The Influence of Promotion, Knowledge, and Location on the Interest of Micro Small and Small Enterprises Leather Processing Using BSI KUR Financing at BSI Magetan

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Article Info	Abstract
	Bank Syariah Indonesia is a sharia financial institution in Indonesia. BSI's financing product is BSI KUR which is a financing facility intended for Small and Medium Enterprises to meet business capital needs. MSMEs tend to be low, this is influenced by promotion, knowledge, and location. Even though the bank has done a good promotion and leather processing MSMEs have knowledge about BSI KUR products and the bank office is in a strategic location in the city center with easy access. The method used was quantitative with a population of leather processing MSMEs as many as 49 respondents. So that this population is also used as a research sample with total sampling techniques. Data collection techniques in this study were carried out by distributing questionnaires. The data obtained is then processed using SPSS software version 23. The results showed that promotion had a positive and significant effect on the interest of leather processing MSMEs. Knowledge has a positive and significant effect on the interest of leather processing MSMEs. As well as location, it has a positive and significant effect on the interest of leather processing MSMEs. The results of the F test variables promotion, knowledge, and location simultaneously affect the interest of leather processing MSMEs using BSI KUR financing at BSI KCP Magetan.
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INTRODUCTION

Bank Syariah Indonesia is a bank that carries out service operations based on sharia and Islamic law in accordance with the regulations in the fatwa of the Indonesian Ulema Council. The financing product offered by BSI Magetan is KUR BSI which is a government initiative to support Micro, Small and Medium Enterprises (MSMEs) in Indonesia with a ceiling of up to Rp. 500 million. KUR loans are offered to encourage national economic growth, increase and expand entrepreneurial access to banking financing in the productive business sector, and increase the competitiveness of MSMEs (Evelyna, 2022). However, in the facts on the ground, many MSME players are not yet interested and interested in using BSI KUR financing to develop their business. In this hai, it is caused by several factors, according to Kotler and Keller, the factors that influence interest are promotion and knowledge (Kotler & Lane Keller, 2014). And according to Muhammad the factor that can influence interest is location (Muhamaad, 2011).

Interest theory is the tendency to notice and act on things, people, or events that interest a person, often accompanied by pleasurable sensations (Rahman Shaleh & Abdul Wahab, 2004). In increasing public interest, companies need to pay attention to several factors, namely promotion, knowledge, and location. So that the higher the promotion carried out by the bank, it will increase interest and ultimately will increase the number of customers in the bank. The higher the knowledge possessed by the community, the higher the possibility to use Islamic bank products (Sumarman, 2011). The more strategic the location of the Islamic bank office, the more customers will choose Islamic banks and vice versa (Imam Wahjono, 2010).

Previous research revealed variations in outcomes on promotion variables. Previous research conducted by Andy Prasetya Budy Nugroho entitled The Influence of Promotion, Service and Trust on the Decision to Make Super Micro People's Business Loans (KUR) PT BRI Unit Polehan (Case Study on MSMEs in the Polehan Area), showed that promotional variables had a positive and significant effect on customers' decisions to take KUR products (Andy Prasetya Budy Nugroho, 2022). Previous research revealed variations in outcomes on knowledge variables. Previous research conducted by Khalisa Azmi entitled The Influence of Perception and Knowledge on Interest in Using Micro KUR Financing Products at Bank Syariah Indonesia in MSMEs in Barabai City, showed that knowledge variables had a positive and significant effect on interest in using KUR financing products (Khalisa Azmi, 2022). Previous research revealed variations in results on location variables. Previous research conducted by Feby Evelyna entitled Analysis of the Influence of Promotion, Location, Service and Interest Rates on the Decision to Make People's Business Credit (KUR) Financing at Bank BRI Kebumen Branch, showed that location variables had a positive and significant effect on KUR's financing decision (Feby Evelyna, 2022).

Based on information conducted by researchers in reviewing previous research, observations and interviews show that the interest of leather processing MSMEs in using BSI KUR financing is still low. Even though here the bank has promoted well and leather processing MSMEs have knowledge about BSI KUR products and the bank office is in a strategic location in

the city center with easy access, but this does not cause the interest of leather processing MSME players to increase (Ernawati, 2 Desember 2022). This is inconsistent with Philip Kotler and Kevin Lane Keller's theory that the factors influencing interest are promotion and knowledge (Kotler & Lane Keller, 2014). And Muhammad's theory that the factor that influences interest is location (Muhamaad, 2011).

