



The Influence of Location, Promotion and Employment on the Interest of MSME in Magetan City to Save in Indonesian Syariah Bank

Syifa Kholila Ramadhani^{1*}, Dwi Setya Nugrahini²

¹ Institut Agama Islam Negeri Ponorogo, Indonesia, syifakholilaramadhani@gmail.com

² Institut Agama Islam Negeri Ponorogo, Indonesia, setya@iaiponorogo.ac.id

Article Info	Abstract
<p>Article history: Received June 7, 2023 Revised July 1, 2023 Accepted August 27, 2023 Available online September 15, 2023</p> <p>*Corresponding author email: syifakholilaramadhani@gmail.com Phone number: 0895323956528</p> <p>Keywords: Interests, locations, promotions, employment</p>	<p>This study aims to analyze the effect of location, promotion, and employment on the interest of micro, small and medium entrepreneurs in the leather business sector in Magetan City to save at Bank Syariah Indonesia. According to Kotler and Kevin Lane Keller, interest is influenced by several factors, including promotion and employment. And according to Muhammad interest is influenced by several factors and one of them is location. This research uses quantitative methods. Data analysis used simple linear regression and multiple linear regression. The data processing method in this study used the IBM SPS 22 application program. In collecting data, researchers used a questionnaire. The sample technique used in this study is non-probability sampling, using a total sampling technique. The population in this study amounted to 48 leather business actors in Magetan City. The results of the study showed that the location variable had a partial and significant effect on interest, the promotion variable had no partial and significant effect on interest, the employment variable had no partial and insignificant effect. Meanwhile, simultaneously the variables of location, promotion, and employment affect the interest of leather business actors in Magetan City.</p>
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INTRODUCTION

Sharia banks are institutions that have a main business as a fund raiser and redistribute these funds to the public so that they have a very important role for the economy in Indonesia. Along with the development of time, Islamic banks in Indonesia are growing with their presence and functions that can have a significant influence in terms of the development of Islamic finance. But in fact, many people are not interested in Islamic banks. Therefore, Islamic banks need to pay attention to several aspects in developing their business (Marimin, 2015).

To expand the reach so that Islamic banks are better known and in demand by various circles of society, Islamic banks need to pay attention to several aspects to develop their business. As stated by Kotler and Kevin Lane Keller who stated that factors that influence interest include promotions and employments. (Kotler, 2008) And according to Muhammad the factor that influences interest is location (Muhammad, 2011). One of the targets that must be aimed at by Islamic banks is MSME actors, with the contribution of MSME actors using Islamic banks as their income management system by saving at Islamic banks, it will be able to increase the reach or access to financial services.

Based on information conducted by researchers by reviewing previous research studies, observations, and interviews show that there are several MSME actors who do not have an interest in saving at Bank Syariah Indonesia. In its operations, Bank Syariah Indonesia has promoted to leather business MSMEs, and the location of the Bank Syariah Indonesia branch office itself is in the middle of the city with good road access. However, some leather business MSME players do not have an interest in saving at Bank Syariah Indonesia. The reason is because MSME players do not understand about the products offered by Islamic banks and lack of trust in Bank Syariah Indonesia. (Rendy the Great, December 2022) In addition, it still compares Islamic banks with conventional banks. The location of ATMs owned by Bank Syariah Indonesia is still attached to bank offices, so they prefer to conventional banks that are more commonly found ATM locations. And they already have income that can be said to be enough to meet the needs of daily life, because they already have a employment, namely the leather business they run. (Supar, December 2022)

Based on the description above, the researcher is interested in researching in depth about how "The influence of location, promotion and employment on the interest of MSME actors in Magetan City to save at Bank Syariah Indonesia" with the hope that the results to be obtained by researchers can be an evaluation material for those in need, especially Bank Syariah Indonesia. And can find solutions to obstacles that occur at this time.

