

## Students Perceptions of Service Quality and Promotion of Interest in Using Wadiah Contract in Islamic Banks

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### Abstract:

*Users of wadiah savings accounts are more desirable in Islamic banks, this can be seen from the amount of wadiah savings in the financing data and third party funds of Islamic commercial banks in Islamic Banking Statistics 2020. The increase in users of wadiah savings accounts occupies 1.2% compared to mudharabah savings. The purpose of this study was to determine student perceptions of service quality and promotion of interest in using wadiah contracts in Islamic banks. This analysis uses service quality and promotion as independent variables. The dependent variable is interest. The sample of this research is students who have savings at Bank Syariah Mandiri, Bank Negara Indonesia Syariah and Bank Rakyat Indonesia Syariah. Collecting data using a questionnaire that was distributed directly as many as 100 questionnaires. The method used in this research is multiple linear regression analysis, with hypothesis testing *t* test and *f* test. The results of this study indicate that service quality has a significant positive effect on interest, while promotion has a positive but not significant effect on interest. For service quality and promotion together have a significant positive effect on interest. The results of this study in the future contribute to the increase in Islamic bank customers through the use of wadiah contracts by improving the quality of services they have and increasing the promotions created.*

### Introduction

There are two types of savings contracts in Islamic banks, namely *mudharabah* contracts and *wadiah* contracts. The system for *wadiah* savings is very different from the system for *mudharabah* savings. This difference occurs because savings with *wadiah* contracts do not apply the profit-sharing scheme as applied in savings with *mudharabah* contracts. Funds deposited using this *wadiah* contract are only pure deposits without any increase or decrease in value in it. However, incentives in the form of bonuses may be given to *wadiah* contract savings customers as a form of remuneration for having deposited their funds with the bank. (Antonio, 2007)

Based on data on the number of financing accounts and third party funds of Islamic commercial banks in Islamic Banking Statistics (Otoritas Jasa Keuangan, 2020), *wadiah* savings accounted for a higher number with an average percentage increase of 1.2% per year compared to *mudharabah* savings, which had an average increase of 1.1% per year. This shows that *wadiah* savings are more attractive to Islamic bank customers.

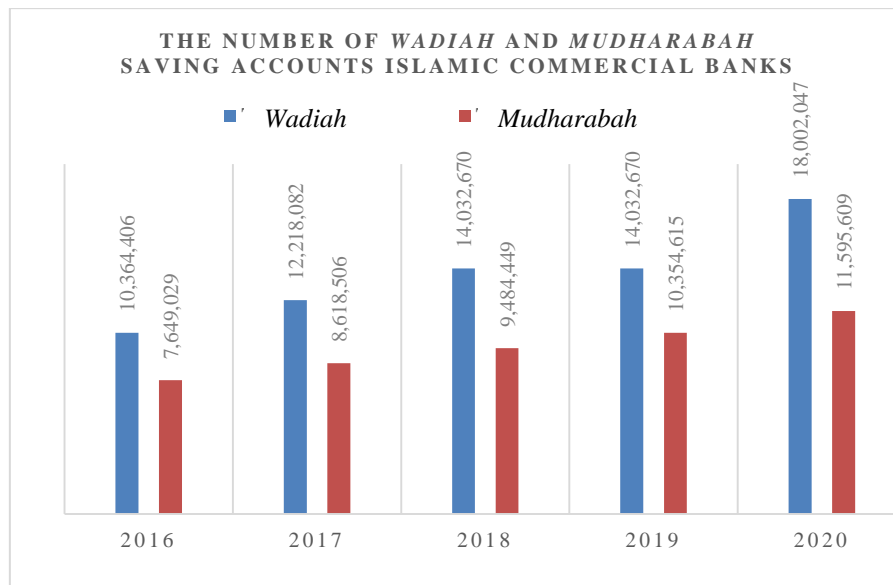


Figure 1: Graph of The Number of Wadiah and Mudharabah Saving Accounts Islamic Commercial Banks

Source : Otoritas Jasa Keuangan (2020)

Perception is the individual to produce organization, manage and interpret information. Knowledge, experience, education, interest and attention underlie one's perception of information (Ifham, 2015). Perception of service quality becomes an overall assessment of the superiority of a service (Fandy, 2000). The advantages of the services that are obtained by someone are considered to be interested in using these services. According to research (Junaidi, 2016) about public perceptions of Islamic banks, religiosity and service to the community are factors that determine Muslim communities to choose Islamic banks.

