

The Influence of Promotion, Location, Profit Sharing and Services on Depositor Decisions in Sharia BPR Harum Hikmahnugraha Garut

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ABSTRACT

The background to this research is the fluctuating number of depositors at BPR Syariah Harum Hikmahnugraha Garut. This research aims to find out how promotion, location, profit sharing and service influence depositors decisions at BPR Syariah Harum Hikmahnugraha Garut. The object of this research is depositors at BPR Syariah Harum Hikmahnugraha Garut, this type of research uses associative quantitative with primary data types using questionnaires and secondary data observation, interviews and literature study, the total population is 542 depositors and the sampel determination using the slovin formula obtained as many as 85 depositors. The results of this research are that there is an influence of promotion on depositors decisions of 34,1% or $t_{count} > t_{table}$ ($6,547 > 1,667$), there is on influence of location on depositors decisions of 0,05% or $t_{count} < t_{table}$ ($-0,199 < 1,667$), there is an influence of profit sharing on depositors decisions of 16,7% or $t_{count} > t_{table}$ ($4,077 > 1,667$), there is an influence of service on depositors decisions of 6,8% or $t_{count} > t_{table}$ ($2,452 > 1,667$), and there is an influence of promotion, location, profit sharing and service on depositor decisions at BPR Syariah Harum Hikmahnugraha Garut namely 40,5% or $t_{count} > t_{table}$ ($13,627 > 2,02$).

Keywords : BPR Syariah Harum Hikmahnugraha; Depositors Decision; Location; Profit sharing; Promotion; Service.

INTRODUCTION

The world of Islamic banking plays an important role in shaping the country's economy. Islamic banks have an attraction for the public and the development of the world of Islamic banking can be one of the alternatives to economic growth, as well as an intermediary for savings and loan service providers using Islamic sharia principles, characterized by various products offered have a system equipped with modern technology, and people have various options to carry out financial transactions with fast and accurate services [1].

Bank Muamalat Indonesia, the first Islamic bank established in Indonesia, was established in 1991. In West Java, the development of Islamic banks is quite rapid. Currently, there are more than 5000 financial institutions with sharia principles. This shows that the existence of sharia-based banks has been accepted by the public. The increasing number of new sharia-based banks makes people more flexible in determining the bank of their choice, by paying attention to various factors, one of which is quality. Efforts that banks can make to win competition with other banks can be done by creating various factors. This can make people interested in becoming customers of the bank [2].

Islamic banks carry out their three main tasks, namely collecting funds, distributing funds and providing payment services by offering a product such as wadiah, current account, mudharabah deposits and other products that are allowed by Islamic law. The public can know and use bank products if there are offers that are in line with their needs [3].

Customers who carry out the decision-making process refer to the individual or bank in providing information about available products or services. Where customer decisions will involve several factors that are also influenced by needs, preferences, risk perceptions, and other factors [4].

The rapid development of Islamic banks has made promotional activities a strategy that must be implemented to be able to compete with competitors. Promotion is also a link between banking products and the community. Promotion is a type of communication that banks communicate to prospective customers by providing explanations about banking products or services in such a way that they are interested in using them. The use of the right promotional strategy with a target market that is in accordance with the hope of creating a positive image from the public to the bank [5].

Another influential aspect in consideration is the location of the bank itself. The location is the place where all transaction activities are carried out. A bank that is located in a strategic location so that it is easy to reach will make it easier for customers to find the location of the bank. With easy access to bank locations, it can be considered in making decisions on the use of bank services or products [5].

Profit sharing can also be considered by customers. The size or size of the profit share obtained depends on the results of the business in managing funds. This profit-sharing system is an alternative option to avoid usury, because there are also those who use the interest system like conventional banks [6].

For service companies such as banks, service is important for customers. If customers feel good service and even make their affairs easier, it is likely that customers will use products from the bank for the long term. Banks must understand the condition of customers related to the quality of service they expect, therefore banks must have a satisfactory service strategy, This plays a very important role in adding and maintaining the existence of the bank [7].

