Saving Intention for the Sumbawa Regency Community at NTB Syariah Bank

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Abstract:- **This study aimed to analyze the saving intentions of the Sumbawa Regency community at the NTB Syariah bank. It was conducted using the Planned Behavior Theory model, which includes attitude toward behaviour, which can be interpreted as a positive attitude that is believed in seeing something. In this case, attitude is reflected as a factor of financial literacy. Subjective norm is a person's perception resulting from the influence of others to take action, which in this study was reflected in the factor of promotion. Perceived behaviour is the control behaviour of something that is believed although it has to go through difficulties which in this study were reflected in the factor of spirituality. This study used 100 samples of the Sumbawa community who knew the products of the NTB Syariah bank. The data were processed using factor analysis. The results show that the factors of spirituality, public relations, promotion, financial education, and financial literacyhad effects on the saving intention.**

Keywords:- *Saving Intention, Spirituality, Financial Literacy, Promotion, Sharia Bank, Theory of Planned Behavior.*
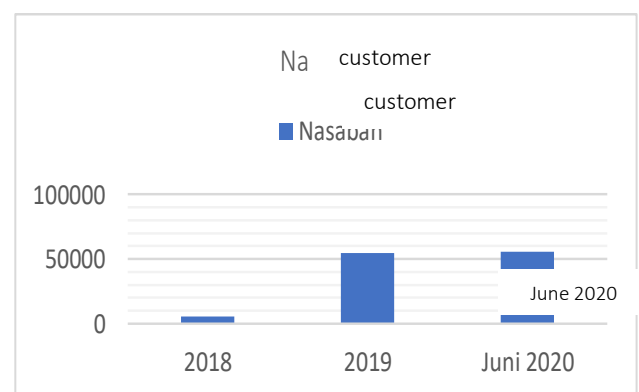
I. INTRODUCTION

Indonesia has the largest Muslim population worldwide. Of the 48 Muslim countries participating in the global financesharia market, Indonesia was placed in the first position, in the 2019 Global Islamic Finance and better than Malaysia. However, the market share of sharia banks in Indonesia based on data of the Financial Services Authority in 2019 was 6.01%, which is considered not high even though it has become history because so far sharia banks only have a market share of 5%.

The results of the 2019 National Financial Literacy Survey (SNLIK) that was carried out by OJK, the financial literacy index was only 38.03%. This was inversely proportional to the financial inclusion index, with easy access to financial products and services reaching 76.19%. The low level of financial literacy shows that people do not understand the importance of financial institutions, particularlysharia banks, which are relatively new among the public. Many factors lead to low levels of financial literacy, including the level of education, socialization from related parties to the public, and the need for promotion from the banking sector to the public.

In several studies, to predict consumer interest in products or services, Ajzen's theory of planned behaviour (TPB) can be used, in which it explains three things. First, attitudes toward behaviour, which is the tendency to respond to something that is believed to be reflected as a factor of spirituality. Second, subjective norms, which is the encouragement of particular groups to behave, which in this case is reflected by promotional factors, and perceived behavioural control, which is a very strong belief to behave even though it is very difficult, which is reflected by financial literacy factors.

Sharia banks that are present in the community are a solution for Muslims who prioritize spiritual values in every step of their life and cultivate the utilization of financial products based on the Qur'an without usury. Zaqi Safrizal's research (2018) stated that spirituality could affect consumer purchase intention.

West Nusa Tenggara has a bank of NTB Syariah which can be one of the purposes of public financial management and has branch offices in every regency and city in West Nusa Tenggara Province, such as the West Nusa Tenggara Branch of NTB Syariah Bank, which has increased third party fund growth as shown by the following data:

If a large number of branch offices are not supported by a promotion to introduce NTB SyariahBank amid low financial literacy, then it will be difficult to attract consumers to save at Sharia Bank. Therefore, the researchers were interested in knowing the factors thatcan attract consumers to save at NTB SyariahBank.