Service quality is seen in 5 dimensions, in (Lupiyoadi & Hamdani, 2006) service quality model consists of physical evidence, reliability, responsiveness, assurance, and empathy which is called servqual. In an effort to attract customers' interest in saving, promotion is an activity carried out by companies, one of which is Islamic banks in marketing the products or services they offer. In introducing its services, banks make promotional activities as a means to introduce their services to customers so that customers can get to know in depth about the services offered by the bank. Promotion usually consists of the benefits, price, where it is obtained, the characteristics of the product to the advantages possessed by our product with the aim of being a differentiator from other similar products. (Kasmir, 2008). Being a financial intermediary is one of the main functions of Islamic banks to collect funds from the public and channel them back in the form of financing. Pleasant service is the main thing given to each customer in order to obtain maximum customer satisfaction. Adjusting to customer expectations and needs, the bank always provides good service quality in order to create customer loyalty (Dewi, 2020).

This research will be applied to students in DKI Jakarta. Researchers chose students from DKI Jakarta province as sources in this study because based on data on the number of residents according to age group and gender in this study (Badan Pusat Statistik, 2021), the highest age group was at 20-24 years with a total of 22,682.4. As in (Willis, 2011) states that students are in the age range of 18-25 years. This shows that students are included in the age range with the highest population in Indonesia and is strengthened based on data on the number of students under the Ministry of Education and Culture by province in 2020. (Badan Pusat Statistik, 2021), the number of students in the province of DKI Jakarta is 707,707 with a total population of the province of DKI Jakarta of 10,562,100.

Table 1: Number of Population by Age Group and Gender

Age Group	Gender		Total
	Man	Woman	
0-4	11 293,7	10.778,8	22.072,5
5-9	11 295,3	10.799,0	22.094,4
10-14	11 449,8	10.746,1	22.195,9
15-19	11 495,7	10.816,9	22.312,6
20-24	11.632,2	11.050,1	22,682,4

25-29	11.410,8	10.945,2	22.356,0
30-34	11.109,1	10.795,5	21.904,5
35-39	10.556,7	10.354,3	20.910,9
40-44	10.014,6	9.928,5	19.943,1
45-49	9.025,6	8.996,9	18.022,5
50-54	7.872,4	7.874,0	15.746,4
55-59	6.546,3	6,574,5	13.120,9
60-64	5.091,7	5.117,8	10.209,5
65-69	3.681,5	3.772,6	7.454,0
70-74	2.179,1	2,374,9	4.553,9
75+	2.007,5	2.617,0	4.624,5
<b>Indonesia</b>	<b>136.661,9</b>	<b>133.542,0</b>	<b>270.203,9</b>

Source : Badan Pusat Statistik (2021)

Students who live in the DKI Jakarta area are also easy to find Islamic banks around them, based on the 2020 Islamic Banking Statistics data (Otoritas Jasa Keuangan, 2020), Islamic banks with the largest office network, namely Bank Syariah Mandiri, Bank Rakyat Indonesia Syariah, and Bank Negara Indonesia Syariah. This shows that the students of DKI Jakarta province can become a large market share in the DKI Jakarta area.