LITERATURE REVIEW

Theory of Interest

In an excerpt of Bobby Hartanto's book, Kotler stated that interest is a feeling of interest that arises after getting encouragement from the product he sees to make a purchase or transaction to be able to use the product. (Bobby Hartanto, 2022)

Location Theory

Location is a place where products of bank branches and banking control centers are traded. In practice there are several kinds of bank office locations. Namely the location of the head office, main branch, sub-branch, cash office, and the location of Automated Teller Machine (ATM) machines. Determining the location of a bank branch is one of the most important policies. Banks that are located in a strategic location greatly facilitate customers in dealing with banks. Besides the strategic location, other things that also support the location are the layout of the building and the layout of the bank room itself. Setting a good and correct layout will increase customer comfort in dealing with banks. In the end, location and layout are two inseparable things and must be a harmonious and commensurate combination. (Kasmir, 2018)

Promotion Theory

Promotion is a social and managerial process by which individuals and groups obtain their needs and desires by creating, offering, and exchanging something of value with each other. (M Nur Rianto Arif, 2012)

Occupational Theory

According to Dr. Franz Von Magnis in the book Pandji Anogara, Work is a planned activity. According to Hegel, work is human consciousness. It can be concluded that work is an activity or activity carried out by a person with the aim of obtaining income for the needs of life. (Pandji Anogara, 2009)

METHOD

The method used in this study is quantitative. Quantitative research is a deductive research process in which research requires concepts and theories to be able to answer problem formulations to obtain hypothesis formulations. Quantitative research aims to test hypotheses and is carried out on a specific representative population or sample. In this study using the non-probability sampling method by means of total sampling, which is a sampling technique in which all members of the population are sampled totaling 48 respondents. And using the probability sampling method by proportionate stratified random sampling, which is a technique used when the population has members / elements that are not homogeneous and stratified proportionally. (Sugiyono, 2019) Based on this theory, this study pays attention to the strata of respondents, namely MSME actors. Data collection using questionnaires and a 4-point likert scale. The results of the analyzed data acquisition were obtained from the SPSS 22 application program with classical assumption test techniques, simple linear regression tests, and multiple linear tests.

RESULT AND DISCUSSION

Test Classical Assumptions

1. Normality

The normality test is used to test whether the residual values resulting from the regression are normally distributed or not. A good regression model is one that has normally distributed residual values. Some normality test methods are by looking at the spread of data on diagonal sources on the normal graph P-P Plot of Regression or with the Kolmogorov-Smirnov One Sample test. (Romie Priyastama, 2020)

Table 1. Normality Test Results

		Unstandardized Residual
N		48
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	5.81536642
Most Extreme Differences	Absolute	.104
	Positive	.037

	Negative	-.104
Test Statistic		.104
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source : Primary data processed with SPSS 22

Based on the results in table 5, it can be seen that there is a significance value of 0.200 > 0.05 and it is concluded that the normality test is normally distributed.

2. Heteroscedasticity

The heteroscedasticity test is a condition in which in a regression model there is an inequality of variance from residual in one observation to another. A good regression model is that heteroscedasticity does not occur. Various heteroscedasticity tests are the glacier test, looking at point patterns on scatterplots or spearman correlation coefficient tests. (Romie Priyastama, 2020)

Table 2. Heteroscedasticity Test Results

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.051	6.007		1.507	.139
	Lokasi	-.196	.116	-.244	-1.682	.100
	Promosi	.079	.082	.140	.968	.339
	Pekerjaan	-.002	.167	-.002	-.011	.991

Source : Primary data processed with SPSS 22

Based on the data in table 6, it can be seen that the significance value in the location variable is 0.100 > 0.05 so that the location variable has no effect on the absolute residual price. The significance value in the promotion variable is 0.339 > 0.05 so that the promotion variable has no effect on the residual absolute price. And the significance value on the employment variable is 0.991 > 0.05 so that the employment variable has no effect on the absolute residual price. From these results, it can be concluded that the regression model does not occur cases of heteroscedasticity.

3. Multicollinearity

Based on the data in table 6, it can be seen that the significance value in the location variable is 0.100 > 0.05 so that the location variable has no effect on the absolute residual price. The significance value in the promotion variable is 0.339 > 0.05 so that the promotion variable has no effect on the residual absolute price. And the significance value on the employment variable is 0.991 > 0.05 so that the employment variable has no effect on the absolute residual price. From these results, it can be concluded that the regression model does not occur cases The multicollinearity test is found to have a perfect or near-

perfect correlation between independent variables in the regression model. A good regression model should not have correlations among independent variables (correlations of 1 or near). In addition, the value of Tolerance and Inflation Factor (VIF) can be seen or by comparing the value of the coefficient of individual determination with the value of determination simultaneously. (Romie Priyastama, 2020).