Based on the results of the background description and differences in the results of previous research, the author is interested in researching more deeply about "The Influence Of Promotion, Knowledge, And Location On The Interest Of Micro Small And Small Enterprises Leather Processing Using BSI KUR Financing At BSI Magetan " with the aim that the results of the research can be an evaluation material for those in need and especially Bank Sharia Indonesia.

METHOD

The method used is quantitative, this study uses a total sampling technique where all participants are sampled (Sugiyono, 2019). The object of research in this study is the actors of leather processing MSMEs in Magetan District with a population of 49 respondents so that this population is also used as a research sample with total sampling techniques. Data collection techniques in this study were carried out by distributing questionnaires. In the selection of questionnaires using Likert scale. Likert scale is a tool used to measure a person's attitudes, opinions, and perceptions about social phenomena. The data obtained is then processed using SPSS software version 23. These analyses include validity tests, reliability tests, classical assumption tests, simple linear tests, t tests, F tests, and coefficient of determination tests (R^2). The independent variables are promotion, knowledge, and location. The dependent variable is interest.

RESULT AND DISCUSSION

The management of analyst data used in this study comes from the results of questionnaires that have been distributed to respondents which are then processed and analyzed using the SPSS (Statistical Product and Service Solution) program with the following techniques:

Classical Assumption Testing

1. **Normality Test**

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		0,49
Normal Parameters[a,b]	Mean	0,000
	Std. Deviation	2,106
Most Extreme Differences	Absolute	0,063

	Positive	0,053
	Negative	-0,063
Test Statistic		0,063
Asymp. Sig. (2-tailed)		0,200[c,d]
Source: primary data processed, with SPSS 23		

Based on the results of the normality test in Table 1, it can be seen that the significance value is 0.200 > 0.05. So it can be concluded under normal or fulfilled distributed normality testing.

2. **Heteroscedasticity Test**

Table 2. Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,825	1,909		0,432	0,668
	Promotion	0,068	0,085	0,199	0,798	0,429
	Knowledge	-0,213	0,122	-0,417	-1,747	0,088
	Location	0,096	0,097	0,245	0,988	0,328

Source: primary data processed, with SPSS 23

Based on the results of the heteroscedasticity test in Table 2, it can be seen that the significance value of the promotion variable is 0.429, knowledge is 0.088 and the location is 0.328 is more than 0.05, it can be concluded that there is no case of heteroscedasticity.

3. **Multicollinearity Test**

Table 3. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
	Promotion	0,334	2,995
	Knowledge	0,363	2,758
	Location	0,335	2,981

Source: primary data processed, with SPSS 23

Based on the results of the multicollinearity test in Table 3, it can be known that the VIF value of promotion is 2,995, knowledge is 2,758, and location is 2,981. Since the VIF value is <10, it can be concluded that there is no case of multicollinearity.

4. **Autocorrelation Test**

Table 4. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,827[a]	0,685	0,664	2,175	1,824

Source: primary data processed, with SPSS 23

Based on the results of the Autocorrelation test in table 4, it can be seen that the Durbin Watson value is 1.824 and the dU value is 1.413. Because the dU value < DW < 4 – dU or 1.413 < 1.824 < 2.587, it can be concluded that there is no case of autocorrelation.

Simple Linear Regression Test
1. **Test results of the effect of promotion on interest**

Table 5. Results of a Simple Linear Test of Promotion to Interest

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,240	2,627		2,756	0,008
Promotion	0,735	0,096	0,744	7,640	0,000

Source: primary data processed, with SPSS 23
Regression formula:

$$Y = 7{,}240 + 0{,}735X_1 + \varepsilon$$

The constant value (b0) of 7.240 indicates that if the independent variable of promotion is zero or absent, the average interest is 7.240 units. The magnitude of the regression coefficient (b1) value of 0.735 can be interpreted that the promotion variable has a positive influence on the variable of interest. That is, when promotion increases, interest will increase. Furthermore, if the promotion is increased by 1 unit, interest will increase by 0.735 units. Based on Table 5, it is known that the significance value of the t test is 0.000 < 0.05 (α=5%) so that Ha1 is accepted. So it can be concluded that there is an influence between promotion of the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia Magetan.

