through the value of VIF (Variance Inflation Factors) or the tolerance value, namely if the value:

Tolerance > 0.10 = Multicollinearity does not occur

Tolerance < 0.10 = Multicollinearity occurs
VIF < 10.00 = Multicollinearity does not occur
VIF > 10.00 = Multicollinearity occurs

The results of the calculation of the VIF value or tolerance for regression in this study are as follows;

Tabel. Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Teistis X1	.298	**3.358**
	Etis X2	.437	**2.288**
	Realistis X3	.484	**2.065**
	Humanistis X4	**.356**	**2.813**

Source: Data processed with SPSS, 2021

Based on the table, it can be seen that the tolerance value for the Theistic variable is 0.298, the Ethical variable value is 0.437, the Realistic variable value is 0.484, and the Humanistic variable value is 0.356, all tolerance values from the multicollinearity test of independent variables (Theistic, Ethical, Realistic, and Humanistic) indicates > 0.10, or in other words the tolerance value of the independent variable is greater than 0.10.

Then the VIF value for the Theistic variable is 3.358, for the Ethical variable is 2.288, for the Realistic variable is 2.065, and for the Humanistic variable is 2.813, this shows that all independent variables (Theistic, Ethical, Realistic, and Humanistic) have VIF < 10. Thus it can be concluded that there is no deviation from the classical assumption of multicollinearity between the independent variables and the model.

The results of the multicollinearity test in the table above show that all independent variables have a VIF value less than 10 and a tolerance value greater than 0.10. This shows that the indication of the existence of multicollinearity in the equations carried out is not proven or there is no multicollinearity in the equations carried out or the relationship that occurs between independent variables (Theistic, Ethical, Realistic, Ethical and Humanistic) can be tolerated so that it will not interfere with the regression results.

Empirical Results and Discussions

Multiple Linear Regression Analysis

This analysis is used to determine whether or not there is an influence of the characteristics of Sharia Marketing on the interest in saving, we used multiple linear regression. The results are as follows;

Tabel. Multiple Linear Regression Result

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	7.627	2.360	3.232	**.002**
	Theistic X1	.034	.190	.179	**.858**
	Ethical X2	.091	.141	.644	**.521**
	Realistic X3	.232	.137	1.702	**.092**

Humanistic X4	.444	.130	3.413	**.001**

Source: Data processed with SPSS, 2021

Based on the results of the study in the table above, the regression formula as follows:
Y = a + ß1 X1 + ß2 X2 + ß3 X3 + ß4 X4
Y = 7.627 + 0.034 X1 + 0.091 X2 + 0.232 X3 + 0.444 X4
where:
Y   = Customer saving interest
a   = The intercept / constant
ß1, ß1, ß1, ß1 = the regression coefficients
X1   = Theistic (Rabbaniyyah)
X2   = Ethical (Akhlaqiyyah)
X3   = Realistic (Al-Waqiiyyah)
X4   = Humanistic (Al-Insaniyyah)
The constant coefficient value of 7.627 means that if X1, X2, X3, and X4 are zero, then the level of influence of interest in saving at Bank Syariah Indonesia branch Makassar is 7.627.

Partial Testing (T Test)

Partial testing, the independent variables individually by looking at the significance of the influence of the independent variable on the dependent variable. This test is performed using the following hypothesis: H0 : ß1, ß2, ß3, and ß4 = 0 or the coefficients ß1, ß2, ß3, and ß4 do not influence Y. H1 : ß1, ß2, ß3, and ß4 ≠ 0 or coefficients ß1, ß2, ß3, and ß4 influence Y. Where: P –Value < 0.05 then H0 is rejected.

H0 = Theistic, Ethical, Realistic, and Humanistic not influence Saving Interests
H1 = Theistic, Ethical, Realistic, and Humanistic influence Saving Interests

Tabel. Partial Testing (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.627	2.360		3.232	**.002**
Theistic X1	.034	.190	.026	.179	**.858**
Ethical X2	.091	.141	.078	.644	**.521**
Realistic X3	.232	.137	.195	1.702	**.092**
Humanistic X4	**.444**	**.130**	**.456**	**3.413**	**.001**

Source: Data processed with SPSS, 2021

Based on the table above, it is known that the t-value is 3.232 with a significance of 0.002 because P-Value <0.05 H_0 is rejected or H_1 is accepted which means that the Sharia Marketing Characteristics which consists of the X_1 Theistic variable, the X_2 Ethical variable, the X_3 Realistic variable, and the X_4 Humanistic has a positive influence on saving interest.