Table 3. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.718	10.309		.070	.945		
Lokasi	.592	.200	.401	2.965	.005	.993	1.007
Promosi	.237	.141	.227	1.682	.100	.993	1.007
Pekerjaan	.119	.287	.056	.413	.681	1.000	1.000

Source : Primary data processed with SPSS 22

Based on table 7, it is known that the VIF value of the location variable is $1.007 < 10$, the VIF value of the promotion variable is $1.007 < 10$, and the VIF value of the employment variable is $1.000 < 10$. From these results, it can be concluded that the VIF value of the three variables is less than 10 so that this regression model does not occur in the case of multicollinearity.

4. Autocorrelation

Autocorrelation test is a regression model test used to determine the correlation between false errors of a certain period with errors of previous periods. The proof that autocorrelation is carried out is by using the Durbin-Watson statistical test. (Romie Priyastama, 2020)

Table 4. Autocorrelation Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.449 _a	.201	.147	6.010	2.154

Source : Primary data processed with SPSS 22

Based on the data in table 4.8, it is known that the dw value is 2.154. For $n = 48$ and $k = 3$ (location, promotion, and employment) the values $dU = 1.6708$ and $dI = 1.6046$. So $4 - dU = 4 - 1.6708 = 2.3292$. And showing the results of $1.6708 < 2.154 < 2.3292$ of these results, it is concluded that there is no case of autocorrelation.

5. Linearity

The linearity test is used to determine the linearity of data, that is, whether the variable has a linear relationship or not. This test is used as a condition in pearson correlation analysis or linear regression. Testing on SPSS using Test for Linearity at a significance level of 0.05. A variable is said to have a linear relationship when the significance is more than 0.05. (Ce Gunawan, 2020)

Table 5. Linearity Test Results

No	Variabel	Nilai Signifikansi
1	Lokasi	0,316
2	Promosi	0,445
3	Pekerjaan	0,578

Source : Primary data processed with SPSS 22

Based on the data from table 9 shows that the significance value (Deviation from Linearity) of the location variable is $0.316 > 0.05$. The promotion variable is $0.445 > 0.05$. And the employment variable is $0.578 > 0.05$ and it can be concluded that the regression model of the location, promotion and employment variables to interests is a linear regression model, so the research is feasible to use.

SIMPLE LINEAR REGRESSION

1. Test Results of the Effect of Location on Interest

a. Simple linear regression analysis of location against interest

Table 6. Simple Linear Regression Location Variable (X1)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.465	6.716		1.558	.126
	Lokasi	.566	.201	.383	2.815	.007

Source : Primary data processed with SPSS 22

Based on table 10 can be written the regression equation as follows: $Y = 10.465 + 0.566X_1 + e$. The constant value (b_0) of 10.465 indicates that the independent variable, namely zero or no location, the interest of MSME actors is 10.465. The magnitude of the regression coefficient (b_1) value of 0.566 means that the location variable has a positive effect on the interest in saving for MSME actors in Magetan

City. If the location is increased by 1 unit, the interest of MSME actors increases by 0.566.

b. T test the influence of location on interest

From table 6, it is known that the location variable has a significance value of $0.007 < 0.05$, so it has a significant effect. While the $t_{calculate} > t_{table}$ is $2.815 > 2.012$, it can be concluded that the H_{a1} hypothesis is accepted, namely that location has a partial effect on the interest of MSME actors in the leather business sector of Magetan City to save at Bank Syariah Indonesia.

c. Coefficient of Determination (R)

Table 7. Model Summary Location Variable (X1)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383 ^a	.147	.128	6.075

Source : Primary data processed with SPSS 22

Based on table 11, it can be seen that the magnitude of the variable correlation and positive relationship between location and interest in saving at Bank Syariah Indonesia with an R value of 0.383 or 38.3%. And the R Square value of 0.147 shows that location has an influence of 14.7% influence on interest in saving at Bank Syariah Indonesia and the other 85.3% is influenced by other factors.