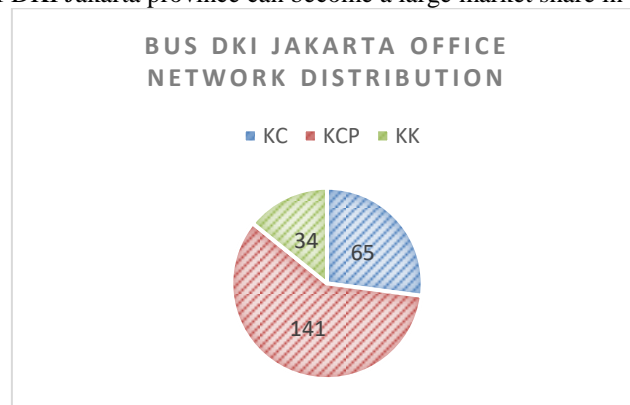


Figure 2: Graph of BUS DKI Jakarta Office Network Distribution

Source : Otoritas Jasa Keuangan (2020)

Research from (Astuti & Mustikawati, 2013) shows the effect of perceptions of interest rate variables, promotions, and service quality on interest in saving. The results of his research said that all of the variables tested had a significant effect on interest in saving. The difference between this study and the research above is that the study focused on the interest in saving in Islamic banks, while this study wanted to examine the interest in using one of the savings contracts in Islamic banks, namely the *wadiah* contract. According to research (Risal & Alexander, 2019) has the aim of knowing the effect of the variable perception of profit sharing, promotion, and service quality on the decision to use *mudharabah* savings. his research shows that the three variables tested have a significant effect on the decision to use *mudharabah* savings. The difference in the research is in the study focused on the interest in using *mudharabah* savings, while this study wanted to examine the interest in using *wadiah* contracts in Islamic banks.

Research from (Aziz & Hendrastyo, 2019) look at the effect of service quality, trust, and promotion variables on customer interest. The results state that the service quality and trust variables have no significant effect on interest, in contrast to the promotion variable which has a significant effect on interest because service quality cannot guarantee customer interest in saving after the research is carried out. The difference between this study and the research above is that the focus of the research is on the effect on interest in saving in Islamic banks, while this study focuses on the effect of interest in using one of the savings contracts, namely the *wadiah* contract. Research from (Aisya & Riyadi, 2020) Looking at the effect of promotion variables and service quality on interest in saving, the results showed that the promotion variable did not have a significant effect, while the service quality variable had a significant effect where people were not too concerned with promotion. Based on this, it can be stated that the promotion variable does not have a significant effect on saving interest and promotion still tends to be weak. The difference between this study and the research above is that the study focused on the interest in saving in Islamic banks, while this study wanted to examine the interest in using *wadiah* contracts in Islamic banks.

Of all the studies above, the dominant discussion is about the interest in saving in Islamic banks and there is no study that discusses in depth the interest in using one of the savings contracts in Islamic banks, namely the *wadiah* contract. Based on Islamic Banking Statistics 2020 data (Otoritas Jasa Keuangan, 2020), This *wadiah* contract savings is apparently more desirable than the *mudharabah* contract savings even though it does not provide profit sharing to its customers. Therefore, the researcher wants to see from the perception of students as a large market share regarding service quality and promotion in *wadiah* contracts on their interest in using them so that it is expected to increase student interest in becoming Islamic bank customers through the use of *wadiah* contracts. Based on the description above, the problem in this researcher is whether the quality of service, promotion and the combination of service quality and promotion affect the interest in using *wadiah* contracts in Islamic banks.

## Literature Reviews

### Interest

An interest in an object or activity without anyone telling someone and usually tends to look for objects that someone likes (Sakum, 2020). The thing that drives interest, AIDA theory becomes a message that conveys the quality of something to get attention that will become interest and then turn it into interest until action is taken. (Qurthuby et al., 2019). according to (Kotler & Keller, 2009) The AIDA model includes four interrelated stages of promotional tasks to attract interested parties, such as:

#### 1. Attention

Arousing someone's attention by making creative breakthroughs to strengthen the character of the goods or services offered with the overall or specific purpose of targeting potential customers. Attention to buyers is obtained through writing and pictures that are clearly visible, speech that is interesting and easy to remember, and has its own characteristics. The first step for a company is to convey an attention-grabbing message with the aim of being known, known, and remembered by someone so that marketing looks attractive to him.

#### 2. Interest

The emergence of someone's interest in seeing to catch it more deeply about the information on goods or services offered so that a person's sense of wanting to know it, observe it, hear it, and see it more closely. This is due to the presence of interest in someone's attention regarding the message conveyed.

