

## The Effect Of Online Promotion Media On Interest Saving A New Neighborhood Community At BRI Sharia Palu Branch

Rosan Gusmawan<sup>1\*</sup>, Marzuki Marzuki<sup>2</sup> & Gasim Yamani<sup>3</sup>

<sup>1</sup>Faculty of Islamic Family Law

<sup>2</sup> Universitas Islam Negeri Datokarama Palu

<sup>3</sup> Universitas Islam Negeri Datokarama Palu

\*Corresponding Author: Rosan Gusmawan E-mail: [rosangusmawan16@gmail.com](mailto:rosangusmawan16@gmail.com)

### ARTICLE INFO

### ABSTRAK

Volume: 1  
ISSN:

### KEYWORDS

Online promotion, Saving interest

This study aims to analyze the effect of online promotion media on saving interest in the people of the Baru village at the BRI Syariah Bank Palu Branch.

Promotional media becomes a reference for every individual in carrying out all their activities in order to get the desired results. The development of the Islamic banking industry in Indonesia has started since the enactment of Law (UU) number 10 of 1998, namely banks have great opportunities in developing the Islamic banking industry.

This study uses quantitative research with data collection techniques through observation, interviews and distribution of questionnaires/questionnaires. The sampling technique was carried out randomly, data collection used statistical data analysis research instruments with the aim of testing predetermined hypotheses.

The population in this study was the entire community of the Baru village. The sampling technique used is simple random sampling technique, which is a random sampling technique without regard to the existing strata in the population. With the number of samples taken a number of 99 people in the village of Siranindi. In processing the data, this study uses the SPSS 16.0 program. This study uses simple linear regression analysis.

### 1. Introduction

Promotional media becomes a reference for every individual in carrying out all their activities in order to get the desired results. The development of the Islamic banking industry in Indonesia has started since the enactment of Law (UU) number 10 of 1998, namely banks have great opportunities in developing the Islamic banking industry. This is also shown by the enthusiasm of the community in using sharia banking products which continues to increase from year to year, such as: increasing the number of deposits, loan products, or other products used by both Muslim and non-Muslim communities.

The improved development of Islamic banking will have an impact on increasing community economic activity and reducing speculative transaction activities, so that the financial system is in a stable condition as a whole. This is also confirmed by the enactment of Law (UU) number 21 of 2008 concerning Islamic banking which is the legal basis and is expected to be able to encourage the growth of Islamic banking in the future.

In this activity, each bank tries to promote all its products and services, either directly or indirectly. With the existence of a bank, people are more familiar with banking products. Therefore, promotion is the most powerful means to attract customers' attention by introducing products to their customers. One of the bank's promotional objectives is to inform all types of products offered and try to attract new potential customers.

<sup>1</sup> Rosan Gusmawan is a Student at Faculty of islami Family Law Study Program, Universitas Islam Negeri Datokarama Palu, Indonesia. This paper was presented at The 1st International Conference on Islamic and Interdisciplinary Studies (ICIIS) 2022 as a presenter held by the Postgraduate School Universitas Islam Negeri Datokarama Palu, Indonesia.

Online media according to Ashadi Siregar online media is a general term for a form of media based on telecommunications and multimedia (read computers and the internet). In it there are portals, websites (websites), radio-online, TV-online, online press, mail-online, and others, with their respective characteristics in accordance with the facilities that allow users to use them.

## **2. Literature Review**

### **2.1. Promotion**

Promotion is the last marketing mix activity A product that has been created and then the price has been set and the location or place has been determined then the product is ready to be promoted. Because by means of promotion, people will know and understand more about the presence that has been processed in such a way..promotion usually consists of benefits, price, where it is obtained, characteristics of the product to the advantages possessed by our product with the aim of being a differentiator against other similar products. It can be concluded that promotion is the most important and main activity in offering and providing an explanation of the products offered with the aim that prospective buyers are interested or interested in buying the product so that it sells and makes a profit. The purpose of the promotion is to provide information, attract interest and provide feedback with the intention of increasing bank company profits. This goal will be achieved if there is synergy between the promoter and the customer, in this case the customer, therefore there needs to be an incentive to attract the customer to be interested in buying or saving at the bank.

### **2.2. Online Media**

Online media are all types or formats of media that can only be accessed via the internet containing text, photos, video and sound. In this general sense, online media can also be interpreted as a means of online communication.

Online media in particular is related to the notion of media in the context of mass communication. Where media is an abbreviation of mass communication media in the field of mass communication science has certain characteristics, such as publicity and periodicity. Understanding online media specifically is media that presents journalistic works (news, articles, features) online. Asep Samsul, M. Romli in online journalism books: Guidelines for managing online media (Nuansa Bandung 2012), defines online media as follows "online media is the mass media presented on the internet website. Still according to Romli in the book, online media is the "third generation" mass media after print media (printed media), newspapers, tabloids, magazines, books and electronic media. Online media is a product of online journalism. Online journalism is also known as cyber journalism, defined by Wikipedia as "reporting of facts or events produced and distributed via the internet". Technically or physically, online media are telecommunications and multimedia-based media (computers and internet). Included in the online media category are portals, websites, online radio, online tv and email.