2. Results of Interest Promotion Testing

a. Simple linear regression analysis of promotion to interest

Table 8. Simple Linear Regression Promotion Variable (X2)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.018	3.978		6.038	.000
	Promosi	.202	.151	.194	1.342	.186

Source : Primary data processed with SPSS 22

Based on table 12 can be written the regression equation as follows: $Y = 24.018 + 0.202X_2 + e$. The constant value (b_0) of 24.018 indicates that the interest of MSME actors is 24.018 in the independent variable, namely zero or no promotion, then the interest of MSME actors is 24.018. The large value of the regression coefficient (b_2) of 0.202 means that the promotion variable has a positive effect on the interest in saving MSMEs in Magetan City. If the promotion is increased by 1 unit, the interest of MSME actors increases by 0.202.

b. Test t the effect of promotion on interest

Based on the data in table 4.21, it can be seen that the significance value is $0.186 > 0.05$ and the $t_{table} < 1.342 < 2.012$, in this case it can be interpreted that the H_{02} hypothesis is accepted, namely that promotion has no partial and insignificant effect on the interest of MSME actors in the leather business sector of Magetan City to save at Bank Syariah Indonesia.

c. Coefficient of Determination (R)

Table 9. Model Summary Promotion Variable (X2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.194 ^a	.038	.017	6.452

Source : Primary data processed with SPSS 22

Based on table 13, it can be seen that the R value is 0.194 or 19.4%, which shows that promotion has a positive relationship with interest in saving at Bank Syariah Indonesia. And the R square value of 0.038 shows that promotion has an influence of 3.8% influence on interest in saving at Bank Syariah Indonesia and the other 96.2% is influenced by other factors.

3. Results of employment testing of interest

a. Simple linear regression analysis of work against interests

Table 10. Simple Linear Regression Employment Variable (X3)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	26.115	7.478		3.492	.001
Pekerjaan	.131	.313	.061	.417	.679

Source : Primary data processed with SPSS 22

Based on table 14 can be written the regression equation as follows: $Y = 26.115 + 0.131 X_3 + e$. The constant value (b_0) of 26.115 shows that the interest of MSME actors is 26.115 in the independent variable, namely zero or no work, then the interest of MSME actors is 26.115. The large value of the regression coefficient (b_3) of 0.131 means that the employment variable has a positive effect on the interest in saving for MSME actors in Magetan City. If employment is increased by 1 unit, the interest of MSME actors increases by 0.131.

b. T test the effect of work on interest

Based on the data in table 14, it can be seen that the significance value is $0.679 > 0.05$ and the $t_{table} < 0.417 < 2.012$, in this case it can be interpreted that the H_{03}

hypothesis is accepted, namely that work has no partial and insignificant effect on the interest of MSME actors in the leather business sector of Magetan City to save at Bank Syariah Indonesia.

c. Coefficient of Determination (R)

Table 11. Model Summary Employment Variable (X3)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.061 ^a	.004	-.018	6.565

Source : Primary data processed with SPSS 22

Based on Table 15, it can be seen that the R value is 0.061 or 6.1%, which means that work has a positive relationship with interest in saving at Bank Syariah Indonesia. And the R square value of 0.004 shows that work has an influence of 0.4% influence on interest in saving at Bank Syariah Indonesia and the other 99.6% is influenced by other factors.

MULTIPLE LINEAR REGRESSION

1. Multiple Linear Regression Analysis

Table 12. Multiple Linear Test Results

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.718	10.309		.070	.945		
Lokasi	.592	.200	.401	2.965	.005	.993	1.007
Promosi	.237	.141	.227	1.682	.100	.993	1.007
Pekerjaan	.119	.287	.056	.413	.681	1.000	1.000

Source : Primary data processed with SPSS 22

Based on the data in table 16, it can be seen that the regression model obtained is as follows: $Y = 0.718 + 0.592X_1 + 0.237X_2 + 0.119X_3 + e$

- a) The constant value (b0) of 0.718 which indicates that the independent variables, namely location, promotion and employment are zero or none, so that the interest in saving for MSME actors is 0.718.
- b) The coefficient (b1) for the variable X1, namely location, means that if the location increases, the interest in saving for MSME actors will increase. Furthermore, if the

location increases by 1 unit, the interest of MSME actors will increase by 0.592 units assuming other variables remain or do not change.

