# ANALYSIS OF THE EFFECT OF PRODUCT KNOWLEDGE, BANK REPUTATION, AND BANKING DIGITALIZATION ON SAVING DECISIONS IN SHARIA COMMERCIAL BANK (STUDY ON THE PEOPLE OF SEMARANG CITY)

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**Abstract:** This study aims to analyze the significance of the effect of Product Knowledge, Bank Reputation, and Banking Digitalization on Saving Decisions in Sharia Commercial Bank on the people of Semarang City both simultaneously and partially. The population in this study was all people in Semarang City, Central Java, while the sample in this study was 75 respondents selected using purposive sampling techniques. The data used in this study are primary data obtained through questionnaires. The analysis model used in this study is multiple linear regression analysis, while the analysis technique uses the F statistic test, coefficient of determination test ($R^2$), and t statistic test with the SPSS 26 computer program. The results of hypothesis testing and discussion show that Product Knowledge, Bank Reputation, and Banking Digitalization have a significant effect on Saving Decisions both simultaneously and partially

**Keywords:** Product Knowledge, Bank Reputation, Banking Digitalization, Saving Decisions.

## INTRODUCTION
### Introduction
The development of Islamic banking in Indonesia is increasing rapidly with the issuance of the Regulation of the Law of the Republic of Indonesia No. 21 of 2008, and it is stated that banks consist of two types of banks, namely conventional banks and Islamic banks. Based on OJK Sharia Banking Statistics Report in March 2022, there are 12 Sharia Commercial Bank, 21 Sharia Business Unit, and 164 Sharia Rural Bank in Indonesia.

Based on data from the Ministry of Internal Affairs (Kemendagri), the total population of the Muslim religion reached around 237,530,000 people as of December 31, 2021, or equivalent to 86.9 % of Indonesia's total population, which came to 273,320,000 people. Therefore, Indonesia's large Muslim population has strong potential to continue to advance the Islamic economy in Indonesia.

Islamic banking grew strong and survived during the pandemic in terms of Assets, Financing (PYD), and Depositor Funds (DPK). Islamic banking is raised above conventional banking. In addition, the market share of Islamic banking has also increased from 6.51 % in 2020 to 6.74 % in 2021 (OJK, 2021). It means that the public increasingly trusts Islamic banking services during the pandemic. The presence of Islamic banks is an alternative for people who want services based on sharia principles, where banks make distributions through Investment activities focusing on profit sharing, buying, selling, or leasing. Based on data obtained from the 2021 OJK Sharia Banking Statistics Report, the growth of Sharia Banking DPK in 2021 it experienced an increase of 15.30 %. Depositor Funds (DPK) consist of 3 components: Demand Deposits, Savings Deposits, and Time Deposits. The OJK Sharia Banking Statistics Report 2021 shows that one of the components of deposits, namely Savings, has experienced stable growth, as seen in Figure 1.

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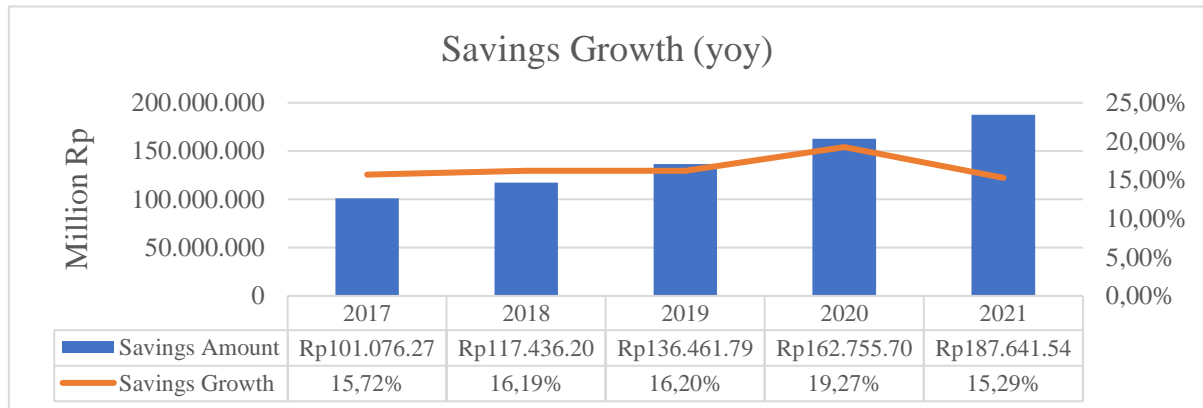Salma Rohadatul Aisy, Nyata Nugraha, Sri Hardiningsih H.S