#### 3. Desire

The generation of desire for a product or service offered. The thought occurs from the existence of a desire related to someone's opinion in buying a product. The next step after it arises is to encourage someone's desire to try, get, and enjoy the goods or services offered.

#### 4. Action

The generation of action occurs through the presence of a person's great desire so that there is an action to realize his desire by using the goods or services he offers.

### Wadiah contract

Savings with *wadiah* contracts are the types of savings that are needed to save money purely by the community. Savings with this *wadiah* contract must be stored properly and returned at any time when the owner wants to take it back because this *wadiah* savings is a deposit of one party to another party. *Wadiah* contract has a purpose to ensure the safety of an item that is deposited in order to avoid damage, loss, theft, and others (Sjahdeini, 2018). In addition to obtaining security guarantees for their assets and banking facilities in general, customer deposit funds will not decrease as long as there are no transactions made by customers who deposit funds with *wadiah* provisions at Islamic banks. (Indriasari et al., 2018). Savings with a *wadiah* contract are transactions for depositing funds or goods from the owner and directed to the depositor with the responsibility for the depositor to return it at any time desired by the owner. (Murdadi, 2015).

### Perception

Perception is a system that works from the senses that a person receives through his senses and then interpreted so that a person can explore and understand the stimulus received by him. (Khairani, 2013). Perception has factors that influence it, there are two factors that influence it according to (Thoha, 2015) :

#### a. External Factors

External factors are influences that come from outside. Factors whose sources are external which are found in their intensity, size, opposite, repetition, movement, and novelty. Here's an explanation of some of its aspects:

##### 1. Intensity

The intensity principle is that if the intensity of the stimulus obtained from the outside increases, then it also increases to be understood.

##### 2. Size

Size can be stated that the size of an object is a measure of the ease with which it can be known and understood.

3. Repetition

Repetition states that if the stimulus from the outside is seen again, it will give more attention than the stimulus that has only been seen once..

4. Movement

Movement can make people pay more attention to moving objects in their view than stationary objects. Perception arises from the process of withdrawing an object.

5. Novelty

Novelty can be stated that the most recent or familiar external situation can be used as the center of attention.

b. Internal Factors

Internal factors are influences whose sources come from within which influence the perception process, among others, understanding, motivation, and personality. Here's an explanation of some of its aspects:

1. Understanding

Understanding is the psychological basis that forms attention to all objects. A person's psyche is in line with the process of understanding or learning and the motivation it has.

2. Motivation

Motivation and personality become influences from within that can determine an understanding. Both have a very important effect in determining views even though they cannot be separated from the learning process.

3. Personality

The learning process and one's motivation are closely related to personality which has an impact on what is understood in dealing with a situation.

### Service quality

Quality is a condition that is actively moving about products, services, people, processes, and the environment that are fulfilled even beyond their desires. Customer needs are the beginning of a quality and end in the customer's perception (Fandy & Chandra, 2005). According to research results (Nurjanah & Mulazid, 2018) partially, service quality has a significant influence on the company's image. The high quality of services provided by the bank will also increase the company's image. Vice versa. If the service quality is low, then the company image is also low. To be able to improve the image of the company, it is necessary that every activity of Islamic banks can improve the quality of their services.

According to research (Kanzu & Soesanto, 2016), customer religious satisfaction can increase from the perception of the quality of customer service to the bank. The quality of service can be increased by providing good service responsiveness, good service guarantees, good service empathy, good reliability, and providing good facilities.

