

THE INFLUENCE OF FINANCIAL LITERACY AND PROMOTION LEVEL ON THE INTEREST IN USING ISLAMIC BANK PRODUCTS IN STUDENTS OF UIN SUNAN GUNUNG DJATI BANDUNG

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Abstrak

Penelitian ini dilatarbelakangi oleh banyaknya penggunaan produk bank syariah bagi mahasiswa UIN Sunan Gunung Djati Bandung. Tulisan ini bertujuan untuk melihat pengaruh literasi dan promosi keuangan terhadap minat menjadi nasabah bank syariah bagi mahasiswa UIN Sunan Gunung Djati Bandung. Metode yang digunakan dalam penelitian ini adalah metode penelitian kuantitatif dan survei. Populasi penelitian ini adalah mahasiswa UIN Sunan Gunung Djati Bandung, sebanyak 29.350 mahasiswa, dan memperoleh sampel sebanyak 88 responden. Teknik pengambilan sampel menggunakan cluster. Metode pembelajaran dengan kuesioner. Hasil penelitian menunjukkan bahwa tingkat literasi keuangan syariah memiliki nilai signifikansi sebesar $0,000 < 0,05$, yang berpengaruh positif dan signifikan terhadap minat masyarakat menabung pada bank syariah, sedangkan yang dipromosikan adalah $0,061 > 0,05$ sehingga tidak berpengaruh dan tidak signifikan terhadap minat masyarakat menabung di bank syariah.

Kata Kunci: Literasi Keuangan, Promosi, Minat, dan Perbankan Syariah

Abstract

This research was motivated by the significant use of Islamic bank products for UIN Sunan Gunung Djati Bandung students. This paper aims to determine the influence of financial literacy and promotion on interest in becoming a Sharia bank customer for UIN Sunan Gunung Djati Bandung students. The use of methods used in this study is quantitative research methods and surveys. The population in this study was 29,350 students of UIN Sunan Gunung Djati Bandung, and a sample of 88 respondents was obtained. The sampling technique uses clusters. Data collection method by questionnaire. The results revealed that the level of Islamic financial literacy had a significant value of $0.000 < 0.05$ and had a positive and significant effect on public interest in saving at Islamic banks. In contrast, promotions of $0.061 > 0.05$ so that it had no effect and was not compelling to people's interest in saving at Islamic banks.

Keywords: Financial Literacy, Promotion, Interest, and Islamic Bank.

1. INTRODUCTION

Sharia Bank refers to a banking system based on rules by Islamic law. The function of the bank as a party that provides services is to collect funds and distribute them to customers who lack funds. In Indonesia, the word sharia in Sharia banks implies the rules of agreement between Islamic banks as fundraisers and customers in storing or financing customer needs to be sourced from the Qur'an and Hadith based on Islamic law and ulama fatwas (Sugono, 2008).

Islamic banks are known as banks without interest and usury, whose nature is uncertain and unclear in Islamic economics, which is more *Buddhist*. Islamic banking was a sensitivity from economic thinkers and Islamic banking practitioners who desired to supply Islamic financial activities that were not by Islamic Sharia, whose nature was speculation and violated the principles of justice so as not to damage the morals and direction of Sharia (Ali, 2010).

Managing one's finances is personally induced by several factors, including financial literacy. Knowledge of financial management will determine the success or accuracy of one's financial condition. Islamic financial literacy, especially in Indonesia, must be developed because most of the population is Muslim. This will help develop the Islamic economy and finance in Indonesia. Indonesia's economy can be better supported through the existence of Islamic banks. Currently, Islamic banks are still under the shadow of conventional banks that have been known before. The awareness and use of Islamic bank products align with Islamic financial literacy. The influence of Sharia financial literacy is very significant on financial management decisions and decisions to deposit funds owned into Islamic banks (Khosasi, 2017).

With the modernization and development of Islamic banking, commercial and Islamic banks compete to draw public interest and become customers of their respective banks. One of the strategies they do is to promote sales by providing high-quality products to banks. Dissemination through print or electronic media and other media (Ortega & Alhifni, 2017).