- c) The coefficient (b2) for variable X2, namely promotion, means that if the promotion increases, the interest in saving for MSME actors will increase. Furthermore, if the promotion increases by 1 unit, the interest of MSME actors will increase by 0.237 units assuming other variables remain or do not change.
- d) The coefficient (b3) for variable X3, namely work, means that if employment increases, the interest in saving for MSME actors will increase. Furthermore, if employment increases by 1 unit, the interest of MSME actors will increase by 0.119 units assuming other variables remain or do not change.

2. Test F (X1, X2, X3) Against Y

Table 13. F or Simultaneous Test Results

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	400.448	3	133.483	3.695	.019 ^b
Residual	1589.469	44	36.124		
Total	1989.917	47			

Source : Primary data processed with SPSS 22

Based on the data in table 17, it is known that the value of $F_{\text{calculate}} > F_{\text{table}}$ is $3.695 > 2.820$ with a significance of $0.019 < 0.05$, it can be concluded that the variables of location, promotion, and work simultaneously have a significant effect on the interest of MSME actors in the leather business sector of Magetan City to save at Bank Syariah Indonesia.

3. Coefficient of Determination (R2)

Table 14. Results of the Coefficient of Determination (R2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.449 ^a	.201	.147	6.010	2.154

Source : Primary data processed with SPSS 22

Based on the data in table 18, it can be seen that the correlation coefficient (R) is 0.449 which means that there is a sufficient and positive relationship between the independent variable and the dependent variable. While the coefficient of determination (R2) is 0.201 which means that the contribution of the independent variable is only able to explain or influence the dependent variable by 20.1% and the

remaining 79.9% which is influenced by other factors that were not studied in the study.

CONCLUSION

It can be concluded in this study about the influence of location (X1), promotion (X2), and employment (X3) on the interest of MSME actors in Magetan City to save at Bank Syariah Indonesia (Y) as follows:

1. Based on testing, the test results of the location variable t (X1) have a coefficient value of 0.566, which is positive. And the significance value of $0.007 < 0.05$ is known to have a significant effect. While the $t_{\text{calculate}} > t_{\text{table}}$ is $2.815 > 2.012$ which means that it has a partial effect on the interest of MSME actors in saving at Bank Syariah Indonesia. The results of the location R square test had an influence of 14.7% on interest in saving and another 85.3% were influenced by other factors not examined in this study.
2. Based on testing, the test results of the promotion variable t (X2) have a coefficient value of 0.202 which means a positive value. And the significance value of $0.186 > 0.05$ and the $t_{\text{table}} <$ of $1.342 < 2.012$ in this case can be interpreted that the promotion has no partial and insignificant effect on the interest of MSME actors in saving at Bank Syariah Indonesia. And the results of the R square test of work have an influence of 0.4% on interest in saving at Bank Syariah Indonesia and the other 99.6% are influenced by other factors that were not studied in this study.
3. Based on testing, the results of the t test of the work variable (X3) have a coefficient value of 0.131, which is positive. And the significance value of $0.679 > 0.05$ and the calculated value of $< t_{\text{table}}$ which is $0.417 < 2.012$ in this case can be interpreted that work does not have a partial and insignificant effect on the interest of MSME actors in saving at Bank Syariah Indonesia. And the results of the R square test of work have an influence of 0.4% on interest in saving at Bank Syariah Indonesia and the other 99.6% are influenced by other factors that were not studied in this study.
4. Based on F test testing or simultaneously, location, promotion, and employment variables simultaneously have a significant effect on the interest of MSME actors in saving at Bank Syariah Indonesia. Indicated by a significance value of $0.019 < 0.05$ at a coefficient of determination (R^2) of 0.201 which means that the contribution of the independent variable is only able to explain or influence the dependent variable by 20.1% and the remaining 79.9% which is influenced by other factors that are not studied in this study.

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Syifa Kholila Ramadhani et al.

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