### Promotion

Promotion is an activity that is directed at influencing customers so that their customers can recognize the products or services that the company offers to them and then feel happy and buy them (Sunyoto, 2015). According to research (Jamila, 2020), customer decision variables include product quality, promotion, and service. The research was conducted by performing multiple regression tests on the *accidental convenience* sample obtained. The results of his research show that these three aspects have a significant influence on the decision to choose. The difference between this research and the research above is seen from the research studies that focus on the decision to choose a product, while in this study we want to see from the interest in using *wadiah* contracts in Islamic banks. Research from (Aziz & Hendrastyo, 2019) look at the effect of service quality, trust, and promotion variables on customer interest. The results show that service quality and trust do not have a significant effect on interest, while the promotion variable has a significant effect on interest because service quality cannot guarantee customer interest in saving after the research is carried out. The difference between this study and the research above is that the focus of the research is on the effect on interest in saving in Islamic banks, while this study focuses on the effect of interest in using one of the savings contracts, namely the *wadiah* contract.

### Research Model, Hypotheses, and Method

The research method used in this research is quantitative method. The data obtained by the sample is taken specifically or purposive sampling with the aim of understanding a particular population or sample (Sugiyono, 2018). The research was conducted by distributing questionnaires distributed via Google Form to respondents and found 100 respondents. The sample of this study used purposive sampling by having criteria for DKI Jakarta students and having savings at Mandri Syariah Bank, Bank Negara Indonesia Syariah and Bank

Rakyat Indonesia Syariah. This study will analyze 2 variables to determine the student's perception behind the interest in using *wadiah* contracts in Islamic banks. The variables in this study were measured based on indicators that had been taken from a literature review of each independent and dependent variable. The measurement of each variable is as follows:

**Table 2: Variable Measurement**

Variable	Indicator	Scale
Interest (Y)	1. Attention	Likert
	2. Interest	
	3. Desire	
	4. Action	
Service Quality (X <sub>1</sub> )	1. Tangibles	Likert
	2. Empathy	
	3. Responsiveness	
	4. Realibility	
	5. Assurance	
Promotion (X <sub>2</sub> )	1. Advertising	Likert
	2. Sales Promotion	
	3. Personal Selling	
	4. Public Relations	
	5. Direct Marketing	

Source : Processed Data (2021)

Sources of data used in this study is primary data obtained directly from the giver of information by having criteria regarding the problem to be studied by the researcher. The informants who will be researched are DKI Jakarta students who use Mandiri Syariah Bank, Bank Negara Indonesia Syariah, and Bank Rakyat Indonesia Syariah. Second, secondary data where data obtained through websites and other resident data are related to the subject matter of the research. The data collection will be taken through a questionnaire using a Likert scale. Likert scale is a type of scale that is widely used in research to assess attitudes, opinions, perceptions or other social phenomena (Sugiyono, 2018).

Data analysis begins with distributing questionnaires to the target informants who want to be addressed. After getting the results of the questionnaire, the researcher tested the validity and reliability of the questionnaire data and analyzed the data using multiple linear regression. Testing the hypothesis using multiple regression to test the effect of the independent variable on the dependent variable. This research uses SPSS 25 and Microsoft Excel 2010 programs to process the data.

## Results and Discussion

### Results

#### Description of respondent data

This study took a sample of students domiciled in DKI Jakarta who had savings at Bank Syariah Mandiri, Bank Rakyat Indonesia Syariah, and Bank Negara Indonesia Syariah. The research was conducted by distributing questionnaires distributed via Google Form to respondents and found 100 respondents. The results of distributing questionnaires that have been carried out to students, then a general description of the characteristics of the respondents is formed as follows:

**Table 3: Respondent Profile**

Gender	Frequency	%
Man	20	20%
Woman	80	80%
Bank Customer	Frequency	%
Bank Syariah Mandiri (BSM)	46	46%
Bank Negara Indonesia Syariah (BNIS)	29	29%
Bank Rakyat Indonesia Syariah (BRIS)	25	25%
Duration Being a Customer	Frequency	%
<1 Th	52	52%
1-2 Th	36	36%
2-3 Th	11	11%
>3 Th	1	1%

Source : Processed Data (2021)

Based on the table above, it can be seen that the female gender dominates the use of *wadiah* contracts in Islamic banks with a percentage of 80%. For the profile based on bank customers, it can be seen that Bank Syariah Mandiri (BSM) customers dominate the interest in using *wadiah* contracts in Islamic banks with a percentage of 46%. Meanwhile, based on the length of time being a customer, <1 year dominates the interest in using *wadiah* contracts in Islamic banks with a percentage of 52%.

