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Location And Promotion Through Consumer Knowledge To Increase Interest In Saving In Sharia Banks

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Abstrak

Bank syariah di Jawa Barat hanya mampu menguasai pasar sebesar 10,8% sehingga 89,2% sisanya masih dikuasai oleh bank konvensional. Rendahnya jumlah nasabah bank syariah tersebut mengindikasikan bahwa minat beli atau minat menabung di bank syariah dapat dikatakan rendah. Penelitian ini bertujuan untuk menginvestigasi bagaimana pengetahuan konsumen dalam memediasi pengaruh lokasi dan promosi terhadap minat menabung pada bank syariah di Kota Bandung dan Kota Cimahi. Objek dalam penelitian ini adalah persepsi responden terhadap bank syariah di Kota Bandung dan Kota Cimahi. Penelitian ini menggunakan pendekatan kuantitatif eksplanatori yang dilandasi oleh penalaran deduktif. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah survei, kemudian data diolah menggunakan SPSS. Hasil dari penelitian menunjukkan bahwa lokasi berpengaruh positif dan signifikan terhadap pengetahuan konsumen, promosi berpengaruh positif dan signifikan terhadap pengetahuan konsumen, lokasi berpengaruh positif dan signifikan terhadap minat menabung, promosi berpengaruh positif dan signifikan terhadap minat menabung, pengetahuan konsumen berpengaruh positif dan signifikan terhadap minat menabung, lokasi berpengaruh positif dan signifikan terhadap minat menabung yang dimediasi oleh pengetahuan konsumen dan promosi berpengaruh positif dan signifikan terhadap minat menabung yang dimediasi oleh pengetahuan konsumen.

Kata Kunci: Bank Syariah; Lokasi; Promosi; Pengetahuan Konsumen; Minat Menabung.



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Abstract

Sharia Bank in West Java can only control the market by 10.8%, so the remaining 89.2% is still controlled by conventional banks. The low number of Sharia Bank customers indicates that buying interest or interest in saving at Sharia Bank can be said to be low. This research investigates how consumer knowledge mediates the influence of location and promotion on interest in saving at Sharia banks in Bandung City and Cimahi City. The object of this research is the respondents' perceptions of the Sharia Bank in Bandung City and Cimahi City. This research uses an explanatory quantitative approach based on deductive reasoning. The data collection technique used in this research is a survey, with the data processed using SPSS. The results of the research show that location has a positive and significant effect on consumer knowledge, promotion has a positive and significant effect on consumer knowledge, location has a positive and significant effect on interest in saving, promotion has a positive and significant effect on interest in saving, consumer knowledge has a positive and significant effect on interest in saving, location has a positive and significant effect on interest in saving which is mediated by consumer knowledge and promotion has a positive and significant effect on interest in saving which is mediated by consumer knowledge.

Keywords: *Sharia Banks; Location; Promotions; Consumer Knowledge; Interest In Saving.*

Introduction

Sharia banks in Indonesia have seen steady development, with continuous efforts to expand their reach and increase public awareness. Currently, sharia banks have made various efforts to increase the number of customers, including expanding the number of sharia bank offices and ATMs. In 2018, sharia banks had 1,828 offices and 2,584 ATMs spread across Indonesia (Putri et al., 2019). Other initiatives, such as holding regular seminars related to sharia banking, have also been implemented to introduce and attract more customers (Rosyid & Saidiah, 2016). Despite these efforts, sharia banks have struggled to compete with conventional banks in Indonesia. Even with a large Muslim population, the utilization of sharia banking remains limited. In 2016, the market share of Sharia banks in Indonesia was only 4.78% (Maghfiroh, 2018), rising to 5.94% in 2019 (Mulyaningtyas et al., 2020), and finally reaching 6.65% in 2022 (Katadata, 2022). In West Java specifically, the market share of Sharia banks is still far behind that of conventional banks, reaching only 10.8% (ReJabar, 2022), leaving 89.2% of the market still controlled by conventional banks. Market share refers to the portion of the market a company can control (Budhijana, 2022).