II. HYPOTHESIS

Hypothesis testing can be proven and not proven after being supported by facts from the results of field research (Supardi, 2005: 6). To strengthen the hypothesis as a description of the initial answer, this study used a Theory of Planned Behavior model, including attitude toward behavior. It can be interpreted as a positive attitude that is believed in seeing something. In this case, the attitude was a factor of financial literacy. Subjective norm is a person's perception resulting from the influence of others to take action, which in this study was a promotional factor. Perceived behavior is the control behavior of something that is believed although it has to go through difficulties, that in this study was a factor of spirituality.

Several supporting previous studies, such as Maichum (2016), stated that the Theory of Planned Behavior model consisting of attitude toward behavior, social norms, and perceived behavioral had a positive and significant effect on purchase intention of green products. The results of Ni Nyoman Anggar Seni's research (2017) stated that attitude toward behavior, subjective norms, and perceived behavioral control had a positive effect on the interest in saving the younger generation. Ismanto (2018) stated that low public literacy would take an interest in also saving low and vice versa. Roni Andespa's research (2017) stated that factors influencing customer interest in saving include factors of marketing mix, culture, social, personal, and psychology.

Although the Theory of Planned Behavior, according to Padel and Foster (2005) is not considered a suitable model to explain behaviour, in most cases, this is because the research location has a different culture. According to Sanyal's (2014) research, this is in accordance with Rangkuti's (2013: 94) statement that attitude is a tendency to behave, and situations can also influence. Therefore, many studies being developed using the Theory of Planned Behavior.

From the description above, it can be assumed that the factors of religiosity, promotion, and financial literacy can attract consumers' saving intention at NTB Syariah Bank.

III. METHODS

A. Type of Research

In this research, the authors useda quantitative research type. Quantitative research is data in the form of numbers or figures (Sekaran, 2010). The quantitative method is a research method based on the philosophy of positivismto examine particular objectsto collect data using certain instruments to process statistical data to test a hypothesis (Sugiyono 2014). Quantitative research can process data or be analyzed using statistical calculation techniques.

B. Sample

The sampling technique in this study was purposive sampling. It is the determination of the sample intentionally according to the specified criteria. The requirements for being a respondent as a sample were:
a) The people live in Sumbawa Regency.
b) People who know NTB Syariah Bank

The number of samples in this study was determined by Paul Leedy's formula:

$$n = \left(\frac{Z}{e}\right)^2 (p)(1\text{-}P)$$

Notes:
n = sample size
P = population size
e = sampling error (10%)
Z = selected standard for error

If the total population of a study is unknown, then the maximum P $(1 - P)$ value is 0.25 and using a 95% Confidence Level with an error rate of not more than 10%, then the sample size is 100 respondents.

C. Definition of OperationalVariables

The operational variables according to Sugiyono (2015: 38) are attributes or values of an object or activity that has a particular diversity that has been made by researchers to be researched and finally to draw conclusions. The variables under study will be revealed clearly in the study.

According to Sugiyono (2011), a research instrument is a measuring tool in examining the phenomenon being observed. The phenomenon is the research variable. In this study, the authors used a questionnaire research instrument with the following indicators:

No	Variables	Sub-Variables	Indicators
1	Interest in Saving	Spirituality (X1)	1. Consciousness 2. Grace 3. Meaning 4. Transcendence 5. Truth Source: Amram & Dryer (2008)
2	Financial Literacy	Financial Literacy (X2)	1. General Personal Finance 2. Saving and borrowing 3. Insurance 4. Investment Source: Mendari and Kewal (2014)
3	Promotion	Promotion (X3)	1. Personal selling 2. Advertising 3. Sales promotion 4. Public relation 5. Direct Marketing Source: Kotler and Keller

D. Factor Analysis

Factor analysis, according to J. Supranto (2004), is a technique to reduce data from various variables to be more concise and can contain information from the original variables. It is performed using the approach of looking for patterns of variable relationships to form new variables. The purpose of the factor, according to Susanto, Singgih (2005: 11) is to determine the interrelationship between the independent variables with each other, which will later form fewer variables. This study used exploratory factor analysis,which is the variable of factor analysis technique that has been determined and strongly suspected to be the most influential factor.