**Figure 1.**
**Growth in Total Sharia Banking Savings in 2017-2021**
**Source: Sharia Banking Statistics, 2021.**

Based on Figure 1., the growth in the amount of savings in Sharia Banking tends to be stable from 2017-2021. In 2017 to 2020, it increased from 15.72 %, 16.19 %, 16.20 %, to 19.27 %. However, in 2021 it experienced a decrease of 15.29 %, which is 3.98 % lower than the previous year.

A decrease in the amount of savings can impact the business continuity of Islamic banks. One of them can be caused by the low decision to save people. In Semarang City, there was also a decrease in the growth of DPK of Sharia Commercial Bank, which can be seen Table 1.

**Table 1.**
**Growth of Depositor Funds of Sharia Commercial Bank in Semarang City in 2017-2022**

| Year | DPK (Billion Rupiah) | Growth of DPK (%) |
|---|---|---|
| 2017 | 3377 | 17,83 |
| 2018 | 3372 | - 0,15 |
| 2019 | 3878 | 15,01 |
| 2020 | 4412 | 13,77 |
| 2021 | 6087 | 56,96 |
| 2022 (March) | 6143 | 38,64 |

**Source: Sharia Banking Statistics, 2022.**

Based on Table 1., the growth of Depositor Funds of Sharia Commercial Bank in Semarang City experienced a fluctuating movement from 2017 to 2021. In 2017 it experienced an increase of 17.83 %. Then in 2019, it experienced a decrease of - 0.15%. The year 2019-2021 experienced an increase of 15.01 %, 13.77 %, 56.96 %, respectively. Lastly, in March 2022, it experienced a decrease of 38.64 %.

Based on the problems from the study of business phenomena above, this study is to improve customer saving decisions in Sharia Commercial Bank with a variable approach to Product Knowledge, Bank Reputation, and Banking Digitalization.

**AIMS OF THE RESEARCH**
The objectives to be achieved from this research are to analyze the significance of the influence of Product Knowledge, Bank Reputation, and Banking Digitalization simultaneously or partially on Saving Decision in Sharia Commercial Bank on the people of Semarang City.

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## LITERATURE RIVIEW

### 1. Saving Decisions

According to Mowen and Minor (1998) in Sumarwan et al. (2012), consumer decision making is one of the most critical factors in marketing. It is because the consumer decides to make a purchase transaction or not at a company. According to Peter and Olson (2013), customer decision making is an integration process that combines knowledge to evaluate two or more alternative behaviors and choose one.

The indicator of the saving decision variable in this study refers to Kotler and Keller (2016): problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

### 2. Factors Influencing Saving Decisions

Everyday consumers determine various purchase options, be it the purchase of products or services. Consumers have different considerations in determining this purchase decision according to age, income, level of education, and taste. According to Kotler and Keller (2016), the purchasing decision of consumers is influenced by cultural, social, personal, and psychological factors.

### 3. Product Knowledge

Knowledge can be interpreted as all the information consumers have regarding various products and services and other knowledge related to their function as consumers (Sumarwan, 2011). Product Knowledge is a collection of various kinds of information such as product category, brand, product terminology, product attributes or features, product prices, and beliefs regarding the product (Firmansyah, 2018).

The variable indicators of product knowledge in this study refer to Peter and Olson (2014): knowledge of product attributes, knowledge of product benefits, knowledge of product risks, and knowledge of product satisfaction.

### 4. Bank Reputation

Reputation can be an aspect that banks must consider because it is one of the main reasons consumers make saving decisions (Widowati and Mustikawati, 2018). According to Mujaddid and Nugroho (2019), the reputation of Islamic banks comes from the customer's sense of trust in the Islamic bank itself. If the public has confidence in the bank, the reputation of the Islamic bank will increase. On the other hand, if the customer is not confident or disappointed with the Islamic bank, it will reduce the bank's reputation.

The indicator of the bank reputation variable in this study refers to the research of Selnes in Tahuman (2016): good name, competitor reputation, widely known, and easy to remember.