### **2.3. Interest Saving**

Every person has something that influences to relate to something around him, if it is a positive thing or gives happiness and suitability for him, it is possible that he will be interested or attracted to that something.

Interest arises when the individual is interested in something because it is in accordance with his needs or feels that something to be learned is felt for him. In terms of language, interest means a high tendency of the heart towards something, passion and desire. According to Abdul Rahman Saleh and Muhib Abdul Wahab, interest can be interpreted as a tendency to pay attention and act towards people, activities and situations that are objects of interest accompanied by feelings of pleasure.

There is attention and awareness of an object or object

### ***The Effect Of Online Promotion Media On Interest Saving A New Neighborhood Community At BRI Sharia Palu Branch***

Something we pay attention to an object or object, then we will be fully aware of that object. This means that at that time only objects that we are most aware of, while many other objects around us are aware of, even though the degrees are not the same.

### **3. Methodology**

This research uses quantitative research. This research is carried out by collecting data in the form of numbers, or data in the form of words or sentences which are converted into data in the form of numbers. The data in the form of numbers are then processed and analyzed to obtain scientific information behind these numbers. This research is a type of research with a survey method. Where this research method takes a sample from the population and uses a questionnaire to be used as a data collection tool. The usefulness of the quantitative research approach is to analyze the Effect of Online Promotional Media on Saving Interests in the New Village Community at Bank BRI Syariah Palu branch. As for the research location is the area of the New Village Community. Where the location of this study has a community whose majority is Muslim. Then the object of this research is the community in the new urban village.

### **4. Result and Discussion**

Promotional media is part of the marketing mix, this media aims for something that is promoted so that it can be famous and known through the online system. Based on the results of the study by testing using SPSS 16.0, it was found that the promotional media obtained  $t_{count} 1.375 < t_{table} 1.6607$  and the significance value (sig) 0.172 was greater than a value of 0.05. means  $0.172 > 0.05$ . hereby indicates that the promotion variable has a positive and insignificant effect on saving interest.

The promotion is also not like a competition in conducting a competition to provide the best to customers and prospective customers, but the public hopes that this promotion is a tool to prove the truth of what has been offered, so that the community and Islamic banks have good relations to cooperate with each other. become a strong partner in building a sharia-based economy by saving in a sharia bank .

Tomorrow is important for humans, therefore humans need to prepare carefully so that in the future they can be ready to face it. This can not be separated from the New community to continue to consume a service that provides convenience in the future. Economic actions carried out every day by them, the goal is to obtain the highest satisfaction and achieve a level of prosperity in the sense of being fulfilled various kinds of needs, both basic and secondary needs, luxury goods as well as physical needs and spiritual needs. The level of consumption illustrates the level of prosperity here, namely the higher the level of consumption of a person, the more prosperous, on the contrary, the lower the level of consumption of a person means the poorer.

The results of this study reveal that a person can be known how his behavior and how his interest appears as positive evidence of a person in consuming a service which in this case is a Sharia Bank. In connection with the influence of customers on the service quality variable, this reveals a positive behavior, where the better the service quality of a service, the better the level of public consumption for the use of Islamic banks as a commodity to support their strategic plans in facing their future, and New people really understand what will happen to them in the future, so they must also understand the things that are indicators of getting a benefit in the future, namely by saving at a Sharia bank, in this case the Palu Branch of BRI Syariah Bank.

### **5. Conclusion**

Based on the results of the research in chapter IV, it can be concluded that Online Promotional Media has an influence on the Savings Interest of the New Village Community at BRI Syariah Bank Palu Branch. The magnitude of the influence of Online Promotional Media on Savings Interests of the New Village Community at Bank BRI Syariah Palu Branch is 0.9% of which about 99.1% is influenced by other variables.