IV. RESULTS

A. Validity Test

The validity test wasperformed to determine the level of reliability of an instrument (statement items) in the research. The validity test scale in this study was performed using the product-moment. Statement items were declared valid if $r_{count} > r_{table}$. In the validity test of the instrument, 50 respondents were involved. The degrees of freedom obtained were 48 through the formula df = N-2 and α = 0.05, therefore the value of the r_{table} was 0.279.

No	r_{table}	r_{count}	Notes
1	0.279	0,464	Valid
2	0.279	0,308	Valid
3	0.279	0,505	Valid
4	0.279	0,327	Valid
5	0.279	0,435	Valid
6	0.279	0,453	Valid
7	0.279	0,379	Valid
8	0.279	0,524	Valid
9	0.279	0,555	Valid
10	0.279	0,526	Valid
11	0.279	0,677	Valid
12	0.279	0,659	Valid
13	0.279	0,647	Valid
14	0.279	0,772	Valid
15	0.279	0,620	Valid
16	0.279	0,621	Valid
17	0.279	0,479	Valid
18	0.279	0,180	Not Valid
19	0.279	0,610	Valid
20	0.279	0,643	Valid
21	0.279	0,475	Valid
22	0.279	0,602	Valid
23	0.279	0,499	Valid
24	0.279	0,290	Valid

Source: the results of data processing

Statement no.18 wasnot valid, so the statement was omitted.

B. Reliability Test

A reliable instrument can be used as a measuring tool consistently, although the place and time of research are different. If the value of Cronbach's alpha <0.6, then it is declared less reliable. If the value of Cronbach's alpha is ≥ 0.6, then it is declared reliable.

Reliability Statistics	
Cronbach's Alpha	N of Items
.822	23

Source: Primary Data

Based on the analysis that had been carried out, it was found that Cronbach's alpha value on the instrument was 0.822 with 23 items of statements. It shows that the value of Cronbach's alpha of the instrument was > 0.7,indicating that all items were reliable, so they were suitable for use in research.

C. Factor Analysis
1) KMO and Bartlett's Test
In the factor analysis, there is an assumption test that must be fulfilled, in which the correlation between variables is called the Kaiser-Meyer-Olkin test and Bartlett's Test of Sphericity to test the interest of the Sumbawa's community in saving at NTB SyariahBank.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.807
Bartlett's Test of Sphericity	Approx. Chi-Square	1041.159
	df	231
	Sig.	.000

Source: Primary data processed 2020

Based on the results of data processing, the KMO value was 0.807> 0.05 with a significance of 0.000, indicating that it was feasible to carry out further analysis.

2) Anti- Image Correlation
The anti-image correlation was used to measure the level of closeness between variables or indicators in research.

Statements	Indicators	All
Banking can make managing my finances easier.	General Personal Finance	0.847
By saving in the bank, I can obtain added value	Saving and borrowing	0.781
Borrowing money from a bank has a low risk.		0.629
Insurance can protect me from unexpected risks.	Insurance	0.894
Saving is a form of investment that I do.	Investment	0.894
I faced problems and resolved them well.	Consciousness	0.864
I always speak honestly to other people.		0.890
I remember to be grateful for the many positive things in my life.	Grace	0.864
I have never felt burdened in carrying out Allah's commands.		0.819
I am always pleased with Allah's provisions and stipulation.		0.766
I get meaning/lessons from pain and suffering in my life.	Meaning	0.829
Failure to invest is the way to learn to be better.		0.893
By practising way prayers, I can overcome the challenges in life that I face.	Transcendence	0.884
Every time I get excess sustenance, I use it for positive things like saving.		0.859
I believe that products from Sharia banks are in accordance with Islamic law or the National Sharia Council of the Indonesian Ulema Assembly (DSN-MUI)	Truth	0.805
I invest or save in a Sharia bank to avoid usury.		0.791
I know the difference between the products of NTB Syariah Bank and other Sharia Bank from funding marketing.	Personal selling	0.824
I know the NTB Syariah bank from television, radio, internet, banner advertisements.	Advertising	0.715
I know the products of NTB SyariahBank from Instagram, Facebook, Twitter and other social media.		0.840
I take advantage of discount programs, cashback, and other promos from NTB SyariahBank.	Sales promotion	0.581
The social activities conducted by NTB SyariahBank made me know about NTB SyariahBank	Public relation	0.725
From sports events and cultural festivals, I got to know the products of NTB Syariah Bank.		0.806
I have received advertisements via short messages, emails from NTB SyariahBank	Direct marketing	0.558

Source: Primary data processed 2020

The table above shows the results of data processing regarding the MSA (Anti Image Correlation) value, showing that each indicator had a value> 0.50. Therefore, it can be concluded that the indicator was feasible for further testing.

