

**ANALYSIS OF CUSTOMERS' INTEREST TO IB FAEDAH SAVINGS****Mohamad Toha<sup>1</sup>**Institut Pesantren KH. Abdul Chalim, Mojokerto, Indonesia  
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**Abstract**

Marketing is to attract customers to use BRI Syariah products. In this case, the bank wants its product to be easy to sell and expansive, which is in great demand by customers and prospective customers. The study aims to determine customer's interest in iB Faedah savings at BRI Syariah KCP Mojosari - Mojokerto. To answer the questions above, this research was designed with a qualitative descriptive approach using a case study approach. Based on the analysis of the data, it can be concluded that 1) Attention, that customers know about the iB Faedah savings product from their own initiative to come to the office and customers know about Faedah savings directly from BRI Syariah. 2) Interest, The reason customers use Faedah savings is because it adjusts to the background of individual status and the good service from BRI Syariah during the procedure. Customers feel well served and receive a clear explanation from BRI Syariah regarding the details of the iB Faedah savings product. 3) Desire, customer interest related to the cost of Faedah saving is said to depend on each person's perspective and ability. Customers choose products with lower costs and can be used as a means of saving money for their internal needs. 4) Action (Using), that is the reason the customer has the desire to use the iB Faedah savings to meet the business needs. 5) Halal Lifestyle Awareness, customers have a purpose other than to meet financial needs but also to change perspectives in choosing the products used.

**Keywords:** Customer Interest, iB Faedah Savings, BRI Syariah



## INTRODUCTION

According to Law no. 21 of 2008 Sharia Bank is a Bank that carries out its business activities based on sharia principles and by type consists of Sharia Commercial Banks and Sharia Financing Banks. In other words, Islamic banks operate in accordance with Islamic provisions, namely not using usury or interest and prioritizing the value of trust (Zeedy, 2010). Sharia Banks are financial institutions that have a role as an intermediary (Financial Intermediary), namely collecting funds from people who experience excess (surplus) and channeling them back to people who need funds (deficit) (Haikal, 2014).

In Mojokerto, the banking sector that is experiencing development and progress is BRI Syariah (BPS, 2020). BRI Syariah has the advantage of no interest and customers will get a ratio or profit sharing which is calculated from the bank's profit sharing (revenue). BRI Syariah applies *wadi'ah* (deposit) and *mudharabah* (cooperation) contracts (Haikal, 2014). BRI Syariah Mojokerto is the only Islamic banking that stands as a Sub-Branch Office (KCP) in Mojokerto, Mojokerto Regency, after other Islamic banks moved out of town (BRI employees, 2020). BRI Syariah KCP Mojokerto hopes that its presence can be an answer to the needs of economic actors to manage finances based on a healthy and usury-free financial system (BRI employees KCP Mojokerto, 2020).

The types of products that are often offered to the public in the field are funding and financing products. Funding products are for example savings, while financing products are for example loans. There are several third-party fund raising products at the BRI Syariah KCP Mojokerto which are marketed to customers. One of the most popular products is the iB Faedah savings product.



iB Savings Faedah, namely savings with the principle of deposit intended for customers who want convenience and comfort in financial transactions; Transfers between BRI Syariah and between banks, Telkomsel payments, Telkomsel, XL, Smart-Fren, PLN, Post paid, tuition fee, Telkomvision, TV, Internet, Telkom Speedy, qurban donations, infaq, zakat, waqf, PAM, PDAM, Data packages, and vouchers for credit and cash withdrawals (Ariyanto, 2021).

BRI Syariah applies a bonus that is received by the customer if the savings reaches a minimum of Rp. 1,000,000, which is 1%, gets a bonus because the contract used in Faedah's savings uses a *wadi'ah* contract. Thus, the iB Faedah savings become the flagship product of BRI Syariah as a fundraiser from customers. According to the leadership of the bank itself, if there are many savings customers, it is believed that it can increase the company's profits. (Operational Manager of BRI Syariah KCP Mojokari, 2020). The advantages of iB Faedah savings are free monthly administration fees, free monthly ATM card fees, light cash withdrawal fees throughout the BRI ATM network, light transfer fees throughout the BRI ATM network, ATM Bersama and Prima, Fees below the minimum balance no, closing fees account does not exist, there is no withdrawal fee before maturity, you can make a withdrawal at any time (Ariyanto, 2021).

