

The Influence of Promotion, Trust, and Profit Sharing on Members' Decisions to Use *Hajj* Savings Products at KSPPS BMT UGT Nusantara Pesanggaran Branch, East Java

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Abstract

This study discusses the influence of promotion and trust on customers' decisions to use the hajj savings product at BMT UGT. The research was conducted to understand the extent to which promotion and the level of customer trust affect the decision to choose the Hajj savings product. Data were collected through surveys of customers using the hajj savings product at BMT UGT, employing multiple regression analysis methods to measure the influence of these two variables. The results show that both promotion and trust significantly impact customers' decisions. Effective promotion can increase customers' awareness and interest in the product, while high trust in the financial institution provides a sense of security and confidence in using the hajj savings product. Overall, the study concludes that improving promotional strategies and strengthening customer trust is essential to enhance the decision to use the hajj savings product at BMT UGT. It is known that the F_{value} is $7.991 > F_{table} 2.46$, and the significance value is $0.00 < 0.05$, thus it can be concluded that there is a simultaneous influence of the Promotion variable (X1) and Trust variable (X2) on members' decisions to open hajj savings accounts at BMT UGT Nusantara Pesanggaran Branch.

Keywords: Islamic Cooperative, Promotion, Trust, Customer Decision to Use Hajj Savings Product

Article History

Received: 20 Oktober 2024

Accepted: 30 November 2024

Published: 15 December 2024

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To Cite this Article

This will be filled by the editor.

INTRODUCTION

The Hajj pilgrimage is one of the five pillars that must be carried out by every Muslim who is physically and financially able, at least once in a lifetime. The main purpose of the Hajj is to get closer to Allah and to emulate the spiritual journey of the Prophet Ibrahim and his family. The Hajj pilgrimage is a symbol of self-purification, sacrifice, equality, and total obedience to Allah. (Yahya 2023). The Hajj pilgrimage has been regulated in the Republic of Indonesia Constitution. No. 8 of 2019. Regarding the implementation of the fifth pillar of Islam, Chapter 1 General Provisions, Article 1 paragraph 1 explains that the Hajj pilgrimage is the fifth pillar of Islam for Muslims who can carry out a series of certain worships at the Baitullah (Ministry of Religion Law No. 8, 2019), capable here means physically and financially capable, because carrying out the Hajj pilgrimage requires a lot of money, so some people choose to save. Little by little over a long period. So that they can perform the Hajj pilgrimage (Khosyatillah 2016). Hajj savings are a special type of savings available at financial institutions, both banks and non-banks, to help individuals plan and prepare for the cost of their hajj pilgrimage, especially hajj savings products at BMT UGT Nusantara Pesanggaran Branch. This concept allows members to save periodically until they reach the amount of funds needed to register and perform the hajj. Hajj savings are generally designed with sharia contracts, such as mudharabah (profit sharing) or with (deposit) contracts so that funds are managed by Islamic principles (Sihotang 2021).

Looking at the progress and decline of members of the hajj savings product at BMT UGT Nusantara Pesanggaran Branch, there is a relationship between promotion and member trust. Effective promotion can increase public awareness of the existence of hajj savings products at BMT UGT. Previous research, such as by Akbar (2019), found that promotions that emphasize the advantages of sharia products, especially for hajj savings products, play an important role in influencing member decisions. Consistent promotions, both offline and online, are also associated with increased member interest in hajj savings products. The type of promotion used by BMT, such as disseminating information through local communities, social media, or brochures, influences public perception and interest in using BMT products. Promotions that involve religious values in promotional content are often more successful in attracting members who do intend to save for worship. Member trust in BMT UGT as a Sharia financial institution is also very important in member decision-making to open hajj savings products. Several studies, such as by Rusby and Arif (2022), emphasize that the reputation of Islamic financial institutions and transparency in fund management are key factors in building member trust. Members who believe that their funds are managed according to Sharia principles are more likely to choose BMT products, especially for savings that are directly related to worship such as the Hajj. Information conveyed through various media, such as brochures, advertisements, or socialization activities, helps the public know about this product and the benefits it offers. Even though a product has good quality quality, if it is not widely disseminated among the community, it will not be a decision for a consumer or member to choose a Hajj savings product at BMT UGT Nusantara.