3) Communalities

The next stage was to see the value of Communalities. The Communalities test was done to determine the ability of indicators to explain factors. If the value of Communalities> 0.5, the variable indicator can be considered able to explain the factor.

Indicator	Initial	Value
General Finance	1.000	.681
Saving	1.000	.659
Borrowing	1.000	.658
Insurance	1.000	.385
Investment	1.000	.608
Consciousness1	1.000	.620
Consciousness2	1.000	.608
Grace1	1.000	.669
Grace2	1.000	.625
Grace3	1.000	.760
Meaning1	1.000	.741
Meaning2	1.000	.719
Application1	1.000	.692
Application2	1.000	.707
Truth1	1.000	.741
Truth2	1.000	.621
Personalseling1	1.000	.732
Advertising1	1.000	.619
Advertising2	1.000	.729
sales promotion	1.000	.707
PublicRelation1	1.000	.767
PublicRekation2	1.000	.651
Direct	1.000	.846

Source: Primary data processed 2020

Indicators that had a value <0.5 were deleted.

4) Principal Component Analysis

In determining the number of factors, an extraction process was carried out using the PCA (*Principal Component Analysis*) method. To determine the number of factors formed, it is necessary to look at the eigenvalue that forms. The factor must have a value> 1 as the data presented below:

	Initial Eigenvalues		
Component	Total	% of variance	Cumulative %
1	6.790	30.862	30.862
2	2.569	11.679	42.541
3	1.895	8.615	51.156
4	1.642	7.465	58.621
5	1.205	5.476	64.098
6	1.060	4.817	68.915

Source: Primary data processed 2020

The results of the analysis show that factor 1 with a value of 6.790, with a value of variance,could explain the diversity of indicators by 30.862%. Factor 2, with a value of 2.569, with a value of variance could explain the diversity of the indicators of 11.679%. Factor 3, with a value of 1.895, with a value of variance could explain the diversity of indicators of 8.615%. Factor 4, with a value of 1.642, with a value of variance could explain the diversity of indicators of 7.465%. Factor 5 with a value of 1.205, with a value of variance could explain the diversity of indicators of 5.476% and factor 6 with a value of 1.060, with a value of variance could explain the diversity of indicators of 4.817%. It can be concluded from the results of data processing that the six forming factors could explain the effect of 68,915%.

5) Matrix factor

The matrix factor is the result of the factor analysis process before rotation. It is in the form of numbers from the loading factor of each indicator. The value of the loading factor which of more than 0.5 means that it has a high correlation. The result of the negative loading value only describes the direction of the connotation before the rotation process.

Matrix Component[s]						
	Component					
	1	2	3	4	5	6
General Finance	.452	-.246	.024	.334	.489	-.254
Saving	.421	-.557	.085	.362	.083	.162
Borowing	.344	-.262	.511	.435	-.113	-.089
Investment	.570	-.487	-.008	-.067	.092	.182
Consciousness1	.579	-.014	-.148	-.360	.127	.342
Consciousness2	.562	-.072	-.106	-.024	.444	-.279
Grace1	.656	.218	-.274	.290	-.005	-.177
Grace2	.623	.324	-.181	.188	-.041	-.248
Grace3	.653	.391	-.294	.001	.051	.301
Meaning1	.700	.321	-.333	-.108	-.042	-.152
Meaning2	.703	.003	-.129	-.102	-.344	.282
Application1	.663	.354	-.274	-.004	-.103	-.202
Application2	.791	.116	-.120	.104	.095	.184
Truth1	.649	-.135	.168	.255	-.453	-.052
Truth2	.600	-.006	.276	.040	.186	.386
Personalseling1	.358	.331	.491	.486	-.039	.128
Advertising1	.473	-.382	.205	-.399	.181	-.125
Advertising2	.582	-.386	.235	-.427	.069	.008
Sales Promotion	.024	.695	.389	-.170	.146	.150
PublicRelation1	.503	-.008	.430	-.316	-.435	-.198
PublicRelation2	.530	.074	.300	-.383	-.033	-.356
Direct	-.100	.655	.560	-.062	.299	.009