Through promotions by Islamic banks and financial activists, marketing strategies are fundamental in increasing interest in using Islamic bank products. The use of information technology makes it easy to draw public interest to become customers. Promotion will increase people's knowledge of something to understand the object they face (Wirartha, 2006). Students as part of a community with a source of knowledge and access to literacy and promotion from Islamic banks are good targets.

High understanding and knowledge are the factors that induces interest in saving, with good understanding and knowledge will measure the number of benefits obtained so that it will be easier to choose and consider decisions. There are three types

of customers' understanding and knowledge. The first is the knowledge about the product, the second is about purchasing the knowledge, and the third is about the helpful knowledge. Many students have not saved and become customers at Islamic banks because they lack understanding and knowledge about Islamic bank products.

Interest means attraction or tendency towards something; the condition is based on awareness without coercion from outside parties (Slameto, 2010). The social environment also affects a personal interest in saving at Islamic banks. Based on the *theory of planned behavior* reveals that an individual's interest in something influences the realization of his Interest (Ajzen & Fishbein, 2004). Students' interest in becoming customers of Islamic banks requires sufficient planning and knowledge to provide maximum security and trust.

2. LITERATURE REVIEW

2.1 Financial Literacy

Financial literacy is a person's ability to understand and manage personal finances effectively. A study by the Indonesian Financial Services Authority reveals that good financial literacy can develop a person's ability to make the right financial decisions. In addition, research also discloses that low levels of financial literacy can cause individuals to be more likely to take unnecessary financial risks and be less able to manage debt effectively (OECD, 2016). Therefore, individuals need to improve their financial literacy to manage finances better.

2.2 Promotion

Promotion is one of the marketing strategies that companies use to increase sales of their products or services. Different types of promotions, such as advertising, direct sales, and sales promotions, have been used by companies to achieve their marketing goals. A study by Gupta and Cooper revealed that sales promotion positively impacts short-term sales, while advertising affects long-term sales. However, the study also proposes excessive promotion can reduce a company's brand value and profitability (Gupta & Cooper, 1992).

2.3 Customer Interest

Interest is a feeling of curiosity in learning, admiring, and possessing something. In addition, interest can be defined as one part of the realm of affection or affection that makes a person have awareness in making a choice. Customer interest is an essential factor in determining the success of a banking product or service. A study by Jalil revealed that trust, security, convenience, and service quality contribute to increasing customer interest in using certain banking products or services. In addition, this study also reveals that service quality is an essential factor in determining

customer interest. Therefore, banking companies need to ensure the quality of companies to ensure the quality of their services reaches customer expectations and needs to increase customer interest in their products or services (Jalil & Arshad, 2017).

3. METHODOLOGY

Based on the conclusion data, this study adopts literature and empirical research methods that combine descriptive and quantitative methods. The literature method is used to explain the literature review, and the empirical method is used to explain the empirical findings about the research object. Information and data collection techniques come from literature studies, recordings, and literature surveys with a population of 29,350 UIN Sunan Gunung Djati Bandung students and a sample of 88 students, as well as the influence of knowledge and financial promotion on interest in becoming Islamic bank customers. The operationalization of the variables of this study is as follows:

Table 1
Research Operationalization

| No | Variable | Operational Definition | Indicator |
|----|---|--|---|
| 1. | Financial Literacy (X1) (Lusardi & Mitchell) | The knowledge that a person has regarding financial instruments. | Financial literacy can be measured by: a. Understand financial products b. Understand the basic concepts of finance c. Making choices about healthy finances d. Managing debt |
| 2. | Promotion (X2) (Philip Kotler) | Communication by marketers who inform and remind potential buyers about a product to influence an opinion or get a response. | a. Advertising b. Sales Promotion c. Public Relations d. Individual Sales |
| 3. | Customer Interest (Y) (Rini, Sukaatmadja, & Giantari, 2017) | Purchase interest is considered a measurement of the likelihood of consumers buying certain products, | a. Consumer desires to save; b. The desire to understand savings products; c. The possibility of recommending savings |

| | | | |
|--|--|--|---------------------------------|
| | | where if the purchase intention is higher, then the possibility to purchase will be greater. | products to the closest person. |
|--|--|--|---------------------------------|

Descriptive data analysis is used to explain the object of research, while quantitative statistical analysis is used to find out and analyze how much the relationship between variables in this study until a conclusion is obtained.