Mohammad Syafii Antonio's opinion is taken from the Fiqh Sunnah of Syed Sabiq Wadia which states that a party invests in another party, be it an individual or a legal entity, which at any time wants to be returned to the desired party (Abidin 2011). Sharia cooperatives are financial institutions that operate based on Islamic sharia principles. These cooperatives prioritize Islamic principles in carrying out economic and financial activities, such as justice, togetherness, and mutual assistance. In Sharia cooperatives, business activities are implemented in a manner that does not conflict with Islamic laws, for example by avoiding usury (interest), gharar (uncertainty), and may (speculation). BMT as a financial institution in the micro sharia scope has an important role in providing sharia-based savings products for the Muslim community. The existence of BMT UGT allows the community to access hajj savings products with sharia-compliant contracts, making it attractive to members who intend to perform the hajj in the future. Promotion is an activity carried out by a company to introduce and communicate products or services to consumers to increase interest or decisions to buy. Based on the opinion by Purbohastuti (2021), promotion is one of the elements in the scope of marketing that has a role that aims to provide convincing information and remind consumers of a product or service. Promotion can also increase positive consumer perceptions of a product, thereby influencing purchasing decisions. Previous research has shown that forms of promotion that are relevant to the target audience, in this case, religious value-based promotions on Hajj savings products, can increase the decision to choose the product.

According to the promotion mix theory, promotion can be carried out through several forms such as sales promotion, advertising, direct marketing, public relations, and personal selling. In the context of BMT, the type of promotion that is often used is community-based promotion or through social networks that prioritize Sharia values. Trust is defined as consumer confidence in the integrity, competence, and commitment of service providers in maintaining and managing the funds they save (Nurhadi and Azis 2018), mentioned that trust is a key factor in establishing long-term relationships between service providers and customers. In the context of Islamic financial institutions such as BMT, trust is formed from several factors, including the reputation of the institution, openness in financial management, orderliness to Sharia principles, and the quality of services provided. Strong trust in BMT UGT can encourage members to choose the hajj savings products offered by this institution. The theory of trustworthiness or being trusted is an important aspect of building customer trust (Pradipta and Ratma 2021). In the context of BMT, trustworthiness is closely related to sharia compliance and the institution's ability to manage hajj funds safely, transparently, and according to Islamic religious values.

The analysis of consumer purchasing decisions includes the following stages: recognizing needs, seeking information, reviewing alternatives, purchasing decisions, and post-purchase reviews. In the context of hajj savings products, member decisions are influenced by religious motivation, perceptions of product benefits, trust in the institution, and the influence of promotions carried out by BMT. In the theory, planned behavior explains that a person's decision; is to carry out a certain behavior on her attitude about behavior, subjective norms, and perceptions of behavioral control. The member's decision to choose a Hajj savings product at

BMT can be based on a positive attitude towards Sharia products, social or community support, and trust in the BMT's ability to manage the savings. Performing the Hajj pilgrimage is a dream for every Muslim throughout the world, including Muslims in Indonesia. Indonesia is a country with the largest Muslim population in the world based on population the number of Muslims in Indonesia is 199,959,285 people or 85.2% of the population of Indonesia. The tendency of Indonesian Muslims to be able to perform the Hajj pilgrimage continues to increase from year to year (Suhara and Husin 2023).