Source: Primary data processed 2020

From the data of the matrix component, groups or indicator factors were formed:
1. Factor 1 consisted of the following indicators: Application2 (0.791), Significance2 (0.703), Significance1 (0.700), Application1 (0.663), Grace1 (0.656), Grace3 (0.653), Truth1 (0.649, Grace2 (0.623), Truth2 (0.600), Advertising2 (0.582), Conciousness1 (0.579), Investment (0.570), Conciousness2 (0.562), Public Relations2 (0.530), Public Relations1 (0.503), Advertising1 (0.473) and General Finance (0.452).
2. Factor 2 consisted of the following indicators: Sales Promotion (0.695), Direct (0.655), and Saving (0.557).
3. Factor 3 consisted of the Personalseling1 (0.491)
4. Factor 4 consisted ofthe Borrowing indicator (0.435)
5. Factor 5 was blank
6. Factor 6 was blank

Because some factors had no members or the distribution of factors were not evenly distributed, as seen in the matrix component table, the next step was to rotate. Indicator factors can be distributed into factors 1-6. Factor rotation was carried out by the Varimax method.

6) Rotation Factors
To simplify the value of the loading factor, the rotation was required to make it easier to interpret the data. Therefore, a factor rotation was performed.

Indicator	Component					
	1	**2**	**3**	**4**	**5**	**6**
GeneralFinance	.194	.085	.043	-.104	.260	.745
Saving	-.031	.360	.016	-.403	.502	.337
Borrowing	-.032	.004	.188	-.038	.765	.187
Investment	.078	.536	.288	-.358	.193	.258
Consciousness1	.295	.668	.244	-.013	-.160	.043
Consciousness2	.375	.164	.244	-.025	-.037	.616
Grace1	.754	.082	-.013	-.065	.201	.220
Grace2	.749	.004	.089	.061	.165	.157
Grace3	.684	.512	-.079	.150	-.022	-.015
Meaning1	.804	.189	.210	.012	-.091	.074
Meaning2	.508	.518	.244	-.180	.198	-.247
Application1	.806	.087	.177	.036	.011	.047
Application2	.595	.512	.084	.016	.215	.192
Truth1	.415	.137	.303	-.228	.627	-.113
Truth2	.155	.625	.142	.198	.343	.171
Personalseling1	.221	.094	-.082	.444	.686	.031
Advertising1	-.024	.313	.635	-.122	-.002	.320
Advertising2	.016	.455	.678	-.136	.073	.199
SalesPromotion	.093	.079	.038	.818	-.033	-.143
PublicRelation1	.208	.052	.749	.071	.311	-.241
PublicRekation2	.285	.030	.719	.185	.056	.121
Direct	-.067	-.084	.028	.911	.051	.041

Source: Primary data processed 2020

1. Factor 1 consisted of indicators of Application1 (0.806), Significance 1 (0.804), Grace1 (0.754), Grace2 (0.749), Grace3 (0.684) and Application2 (0.595).
2. Factor 2 consisted of indicators of Conciousnes1 (0.668), Truth2 (0.625), Investment (0.536) and Meaning2 (518).
3. Factor 3 consisted of indicators of Public Relation1 (0.749), Public Relation2 (0.719), Advertising2 (0.678) and Advertising1 (0.635).
4. Factor 4 consisted of indicators of Direct (0.911) and Sales Promotion (0.818).
5. Factor 5 consisted of indicators of Borrowing (0.765), Personalseling1 (0.686), Truth1 (0.627) and Saving (502).
6. Factor 6 consisted of the indicators General Finance (0.745) and Conciousness2 (0.616).

Following grouping the rotation matrix, then the factor was named.