### Descriptive data analysis

This study uses descriptive data as a data analysis technique that will be used. The following is a descriptive data analysis calculation based on data collected in accordance with the indicator variables in this study. The minimum, maximum, mean and variance values of each variable were obtained through data processing with the help of SPSS 25 and Microsoft Excel 2010. The results are:

**Table 4: Descriptive Analysis**

Variable	N	Minimum	Maximum	Mean	Variance	Standard Deviation
Interest (Y)	100	20	35	29.90	21.444	5.530
Service Quality (X <sub>1</sub> )	100	29	50	43.04	30.584	5.243
Promotion (X <sub>2</sub> )	100	30	50	42.69	27.489	4.631

Source : Processed Data (2021)

The output results, it can be seen that the highest average number of items is found in the service quality variable with 43.04, followed by promotion and interest at 42.69 and 29.90. The highest variance is in the service quality variable (X<sub>1</sub>) of 30,584 which indicates that the sum of the values given by respondents varies the most on this variable when compared to other variables. The standard deviation which shows the diversity of the data as a reflection of the average deviation of the data from the largest mean is in the interest variable (Y) of 5.530.

### Validity test

**Table 5: Validity Test**

Item	Indicator	Correlation Coefficient	p-value
Interest (Y)	Y.1	0.782	0.000
	Y.2	0.878	0.000
	Y.3	0.826	0.000
	Y.4	0.821	0.000
	Y.5	0.834	0.000
	Y.6	0.881	0.000
	Y.7	0.842	0.000
Service Quality (X <sub>1</sub> )	X <sub>1</sub> .1	0.694	0.000
	X <sub>1</sub> . 2	0.765	0.000
	X <sub>1</sub> . 3	0.673	0.000
	X <sub>1</sub> . 4	0.742	0.000
	X <sub>1</sub> . 5	0.734	0.000
	X <sub>1</sub> . 6	0.771	0.000
	X <sub>1</sub> . 7	0.795	0.000
	X <sub>1</sub> . 8	0.835	0.000
	X <sub>1</sub> . 9	0.841	0.000
	X <sub>1</sub> . 10	0.810	0.000
Promotion (X <sub>2</sub> )	X <sub>2</sub> .1	0.770	0.000
	X <sub>2</sub> . 2	0.718	0.000
	X <sub>2</sub> . 3	0.807	0.000
	X <sub>2</sub> . 4	0.791	0.000
	X <sub>2</sub> . 5	0.732	0.000
	X <sub>2</sub> . 6	0.783	0.000
	X <sub>2</sub> . 7	0.687	0.000
	X <sub>2</sub> . 8	0.678	0.000
	X <sub>2</sub> . 9	0.802	0.000
	X <sub>2</sub> . 10	0.781	0.000

Source : Processed Data (2021)

It can be seen that all items in all variables have a value of  $p - value (Sig.) < 0.05$  so that it can be stated that all items on the variables of interest (Y), service quality (X<sub>1</sub>) and promotions (X<sub>2</sub>) are valid items.

### Reliability test

Reliability testing will use the Cronbach Alpha value, where if the Cronbach Alpha value is  $> 0.70$ , it can be stated that the items tested are reliable. The items tested are valid items only. The results of the reliability test on the questionnaires filled out by respondents with the following results:

**Table 6: Reliability Test**

Instrument	Cronbach's Alpha	r table	Description
Interest (Y)	0.924	0.70	Reliable
Service Quality (X1)	0.927	0.70	Reliable
Promotion (X2)	0.923	0.70	Reliable

Source : Processed Data (2021)

The Cronbach Alpha value is 0.924, which is  $> 0.70$  so it can be stated that the tested items, namely Y.1 – Y.7, are reliable in constructing the variable of interest. Cronbach Alpha values are 0.927 and 0.923, which are  $> 0.70$  so it can be stated that the items tested are X<sub>1.1</sub> – X<sub>1.10</sub> and X<sub>2.1</sub> – X<sub>2.10</sub> already reliable in constructing service quality and promotion variables.