Run based on Islamic principles, sharia banks focus on fairness and ethics in financial transactions. These banks aim to provide an alternative to conventional banking by promoting investments free of speculative practices, which may cause harm to customers (Mulyaningtyas et al., 2020). The presence of Sharia banks reflects a growing phenomenon in the global economy, as they offer banking services that align with Sharia law, ensuring ethical and transparent business activities, particularly in fund deposits and financing.

The West Java Provincial Central Statistics Agency stated that of the total 48,220,094 residents in West Java, 42,589,118 people were Muslim, or the percentage could reach 88.3% of the total population. From a business perspective, the high number of Muslim residents is an ample opportunity that can be exploited by the

banking sector, especially Sharia banks, as many Muslims prefer to save with Sharia-compliant institutions due to religious prohibitions against *riba*, or interest, which is present in conventional banks (Yolanda & Murniati, 2022). In banking, interest refers to the additional charge for borrowing money, which is not permitted in Islam as it is considered exploitative (Mukhlis & Septina, 2022).

Anik et al. (2022) stated that the market share of Sharia banks is always lower than the target set. Another opinion was expressed (Musyaffa & Iqbal, 2022), which states that the low market share of Sharia banks occurs because of the low growth of Sharia bank customers. The low number of Sharia bank customers indicates that buying interest or interest in savings at Sharia banks can be said to be low.

Based on the answers to the pre-survey results of the 30 Muslim respondents who live in Bandung City and Cimahi City, it can be seen that 21 people, or 70% of respondents, prefer to save in conventional banks compared to saving in Sharia banks. Meanwhile, there were only 9 Muslim respondents who chose to save at Sharia banks, or only 30%. This supports the statement made by the Financial Services Authority that the number of Sharia bank customers is lower than the number of conventional bank customers.

A follow-up pre-survey was conducted by distributing online questionnaires to 21 respondents who opted to save at conventional banks. The pre-survey results revealed that the primary reasons why these respondents who reside in Bandung and Cimahi City, did not choose to save at Sharia banks was the difficulty in locating them, with 58.7% of respondents citing this issue. They perceive that the location of Sharia banks was not easy to find. Other reasons included the lack of effective promotions by sharia banks as well as limited consumer knowledge about the bank, with each factor accounting for 47.6% of responses. Bank locations, including head offices, central and sub-branch locations, cash offices, and automated teller machines play a crucial role in influencing consumer decisions (Jalal & Rokan, 2022). According to Ruslan & Rahma (2022), proximity to bank locations is essential for companies and significantly impacts consumers' interest in saving.

Promotions, offline and online, are essential communication tools for business people in the banking sector. With promotions, banks can provide information, influence, persuade, and encourage consumers to use company products (Nengsih et al., 2021). Promotion is essential to increase the number of customers at Sharia banks. The better the promotions carried out by Sharia banks, the higher the potential for customers to save at the Sharia bank (Musyaffa & Iqbal, 2022).

Apart from these two reasons, another factor that is the reason why respondents do not choose to save at Sharia banks is because of the lack of knowledge that consumers have, both knowledge of financial management in Sharia banks and knowledge related to Sharia bank products. This reason is strengthened by research results (Hasanah, 2021), which explain that public knowledge and understanding regarding the Sharia banking system is still relatively low. In marketing theory, consumer knowledge is one of the consumer psychological factors that can influence consumer behavior (Putri, 2021). The higher the level of consumer knowledge regarding Sharia banks, the higher the customer's potential to save at the Sharia bank (Khofifah et al., 2022).

Based on the results of the previous studies mentioned above, there are still contradictions, and there is still little research on the dimensions of product knowledge and usage and more research on the subject of Indonesian sharia banks; there has been no research on Indonesian sharia banks as respondents. This encourages researchers

to fill the gap by making the consumer knowledge variable an intervening variable. This research investigates how consumer knowledge mediates the influence of location and promotion on interest in saving at Islamic banks in Bandung and Cimahi City.