Factor	Varian	Indicator	Loading Value	Name of the factor
Factor 1	30.862	Application1	.806	Spirituality
		Meaning1	.804	
		Grace1	.754	
		Grace2	.749	
		Grace3	.684	
		Application2	.595	
Factor 2	11.679	Conciousness1	.668	Spirituality Investment
		Truth2	.625	
		Investment	.536	
		Meaning2	.518	
Factor 3	8.615	PublicRelation1	.749	Public Relations
		PublicRelation2	.719	
		Advertising2	.678	
		Advertising1	.635	
Factor 4	7.465	Direct	.911	Promotion
		SalesPromotion	.818	
Factor 5	5.476	Borrowing	.765	Financial education
		PersonalSelling1	.686	
		Truth1	.627	
		Saving	.502	
Factor 6	4.817	GeneralFinance	.745	Financial awareness
		Conciousness2	.616	

Source: Primary data processed 2020

7) Component Transformation Matrix
The component transformation matrix test aims to find out whether the formed factors have a correlation with each other. The test results showed that there was a negative number. This only illustrates that it only shows the level of correlation.

Component Transformation Matrix						
Component	1	2	3	4	5	6
1	.667	.484	.403	-.057	.316	.236
2	.489	-.163	-.224	.767	-.163	-.261
3	-.461	-.024	.419	.534	.571	.006
4	.142	-.222	-.644	-.106	.674	.224
5	-.169	.215	-.187	.320	-.299	.836
6	-.233	.802	-.404	.092	.060	-.357

Source: Primary data processed 2020

The results of the values in the table above show that only factor 1 had a value of more than 0.5, which was 0.667. Meanwhile, factor 2 had a value of 0.163. Factor 3 had a value of 0.419. Factor 4 had a value of 0.106. Factor 5 had a value of 0.299, and factor 6 had a value of 0.357. It can be concluded that the six factors (components) that were formed were correct because they had a high enough correlation.

V.   DISCUSSION

1. Spirituality Factor

Spirituality influenced the Sumbawa community to save 30,862 on the community's interest in theproducts of NTB Syariah bank. The forming indicators were Application1 (0.806), Significance1 (0.804), Grace1 (0.754), Grace2 (0.749), Grace3 (0.684) and Application2 (0.595). This was reinforced by Chairy's research (2017) which stated that the spirituality factor could affect a person's intention or interest to take any action which in this study is the interest in saving.

2. Investment Spirituality

It can be seen that investment is not always related to profitsonly but also about practices that can bring blessings to the lives of individuals and families. It also occurs in the Sumbawa community, that knowledge of usury and halal investment were the factors driving interest in saving at NTB Syariah bank. Sumantri's research (2020) explained that there was an effect of knowledge about usury on consumer interest in saving. The spirituality factor of investment was formed by indicators of Awareness1 (0.668), Truth2 (0.625), Investment (0.536) and Meaning2(518),with variant11.675.

3. Public Relations

Building relationships with the community can be a method for NTB Syariah bank to get closer to consumers. The public relations factor was formed from indicators of Public Relations1 (0.749), Public Relations2 (0.719), Advertising2 (0.678) and Advertising1 (0.635), with variant 8.615.

4. Promotion

The promotion factor from an indicatorof direct (0.911), and sales promotions (0.818) with a variant of 7.465.In the research by Riyan Pradesyah (2020), the promotion variable has an influence on consumer interest.

5. Financial Education

The financial education factor from with a variant of 5,476 was formed from indicators of borrowing (0.765), personal selling (0.686), truth1 (0.627), saving (0.502).

6. Financial Awareness

The financial awareness factor with variant 4,817 was formed by indicators of general finance (0.745), and awareness2 (0.616).

VI.   CONCLUSION

It can be concluded that the spirituality factor was the biggest in encouraging interest in saving when someone has a high spiritual value, the greater the interest in saving at the NTB Syariah bank. It was also followed by the investment spirituality factor as the second factor which had the second-highest, that still has the relationship with the first factor where someone who has a high investment spirituality will affect the intention in saving.

The factors of community relations, promotion and financial education are factors that are carried out by Bank NTB Syariah to attract customers.For financial awareness factors,it can arise from a person andis influenced by other external factors such as promotion and financial education.

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