4. RESULT AND DISCUSSION

4.1 Classical Assumption Test

4.1.1 Normality Test

The normality test determines whether the data in a regression model, independent variable, dependent variable, or both have a normal distribution. Data that have a normal distribution have a significance value of > 0.05 .

Table 2
Normality Test
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|--------------------------------|----------------|-------------------------|
| N | | 88 |
| Mean | | 0E-7 |
| Normal Parameters ^b | Std. Deviation | .96068740 |
| Most Extreme Differences | Absolute | .101 |
| | Positive | .081 |
| | Negative | -.101 |
| Kolmogorov-Smirnov Z | | .944 |
| Asymp. Sig. (2-tailed) | | .334 |

a. Test distribution is Normal.

b. Calculated from data.

Based on the results of the *Kolmogorov-Smirnov* normality test above, it reveals a significance value of $0.334 > 0.05$. The tested data are typically distributed because the significance is more significant than 0.05, and regression analysis can be performed.

4.1.2 Multicollinearity Test

This multicollinearity test aims at regression analysis of correlations between independent variables, a good regression model should not have correlations between variables. This multicollinearity test aims to determine the level of closeness of the relationship between independent variables in a study. Generally, the *tolerance* value is above 0.1 or equal to the *Variance Inflation Factor* (VIF) below 10. The following table of multicollinearity test results using the *SPSS For Windows* application version 20.0:

Table 3
Multicollinearity Test
Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig | Collinearity Statistics | |
|-------|--------------------------------|------------|---------------------------|------|-------|-------------------------|------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 2.104 | .575 | | 3.661 | .000 | |
| | Financial Literacy (X1) | .008 | .087 | .008 | .093 | .926 | .605 |
| | Promotion (X2) | .748 | .084 | .775 | 8.891 | .000 | .605 |

a. Dependent Variable: Customer Interest

Based on the multicollinearity test table data, the calculation results reveal that the *Variance Inflation Factor* (VIF) value is 1.652, and the *tolerance* value is 0.605. This, when compared with the basis of decision-making, indicates no multicollinearity between independent variables in this study. This is because the VIF value is $1.652 \leq 10$, and the *tolerance* value is $0.605 \geq 0.1$. Then the existing regression model is feasible to use.

4.1.3 Heteroskedasticity Test

The heteroscedasticity test aims to test whether there is no variance inequality in the regression model from one observation to another. If there is a specific pattern, such as dots that exist forming a particular pattern regularly, then it indicates heteroscedasticity has occurred. However, no heteroskedasticity is detected if there is no clear pattern and the dots are not scattered above and below the number 0 on the y-axis. Here's testing using *SPSS For Windows* Version 20.0:

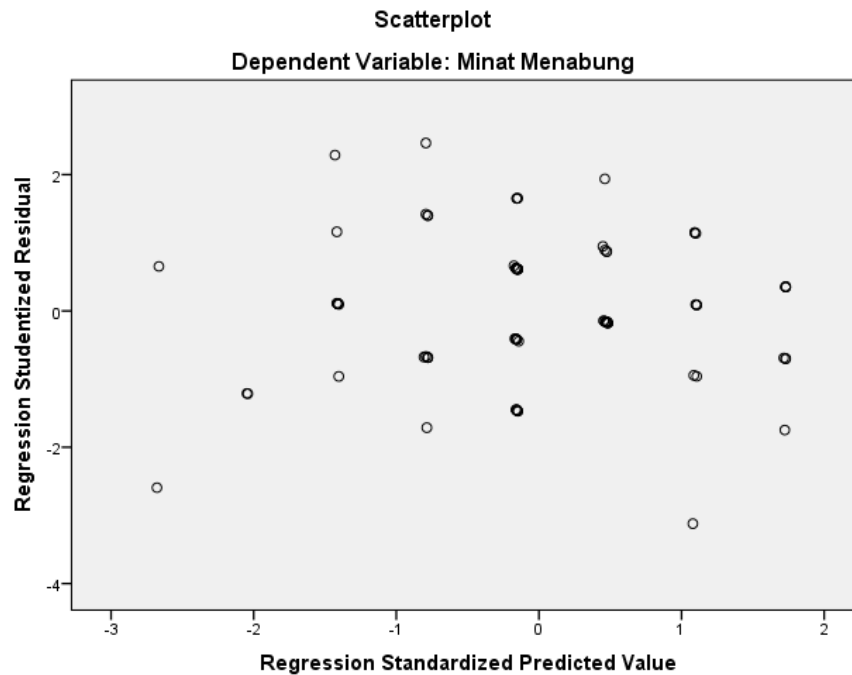


Figure 1
Heteroscedasticity Test

Source: SPSS For Windows version 20.0 output data

The points on the graph do not form a specific regular pattern. The points on the graph spread above and below the number 0 on the Y axis, so it can be concluded that there is no heteroscedasticity so that there is no heteroscedasticity problem until an excellent and ideal regression model can be fulfilled.

4.2 The Influence of Financial Literacy on Interest in Becoming Sharia Bank Customers

The financial services authority said that financial literacy is a collection of knowledge, beliefs, and skills that can induce a person's behavior and attitude in improving the quality or quality in making decisions and managing finances to achieve six welfare (Otoritas Jasa Keuangan, 2016). Understanding related to finance can also be referred to as financial literacy (Tukan, 2019). Another understanding of financial literacy is the application of knowledge and Understanding in which there are concepts, financial risks, motivations, skills, and beliefs used as Understanding and knowledge. The extent of Understanding or literacy can define financial literacy and also the application of a person in managing his finances (Hutabarat, 2018). A person's need for financial literacy is necessary for effective decision-making in the financial making, developing financial well-being (*financial well being*) of individuals and the general public who participate in the economic field.

The influence of financial literacy has a considerable impact on the decision-

making of one's financial life. A person's thoughts on financial conditions and influence on strategic decisions can affect better financial management for individuals or the general public. Financial literacy is understanding the concept of financial management and the process of a person changing his economic situation appropriately, both in the short and long term. We can conclude that financial literacy is a process that can raise awareness from individuals or the general public in managing their finances so that they are used wisely, well, and correctly. Therefore the knowledge that has been planned to obtain a better life in the future to be more prosperous.

Table 4
Partial test results (t-test)
Coefficients^a

| | Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.873 | 1.143 | | 3.388 | .001 |
| | Financial Literacy (X₁) | .683 | .137 | .621 | 4.964 | .000 |
| | Promotion (X ₂) | -.027 | .187 | -.18 | -.144 | .886 |

a. Dependent Variable: Interest in Becoming a Customer (Y)

The results revealed that financial literacy positively influences the interest in becoming a Sharia bank customer, the student of UIN SGD Bandung. This is shown by a calculated t-value of 4.964 with a significance value smaller than 0.05 ($0.00 < 0.05$). The first hypothesis states that financial literacy positively influences the Interest of UIN Sunan Gunung Djati Bandung students to become Islamic bank customers is accepted. Therefore, supposing the financial literacy of students is high. In that case, it implies that the Interest of UIN Sunan Gunung Djati Bandung students to become customers of Islamic banks is also high, and vice versa.

4.3 The Effect of Promotion on Interest in Becoming Sharia Bank Customers

Promotion can be defined as activities aimed at influencing consumers to get to recognize a product to be offered and making consumers interested in buying the product. Promotions can provide students with complete information about various products and services offered by Islamic banks. Students who were initially not interested in becoming Sharia bank customers because they did not know information

about the various virtues of Sharia banks after promotion caused student students to acknowledge the various virtues and benefits of being Sharia bank customers. Ultimately, there was interest in Sharia banks and interest in becoming Sharia bank customers (Indriyo, 2000).