The advantages of this Hajj savings (*mabrur*) are light deposits, ease of administration, free administration fees, life, and accident insurance, online with Siskohat, and withdrawal policies according to customer requests if the customer needs the funds. Another advantage of BSM Hajj savings is getting bridging funds. The bridging fund itself is a loan of bridging funds from the bank to customers specifically to cover the lack of funds to obtain a Hajj seat at the time of BPIH repayment. Banking is one of the alternatives to a credible banking system that can be of interest to all levels of Indonesian society without exception, so Bank Syariah Mandiri provides various types of products that can be chosen by the public, one of which is BSM Hajj savings. Hajj savings is a savings program aimed at bank customers who aspire to go to the holy land. In the Hajj savings program, prospective hajj pilgrims in addition to getting savings, prospective hajj pilgrims will also get insurance that will cover them until the savings are sufficient to be used to perform the pilgrimage to the holy land. According to PT. Bank Syariah Mandiri, hajj savings (*mabrur*) is a savings product for Muslims who have plans to perform the hajj pilgrimage. Hajj savings provide many conveniences and benefits in preparation for the pilgrimage to the holy land. There are several facilities, advantages, and benefits of this savings product that are the mainstay of Bank Syariah Mandiri.

Promotion is an important factor in influencing the decision to use a product. The influence of good promotion and high intensity will make consumers familiar with and curious about the promoted product. The promotion itself is a means to build consumer trust and assessment of the product, namely by fostering close relationships between producers and consumers through the right promotional strategy approach. Trust is an important factor in influencing the decision to use a product. Trust is a person's willingness to rely on others where we have confidence in them. Trust is a mental condition based on a person's situation and social context. When someone makes a decision, he will prefer a decision based on the choices of people he can trust more than those who are less trusted (Armayanti, 2011). Brand Awareness is an important factor in influencing the decision to use a product. Brand awareness affects customer confidence in purchasing decisions by reducing the level of risk perceived for a brand that is decided to be purchased. Brand awareness plays an important role in consumer decision-making regarding which brand considerations will be used. Consumer beliefs are all the knowledge that consumers have and all the conclusions that consumers make about an object, its attributes, and its benefits. Trust is the willingness of a company to rely on a business partner. Trust depends on several interpersonal and inter-organizational factors, such as the company's competence, integrity, honesty, and benevolence (Macdonal, 2023)

METHODOLOGY

The research used is quantitative research using the survey method. This approach was chosen because it aims to test the influence of promotional instruments and trust on a member's decision to use hajj savings products. For this data, a questionnaire was distributed to respondents who had met the criteria. This study is a member who actively uses or has the potential to use hajj savings products at BMT UGT Nusantara Pesanggaran Branch, totaling 170 people and a sample of 55 active members who use hajj savings products. The research sample will be selected using purposive sampling. The criteria for respondents to be taken are members who are currently using hajj savings products at BMT UGT Nusantara Pesanggaran Branch. Members have been exposed to promotions related to hajj savings products. Members who have trust in the financial institution BMT UGT Nusantara Pesanggaran Branch.

This purposive sampling technique allows researchers to obtain data from respondents who have relevant experience and can provide information according to research objectives. In this context, researchers use data validity testing using software applications in SPSS. The validity test by this research can be declared valid if the result of the Rcount value > from the result of the Rtable value. The level of precession used is 0.5%. By utilizing primary data sources, data is obtained from the results of interviews by researchers from the source. The method of data collection applied by this research is in the form of searching for information and distributing questionnaires. The sampling technique used by the author is the purposive sampling method, which is a technique for determining data source samples with certain considerations. Regression analysis is a study of the dependence of dependent variables (bound) with one or more independent variables (free), intending to estimate and predict the population average or the population average value or the average value of the dependent variable based on the known value of the independent variable (Sugiyono, 2022).

RESULT AND DISCUSSION

Validity Test

The level of validity test used is 0.5 (Janna and Herianto 2021). The criteria used are:

1. If $R_{count} > R_{table}$ then it can be said to be valid
2. If $R_{count} < R_{table}$ then it can be said to be invalid

This validity test is guided by Rcount and Rtable, the formula is as follows

$$Df = n - 2$$

Ket:

D = Degree of freedom

n = Jumlah responden

Tabel 1. Uji Validitas

Variables	Item Code	R value Calculation	R Table Value	Sig	Information
Promotion (X1)	X1.1.1	16.686	0,393	0,00	Valid
	X1.1.2	16.451	0,481	0,00	Valid
	X1.2.1	15.914	0,483	0,00	Valid
	X1.2.2	16.305	0,366	0,00	Valid
	X1.3.1	16.743	0,331	0,00	Valid
	X1.3.2	15.455	0,563	0,00	Valid
	X1.4.1	12.512	0,687	0,00	Valid
	X1.4.2	15.984	0,468	0,00	Valid
Trust (X2)	X1.5.1	15.231	0,488	0,00	Valid
	X1.5.2	14.967	0,498	0,00	Valid
	X2.1.1	18.625	0,439	0,00	Valid
	X2.1.2	18.634	0,303	0,00	Valid
	X2.2.1	18.049	0,557	0,00	Valid
	X2.2.2	17.703	0,502	0,00	Valid
	X2.3.1	18.045	0,398	0,00	Valid
	X2.3.2	17.443	0,453	0,00	Valid
	X2.4.1	17.215	0,560	0,00	Valid
	X2.4.2	17.638	0,482	0,00	Valid
	X2.5.1	17.780	0,414	0,00	Valid
	X2.5.2	17.854	0,421	0,00	Valid
	X2.6.1	18.321	0,372	0,00	Valid
X2.6.2	17.580	0,518	0,00	Valid	
X2.7.1	17.912	0,472	0,00	Valid	
Profit sharing (X3)	X3.1.1	16.735	0,497	0,00	Valid
	X3.1.2	16.973	0,542	0,00	Valid
	X3.2.1	16.983	0,557	0,00	Valid
	X3.2.2	17.593	0,470	0,00	Valid
	X3.3.1	17.246	0,405	0,00	Valid
	X3.3.2	18.156	0,455	0,00	Valid
	X3.4.1	17.947	0,463	0,00	Valid
	X3.4.2	19.490	0,151	0,00	Valid
	X3.5.1	19.466	0,193	0,00	Valid
	X3.5.2	17.394	0,490	0,00	Valid
	X3.6.1	17.466	0,508	0,00	Valid
	X3.6.2	18.124	0,392	0,00	Valid
	X3.7.1	17.113	0,541	0,00	Valid
X3.7.2	18.618	0,290	0,00	Valid	
Customer	Y1.1	48.653	0,371	0,00	Valid
	Y1.2	47.345	0,427	0,00	Valid
	Y1.3	48.771	0,311	0,00	Valid
	Y1.4	46.544	0,376	0,00	Valid

Decision Open savings Haji (Y)					
	Y1.5	50.658	0,267	0,00	Valid
	Y1.6	51.048	0,176	0,00	Valid
	Y1.7	50.853	0,181	0,00	Valid
	Y1.8	51.600	0,091	0,00	Valid
	Y1.9	50.303	0,256	0,00	Valid
	Y1.10	27.278	-0,166	0,00	Valid
	Y1.11	53.796	-0,150	0,00	Valid
	Y1.12	51.857	0,053	0,00	Valid
	Y1.13	51.508	0,136	0,00	Valid
	Y1.14	50.533	0,218	0,00	Valid
	Y1.15	51.167	0,121	0,00	Valid
Y1.16	51.308	0,122	0,00	Valid	

Source: Processed data, 2024

The results of the SPSS analysis show that all statement indicators in the promotion category (X1), trust (X2), and profit sharing (X3) which are independent variables, as well as the dependent variable of customer decisions to open hajj savings at KSPPS BMT UGT Nusantara Pesanggaran Branch, are declared valid. This is due to the R-count value of each indicator which is > from the R-table and the significance value (2-tailed) of all indicators which is <0.05.

Reliability Test

The level of significance is 0.60 (Risandi, Muryati, and Darma 2021). The criteria used are:

1. The instrument can be said to be reliable or consistent if; .value.[[Cronbach.. Alpha> from 0.60
2. The instrument can be said to be unreliable if the Cronbach Alpha value <0.60.

Table 2. Uji Reabilitas

NO	Nama Variabel	Nilai Croanbach'h alpha	Nilai Standar	Keterangan
1	X1	0,779	0,60	Reliabel
2	X2	0,813	0,60	Reliabel
3	X3	0,808	0,60	Reliabel
4	Y	0,198	0,60	Reliabel

Source: Processed data, 2024

Based on the table above, all statement indicators on the independent variables of promotion (X1) and trust (X2), as well as the dependent variable of the member's decision to open a hajj savings account (Y), are stated as reliable because all Cronbach's Alpha values exceed the decision-making criteria limit of 0.60.