One of the ways for BRI Syariah to attract prospective customers to register themselves as customers of the iB Faedah BRI Syariah KCP Mojokari savings account is to do marketing. Interest is a combination of desire and willingness that can develop, interest is one of the factors that is quite important in influencing customer preferences in saving. Marketing is carried out to attract potential customers to use BRI Syariah products. Every bank must have the



right marketing strategy to market its products. In this case, if the bank wants its product to be easy to sell and expansive or in other words it is in great demand by customers and prospective customers, then the requirements and products must be simplified. A solution to make this easier is to market the product to the public with various quality marketing strategies.

The desired standard to meet a quality fundraiser needs to be known by the bank and the customer. A solution to make easier is to market the product to the public with various quality marketing strategies. Marketing of bank products has various strategies, namely: product, price, place, promotion, people, physical evidence, process (Kasmir, 2012). Effective marketing by prioritizing the delivery of product information to achieve maximum goals, namely to attract customers to save in iB Faedah Savings.

**Table 1**  
**Customer Data BRI Syariah iB Faedah Savings KCP Mojosari, 2016-2020 per June**

No	Year	iB Faedah Savings Customers	Financing
1.	2016	3.427	274
2.	2017	4,642	257
3.	2018	5.808	373
4.	2019	6.875	473
5.	2020	7.406	516

Source: The data has been processed by researchers from pre-observation interviews, (2020).

As shown by the table above that the number of customers of iB Faedah Savings at BRI Syariah KCP Mojosari always increases every year. The Corporate Secretary of BRI Syariah KCP Mojosari explained, that the number of customers increased by almost 32.95% compared to the previous year 2019 which was only 20% on average. In 2017, the number of customers increased by 22.9% and 2018 was 27.5% (Operational Manager of BRI Syariah KCP Mojosari, 2020). This



shows that customer interest in saving in iB Faedah Savings has increased, information is conveyed on iB Faedah Savings products, which have many product advantages and the ease of administration system that customers feel is profitable to save at BRI Syariah KCP Mojosari.

Based on the above background, the researchers are interested in researching and knowing more clearly about how the customer's interest in iB Faedah Savings at BRI Syariah KCP Mojosari-Mojokerto and the purpose of this study is to determine customer interest in iB Faedah Savings at BRI Syariah KCP Mojosari – Mojokerto. The benefits of this research are expected to provide usefulness, among others, as input to increase and expand knowledge, especially with regard to Islamic Banking Science, Islamic Economics. Islamic Microfinance Institutions, and the institutions concerned.

## **LITERATURE REVIEW**

### **Sharia Banking**

The word bank comes from the Italian language, namely banca which means a place to change money. According to law no. 21 of 2008, Islamic banking is a bank that carries out its business activities based on sharia principles and consists of Sharia Commercial Banks, Sharia Business Units, and Sharia People's Financing Banks (Zeedy, 2010). Meanwhile, according to Ismail, Islamic banking is everything related to Islamic banks and sharia business units, including institutions, business activities, as well as ways and processes in carrying out their business activities (Ismail, 2015).

The following are sharia principles that are used by Islamic banking when taking agreements in their business activities: a) Avoiding Usury, is an



addition taken on the existence of receivables from two or more parties at the beginning of the agreement. Usury in Arabic is *ziyadah*, which is a requested addition; b) Using the Profit Sharing System, Profit sharing is the distribution of business results carried out by the customer and the sharia bank at the beginning of the agreement using the *niashab*; c) The system used is the contract: *Al Wadi'ah*; is one of the contracts used by Islamic banks to raise funds from a third party, *Al Mudharabah*; contract agreement between two or more parties to conduct business cooperation, *Al Ijarah*; contract of transfer of usufructuary rights over goods or services through payment of rental wages, without being followed by the transfer of ownership of the goods themselves, and *Al Murabahah*; a sale and purchase contract for certain goods, where the seller mentions the purchase price of the goods to the buyer and then sells to the buyer by requiring the expected profit to be in a certain amount (Ismail, 2015).