Promotion is needed to attract consumers. We can inform, persuade and restrict consumers to buy or enjoy our products through promotions. In addition, business entities promote consumer or consumer interest in products or services and generate demand for products or services. Therefore, promotion is defined as one of the strategies used by the bank, namely a marketing strategy to customers to inform the bank about the types of products and services owned by the bank so that customers are interested and obtain clear information about products and services (Zuhriyah, 2020).

Table 5
Partial test results (t-test)
Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 2.104 | .575 | | 3.661 | .000 |
| Financial Literacy | .008 | .087 | .008 | .093 | .926 |
| Promotion | .748 | .084 | .775 | 8.891 | .000 |

a. Dependent Variable: Interest in Saving

Dependent Variable: Interest in Becoming a Customer (Y)

The results revealed that financial knowledge positively altered the Interest of UIN Sunan Gunung Djati Bandung students to become customers of Islamic banks. The calculated t value of 4.964 and the significance value of less than 0.05 ($0.00 < 0.05$) indicate this. The first hypothesis reveals that financial literacy positively touches the Interest of UIN Sunan Gunung Djati Bandung students to become Islamic bank customers. Accepted. Therefore, if students have a high level of financial knowledge, they are also very interested in becoming customers of Islamic banks, and vice versa.

4.4 The Influence of Financial Literacy and Promotion on Interest in Becoming Sharia Bank Customers

A desire that arises without coercion from others or based on one's awareness of achieving specific goals is called interest. According to Pandji, mind is a feeling of

interest or liking felt by someone in a particular object and activity based on their awareness. Usually, there is a tendency to know more about the object. In other words, meat is choosing a specific product or service (Elmayasari, 2019). Interest is a feeling of curiosity in which one learns, admires, and has something. In addition, interest can be defined as one part of the realm of affection or affection that makes a person have awareness in making a choice. Gerung explains that interest is a feeling with direction and interpretation for something (there is an element of selection). In addition, Holland said that interest is a great tendency of the heart towards a consciousness that arises, and there is an element of need or need, such as interest in selecting and others.

The decision in appointing is a selection process that unites literacy skills in evaluating two or more alternative behaviors, resulting in good behavior or character closely related to personality characteristics. Interest is one aspect of psychology that can color individuals' character or life to carry out their activities because of their interests and awareness. In addition, interest has a broad meaning because interest can clarify abstract things.

Table 6
Simultaneous or simultaneous test results (Test F)
ANOVA^b

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 167.004 | 2 | 83.502 | 24.592 | .000 ^b |
| Residual | 285.226 | 84 | 3.396 | | |
| Total | 452.230 | 86 | | | |

- a. Predictors: Constant, Financial Literacy (X1), Promotion (X2)
b. Dependent Variable: Interest in Becoming a Customer

The results revealed that promotion negatively affected UIN Sunan Gunung Djati Bandung students' interest in becoming customers of Islamic banks. A t value of -1.44 indicates that the significance value is more significant than 0.05 ($886 < 0.05$), thus the first hypothesis states that promotion negatively affects the Interest of UIN Sunan Gunung Djati Bandung students to become Islamic bank customers. Refuse. Therefore, if the promotion of students is high, it means that students' interest in becoming customers of Islamic banks is low, and vice versa.

Table 6
Linear Regression Model Estimation Results
Coefficients

| | Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--|-------|-----------------------------|----------|---------------------------|---|------|
| | | B | Std.Erro | Beta | | |
| | | | | | | |

| | | | r | | | |
|---|--------------------------------------|--------------|-------|------|-------|------|
| 1 | (Constant) | 3.873 | 1.143 | | 3.388 | .001 |
| | Financial Literacy (X ₁) | .683 | .137 | .621 | 4.964 | .000 |
| | Promotion (X₂) | -.027 | .187 | -.18 | -.144 | .886 |

a. Dependent Variable: Interest in Becoming a Customer

Based on the calculation results in the table above reveals the value of the coefficient that forms a linear regression model between the financial literacy variable and the promotion of the interest variable to become an Islamic bank customer (Y). The multiple linear regression model obtained is:

$$Y = 3.873 + 683X_1 - 027X_2 + e$$

The interpretation of the model is as follows:

a. $b_0 = 3.873$

The constant of the regression model is represented by a value of 3.873 which means 3.873 units without the contribution of financial literacy variables (X₁) and promotion (X₂) to the variable of interest in becoming Islamic bank customers (Y).