Test Regression Linear Multiple

The equation in multiple regression can be formulated:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Ket:

- Y = Decision to open a Hajj savings account
- a = Constant Number
- β_1, β_2 = Regression coefficient of each variable
- X₁ = Promotion
- X₂ = Trust
- e = Error

Table 3. Multiple Linear Regression Test Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	68.154	6.705		10.164	.000
	(X1)	.251	.097	3.98	3.787	.014
	(X2)	.165	.055	3.89	3.658	.005
	(X3)	.122	.085	2.19	3.644	.001

a. Dependent Variable: Y

Source: Processed data, 2024

The regression equation can be explained as follows:

1. There is a constant value of 68.154 with a positive value indicating the independent variables promotion (X1). and. trust. (X2) are considered fixed, then the decision. to open a hajj savings account at BMT UGT Nusantara Pesanggaran Branch will increase by 68.154.
2. The Regression Coefficient for promotion. (X1). Is 0.251 and the. Positive. Value. States that, every one percent increase in the promotion variable will cause a decrease in the decision to open a hajj savings account among members of BMT UGT Nusantara Pesanggaran Branch, namely 0.251.
3. The Regression Coefficient for the trust variable (X2) is 0.165 with a positive value indicating that every one percent increase in the Trust variable will increase the decision to open a hajj savings account among members of BMT UGT Nusantara Pesanggaran Branch by 0.165.
4. The Regression Coefficient for the profit sharing value (X3) of 0.122 with a positive value indicates that every one percent increase in the profit sharing variable will increase the decision to open hajj savings among members of BMT UGT Nusantara Pesanggaran Branch by 0.122.

Based on the SPSS output in Table 1.3 above, it is known that the value of the promotion variable (X1) has a Tcount of 3.787 > 3.566 and Sig. of 0.014 < 0.05, which means that the promotion variable (X1) partially has a significant effect on the decision of members to open a hajj savings account at BMT UGT Nusantara Pesanggaran Branch (Y). Based on the SPSS output above, it is known that the trust variable (X2) has a Tcount value of 3.658 > Ttable 3.566 and Sig. of 0.005 < 0.05 which is the trust variable (X2) partially has a significant effect on the decision of members to open Hajj savings at BMT UGT Nusantara Pesanggaran Branch (Y). Based on the SPSS output above, it is known that in, [pvariable profit sharing (X3) there is a

Tcount value of 3.644 > Ttable 3.566 and Sig. of 0.001 > 0.05 which means that the Profit Sharing variable (X3) partially has a significant effect on the decision of members to open Hajj savings at BMT.UGT[Nusantara.Cabang.Pesanggaran (Y).

Simultaneous Test (F Test)

Table 4. Simultaneous Test.(F Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	144.864	3	48.288	7.991	.000 ^b
	Residual	229.636	38	6.043		
	Total	374.500	41			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

$$F_{\text{tabel}} = (k; n - k)$$

$$F_{\text{tabel}} = (2; 41 - 2)$$

$$F_{\text{tabel}} = (2; 39) = 2,46 \text{ didapat dari } F_{\text{tabel}}$$

Source: Processed data, 2024

The SPSS output results above, it is obtained from the Fcount value of 7.991 which is greater than Ftable 2.46, and the Significance value (Sig.) Of 0.00 which is smaller than 0.05. This states that H0 is rejected and H1 is accepted, which is the Promotion variable (X1) and Trust (X2) simultaneously influence the decision of members to open hajj savings at BMT UGT Nusantara Pesanggaran Branch (Y). If the coefficient of determination (R2) is close to one, it can be said that the independent variable affects the dependent variable. And if the coefficient of determination is equal to zero, it can be said that the independent variable does not affect the dependent variable.