### 5. Banking Digitalization

According to the Financial Services Authority Regulation No. 12/POJK.03/2018 Digital Banking Services are Electronic Banking Services developed by optimizing the use of customer data to serve customers more quickly, efficiently, and by needs (customer experience), and can be done independently by customers, taking into account security aspects.

The variable indicators of banking digitalization in this study refer to the research of Utama (2021): ATM, internet banking, mobile banking, and e-commerce.

Based on the theoretical foundation and some previous research, the theoretical framework of thought in this study can be seen in Figure 2.
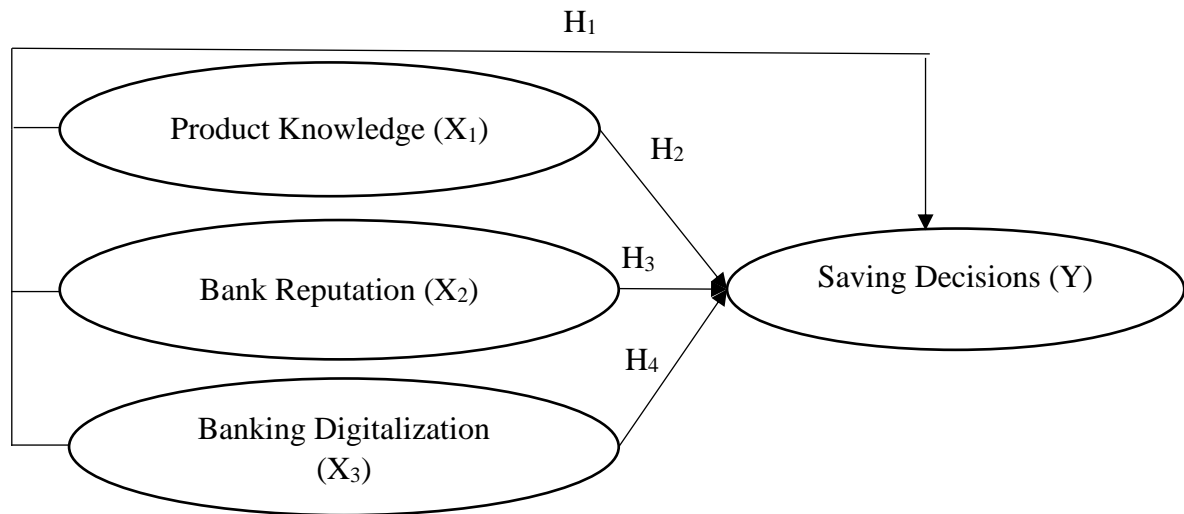
**Figure 2.**
**Theoretical Framework**
**Source: Prastiwi (2021), Rahmayani et al. (2021), Musyahidah et al. (2021), Casriyanti (2020), Husny and Arafah (2020), Maulana et al. (2020), Ekawaty et al. (2020), Widowati and Mustikawati (2018), Margaret and Kinyuru (2018), and Ansori (2017).**

**RESEARCH METHODS**

Quantitative research applied causality is the research design of this study. This study used primary data obtained by researchers by filling out a questionnaire by respondents. The data collection method used in this study is a questionnaire and documentary study. The population in this study was all people in Semarang City, Central Java, while the sample in this study was 75 respondents selected using purposive sampling techniques. The analysis model used in this study is multiple linear regression analysis, while the analysis technique uses the F statistic test, coefficient of determination test ($R^2$), and t statistic test with the SPSS 26 computer program.

**RESULT AND DISCUSSION**

**1. Validity Test and Reliability Test**

The results of the Validity Test in this study can be seen in Table 2.