2. **Test Results of the Influence of Knowledge on Interest**

Table 6. Simple Linear Test Results of Knowledge Against Interest

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,384	3,042		2,098	0,041
Knowledge	1,040	0,151	0,708	6,872	0,000

Source: primary data processed, with SPSS 23
Regression formula:

$$Y = 6{,}384 + 1{,}040X_2 + \varepsilon$$

The constant value (b0) of 6.384 indicates that if the independent variable of knowledge is zero or absent, the average interest is 6.384 units. The magnitude of the

regression coefficient (b2) value of 1.040 can be interpreted that the knowledge variable has a positive influence on the variable of interest. That is, when knowledge increases, interest will increase. Furthermore, if knowledge is increased by 1 unit, interest will increase by 1,040 units. Based on Table 6, it is known that the significance value of the t test is 0.000 < 0.05 (α=5%) so that Ha2 is accepted. So it can be concluded that there is an influence between knowledge on the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia Magetan.

3. **Test Results of the Effect of Location on Interest**

Table 7. Simple Linear Test Results of Location Against Interest

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2,986	3,336		-0,895	0,375
Location	0,903	0,100	0,798	9,069	0,000

Source: primary data processed, with SPSS 23

Regression formula:

$$Y = -2,986 + 0,903X_3 + \varepsilon$$

A constant value (b0) of -2.986 indicates that if the independent variable location is zero or absent, the average interest is -2.986 units. The magnitude of the regression coefficient (b3) value of 0.903 can be interpreted that the location variable has a positive influence on the variable of interest. That is, when the location increases, interest will increase. Furthermore, if the location is increased by 1 unit, interest will increase by 0.903 units. Based on Table 7, it is known that the significance value of the t test is 0.000 < 0.05 (α=5%) so that Ha3 is accepted. So it can be concluded that there is an influence between locations on the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia Magetan.

Multiple Linear Regression Test

Table 8. Multiple Linear Test Results X1, X2, and X3 against Y

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2,498	3,204		-0,780	0,440
Promotion	0,249	0,143	0,252	1,743	0,088
Knowledge	0,221	0,204	0,150	1,080	0,286
Location	0,554	0,164	0,490	3,388	0,001

Source: primary data processed, with SPSS 23

The magnitude of the regression coefficient (b1) value of 0.249 can be interpreted that the promotion variable has a positive influence on the variable of interest. That is, when promotion increases, interest will increase. Furthermore, if the promotion is increased by 1 unit

then interest will increase by 0.249 units assuming other variables remain. The magnitude of the regression coefficient (b2) value of 0.221 can be interpreted that the knowledge variable has a positive influence on the variable of interest. That is, when knowledge increases, interest will increase. Furthermore, if knowledge is increased by 1 unit then interest will increase by 0.221 units assuming other variables are fixed. The magnitude of the regression coefficient (b3) value of 0.554 can be interpreted that the location variable has a positive influence on the variable of interest. That is, when the location increases, interest will increase. Furthermore, if the location is increased by 1 unit then interest will increase by 0.554 units assuming other variables are fixed.

Table 9. F Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	462,382	3	154,127	32,580	0,000[b]
	Residual	212,884	45	4,731		
	Total	675,265	48			

Source: primary data processed, with SPSS 23

Based on Table 9 it is known that the significance values are 0.000 < 0.05. Because the sig value is smaller than 0.05, Ha4 is accepted and it can be concluded that promotion, knowledge, and location simultaneously affect the interest of leather processing MSME actors using BSI KUR financing at Bank Syariah Indonesia.

Table 10. Results of the Coefficient of Determination (Test R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,827[a]	0,685	0,664	2,175	1,824

Source: primary data processed, with SPSS 23

Based on Table 10 it is known that the R value of 0.827 indicates that promotion, knowledge, and location together have a fairly strong relationship with interest. For the value of R Square = 0.685 or 68.5%. This shows that the ability of the independent variable consisting of promotion, knowledge, and location is only able to explain or influence the dependent variable of interest by 68.5%, the remaining 32.5% is influenced by other factors outside the model.