DISCUSSION

The Influence of Promotion to Customers to Open Hajj Savings

The influence of promotion on members' decisions to open hajj savings at BMT UGT Nusantara Pesanggaran Branch based on the results of testing and calculations using SPSS, where the results of the partial test (t-test) on the promotion variable (X1) produced a Tcount value of 3.787 > 3.566 and a significant value of 0.014 < 0.05. With these results, H0 is accepted and H1 is rejected because promotion (X1) does not have a positive influence on the decision to open hajj savings at BMT UGT Nusantara Pesanggaran Branch. With the understanding that it does not have a positive and insignificant influence, the level of confidence in a hypothesis is low so H1 is rejected.

The regression coefficient on the promotion variable (X1) of 0.251 states that every one percent increase will increase the decision to open a hajj savings account among members of BMT UGT Nusantara Pesanggaran Branch by 0.251. This means that every increase or decrease in the promotion value can affect the results of members' decisions to open hajj savings accounts at BMT UGT Nusantara Pesanggaran Branch. The Influence of Trust on Customers' Decisions to Open Hajj

Savings. The influence of trust on members' decisions to open hajj savings at BMT UGT Nusantara Pesanggaran Branch based on the results of testing and calculations using SPSS, where based on the results of the simulation test (f test) on the trust variable (X2) produces a Tcount value of $3.658 > T_{table} 1.520$ and a significant value of $0.005 < 0.05$. These results indicate that H_0 is accepted and H_1 is rejected because Trust (X2) influences members' decisions to open Hajj savings at BMT UGT Nusantara Pesanggaran Branch. The regression coefficient on the trust variable; (X2) < 0.165 states that every one percent increase will increase the decision to open hajj savings among members of BMT UGT Nusantara Pesanggaran Branch by 0.165. This means that every increase or decrease in the trust value can affect the results of the member's decision to open a hajj savings account at BMT UGT Nusantara, Pesanggaran Branch.

Banks as financial institutions need to inform each product, for example, the hajj savings product they offer. This is done so that prospective hajj pilgrims know and have an interest in saving the hajj savings product offered by the bank according to their needs and desires. Many banks offer hajj savings products. Among them, some have failed and are not successful in capturing consumer satisfaction. This is because the buyer market is always changing. Some of the customer satisfactions in question include: guaranteed security or easy and practical, and a sense of pride in saving at the bank in question. Increasing banking growth is inevitable based on the needs of the community for their wealth. This can be seen from the emergence of sharia banking on a larger scale. The concept of sharia banking is based on Islamic economics which is based on the provisions of the Qur'an and Al-Hadith. Islam is very careful about transactions in the economic sector because it contains elements that lead to falsehood. 5 Therefore, one of the products that is directly managed by Islamic banking such as Bank Muamalat is the Hajj and Umrah savings. Many prospective Hajj pilgrims want to perform the Hajj pilgrimage but they do not have sufficient funds to pay the BPIH. In this activity, the National Sharia Council provides an opportunity for Islamic Financial Institutions (LKS) such as Bank Muamalat Jambi to respond to the needs of the community in various products, including Hajj management and advances for the payment of Hajj Pilgrimage Travel Costs (BPIH).

A marketing strategy is a comprehensive, integrated, and unified plan in the field of marketing, which guides how activities will be carried out to achieve marketing goals in the company. Marketing strategy must be based on an analysis of the internal and external environment through an analysis of the strengths and weaknesses and opportunities and threats faced by the company prepared by the company organization to achieve its goals.⁶ Based on the definition above, marketing strategy greatly influences the company in marketing or introducing its products to the market share. Because in marketing its products, the company requires a strategy and systematic steps as well as socialization regarding the product so that it achieves its goals. The ability of a company to achieve its goals is determined by the organization and operation of the company, one of which is how to market its products to consumers. As is known, the state of the business world is dynamic, which always experiences changes that occur at any time and there is a relationship between one and another. Therefore, the marketing strategy

implemented must be reviewed and developed by market developments and the market environment. A company engaged in any field, whether oriented towards long-term profit or a non-profit company, needs what is called marketing.