**Table 2.**
**Validity Test Results**

| Variable | Indi-cator | $r_{count}$ | $r_{table}$ | Variable | Indi-cator | $r_{count}$ | $r_{table}$ | Results |
|---|---|---|---|---|---|---|---|---|
| Product Knowledge ($X_1$) | $X_{1.1}$ | 0.725 | 0.2272 | Banking Digitalization ($X_3$) | $X_{3.1}$ | 0.790 | 0.2272 | Valid |
| | $X_{1.2}$ | 0.682 | 0.2272 | | $X_{3.2}$ | 0.752 | 0.2272 | Valid |
| | $X_{1.3}$ | 0.823 | 0.2272 | | $X_{3.3}$ | 0.787 | 0.2272 | Valid |
| | $X_{1.4}$ | 0.752 | 0.2272 | | $X_{3.4}$ | 0.689 | 0.2272 | Valid |
| Bank Reputation ($X_2$) | $X_{2.1}$ | 0.824 | 0.2272 | Saving Decision ($Y_1$) | $Y_{1.1}$ | 0.686 | 0.2272 | Valid |
| | $X_{2.2}$ | 0.753 | 0.2272 | | $Y_{1.2}$ | 0.624 | 0.2272 | Valid |
| | $X_{2.3}$ | 0.669 | 0.2272 | | $Y_{1.3}$ | 0.731 | 0.2272 | Valid |
| | $X_{2.4}$ | 0.755 | 0.2272 | | $Y_{1.4}$ | 0.776 | 0.2272 | Valid |
| | | | | | $Y_{1.5}$ | 0.812 | 0.2272 | Valid |

**Source: Primary data processed with SPSS 26, 2022.**

The reliability test results of all variable indicators in this study can be seen in Table 3.

**Table 3.**
**Reliability Test Results**

| Variable | Cronbach's Alpha | Standard Minimum | Results |
|---|---|---|---|
| Product Knowledge ($X_1$) | 0.736 | 0.70 | Reliable |
| Bank Reputation ($X_2$) | 0.738 | 0.70 | Reliable |
| Banking Digitalization ($X_3$) | 0.749 | 0.70 | Reliable |
| Saving Decision ($Y_1$) | 0.769 | 0.70 | Reliable |

**Source: Primary data processed with SPSS 26, 2022.**

Based on Table 2. and 3., it can be seen that validity testing shows that overall indicators have a higher $r_{count}$ value than $r_{table}$ and a value of Cronbach's Alpha of more than 0.70. So it can be concluded that the overall indicators on the questionnaire are said to be valid and reliable.

## 2. Normality Test
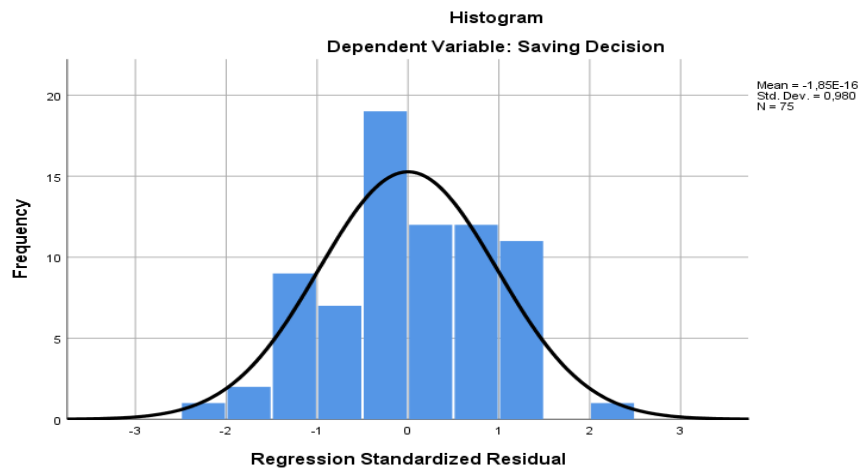The results of the normality test with chart analysis can be seen in Figure 3. and



**Figure 3. Histogram Graph**
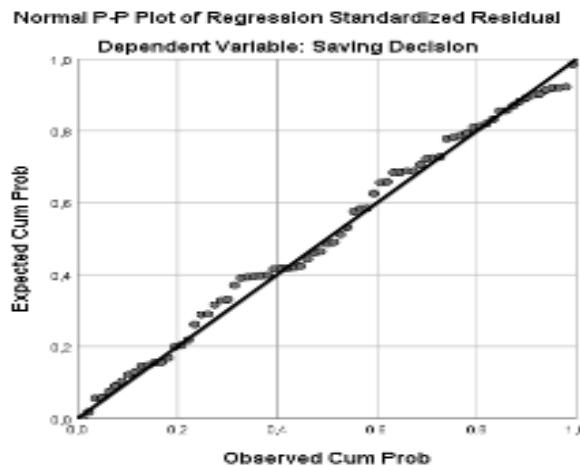**Source: Primary data processed with SPSS 26, 2022.**



**Figure 4. Probability Plot**
**Source: Primary data processed with SPSS 26, 2022**

The results of the Kolmogorov-Smirnov (K-S) non-parametric test can be seen in Table 4.