The following are the number of depositors of BPR Syariah Harum Hikmahnugraha Garut in the last five years:

Table 1. Jumlah Depositor di BPR Syariah Harum Hikmah Nugraha Garut Periode 2019-2023

No	Tahun	Jumlah Depositor	Persentase
1	2019	606	-
2	2020	617	1,82%
3	2021	532	-13,78%
4	2022	556	4,51%
5	2023	542	-2,52%

Sumber : Hasil Penelitian 2024

According to the table above, it can be seen that the depositors of BPR Syariah Harum Hikmah Nugraha Garut from 2019 to 2024 have fluctuated. In 2019 there were 606 depositors. In 2020, there was an increase to 617 depositors with a percentage of 1.82%. In 2021, it decreased by 13.78% to 532 depositors. In 2022, it rose again by 4.51% to 556 depositors. And in 2023 it will decrease by 2.52% to 542 depositors.

Based on the results of an interview with Mrs. Neli Nurliani as Customer Service at BPR Syariah Harum Hikmah Nugraha Garut, the cause of the fluctuation in the number of depositors is suspected to be the lack of use of conventional promotional media such as brochures and banners only in banks. Banners are installed on the front of the building and brochures are only stored in the service section, not distributed to the community. The use of digital media in the form of websites and Instagram already exists but has not been routinely updated. The condition of the BPR Syariah Harum Hikmah Nugraha Garut building is too protruding and the signboard is not large which results in it not being too visible to people passing by. Lost competition with the nearest competitor in deposits with a period of 3 months where competitors, and in BPR Syariah Harum Hikmah Nugraha Garut there were no deposit products within 1 month. Transaction activities at BPRS Harum Hikmah Nugraha Garut are still mostly carried out manually, not using computer technology, and there are no ATM machines.

The purpose of this study is to determine the influence of promotion, location, profit sharing and service on depositor decisions at BPR Syariah Harum Hikmah Nugraha Garut both partially and simultaneously.

METHOD

The method in this study is quantitative associative. This data collection technique is a strategic step because the main purpose of the research is to collect information about events that occur at the research site [8]. In this study, the data collection techniques used are observation, interviews, literature studies and questionnaires. The population in this study is all depositors in BPR Syariah Harum Hikmah Nugraha Garut.

The technique used in this study is non-probability sampling, where this method is based on selected population elements and does not have the same chance or opportunity [9]. The type of sample used in this study uses random sampling, which is a random sample determination method, so that researchers can directly research and the sample does not need to be determined first [9]. The number of samples used in this study using the slovin formula amounted to 85 respondents.

RESULTS AND DISCUSSION

The Effect of Promotion on Depositors' Decisions at BPR Syariah Harum Hikmahnugraha Garut

The results of the 8-item promotional test are valid. Likewise, the decision of the depositor, which consists of 8 items, is valid. The reliability result for the promotion with Cornbach's Alpha is 0.551, which means that it includes quite strong reliability. Likewise, the reliability of the depositor's decision of 0.687 means that it is included in strong reliability. With the results of the normality test for promotion variables and depositors' decisions, it was concluded that they were normally distributed. The results of the determination coefficient analysis are:

Tabel 2. Analisis Koefisien Determinasi

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	,584 ^a	,341	,333	,614
a. Predictors: (Constant), Promosi				

Based on table 2, it can be seen that the R square obtained is 0.341 or 34.1%, so it can be concluded that the influence of promotion on depositors' decisions at BPR Syariah Harum Hikmahnugraha Garut is 34.1% then the remaining 65.9% is influenced by other factors that are not studied.

The results of the t test are:

Tabel 3. Uji t Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	T
1	(Constant)	30,004	,767		39,112
	Promosi	,139	,021	,584	6,547
a. Dependent Variabel: Y					

Based on table 3, it is known that $t_{hitung} > t_{tabel}$ ($6,547 > 1,667$) with a significance level of $0.000 < 0.05$ means that H_0 rejected and H_1 accepted, it can be concluded that the promotion has a significant effect on the decision of depositors at BPR Syariah Harum Hikmahnugraha Garut.