### Multiple linear regression analysis

**Table 7: Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
1 (Constant)	1.266	2.444		0.518	0.606
X1	0.601	0.105	0.718	5.747	0.000
X2	0.064	0.110	0.073	0.583	0.561

Source : Processed Data (2021)

Based on the results of the regression analysis, the multiple linear regression equation model is obtained as follows:

$$Y = 1.266 + 0.601x_1 + 0.064x_2 + \epsilon$$

The data above obtains a positive constant of 1.266 which states that if the service quality and promotion variables are considered constant, then the interest in using wadiah contracts in Islamic banks without the influence of these three variables is 1.266. The service quality coefficient value gives a value of 0.601 which means that if an increase of 1 unit in service quality will make the interest increase by 0.601 units. The coefficient of promotion value produces a value of 0.064, so it can be concluded that an increase of 1 unit in the promotion will increase interest by 0.064 units.

### Hypothesis testing

#### T test

**Table 8: Partial Test (t Test)**

Model	t	p-value
Service Quality (X <sub>1</sub> )	5.747	0.000
Promotion (X <sub>2</sub> )	0.583	0.561

Source : Processed Data (2021)

Based on the table above, the service quality variable has a t-count value of 5.747 and a significance level of 0.000. This means that the t-count value of the service quality variable is greater than the t-table, which is  $5.747 > 1.660$  and the significance value of the service quality variable is smaller than the probability of 5%, which is  $0.000 < 0.05$ , so it can be said that service quality has a significant effect. to interest. The table above shows the promotion variable has a t-count value of 0.583 with a significance level of 0.561. So that the t-count value of the promotion variable is smaller than the t-table ( $0.583 < 1.660$ ) and the significance value of the promotion variable is greater than the probability of 5% ( $0.561 > 0.05$ ), it can be concluded that promotion has no significant effect on interest.

#### F test

Simultaneous test will be conducted to see whether all independent variables (predictors) simultaneously affect the dependent variable (response).



**Table 9: Simultaneous Test**

Model	Sum of squares	df	Mean Square	Statistics F Test	p-value
Regression	1298.201	2	649.100	76.337	0.000
Residual	824.799	97	8.503		
Total	2123.000	99			

Source : Processed Data (2021)

Obtained value  $p - value = 0.000 < 0.05$  until  $H_0$  rejected and stated that  $H_3$  or all predictor variables affect the response variable together (the effect is significant).

#### Coefficient of determination test ( $R^2$ )

Test the coefficient of determination ( $R^2$ ) will see the ability of the model in describing the dependent variable.

**Table 10. Coefficient of Determination Value ( $R^2$ )**

$R^2$	$R^2 adj.$
0.611	0.603

Source : Processed Data (2021)

Value  $R^2 adj.$  which is obtained is 0.603 which means that after adjusting for the number of predictor variables and the number of samples, the response variable (interest) can be explained by 60% by the predictor variables (quality of service and promotion) in the model. While the rest is explained by other variables that are not studied or are not used in the model.

#### Discussion

Based on the results of testing the quality of service affects the interest ( $H_1$ ). The results of the t-test indicate that the service quality variable has a significant value of 0.000 and a t-count value of 5.747. The t-count value is greater than the t-table, i.e.  $5.747 > 1.660$  and significant on the t-test is smaller than the probability value ( $0.000 < 0.05$ ) so a decision can be made  $H_0$  rejected and  $H_1$  accepted or in other words the quality of service can have a significant effect on interest. This proves that service quality is a matter that can influence student interest in choosing to use wadiah contracts in Islamic banks. Any increase in the quality of service produced will result in increased consumer decisions to use it, this can be seen from the positive and significant influence of service quality on student interest. This research is in line with that attempted by (Astuti & Mustikawati, 2013), (Cahyani et al., 2013), (Jannah et al., 2019), (Risal & Alexander, 2019), (Sakum, 2020), (Aisya & Riyadi, 2020), (F, 2018), and (Jamila, 2020) The results report that service quality has a significant positive effect on interest in using services in Islamic banks, because service quality has a role in increasing consumer interest in using banking services.