Literature Review and Hypothesis Development

Location

(Sholihin & Aulia, 2022) Defines location as the physical place or position of the company where the business is carried out. In research (Jalal & Rokan, 2022), location or place can be interpreted as a means to buy and sell banking product transactions and a banking control center. Another opinion was expressed (Lestari et al., 2022), which explains that location is a space that functions for various company activities in providing products to target customers. Meanwhile (Zakiyah & Wahab, 2022), regarding the research object in the form of Islamic banking, stated that location is where a company carries out operational activities for its banking products and manages banking by Islamic law. (Sari & Soliha, 2018) Explains that location can be measured using the following dimensions or indicators: access, visibility, traffic, expansion, environment, competition, and government regulations.

Promotion

Promotion is defined as introducing company products to find customers or getting consumers willing to use the products offered (Candrakuncaraningsih, 2022). (Jalal & Rokan, 2022) defines promotion as a marketing element used to inform and influence the market to introduce new products or maintain existing ones. Another opinion was expressed (Musyaffa & Iqbal, 2022), which explains that promotion is a direct or indirect means that aims to inform, persuade, and remind consumers about the company's products in the hope that consumers will buy them. A similar opinion was expressed (Suprihati et al., 2021), who explained that promotion is an activity that aims to influence consumers to recognize the company's products and then feel happy and buy the product.

Consumer behavior

(Mardiyanah & Cipto, 2022) Explains that consumer behavior is an individual's activity in assessing, obtaining, and using a company's products, including the decision-making process that precedes and follows these actions. Another opinion was expressed (Lestari & Islami, 2022), which explains that consumer behavior is a study of consumer decision-making among individuals, groups, and organizations to decide on the use of company products, whether goods, services, or ideas. (Putri, 2021) explains that consumer behavior is influenced by various factors, namely cultural, social, personal, and consumer psychological factors. Cultural factors consist of culture, subculture, and social class. Then, the reference group, family, social roles, and status are included in the social factors. The third factor is the individual factor, which includes age, consumer life cycle stage, occupation, personality, self-concept, and lifestyle and values. The final factor is consumer psychological factors: motivation, perception, knowledge, and consumer beliefs and attitudes.

Consumer Knowledge

Consumer knowledge can be defined as a collection of information related to certain goods or services that consumers store in their brain memory, which recognizes the market (Putra et al., 2022). Another opinion was put forward (Chotifah, 2018), which means that consumer knowledge is the total information that consumers have regarding various kinds of products and services, as well as about functions and other things related to the product or service.

Interest in Saving

Interest can be defined as a high tendency and desire for something as an interpretation of feelings of liking that arise from the activity (Mardiana et al., 2022). (Nengsih & Putri, 2021) on the object of banking research, interest, which is clarified as interest in saving, is a person's encouragement to place their money in a bank where withdrawals can only be made according to certain conditions agreed to by both parties. A similar opinion was expressed (Putri et al., 2019), who explained that interest in saving is a person's tendency to choose a savings product that is considered appropriate so that someone interested will pay attention and buy or use the product. (Putri et al., 2022) explains that interest can be measured using four dimensions: transactional, referential, preferential, and exploratory.

Based on the explanation above, the first two hypotheses are proposed as follows:

H1: Location has a positive effect on consumer knowledge.

H2: Promotion has a positive effect on consumer knowledge.

H3: Location has a positive effect on interest in saving.

H4: Promotion has a positive effect on interest in saving.

H5: Consumer knowledge has a positive effect on interest in saving.

H6: Location positively affects interest in saving, which is mediated by consumer knowledge.

H7: Promotion positively affects interest in saving, which is mediated by consumer knowledge.

Based on the explanation that has been described regarding the influence of location and promotion on interest in saving, which is mediated by consumer knowledge of Islamic banks in Bandung City and Cimahi City, the conceptual model can be described as follows:

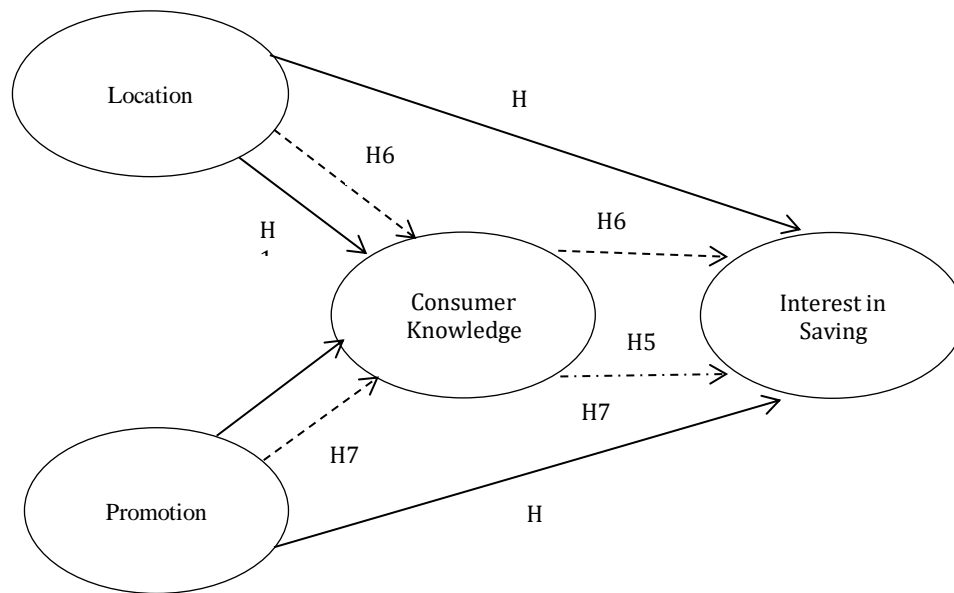


Figure 1. Conceptual model of the influence of location and promotion on interest in savings mediated by consumer knowledge at sharia banks in bandung city and cimahi city.

Research Method

The object of this research is respondents' perceptions of sharia banks in Bandung City and Cimahi City. Sharia banks are banks that provide payment traffic services based on Islamic principles. Meanwhile, the unit of analysis used is the individual. The unit of analysis is the level of unity of data collected during the data analysis stage (Sekaran & Bougie, 2017).

This research uses an explanatory quantitative approach based on deductive reasoning. The research strategy used in this research is a survey strategy. A survey strategy was used because it can provide advantages in collecting data for several research questions. Meanwhile, the primary data was collected using an instrument in the form of a questionnaire. Meanwhile, the level of involvement of researchers in collecting research data includes minimal intervention because they deliberately allow all events to occur naturally.

Result and Discussion

Classic Assumption Test Results

The classical assumption test in this research was carried out using the normality, multicollinearity, heteroscedasticity, and linearity tests.

1. Normality test results

The results of the normality test show that the data is normally distributed because it has a significance number (sig.) of $0.061 > 0.05$. Likewise, the results of the second normality test aimed at testing the normality of data based on location and promotion variables on interest in saving mediated by consumer knowledge show that the data is normally distributed because it has a significance number (sig.) of $0.200 > 0.05$.

2. Multicollinearity test results

The results of the first multicollinearity test aim to test the multicollinearity of data based on location and promotion variables on consumer knowledge, showing that the data or model is free from multicollinearity because the location variable gets a tolerance value of $0.616 > 0.10$ and a VIF value of $1.623 < 10$. The promotion variable gets a tolerance value of $0.616 > 0.10$ and a VIF value of $1.623 < 10$. Likewise, the second multicollinearity result, which aims to test the multicollinearity of data based on location and promotion variables on savings interest mediated by consumer knowledge, shows that the data or model is free from multicollinearity because the location variable gets a tolerance value of $0.580 > 0.10$ and a VIF value of $1.724 < 10$, the promotion variable received a tolerance value of $0.600 > 0.10$ and a VIF value of $1.667 < 10$. The consumer knowledge variable received a tolerance value of $0.814 > 0.10$ and a VIF value of $1.228 < 10$.

3. Heteroscedasticity test results

The results of the first heteroscedasticity test aim to test the heteroscedasticity of data based on location and promotion variables on consumer knowledge, showing that the data is free from heteroscedasticity because the location variable has a significance number (sig.) of $0.422 > 0.05$. The promotion variable has a significance number (sig.) of $0.301 > 0.05$. Likewise, the results of the second heteroscedasticity test, which aims to test the heteroscedasticity of data based on location and promotion variables on savings interest mediated by consumer knowledge, show that the data is free from heteroscedasticity because the location variable has a significance number (sig.) of $0.499 > 0.05$, the variable promotion has a significance number (sig.) of $0.420 > 0.05$. The consumer knowledge variable has a significance number (sig.) of $0.063 > 0.05$.