Results of Analysis of the Effect of Promotion on Interest

Hypothesis testing conducted with SPSS 23 can be concluded that promotion variables have a significant effect on the interest of leather processing MSMEs in Magetan District in using BSI KUR financing, carried out with a t test which can be seen in Table 5. Based on the results of the t test, the significance value of 0.000 < 0.05, so that it can be concluded that Ha1 is accepted, meaning that promotion has a significant effect on the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia KCP Magetan. This shows that the interest of leather processing MSMEs in using BSI KUR financing at Bank Syariah Indonesia KCP Magetan is influenced by promotional variables. This is in accordance with the theory of Philip Kotler and Kevin Lane Keller which states that

promotion is a factor that influences interest (Kotler & Lane Keller, 2014). Supported by previous research conducted by Andy Prasetya, Budy Nugroho and Wahyuddin which showed that promotion variables had a positive and significant effect on customer decisions (Andy Prasetya Budy Nugroho, 2022).

Results of Analysis of the Influence of Knowledge on Interest

Hypothesis testing conducted with SPSS 23 can be concluded that knowledge variables have a significant effect on the interest of leather processing MSMEs in Magetan District in using BSI KUR financing, carried out with a t test which can be seen in Table 6. Based on the results of the t test, the significance value of 0.000 < 0.05 so that it can be concluded that Ha2 is accepted, meaning that knowledge has a significant effect on the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia KCP Magetan. This shows that the interest of leather processing MSMEs in using BSI KUR financing at Bank Syariah Indonesia KCP Magetan is influenced by knowledge variables. This is in accordance with the theory of Philip Kotler and Kevin Lane Keller which states that knowledge is a factor that influences interest (Kotler & Lane Keller, 2014). Supported by previous research conducted by Khalisa Azmi and Nurul Hisan which showed that knowledge variables had a positive and significant effect on interest in using KUR financing products (Khalisa Azmi, 2022).

Results of Analysis of the Influence of Location on Interest

Hypothesis testing conducted with SPSS 23 can be concluded that the location variable has a significant effect on the interest of leather processing MSMEs in Magetan District in using BSI KUR financing, carried out with a t test which can be seen in Table 7. Based on the results of the t test, the significance value of 0.000 < 0.05 so that it can be concluded that Ha1 is accepted, meaning that location has a significant effect on the interest of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia KCP Magetan. This shows that the interest of leather processing MSMEs in using BSI KUR financing at Bank Syariah Indonesia KCP Magetan is influenced by location variables. This is in accordance with Muhammad's theory that location is a factor that influences interest (Muhammad, 2011). Supported by previous research conducted by Feby Evelyna and Wahyuddin which showed that location variables had a significant effect on interest variables (Feby Evelyna and Wahyuddin, 2022).

Results of Analysis of the Effect of Promotion, Knowledge, and Location on Interest

Based on the hypothesis test, it is simultaneously stated that the variables of promotion (X1), knowledge (X2), and location (X3) have a simultaneous and significant effect on the interest (Y) of leather processing MSMEs using BSI KUR financing at Bank Syariah Indonesia KCP Magetan with test F which can be seen in Table 9. Based on the results of the F test, results were obtained with significance values of 0.000 < 0.05. Because the sig value is smaller than 0.05, Ha4 is accepted and H04 is rejected, it can be concluded that promotion, knowledge, and location simultaneously affect the interest of leather processing MSMEs in Magetan District using BSI KUR financing at Bank Syariah Indonesia KCP Magetan. The results of the coefficient of determination (R2) test show that the R2 value of 0.685 or 68.5% is seen in Table 10. This shows that the ability of the independent variable consisting of promotion, knowledge, and location is only able to explain or influence the dependent variable of interest by 68.5%, the remaining 32.5% is influenced by other factors outside the model.

CONCLUSION

Based on the description of the data analysis in this study, it can be concluded that the first promotion variable has a positive and significant effect on the interest of leather processing MSMEs using BSI KUR financing at BSI KCP Magetan. Second, knowledge variables have a positive and significant effect on the interest of leather processing MSMEs using BSI KUR financing at BSI KCP Magetan. Third, the location variable has a positive and significant effect on the interest of leather processing MSMEs using BSI KUR financing at BSI KCP Magetan. And fourth, promotion, knowledge, and location variables simultaneously have a positive and significant effect on the interest of leather processing MSMEs using BSI KUR financing at BSI KCP Magetan.

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