### **References**

- Ali, H. 2010. *Marketing Bank Syariah*. Bogor: Ghalia Indonesia. Diakses 3 juli 2019.
- Alperi Muzzanik, *Statistik Pendidikan Lanjutan dilengkapi dengan Prosedur penggunaan SPSS 16dan Lisrel 8.8*. (Cet.1, Bengkulu: Vanda; 2017), 48.
- Alperi, Muzzanik .*Statistik Pendidikan Lanjutan dilengkapi dengan Prosedur penggunaan SPSS 16dan Lisrel 8.8*. Cet.1, Bengkulu: Vanda; 2017.
- Amin Abdullah, *Masjid Jami Kampung Baru: Sejarah dan Perkembangannya*, 9.
- Amstrong G. dn Kotler P., *Prinsip-prinsip Pemasaran*, (Jakarta: Erlangga,2008.
- Basu Swastha, *Manajemen Pemasaran Modern*, (Bandung: CV Pustaka Setia,2000.
- Bawono, Anton ,*Multivariate Anlysis dengan SPSS*, Salatiga; STAIN Salatiga Press,2006.
- Buchari Alma, *Kewirausahaan: Menumbuhkan Jiwa Wirausaha bagi mahasiswa dan masyarakat Indonesia*, Bandung : ALFABETA, 2007.
- Cahya Rananda Iman, “Pengaruh Iklan dan Promosi Penjualan terhadap Minat Masyarakat Bertransaksi di Bank Syariah (Studi pada Masyarakat Kelurahan Way Urang Kec.Kalianda Lampung Selatan)”. Skripsi yang diterbitkan, (Lampung: Universitas Islam Negeri Raden Intan Lampung, 2018), <http://repository.radenintan.ac.id> di akses tanggal 05 Februari 2019, 109.
- Chirtina Widya Utami, *Manajemen Pemasaran Ritel*, Jakarta : Indeks,2008.
- Consultan Duwi, Uji Linearity. Blog. Duwi Consultan, <https://duwiconsultan.blogspot.com>. Di akses Tanggal 24 November 2019.
- Daniel Ortega, “Pengaruh Media Promosi Perbankan Syariah Terhadap Minat Menabung Masyarakat Di Bank Syariah” Skripsi yang diterbitkan, ( Jawa Barat : Universitas Djuanda Bogor, 2017 ), [Journal.stainkudus.ac.id](http://journal.stainkudus.ac.id) di akses tanggal 08 agustus 2019 Pukul 19.27.
- Duwi Consultan, Uji Linearity. Blog. Duwi Consultan, <https://duwiconsultan.blogspot.com>. Diakses Tanggal 24 November 2019.
- Ghozali Imam, “Aplikasi Analisis Multivariate dengan Program IBM SPSS 23” (Cet.I; Semarang: Universitas Diponegoro, 2013), 53.
- Ghozali Imam, “Aplikasi Analisis Multivariate dengan Program SPSS” (Cet.I; Semarang: Universitas Diponegoro, 2006), 48.
- Ghozali, Imam ,*Aplikasi Analisis Multivariate dengan Program SPSS*, Semarang; Badan Penerbit Universitas Diponegoro, 2006
- Hafidudin Didin dan Tanjung Hendri, *Manajemen Pemasaran Syariah dalam Praktik*, (Cet.1; Jakarta: Gema Insani Inpress, 2003), 63.
- Hasan Abdul Halim, *Tafsir Al-Ahkam*, (Edisi Revisi, Cet.III; Jakarta: Prenada Media Group, 2008), 21.  
<https://lenterakecil.com/pengertian-media-online/> diakses 07 Juli 2019  
<https://www.maxmanroe.com/vid/sosial/pengertian-media-online.html> diakses 07 Juli 2019
- Indriyo Gitosudarmo, *Manjemen Pemasaran*, Edisi Pertama, (Yogyakarta: BPFE,2000), 237; dikutip dalam Atanasius Hardian Permana Yogiarto, “Pengaruh Bagi Hasil, Promosi, dan Kualitas Pelayanan Terhadap Keputusan Penggunaan Jasa Perbankan Syariah Tabungan Mudharabah” Skripsi yang diterbitkan, (Yogyakarta: Universitas Negeri Yogyakarta, 2015), <http://eprints.universitasnegeriyogyakarta.ac.id>, di akses tanggal 12 Agustus 2019,pukul 20.51.
- Iskandar Yogi, “Pengaruh Kesesuaian Kompensasi Terhadap Kinerja Karyawan PT.Bentoel Distribusi Utama Cabang Palu”, Skripsi (Palu: IAIN Palu), 54.
- James Michael, *Pembangunan Ekonomi Di Dunia Ketiga*, (Cet.I; Jakarta:Ghalia, 2001), 49.
- Kartajaya Hermawan dan Syakir Sula M., *Syariah Marketing*, (Cet.1; Bandung: Mizan,2006), 132
- Kartini Kartono, *Psikologi Sosial*, (Jakarta: PT.Rajagrafindo,1997
- Kasmir, *Pemasaran Bank*, Edisi revisi (Cet.III ; Jakarta : Prenada Media Group,2008.
- Kementrian Agama RI, *Syaamil Al-Qur’an dan Terjemahan*, (Cet.I; Bandung: Syaamil Cipta Media, 2005), 83.
- Kementrian Agama RI, *Syaamil Al-Qur’an dan Terjemahan*, (Cet.I; Bandung: Syaamil Cipta Media, 2005), 290.