4. Linearity test results

The results of the first linearity test aim to test the linearity of data based on location and promotion variables on consumer knowledge, showing a linear relationship between the independent and dependent variables because it has a sig value. Deviation from linearity is $0.765 > 0.05$. Likewise, the second linearity test, which aims to test the linearity of data based on location and promotion variables on savings interest mediated by consumer knowledge, shows a linear relationship between the independent and dependent variables because it has a sig value. Deviation from linearity is $0.808 > 0.05$.

Verification Analysis Results

1. Model fit test results

The results of the first fit model test aimed at identifying the influence of location and promotion variables on consumer knowledge stated that the influence of location and promotion variables on consumer knowledge was 0.174 or 17.4% at the sig level. $0.000 < 0.05$. The results of the second fit model test aimed at identifying the influence of location and promotion on interest in saving, which is mediated by consumer knowledge, states that the influence of location and promotion on interest in saving, which is mediated by consumer knowledge, is worth 0.446 or 44.6% at the sig level. $0.000 < 0.05$. This indicates that the model can be said to be a fit or a feasible model and can be used to estimate the population. Apart from that, it can be seen that the calculated value of the influence of location and promotion on consumer

knowledge is $15.726 > 3.06$ (f_{table}) with a significance value of $0.000 < 0.05$, indicating that location and promotion together have a positive and significant effect on knowledge. Likewise, the calculated value of the influence of location and promotion on interest in saving, which is mediated by consumer knowledge, is $38.539 > 2.67$ (f_{table}) with a significance value of $0.000 < 0.05$, indicating that location and promotion together have a positive and significant effect on interest in saving. Mediated by consumer knowledge. The model fit test results are shown in Figure 2 and 3.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.431 ^a	.186	.174	5.057
a. Predictors: (Constant), Promosi, Lokasi				

Figure 2. Result of model fit test on consumer knowledge (Source: SPSS, 2024)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.677 ^a	.458	.446	3.088
a. Predictors: (Constant), Pengetahuan Konsumen, Promosi, Lokasi				

Figure 3. Model fit test results on interest in saving (Source: SPSS, 2024)

2. Multiple regression test results

The multiple regression test in this research was carried out to determine the magnitude of the influence of location and promotion variables on consumer knowledge, as shown in Table 11, and to determine the magnitude of the influence of location and promotion variables on interest in saving which is mediated by consumer knowledge as shown in Figure 4.

Coefficients ^a						
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
	B	Std. Error		Beta		
1	(Constant)	14.804	2.957		5.006	.000
	Lokasi	.232	.079	.286	2.927	.004
	Promosi	.206	.106	.190	1.942	.054
a. Dependent Variable: Pengetahuan Konsumen						

Figure 4. Multiple regression test results on consumer knowledge (Source: SPSS, 2024)

Based on Figure 4, the regression equation is obtained, namely $Y = 14,804 + 0.232 X_1 + 0.206 X_2$ with the following interpretation:

- The constant value of 14,804 indicates that if the location (X_1) and promotion (X_2) are zero, then consumer knowledge (Y) will be worth 14,804 units.
- The location regression coefficient has a positive direction, namely 0.232 units, meaning that if there is an increase of 1 unit in location, it will be followed by an increase of 0.232 units in consumer knowledge.
- The promotion regression coefficient has a positive direction, namely 0.206 units, meaning that an increase of 1 promotion unit will be followed by an increase of 0.206 units of consumer knowledge.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.742	1.963		2.416	.017
	Lokasi	.111	.050	.184	2.223	.028
	Promosi	.194	.066	.240	2.958	.004
	Pengetahuan Konsumen	.312	.052	.419	6.008	.000

a. Dependent Variable: Minat Menabung

Figure 5. Multiple regression test results on interest in saving (Source: SPSS, 2024)

Based on Figure 5, the regression equation is obtained, namely $Z = 4.742 + 0.111 X_1 + 0.194 X_2 + 0.312 X_3$ with the following interpretation:

- The constant value of 4.742 indicates that if the location (X_1) promotion (X_2) and consumer knowledge (X_3) are zero, then the interest in saving (Y) will be worth 4.742 units.
- The location regression coefficient has a positive direction, namely 0.111 units, meaning that if there is an increase of 1 unit in location, it will be followed by an increase of 0.111 units in interest in saving.
- The promotion regression coefficient has a positive direction, namely 0.194 units, meaning that if there is an increase of 1 promotion unit, it will be followed by an increase of 0.194 units in interest in saving.
- The regression coefficient for consumer knowledge has a positive direction, namely 0.312 units, meaning that if there is an increase of 1 unit in consumer knowledge, it will be followed by an increase of 0.312 units in interest in saving.

3. Sobel test results

The results of the first Sobel test aim to test the role of consumer knowledge in mediating the influence of location on interest in saving, showing that consumer knowledge can mediate the influence of location on interest in saving because it has a t value of $2.60864 > t_{table} (1.65597)$. Likewise, the results of the second Sobel test, which aims to test the role of consumer knowledge in mediating the influence of promotions on interest in saving, show that consumer knowledge can mediate the influence of promotions on interest in saving because it has a t value of $1.82602 > t_{table} (1, 65597)$. The Sobel test results are presented in Figure 6 and 7.

Table 1. Sobel test results of consumer knowledge in mediating the effect of location on interest in saving

Jalur	Hubungan	Koefisien		Pengaruh Tidak Langsung	Standar error		t _{hitung}	t _{table}	Simpulan
		Jalur			Langsung				
		a	B	a.b	Sa	Sb	Sab		
Lokasi- Pengetahuan	Lokasi- Pengetahuan	0,232		0,072	0,079	0,028	2,60864	1,65597	Mediasi
Konsumen- Minat	getahuan- Minat		0,312		0,052				
MenabungS	Menabung								

(Source: Excel Processing Results)

Tabel 2. Sobel test results of consumer knowledge in mediating the effect of promotion on interest in saving

Jalur	Hubungan	Koefisien		Pengaruh Tidak Langsung	standar error		t _{hitung}	t _{table}	Simpulan	
		Jalur			Langsung	Tidak langsung				
		a	B	a.b	Sa	Sb	Sab			
Promosi- Pengetahuan Konsumen- Minat Menabung	Promosi- Pengetahua n Pengetahuan - Minat Menabung	0,206		0,064	0,106		0,035	1,82602	1,65597	Memediasi
			0,312			0,052				

(Source: Excel Processing Results)

4. Hypothesis test results

1) The t-calculated value of the influence of location on consumer knowledge is $2.927 > 1.65597$ (t_{table}) with a significance value of $0.004 < 0.05$, indicating that H₀ is rejected and H_A is accepted. This means that location has a positive and significant effect on consumer knowledge.

2) The t-calculated value of the effect of promotion on consumer knowledge is $1.942 < 1.65597$ (t_{table}) with a significance value of $0.05 < 0.05$, indicating that H₀ is rejected and H_A is accepted. This means that promotion has a positive and significant effect on consumer knowledge.

3) The t-calculated value of the influence of location on interest in saving is $2.223 > 1.65606$ (t_{table}) with a significance value of $0.028 < 0.05$, indicating that H₀ is rejected and H_A is accepted. This means that location positively and significantly affects interest in saving.

4) The t-calculated value of the effect of promotion on interest in saving is $2.958 > 1.65606$ (t_{table}) with a significance value of $0.004 < 0.05$, indicating that H₀ is rejected and H_A is accepted. This means that promotions positively and significantly affect interest in saving.

5) The calculated value of the influence of consumer knowledge on interest in saving is $6.008 > 1.65606$ (t_{table}) with a significance value of $0.000 < 0.05$, indicating that H₀ is rejected and H_A is accepted. This means that consumer knowledge positively and

significantly affects interest in saving.

6) The t-calculated value of the influence of location on interest in saving, which is mediated by consumer knowledge, is $2.60864 > 1.65597$ (ttable), indicating that H0 is rejected and HA is accepted. This means that location positively and significantly affects interest in saving, which is mediated by consumer knowledge.