The Influence of Promotion and Trust on Customer Decisions to Open Hajj Savings

In this analysis, the influence of promotion on the trust of members' decisions to open savings at BMT UGT Nusantara, Pesanggaran Branch, which was evaluated using SPSS, showed that the results of the SPSS test in the calculation table above-obtained results from F count of $7.991 > F$ table 2.46 and a Sig. Value of $0.00 < 0.05$, it can be concluded that H_0 is accepted and H_1 is rejected, which influences members' decisions to open hajj savings at BMT UGT Nusantara, Pesanggaran Branch. Several factors influence a person's interest in choosing goods and services, as well as banking products. Many factors influence interest positively and significantly, including service, promotion, socio-culture, and products (Erlita, 2016). Research related to customer interest factors in saving has also been previously widely presented by Susanto, (2021). However, this study tries to look more specifically at savings, namely the interest in saving hajj savings by adding the variable of knowledge as a variable of interest in addition to service, social, and promotion. To find out whether the factors driving interest influence customers in choosing hajj savings. Hajj Savings are highly recommended for people who want to go to the Holy Land. Hajj Savings is a product like other savings but uses wadiah and mudharabah *muthlaqah* contracts. People who have insufficient finances and have many other living needs that must be met need a long time to collect funds to carry out the Hajj pilgrimage.

Promotion is essentially a marketing communication, namely a marketing activity by disseminating information, influencing, and/or reminding the target market of the company and its products so that they are willing to accept, buy, and be loyal to the products offered by the company. Promotion is a marketing activity to provide information about something to prospective buyers so that they are influenced or get a response from the prospective buyers (Maghfirah and Ridwan, 2019). Consumer social factors are behaviors that emphasize structure including an order in social and community relations in certain social positions based on the existing system in society. Azzahra, (2010) stated that the success of the Institution in its marketing requires support from an understanding of the social factors of customers, by being able to understand it will help the Institution in designing something that is needed in society. Social is something that can be achieved or can be produced from the interactions carried out daily by its citizens and its government.

Social and promotional variables also provide positive contributions to interest. Promotion can be done in various ways, in addition to print and electronic media. The excellent service that is felt can also be a promotional media in the form of word of mouth. The results of this study are supported by the theory of promotion which is not only a means of communication but more than that can be a tool that influences users in purchasing activities for both goods and services. Furthermore, the knowledge variable in this study also has a positive and significant influence, meaning that customers in choosing banking products are not based on following

suit but are equipped with knowledge, the better a person's knowledge, the more selective and better they will be in choosing the products to be used, including banking service products. As research (Purwanto, 2016) revealed the same thing, that knowledge is a variable that influences customer interest because knowledge of banking products will provide stimulation to use the products or services provided. Another study presented by Chotifah (2018) found a result that knowledge about office channeling has a positive and significant effect on interest in saving in Islamic banks.

CONCLUSIONS

The partial test results with the promotion variable (X1) show a Tcount value of $3.787 > 3.566$ and a significant value of $0.014 < 0.05$, meaning that this promotion/ gets the member's decision to open a hajj savings at BMT UGT Nusantara Pesanggaran Branch. So the promotion in BMT UGT Nusantara Pesanggaran Branch is the reason for opening a hajj savings. While the results of the trust test (X2) produce a Tcount value of $3.658 > T_{table} 1.520$ and a significant value of $0.005 < 0.05$, so trust is the reason for realizing the opening of a hajj savings. The results of the study have a significant influence. This is proven by the results of the simultaneous/or F test, where the Fcount value is $7.991 >$ than $F_{table} 2.46$, and the significance value (Sig.) is $0.00 < 0.05$. Thus, it can be concluded that the promotion variables (X1) and trust (X2) jointly influence members' decisions to open a hajj savings account at BMT UGT Nusantara, Pesanggaran Branch.

ACKNOWLEDGMENT

We would like to express our deepest gratitude to all parties who have contributed to and supported the success of this research. Our special thanks go to our fellow researchers, individuals who assisted in data collection, and institutions that provided the necessary facilities and resources for this project. The accomplishments of this study would not have been possible without the collective effort and support from everyone involved.

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