3.1. Simultaneous Testing (Test F)

The F test aims to determine whether the independent variable simultaneously has a significant influence on the dependent variable. And to find out whether the regression model can be used to predict the dependent variable or not.

Tabel. Simultaneous Testing (Test F)

ANOVA[b]

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	326.745	4	81.686	18.165	**.000**[a]
	Residual	382.244	85	4.497		
	Total	**708.989**	**89**			

a. Predictors: (Constant), Humanistic X4, Ethical X2, Realistic X3, Theistic X1
b. Dependent Variable: Saving Interest Y
c. Source: Data processed with SPSS, 2021ssss

Based on the calculation of statistical tests, the F-count value is 18.165 with a significance level of 0.000. Because P-Value < 0.05 then H0 is rejected or H1 is accepted, in other words the coefficients ß1, ß2, ß3, and ß4 influence Y simultaneously so that the regression model can be used to predict saving interest.

Therefore, the decision is to accept the hypothesis which states that there is a positive and significant influence between Theistic X1, Ethical X2, Realistic X3 and Humanistic X4 variables on customer saving interest at Bank Syariah Indonesia branch Makassar.

Coefficient of Determination (*Adjusted R. Square*)

The coefficient of determination measures how much influence the independent variable has on the rise and fall of the variation in the value of the independent variable. the results of the Adjusted R Square test are as follows:

Tabel. *Adjusted R Square*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.679[a]	.461	.435	2.121

Source: Data processed with SPSS, 2021

Based on the Adjusted R Square value table of 0.435 or 43.5%, it means that 43.5% of customer saving interest at Bank Syariah Indonesia Makassar branch is influenced by the characteristics of Sharia Marketing which consists of Theistic, Ethical, Realistic, and Humanistic variables. the remaining 56.5% is influenced by other factors not included in this study.

Multiple Correlation R^2

This analysis is used to determine the relationship between two or more independent variables on the dependent variable simultaneously. The value of R ranges from 0 to 1, a value closer to 1 means the relationship is getting stronger

Tabel. Multiple Correlation R^2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.679[a]	.461	.435	2.121

a. Predictors: (Constant), Humanistic X4, Ethical X2, Realistic X3, Theistic X1
b. Dependent Variable: Saving Interest Y
Source: Data processed with SPSS, 2021
Based on the table above, the results of the multiple correlation test have an R value of 0.679. This shows that there is a strong relationship between the characteristics of Sharia Marketing and customer saving interest.

DISCUSSION

Discus Discussion of the Influence of the Characteristics of Sharia Marketing on Customers' Savings Interests

Based on the results of the t-test output, it is known that;

The regression coefficient value of Theistic variable (X1) is a significance value of 0.034 > 0.05, which is positive influence and insignificant to the customer's interest in saving. A positive influence can be interpreted that the more the application of the Theistic variable increases, the customer's interest in saving at the Bank Syariah Indonesia branch Makassar also increases.

The value of the regression coefficient of the Ethical variable (X2) is a significance value of 0.091>.05 which is positive and insignificant to the customer's interest in saving. A positive influence can be interpreted that the increasing application of the Ethical variable will also increase the customer's interest in saving at the Bank Syariah Indonesia branch Makassar.

The value of the regression coefficient of the Realistic variable (X3) is a significance value of 0.232> 0.05, which is positive and insignificant to the customer's saving interest. A positive influence can be interpreted that the higher the application of the Realistic variable, the higher the customer's interest in saving at the Bank Syariah Indonesia branch Makassar.

The value of the regression coefficient of the Humanistic variable (X4) is a significance value of 0.444 > 0.05, which is positive and not significant to the customer's interest in saving. A positive influence can be interpreted that the higher the application of the Humanistic variable, the higher the customer's interest in saving at the Bank Syariah Indonesia branch Makassar.

Thus, it can be concluded from the results of the t test that the characteristics of Sharia Marketing which consist of Theistic (X1), Ethical (X2), Realistic (X3), and Humanistic (X4) variables have a positive influence on customer interest in saving at the Bank Syariah Indonesia branch Makassar.

The hypothesis that has been proposed is "Characteristics of Sharia Marketing which consists of Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), Realistic (Al-Waqiiyyah) and Humanistic (Al-Insaniyyah) variables have a positive influence on customer interest in saving at Bank Syariah Indonesia Makassar branch".