**Table 4.**
**One-Sample Kolmogorov-Smirnov Test**

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| **N** | | 75 |
| **Normal Parameters[a,b]** | Mean | ,0000000 |
| | Std. Deviation | 1,89257930 |
| **Most Extreme Differences** | Absolute | ,069 |
| | Positive | ,060 |
| | Negative | -,069 |
| **Test Statistic** | | ,069 |
| **Asymp. Sig. (2-tailed)** | | ,200[c,d] |
| **a. Test distribution is Normal.** | | |
| **b. Calculated from data.** | | |

**Source: Primary data processed with SPSS 26, 2022.**

Based on Figure 3., the histogram graph provides a symmetrical distribution graph pattern that is not inclined to the right or left. Based on Figure 4., the normal graph of the plot shows the points that follow and approach its diagonal line. Then, based on Table 4., showed the value of the Kolmogorov Smirnov Statistical Test of 0.069 and a significance of 0.200 higher than 0.05, so it can be collected that the data in this study are normally distributed.

**4. Classic Assumption Test**
**a. Multicollinearity Test**
Based on table coefficients, it can be known that no independent variables have a Tolerance value of less than 0.10 and a VIF value of more than 10. So it can be concluded that there is no multicollinearity between independent variables in the regression model.

**b. Heteroscedasticity Test**
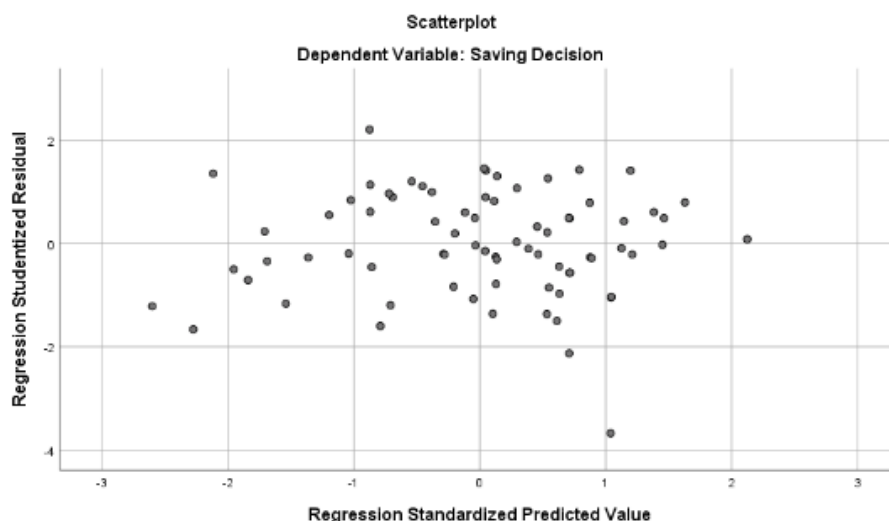This study tests heteroscedasticity using a scatterplot graph that can be seen in Figure 5.



**Figure 5. Scatterplot Graph**
**Source: Primary data processed with SPSS 26, 2022.**

Based on Figure 5., shows the dots on the scatterplot graph spread randomly, as well as the distribution of existing points located above and below the number 0 and Y-axis. Therefore, it can be concluded that there was no heteroscedasticity in this study.

### c. Autocorrelation Test
The statistical test used in this study is the Durbin Watson test which can be seen in Table 5.

**Table 5.**
**Autocorrelation Test Results**

| Model Summary[b] | | | | | |
|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,817[a] | ,667 | ,653 | 1,932 | 1,981 |
| a. Predictors: (Constant), Banking Digitalization, Product Knowledge, Bank Reputation | | | | | |
| b. Dependent Variable: Saving Decision | | | | | |

**Source: Primary data processed with SPSS 26, 2022.**

Based on Table 5., showed that in this study, a Durbin-Watson (DW) value of 1.981 with a significance of 0.05, the number of data (n) 75, the number of independent variables (k) 3, obtained the lower limit (dL) of 1.5432 and the upper limit (dU) of 1.7092. Based on the Durbin-Watson value table (d) of 1.981 higher than the upper limit (dU) of 1.7092 and less than (4 - dU), i.e. (4-1.7092) of 2.2908. So that in this study, $dU < d < 4 - dU$ is produced, namely $1.7274 < 1.981 < 2.2908$. Thus, it can be concluded that there is no positive or negative autocorrelation in this study.