7) The t-calculated value of the effect of promotions on interest in saving, mediated by consumer knowledge, is $1.82602 > 1.65597$ (ttable), indicating that H0 is rejected and HA is accepted. This means that promotion positively and significantly affects interest in saving, which is mediated by consumer knowledge.

The results of the study suggest that both location and promotion play a significant role in influencing consumer knowledge about Sharia banking. When Sharia bank locations are easily accessible, such as through branches or ATMs, consumers are more likely to become familiar with the bank's services. Accessibility fosters awareness, as consumers can more readily observe and engage with the bank's offerings in their everyday activities. Furthermore, effective promotional efforts help bridge the knowledge gap by clearly communicating the unique benefits of Sharia banking, particularly how it aligns with Islamic principles. Through advertising, seminars, and online campaigns, Sharia banks can educate consumers on important concepts such as *riba* (interest) and the ethical foundations of their financial products. As a result, when consumers are exposed to both convenient locations and consistent, informative promotion, their knowledge about Sharia banks naturally increases.

In addition to influencing knowledge, location and promotion also directly impact consumers' interest in saving at Sharia banks. Accessibility of bank locations is crucial because consumers prefer convenience when making financial decisions. If a Sharia bank is within reach—whether through physical branches or ATM networks—potential customers are more likely to consider it a viable option for their savings. Promotion also plays a critical role by actively capturing consumers' attention and sparking interest. When Sharia banks promote their ethical financial practices and highlight the competitive benefits of their services, such as profit-sharing models, they can attract more consumers who are looking for banking options that align with their religious values. Thus, the combination of strategic location placement and strong promotion efforts leads to increased interest in saving.

Consumer knowledge, in turn, directly influences interest in saving at Sharia banks. The more informed consumers are about the principles and benefits of Sharia banking, the more likely they are to choose it over conventional banks. Knowledge empowers consumers to make decisions that align with their personal and religious beliefs. When consumers understand that Sharia banks operate without *riba* and focus on fairness in transactions, they are more inclined to develop trust and a sense of loyalty toward these institutions. Therefore, increasing consumer knowledge through educational initiatives and transparent communication strengthens their interest in becoming Sharia bank customers.

Furthermore, the relationship between location, promotion, and interest in saving is mediated by consumer knowledge. When Sharia banks are both accessible and effectively promoted, they lay the groundwork for increasing consumer awareness and understanding of their services. This knowledge then acts as a bridge that enhances the overall interest in saving. In other words, while location and promotion directly influence interest, their effect is even stronger when consumers have a deeper understanding of Sharia banking principles. Accessibility and promotion create the initial touchpoints, but it is the knowledge that solidifies the consumer's interest,

helping them recognize the long-term value of saving with a Sharia-compliant institution. As such, consumer knowledge serves as an essential mediator that amplifies the positive impact of location and promotion on interest in saving at Sharia banks.

Conclusions

Based on the research conducted on the influence of location and promotion on the interest in saving, mediated by consumer knowledge of Sharia banks in Bandung City and Cimahi City, several conclusions can be drawn. First, the analysis of the variables shows that the overall perception of location, measured by dimensions such as access, visibility, surrounding environment, parking space, and traffic, is generally good. Similarly, the promotion aspect, assessed through advertising, sales promotion, publicity, and personal sales, is also perceived positively. Consumer knowledge, evaluated through the dimensions of product and usage knowledge, is seen as good, as is the interest in saving, measured through transactional, referential, preferential, and exploratory interest.

The hypothesis testing reveals that both location and promotion have a positive and significant effect on consumer knowledge, which, in turn, positively influences interest in saving. Furthermore, location and promotion directly influence consumers' interest in saving, and this relationship is strengthened when mediated by consumer knowledge. These findings underscore the importance of improving both the accessibility of Sharia bank locations and enhancing promotional efforts to boost consumer awareness and interest in Sharia-compliant banking services.

This research provides insights that can guide Sharia banks in developing strategies to increase their customer base, particularly in urban areas like Bandung and Cimahi. However, the study also faces certain limitations, such as the relatively small sample size and geographical scope. Future research could explore broader regions and larger populations to validate these findings further. Additionally, Sharia banks should continue to innovate in their marketing and customer education efforts to better compete with conventional banks.

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