Mn sed on the H1 hypothesis, in the event that this research is in accordance with what is proposed, the hypothesis is proven.

It is a separate part (not united with the results part). The discussion is an explicit affirmation of the interpretation of the results of data analysis, explains the answers to the research objectives / problem identification, links the findings with previous theory or research (sourced from national and international scientific journals), and the implications of the findings are related to the current situation.

Discussion of Variable Characteristics of Sharia Marketing which Simultaneously Has Dominant Influence on Customers' Savings Interests

Theistic variable has a positive and insignificant influence on interest in saving. It is proven by the t-count value of 0.179 and (sig) = 0.858 which is greater than the probability that is 0.05 or 0.858 > 0.05

Realistic variable has a positive and insignificant influence on interest in saving. It is proven by the calculated t value of 1.702 and (sig) = 0.092, which is greater than the probability that is 0.05 or 0.092 > 0.05.

The Humanistic variable has a positive and significant influence on the interest in saving. It is proven by the t-count value of 3.413 and the value (sig) = 0.001 which is smaller than the

probability that is 0.05 or 0.001 <0.05. This means that the Humanistic variable has a significant influence on saving interest.

Therefore, the Variable Characteristics of Sharia Marketing Dominant Simultaneously Affects Customers' Savings Interests. The positive influence can be interpreted as increasing the application of humanistic variables, the increasing interest in saving customers at Bank Syariah Indonesia. The hypothesis proposed in accordance with the results of this study can be accepted.

CONCLUSION

This research is a quantitative research with descriptive method. The data collection by distributing questionnaires. The methods used to test the hypothesis is Multiple Regression Analysis. The results of this study indicate that the multiple linear regression calculation model, $Y = 7,627 + 0,034 X1 + 0,091 X2 + 0,232 X3 + 0,444 X4$, it can be concluded that the variable Theistic (Rabbaniyyah)(X1) with a value of 0.034, has a positive and insignificant influence on the variable of interest in saving (Y) with a significance value of 0.858, the variable Ethical (Akhlaqiyyah) (X2) with a value of 0.091 positive and insignificant influence on the variable of interest in saving (Y) with a significance value of 0.521, the variable Realistic (Al-Waqi'yyah) (X3) has a value of 0.232 and has a positive and insignificant influence on the variable of interest in saving (Y) with a significance value of 0.092, and the variable Humanistic (Al-Insaniyyah) (X4) with a value of 0.444 has a positive and significant influence on the variable of interest in saving (Y) with a significance value of 0.001

This means that the variables Theistic(X1), Ethical(X2) and Realistic(X3) have a positive and insignificant influence on interest in saving (Y). The variable Humanistic (Al-Insaniyyah) (X4) has the most dominant influence simultaneously on interest in saving (Y).

REFERENCES

Aisyah, L. (2022). Pengaruh Pengetahuan Produk dan Karakteristik Marketing Syariah Terhadap Keputusan Menjadi Nasabah Bank Syariah Indonesia Kantor Cabang Pembantu Palembang Veteran. *Repository UIN Raden Fatah Palembang*, http://repository.radenfatah.ac.id/id/eprint/20955.

Andira, H., & Sundari, E. (2021). Pengaruh Strategi Pemasaran Syariah Terhadap Kepuasan Pelanggan Pada Toko Herbal Az-Zahra Kota Dumai. *Jurnal Tabarru': Islamic Banking and Finance*, *4*(2), 335–344. https://doi.org/10.25299/jtb.2021.vol4(2).7421

Astari, Y. (2020). Pengaruh Pengetahuan, Promosi, Dan Karakteristik Marketing Syariah Terhadap Minat Masyarakat Menabung Di Bri Syariah Kcp Ngronggo Kediri. In *SKRIPSI.Ponorogo:Fakultas Ekonomi dan Bisnis Islam*.

Ayna Azzahra, D. S. (2020). Analisis Karakteristik Pemasaran Syariah Pada Bank Syariah Mandiri. *Al-Sharf : Jurnal Ekonomi Islam*, https://doi.org/10.56114/al-sharf.v1i3.99.

Buchari, A. (2014). *Manajemen Bisnis Syariah.* Bandung: Alfabeta.

Edy Wibowo, U. H. (2005). *Mengapa Memilih Bank Syariah.* Bogor: Ghalia Indonesia.