### **Interest**

Interest is the same as attention, which is considered the same or different. Interest can be interpreted as a desire that arises from someone's attention to goods. Interest is also said to be an urge to do certain activities on the basis of liking. Interest is one of the psychological aspects that have considerable influence on behavior and interest as a source of motivation for someone to do something. The indicators of interest are as follows: a) **Attention**, is the attention of potential consumers to the products offered by the company; b) **Interest**, the interest of potential consumers to the products offered by the company; c) **Desire**, the desire of potential consumers for the products offered by the company; d) **Action**, namely prospective consumers make purchases of products offered by the company.



## **RESEARCH METHOD**

The type of research is qualitative with a case study approach. In this approach, processing data with descriptions that are sorted for certain motives will be used to describe problems or phenomena in the field. As for what is meant by case study research, namely a study to describe a variable relating to the problem to be studied with realities in the field. In this approach, processing data with descriptions that are sorted for certain motives will be used to describe problems or phenomena in the field (Nawawi, 2014).

## **RESULTS AND DISCUSSION**

Currently, BRI Syariah KCP Mojosari – Mojokerto is the only Sharia Bank in Mojosari District. However, it remains to face competition with other conventional banks. BRI Syariah is trying as much as possible so that its products can be sold in the market. Before deciding to use, customers will look for information about the product to be used. This information can be seen from the delivery of BRI Syariah to customers which then becomes the customer's interest driven by their decision to use the product. Behind the customer's decision, there are goals to be achieved from using the product. Therefore, companies must be more active in increasing customer interest in participating in using BRI Syariah products.

### **Attention**

The results of interviews with BRI Syariah customers that they have been customers for a long time since the establishment of the BRI Syariah sub-branch office in Mojosari. The researchers asked the first year they used the iB Faedah Savings and what products they know. There are information



from customers D3 (Deddy), D4 (Hadi), and D5 (Djuari) since 2017 they have become customers. In this research, only one product is examined, namely the iB Faedah Savings. Researchers also asked how they knew about this Faedah savings product. Customers said that they knew about the Faedah savings product because they came personally to the BRI Syariah office and asked the bank directly about the product.

Based on the above incident, it is the same as the theory put forward by Nugroho that the interest arising from within a person is called intrinsic interest (Nugroho, 2015). It means if they know at BRI Syariah KCP Mojosari-Mojokerto, there is a savings product that suits their wishes, and then they take the initiative to come to the office themselves. Because it is closer culturally to the religion adopted by customers, namely Islam. Sharia Banks always strive to provide an image as a suitable bank for the Islamic community, by providing superior programs and products that are in line with the teachings of the Islamic religion. In this kind of promotion, Islamic banks can get more attention than conventional banks in a society that is predominantly Muslim.

### **Interest**

Customers have different backgrounds; they have the right to choose products that suit their needs. Characteristics of customers can also determine their interest in the products used. From the results of interviews between researchers and customers, it was found that the emergence of interest in Faedah Savings was due to the willingness of the customers themselves. From the results of both interviews, it is known that D3 aligns





with the basic of *Pesantren* related to religion, while for D4 adapts to the type of business that leads to religion.

Based on the events described above, the interest of D3 customers in using Faedah Savings as stated by BRI Syariah in determining the target is to look for customers with the same Sharia background. This effort was successfully carried out by BRI Syariah and is currently collaborating with several Sharia-based institutions in Mojosari District and its surroundings. However, in reality, Faedah Savings customers do not only come from institutions, but also from individual communities, as happened to D4 customers. In line with Yudrik's opinion, to increase interest, it should be done by building closeness or relationships either individually or in groups (Lupiyo, 2010). It means that building relationships with other people can expand information about products and become a way to invite other people to save money at BRI Syariah.