### 5. Multiple Linear Regression Analysis Model
The results of multiple linear regression analysis can be seen in Table 6.

**Table 6.**
**Results of Multiple Linear Regression Analysis**

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5,402 | 3,357 | | 1,609 | ,112 |
| | Product Knowledge | ,452 | ,097 | ,392 | 4,670 | ,000 |
| | Bank Reputation | ,222 | ,084 | ,239 | 2,657 | ,010 |
| | Banking Digitalization | ,437 | ,100 | ,363 | 4,351 | ,000 |
| a. Dependent Variable: Saving Decision | | | | | | |

**Source: Primary data processed with SPSS 26, 2022.**

Based on the table, the model estimates show the following results:

**Saving Decision = 5.402 + 0.452 Product Knowledge + 0.222 Bank Reputation + 0.437 Banking Digitalization**

### 6. F Statistic Test

The results of the F statistical test in this study can be seen in Table 7.

**Table 7.**
**F Statistic Test Results**

| ANOVAᵃ | | | | | |
|---|---|---|---|---|---|
| **Model** | | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| **1** | Regression | 531,023 | 3 | 177,008 | 47,414 | ,000ᵇ |
| | Residual | 265,057 | 71 | 3,733 | | |
| | Total | 796,080 | 74 | | | |
| **a. Dependent Variable: Saving Decision** | | | | | | |
| **b. Predictors: (Constant), Banking Digitalization, Product Knowledge, Bank Reputation** | | | | | | |

**Source: Primary data processed with SPSS 26, 2022.**

Based on Table 7., resulting $F_{count} = 47.414 > F_{table} = 2.73$ or significance $= 0.000 < 0.05$, which means there is a significant effect between the variables of product knowledge, bank reputation, and banking digitalization simultaneously on saving decisions.

### 7. Coefficient of Determination Test ($R^2$)

Based on the test results, the coefficient of determination is in Table 5., the resulting adjusted R square value of 0.653 or 65.3 % means that the variable product knowledge, bank reputation, and banking digitalization contributes to saving decisions by 65.3 %. The remaining 34.7 % is influenced by other variables not examined in this study (not included in the model).

### 8. t Statistic Test

Based on Table 6., the resulting $t_{count}$ of the product knowledge variable $= 4.670 > t_{table} = 1.99394$ or significance $= 0.000 < 0.05$, which means that there is a significant influence between product knowledge partially on saving decisions in Sharia Commercial Bank. The results of this study support the results of the studies of Maulana et al. (2020), Husny and Arafah (2020), Casriyanti (2020), Musyahidah et al. (2021), and Rahmayani et al. (2021) stated that product knowledge has a significant effect on the decision to become a customer. This research is also supported by the results of research by Widowati and Mustikawati (2018), which states that product knowledge has a significant effect on saving decisions.

The resulting $t_{count}$ of the bank reputation variable $= 2.657 > t_{table} = 1.99394$ or significance $= 0.010 < 0.05$, which means that there is a significant influence between bank reputation partially on saving decisions in Sharia Commercial Bank. The results of this study support the results of the studies of Widowati and Mustikawati (2018), Ekawaty et al. (2020), and Prastiwi (2021) stated that bank reputation has a significant effect on saving decisions.

The resulting $t_{count}$ of the banking digitalization variable $= 4,351 > t_{table} = 1.99394$ or significance $= 0.000 < 0.05$, which means that there is a significant influence between banking digitalization partially on saving decisions in Sharia Commercial Bank. The results of this study support the results of the studies of Ansori (2017), and Margaret and Kinyuru (2018) stated that banking digitalization has a significant effect on saving decisions.

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## CONCLUTION

The results of hypothesis testing and discussion show that (1) Product Knowledge, Bank Reputation, and Banking Digitalization simultaneously have a significant effect on Saving Decisions (2) Product Knowledge partially has a significant effect on Saving Decisions (3) Bank Reputation partially has a significant effect on Saving Decisions (4) Banking Digitalization partially has a significant effect on Saving Decisions.

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