The Influence of Location on the Decision of the Depositor at BPR Syariah Harum Hikmahnugraha Garut

The results of the 7-item location test are valid. The reliability result for the location with Cornbach's Alpha is 0.363, which means that the reliability is quite low. With the results of the normality test for the location variables, it was concluded that it was normally distributed. The results of the determination efficiency analysis are:

Tabel 4. Analisis Koefisien Determinasi

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	,022 ^a	,000475	-,012	,756
a. Predictors: (Constant), Lokasi				

Based on table 4, it can be seen that the R square obtained is 0.000475 or 0.05%, then it can be concluded that the influence of location on depositor decisions at BPR Syariah Harum Hikmahnugraha Garut is 0.05% then the remaining 99.95% is influenced by other factors that are not studied. The results of the t test are:

Tabel 5. Uji t Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	T
1	(Constant)	30,004	,767		39,112
	Lokasi	-,004	,021	-,022	-,199
a. Dependent Variabel: Y					

Based on table 5, it is known that $t_{hitung} < t_{tabel}$ ($-0.199 < 1.667$) with a significance level of $0.843 > 0.05$ means that H_0 is accepted and H_1 rejected, it can be concluded that the location does not have a significant effect on the decision of depositors at BPR Syariah Harum Hikmahnugraha Garut.

The Effect of Profit Sharing on Depositor Decisions at BPR Syariah Harum Hikmahnugraha Garut

The results of the Revenue Share test consisting of 6 items are valid. The reliability result for profit sharing with Cornbach's Alpha is 0.438, which means that it includes quite strong reliability. With the results of the normality test for the revenue sharing variable, it was concluded that it was normally distributed. The results of the determination coefficient analysis are:

Tabel 6. Analisis Koefisien Determinasi

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	,408 ^a	,167	,157	,690
b. Predictors: (Constant), Bagi hasil				

Based on table 6, it can be seen that the R square obtained is 0.167 or 16.7%, so it can be concluded that the influence of profit sharing on depositors' decisions at BPR Syariah Harum Hikmahnugraha Garut is 16.7% then the remaining 83.3% is influenced by other factors that are not studied. The results of the t test are:

Tabel 7. Uji t Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	T
1	(Constant)	30,004	,767		39,112
	Bagi hasil	,113	,028	,408	4,077

b. Dependent Variabel: Y

Based on table 7, it is known that $t_{hitung} > t_{tabel}$ ($4.077 > 1.667$) with a significance level of $0.000 < 0.05$, meaning that H_0 is rejected and H_1 is accepted. It can be concluded that profit sharing has a significant effect on the decisions of depositors at BPR Syariah Harum Hikmahnugraha Garut.

The Effect of Service on Depositor's Decision at BPR Syariah Harum Hikmahnugraha Garut

The results of the Service test consisting of 12 items are valid. The reliability result for services with Cornbach's Alpha of 0.733 means that it includes strong reliability. With the results of the normality test for the service variables, it was concluded that it was normally distributed. The results of the determination efficiency analysis are:

Tabel 8. Analisis Koefisien Determinasi

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	,260 ^a	,068	,056	,730

c. Predictors: (Constant), Pelayanan

Based on table 8, it can be seen that the R square obtained is 0.068 or 6.8%, so it can be concluded that the influence of service on depositor decisions at BPR Syariah Harum Hikmahnugraha Garut is 6.8% then the remaining 93.2% is influenced by other factors that are not studied. The results of the t test are:

Tabel 9. Uji t Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	T
1	(Constant)	30,004	,767		39,112
	Pelayanan	,035	,014	,260	2,452

c. Dependent Variabel: Y

Based on table 9, it is known that $t_{hitung} > t_{tabel}$ ($2,452 > 1,667$) with a significance level of $0.016 < 0.05$ means that H_0 rejected and H_1 accepted, it can be concluded that the service has a significant effect on the decision of the depositor at BPR Syariah Harum Hikmahnugraha Garut.