Fitriah, S. S. (2018). Pengaruh Bauran Pemasaran, Karakteristik Pemasaran Syariah, Dan Citra Perusahaan Terhadap Minat Beli Konsumen Di Restoran Bumbu Desa Yogyakarta. *Paper Knowledge . Toward a Media History of Documents*.

Hardiyanto, F. (2020). Analisis Marketing Syariah Dalam Menghadapi Covid 19 (Studi Kasus Arpi Hijab Kuningan). *Jurnal Health Sains*, *1*(1), 23–32. https://doi.org/10.46799/jsa.v1i1.3

Hasanah, K. (2016). Pengaruh Karakteristik Marketing Syariah terhadap Keputusan menjadi Nasabah BMT UGT Sidogiri Cabang Pamekasan. *IQTISHADIA: Jurnal Ekonomi & Perbankan Syariah*, *3*(1), 26. https://doi.org/10.19105/iqtishadia.v3i1.1051

Ismail. (2013). *Manajemen Perbankan Dari Teori Menuju Aplikasi.* Jakarta: Kencana Prenada Media Group.

Iva, W. I. (2020). Analisis Implementasi Syariah Marketing (Studi Kasus di AJB Bumiputera 1912 Kantor Cabang Syariah Semarang. *Skripsi.* Semarang: Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Walisongo Semarang.

Karim, Z. (2019). Strategi Pemasaran Bank Syariah. *Jurnal*, *11*, 3–7.

Kartajaya, H., & Sula, M. S. (2006). *Syariah Marketing.* Bandung: PT. Mizan Pustaka.

Kasmir. (2008). *Pemasaran Bank.* Jakarta: Kencana.

Kotler, P., & Keller, K. L. (2008). *Manajemen Pemasaran.* Jakarta: Erlangga.

Luqman Nurhisam. (2017). No TitlEtika Marketing Syariahe. *Iqtishadia Jurnal Ekonomi Dan Perbankan Syariah*, *4*(2).

Mappiare, A. (2007). *Psikologi Remaja.* Surabaya: Usaha Nasional.

Rachman, A., Haura, A., Sari, D. P., & Faluthamia, M. A. (2022). Strategi Pemasaran Syariah Dalam Meningkatkan Jumlah Nasabah Tabungan Haji dan Umrah IB Pada BTN KCPS Tangerang. *Madani Syari'ah : Jurnal Pemikiran Perbankan Syariah*, https://doi.org/10.51476/madanisyari'ah.v5i1.372.

Ridhawati, R. R. (2019). Analisis Strategi Marketing Syariah dalam Menghadapi Persaingan Bisnis Pada Toko Rabbani Semarang. *Skripsi.* Semarang: Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Walisongo Semarang.

Semaun, S., Musdalifah, Rasyid, S. C., & Rukiah. (2022). Pengaruh Karakteristik Sharia Marketing Terhadap Minat Menabung Nasabah di Bank Syariah Indonesia (BSI) KCP Pinrang. *DIKTUM : Jurnal Syariah dan Hukum*, https://doi.org/10.35905/diktum.v20i1.2595.

Setiaji, & Fajar. (2019). Pengaruh Karakteristik Syariah Marketing, Relationship Marketing Terhadap Loyalitas Nasabah dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada BRI Syariah KCP UNgaran). *E-Repository Universitas Islam Negeri Salatiga*, http://e-repository.perpus.iainsalatiga.ac.id/id/eprint/5325.

Sjahdeini, S. R. (2014). *Perbankan Syariah.* Jakarta: Prenadamedia Group.

Sumadi, S., Tho'in, M., Efendi, T. F., & Permatasari, D. (2021). Pengaruh Strategi Pemasaran Syariah, Kepuasan Konsumen, dan Kepercayaan Konsumen Terhadap Loyalitas Konsumen (Studi Kasus Pada Naughti Hijab Store). *Jurnal Ilmiah Ekonomi Islam*, *7*(2), 1117–1127. https://doi.org/10.29040/jiei.v7i2.2562.

Susanto, H., & Umam, K. (2013). *Manajemen Pemasaran Bank Syariah.* Bandung: Pustaka Setis.

Syah, M. (2000). *Psikologi Pendidikan.* Bandung: PT. Remaja Rosdakarya.

Zuhra, A. (2020). Pengaruh Syariah Marketing Terhadap Keputusan Nasabah dalam Menggunakan Jasa Pegadaian Syariah Cabang Sumbersasi Jember. *Skripsi.* Jember: Fakultas Ekonomi Universitas Jember.