b. $b_2 = 683$

The regression coefficient reveals the contribution of the financial literacy variable (X₁) to the variable of interest of customers who become customers of Islamic banks (Y). The regression coefficient of the financial knowledge literacy variable (X₁) is positive, which implies that each additional unit will increase the value of the interest variable that becomes an Islamic bank customer (Y).

c. $b_3 = -027$

The regression coefficient reveals the contribution of the promotion variable (X₂) to the variable of interest of customers of Islamic banks (Y). The regression coefficient of the promotion variable (X₂) is negative, which implies that every additional unit will reduce the value of the interest variable as a customer of Islamic banks (Y).

Based on the partial test results of the two variables above, it can be seen that the financial knowledge variable (X₁) positively affects the variable of interest in becoming an Islamic bank customer (Y). The effect of promotion (X₂) negatively affects the variable benefits of being a customer of Islamic banks (Y). In addition, the test results also show the results of calculations, including the results of linear regression analysis, which can be seen in the following table:

Table 7
Multiple Correlation Test
Model Summary

| Model | R | R Square | Adjusted R Square | Std. The error of the Estimate |
|-------|-------------------|----------|-------------------|--------------------------------|
| 1 | .608 ^a | .369 | .354 | 1.843 |

a. Predictors: (Constant), X1, X2

The table above reveals that the correlation value between the variables of financial literacy (X1) and promotion (X2) to the variable of interest in becoming a customer of Islamic banks (Y) is 0.608. Based on the interpretation of the correlation coefficient table, this value reveals that there is a strong relationship between the variable interest rate (X1) and promotion (X2) to the variable Islamic customer (Y) because it is between 0.60-0.80.

Similarly, the coefficient of determination is represented by the R-squared value. The calculation results reveal that the coefficient of determination, namely the variables of financial literacy (X1) and promotion (X2), has an influence of 36.9% on the variable equity (Y) to become customers of Islamic banks. While 63.1% of equity variables become customers of Islamic banks (Y) influenced by other factors or variables not studied in this study. The results of this study demonstrate that the financial knowledge variable (X1) has a positive effect.

Significant to the variable of interest in becoming a customer of Islamic banks (Y). At the same time, the effect of promotion is harmful and does not significantly affect the variable benefits of being a customer of Islamic banks (Y).

5. CONCLUSION

Based on the results of research and discussion, the following conclusions can be drawn: financial literacy positively affects an interest in becoming a customer of Islamic banks. A significant value of < 0.05 indicates this. This means there is an increase in financial literacy among UIN Sunan Gunung Djati Bandung students toward interest in becoming sharia bank customers. Promotion negatively affects an interest in becoming a customer of Islamic banks. A significance value of > 0.05 indicates this. This means the promotion does not significantly influence the interest in becoming a sharia bank customer for UIN Sunan Gunung Djati Bandung students. Financial literacy has a positive influence, while promotion negatively influences interest in becoming a Sharia bank customer for UIN Sunan Gunung Djati Bandung students. This is shown by the calculated F value ($24,592 > 2,746$), and the

significance value reveals that the Literacy variable positively affects an interest in becoming a customer of Islamic banks. Meanwhile, the influence of unfavorable promotion on interest in becoming a customer of Islamic banks.

Based on the conclusions above, additional suggestions that are expected to be useful for researchers and future research topics can be made. Future researchers are expected to add other variables, not in this study. Future researchers are expected to expand their research and study theory to make the research results more accurate and achieve significant results.

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