Based on the results of testing promotions have an effect on interest ( $H_2$ ), The results of the t-test showed that the promotion variable had a significant value of  $0.561 > 0.05$  and a t-count value of 0.583. The results that can be obtained, with a promotion probability value of  $0.583 > 0.05$  and a t-count value of  $0.561 < 1.660$ , it can be concluded  $H_0$  accepted and  $H_1$  rejected or in other words the promotion has no significant effect on interest. Students' interest in using wadiah contracts in Islamic banks cannot be measured by promotion of wadiah contract services. However, promotion has a positive linear relationship where increasing promotion will also increase interest. Promotion is a means to introduce its services to customers so that customers can get to know in depth about the services offered by the bank (Kasmir, 2008). But in fact, in growing interest in using wadiah contracts in Islamic banks, promotion alone is not enough. (Kotler & Armstrong, 2008) states that although the information received is obtained from the same source, each individual is not the same in interpreting the information. In line with the research conducted (Aisya & Riyadi, 2020) which states that "people do not really care about the existing promotions" with the promotion variable not having a significant effect on interest. This shows that the promotion carried out by the bank has not been achieved optimally and tends to lack the intensity of the promotion carried out to generate consumer interest. The results of this study are not in accordance with the results of previous research conducted by (Astuti & Mustikawati, 2013), (Indriarini & Setiyawan, 2017), (Risal & Alexander, 2019), (Aziz & Hendrastyo, 2019), (Sakum, 2020), and (Jamila, 2020) who said in their research that there was a significant positive effect between promotion and interest variables. Differences in research results can be caused by differences in data collection time and conditions from this study with other studies, because this research was conducted during the Covid-19 pandemic and the Islamic bank merger period. From the results of this study it can also be concluded that the majority of respondents did not receive complete information about wadiah savings contracts on the websites of Bank Syariah Mandiri

(BSM), Bank Negara Indonesia Syariah (BNIS), and Bank Rakyat Indonesia Syariah (BRIS) which could be caused by the the transition of the *websites* of the three Islamic banks into one *website*, namely Bank Syariah Indonesia (BSI).

Based on the results of testing the quality of service and promotion have a simultaneous effect on interest (H3), the results of the F test show that the significance value is  $0.000 < 0.05$  and the F-count value is  $76,337 > 3.09$ , it can be concluded that H0 is rejected and H1 is accepted or in other words. service quality and promotion have a joint influence on interest. This shows that the increase in student interest in using wadiah contracts in Islamic banks cannot be separated from the service quality and promotion factors created by the wadiah contract services themselves. The quality of service owned by a company is good and the promotions created are also good, it will increase consumer interest in using it. Consumers who are interested in one of the savings contract services, namely *wadiah* contracts, will tend to give a good impression, value, and perception of the services offered by Islamic banks. The results of this study are in line with research conducted by (Astuti & Mustikawati, 2013), (Risal & Alexander, 2019), (Sakum, 2020), (Aisya & Riyadi, 2020), and (Jamila, 2020) which shows the quality of service and promotion have a significant effect simultaneously on interest.

### Conclusion

The results of this study and discussion state that the service quality variable has a significant positive effect on student interest in using *wadiah* contracts in Islamic banks. If the quality of service increases, the interest will increase. In contrast to the promotion variable which has a positive but not significant effect on interest. Students' interest in using *wadiah* contracts in Islamic banks cannot be measured by promotion. However, promotion has a positive effect where an increase in promotion will increase interest. If the two variables go together, service quality and promotion have a significant positive effect on student interest in using *wadiah* contracts in Islamic banks. If the quality of service and promotion increases together, the level of interest will also increase. The increase in student interest in using *wadiah* contracts in Islamic banks cannot be separated from the quality of service and promotion factors created by the *wadiah* contract services themselves. The results of this study can increase Islamic bank customers through the use of *wadiah* contracts with good service quality and good promotions created, it will increase consumer interest in using them.

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