### **Desire**

In addition to product quality, customers also consider the costs incurred to use the product. However, each product has a different cost category. The costs specified in Faedah savings can also be said to be cheaper and even more expensive when compared to other savings products. D3 stated that although the initial deposit in Faedah savings account was more expensive than the previous account, Faedah savings provided more facilities for savers. Thus, D3 wants to open a Faedah savings account because in his opinion there is a price and there are advantages. This is different from D4 customers whose understanding of costs is only in conventional and BRI



Syariah accounts. D4 thought that the cost of Faedah savings account was cheaper, therefore he wanted to use it.

The information obtained from D3 shows that there is actually no desire to use Faedah savings because they think that the cost of the previous account is cheaper, but due to an urgent need, they finally decided to open a new account at the nearest Islamic bank which is faster and cheaper than conventional banks imposing monthly discounts on savings accounts. Previously, D4 had asked the bank the reason for the cost for the monthly discount, and it was known that the amount of the discount depended on the amount of the deposited balance. Since using Faedah savings, D4 can save money without any monthly fees.

#### **Action (Use)**

It is known that customers use Faedah savings because the product can be used for business purposes. This savings can be opened for groups, one of the D3 customers took advantage of the benefits of using this product. Then, it's the same as D4 which also uses Faedah savings for their needs, namely as an alternative to exchange dollars to make it easier. The use of Faedah savings is also equipped with the BRIS Online facility to make it easier for customers to make light financial transactions. The existence of this facility can be used as a savior for customers whose homes are far from the office so they are not too worried about controlling their finances.

The researchers also interviewed BRI Syariah regarding the location of the bank. The current location is strategic because it is close to various industries around it. Likewise with the opinions of customers who don't mind the distance, BRI Syariah in Mojosari is the closest and easiest to find



because it is located in a location that generally everyone knows. As the theory put forward by Pandji Anoraga, location determination is one of the most important policies (Anoraga, 2017).

### **Halal Lifestyle Awareness**

Based on the results of the information found by the researchers that the customer's interest in using Faedah savings was due to 4 indicators, namely attention, interest, desire and use, another indicator was found, namely because of the awareness of customers to live by using halal products. According to the reason D3 by transacting according to sharia will get blessings and rewards from Allah SWT. He understands that if you stay away from what Allah has forbidden, you will find goodness. Meanwhile, according to D4, his understanding of usury and his opinion that usury is prohibited is also an awareness that by avoiding usury, finances will be safe. D5 also began to recognize and use halal products. It proves that the iB Faedah savings are not only enjoyed for Muslims, but are also allowed for all religious groups.

Based on the results of the indicators described above regarding awareness of the halal lifestyle, such as the opinion expressed by the Head of BRI Syariah Sub-Branch KCP Mojokari that by being the only sharia bank in Mojokari, it has a positive impact on customers who previously came from outside Mojokari, also use it without having to through promotion.

### **CONCLUSION**

Interest can be said to be a condition that occurs when a person sees characteristics related to one's own desires or needs. Basically, interest arises



from within, but interest can also occur due to external influences. Attention that customers are aware of the existence of the iB Faedah savings product from the initiative of coming to the office in person and the customer is aware of the Faedah savings directly from BRI Syariah.

The reason customers use Faedah savings is because it adjusts to the background of individual status and the good service from BRI Syariah during the procedure (**Interest**). Customers feel well served and receive a clear explanation from BRI Syariah regarding the details of the iB Faedah savings product.

The customer's interest regarding the cost of Faedah savings is said to depend on their respective perspectives and capabilities. Customers choose products with lower costs and can be used as a means of saving money for their internal needs (**Desire**).

**Action (Use)**, that the reasons why customers have a desire to use iB Faedah savings to meet their business needs are accompanied by m-banking facilities that can assist financial activities, and an easy account opening process that can be used to open other accounts. Customers also say that using products that are easily accessible can simplify the process of settling matters, because the only Sharia Bank that is closest is Bank BRI Syariah KCP Mojokari.

**Halal lifestyle awareness**, that customers have a purpose other than to meet financial needs but also to change perspectives in choosing the products used.

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