The Simultaneous Effect of Promotion, Location, Profit Sharing and Service on Depositor's Decision at BPR Syariah Harum Hikmahnugraha Garut

The results of the multiple correlation analysis are as follows:

Tabel 10. Analisis Korelasi Berganda

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	,637 ^a	,405	,376	,594	,405	13,637	4	80	,000

a. Predictors: (Constant), Pelayanan, Bagi hasil, Lokasi, Promosi

Based on table 10, it can be seen that the R value of 0.637 means that there is a strong relationship between promotion, location, profit sharing and service to the decision of depositors at BPR Syariah Harum Hikmahnugraha Garut. Meanwhile, the results of multiple regression analysis are:

Tabel 11. Analisis Regresi Berganda

Coefficients ^a					
Model		Unstandardized Coefficients		Unstandardized Coefficients	
		B	Std. Error	Beta	t
1	(Constant)	30,004	,767		39,112
	Promosi	,139	,021	,584	6,547
	Lokasi	-,004	,021	-,022	-,199
	Bagi hasil	,113	,028	,408	4,077
	Pelayanan	,035	,014	,260	2,452

Dependent Variabel: Y

Berdasarkan hasil tabel 11, dapat diperoleh model regresi berganda sebagai berikut:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

$$Y = 30,004 + 0,139 X_1 - 0,004 X_2 + 0,113 X_3 + 0,035 X_4$$

The results of the determination efficiency analysis:

Tabel 12. Analisis Koefisien Determinasi

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	,637 ^a	,405	,376	,594

a. Predictors: (Constant), Pelayanan, Bagi hasil, Lokasi, Promosi

b. Dependent Variabel: Y

Based on table 12, it can be seen that the R square obtained is 0.405 or 40.5%, so it can be concluded that the influence of promotion, location, profit sharing and service simultaneously has a significant effect on the decision of depositors at BPR Syariah Harum Hikmahnugraha Garut by 40.5% while the remaining 59.5% is influenced by other variables that are not studied. The following are the results of the F test:

Tabel 13. Uji F

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	f	Sig.
1	Regresion	19,248	4	4,812	13,627	,000 ^b
	Residuan	28,228	80	,353		
	Total	47,475	84			
Dependent Variabel: Y						
Predictors: (Constant), Pelayanan, Bagi hasil, Lokasi, Promosi						

Based on table 13, it is known that the $F_{hitung} > F_{tabel}$ is ($13,627 > 2.02$) with a significance level of $0.000 < 0.05$, then H_0 rejected and H_1 accepted. It can be concluded that promotion, location, profit sharing and service simultaneously affect the decision of depositors at BPR Syariah Harum Hikmahnugraha Garut significantly.

CONCLUSION

Based on the results of the research on promotion, location, profit sharing and services on depositors' decisions at BPR Syariah Harum Hikmahnugraha Garut, it can be concluded that promotion has an effect on depositors' decisions with a determination coefficient of 0.341 or 34.1%, meaning that there is an influence of promotion on depositors' decisions of 34.1%. Location affects the decision of the depositor with a determination coefficient of 0.000475 or 0.05%, meaning that there is an influence of location on the decision of the depositor by 0.05%. Profit sharing affects the decision of the depositor with a determination coefficient of 0.167 or 16.7%, meaning that there is an influence of profit sharing on the decision of the depositor by 16.7%. Services affect depositors' decisions with a determination coefficient of 0.068 or 6.8%, meaning that there is a profit-sharing effect on depositors' decisions of 6.8%. Promotion, location, profit sharing and service simultaneously affect the decision of the depositor at BPR Syariah Harum Hikmahnugraha Garut with a determination coefficient of 0.405 or 40.5%, meaning that there is an influence of promotion, location, profit sharing and service simultaneously of 40.5% on the decision of the depositor.

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