

## Analysis of Customer Intention to Save at BMT Fastabiq Jepara

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### Abstract

*This study aims to analyze customers' intentions to save at BMT Fastabiq, Jepara. Data were obtained using questionnaires distributed to customers at BMT Fastabiq Jepara between May and June 2023. This study employed SEM partial least squares (PLS) analysis using SmartPLS 4.0. The study sample consisted of 100 BMT Fastabiq Jepara customers. The variables examined in this research include intention to save (INT), knowledge (KNW), products (PRD), promotions (PRM), and religiosity (RE). The results of the study show that products and religiosity have a positive effect on the intention to save in BMT Fastabiq Jepara. Conversely, knowledge and promotions do not significantly impact customers' intentions to save. These findings suggest that BMT Fastabiq Jepara should prioritize enhancing their product offerings and emphasizing the religious aspects of their services to boost customers' intentions to save. To address the areas of knowledge and promotion, BMT Fastabiq Jepara needs to reevaluate and tailor their efforts more effectively. This could involve developing targeted educational programs aimed at increasing customers' financial literacy and designing promotional strategies that resonate with their customer base. By focusing on these areas, BMT Fastabiq Jepara can better align their services with customer needs and preferences, ultimately encouraging a stronger intention to save among customers.*

**Keywords:** *Intention to Save, Knowledge, Products, Knowledge, Promotion*

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### 1. INTRODUCTION

Microfinance institutions, or what are usually called MFIs, have a big influence on government programs dealing with poverty cases, where they play a big role. LKM is an institution that provides financial services to low-income people and micro-entrepreneurs to help them deal with financial problems. In this LKM, they help low-income communities and micro-entrepreneurs who are not served by formal institutions, and they are also market-oriented in their business fields. One existing LKM is Baitul mal wa tamwil, or what is usually called BMT (Dewi, 2017)

BMT is an Islamic financial institution that is useful for managing the social finances of Muslims. The existence of BMT also answers what has always been a question in society, namely, that the principle of usury still exists in economic activities and also as

an injection of funds for community businesses, which is useful for developing and empowering small- and medium-scale businesses. The impact of BMT is beneficial for people who do not use the services offered by conventional banks. They prefer to use people's economic principles and reject an economy that is related to usury. In society, BMT carries out the mission of running a Sharia-based economy and also a people's economy, which aims to improve micro-economics so that the development of BMT is very rapid amidst the onslaught of conventional banks and other financial institutions (Ridwan, 2013)

In current practice, BMT uses a cooperative system that manages and distributes funds collected by the community in the form of savings and financing. This is the reason that BMT continues to run amidst the onslaught of other financial institutions and conventional banks. Because of intense

competition, BMT will continue to work on making the institution more advanced and improving so that it can continue to compete with others. The funds collected will be distributed in the form of loans to people who need them. The pattern used by BMT is ultimately the same as that used by Sharia banks, which have previously used it as an intermediation institution, namely, collecting funds and channeling funds back to the community (Hidayat, 2013).

**Table 1. Savings of BMT Fastabiq Jepara**

Product	2018	2019	2020	2021	2022
Mudharabah savings	10,84	11,75	12,20	14,73	14,77
Eid Al-Fitr Savings	1,12	1,11	1,13	990	1,06
Student Savings	375	382	371	353	367
Retirement Savings	103	92	97	84	96
Ukhuwah Savings	2,45	1,92	5,15	4,91	4,81

*Source: BMT Fastabiq Jepara (2023)*

From Table 1, it can be seen that this is data for the past 5 years at BMT Fastabiq Jepara, For mudharabah savings or regular savings, there has been a continuous increase from 2018 which amounted to 10,842 until 2022, reaching 14,776, For Eid savings, it is Savings that can only be withdrawn when approaching Eid al-Fitr experience ups and downs from year to year starting from 2018 at 1,126 to 2022 at 1,064, for student savings that target students to save also experiencing ups and downs from year to year starting from 2018 amounted to 375 to 2022 amounted to 367, for pension savings there were also ups and downs from year to year starting from 2018 which was 103 to 2022 which was 96, for Ukhuwah savings also experienced ups and downs from year to year starting from 2018 amounting to 2,457 until 2022 amounting to 4,815. If you look at the table, you can say that mudharabah savings are the largest and have steadily increasing development because these savings use a mudharabah agreement and a ratio of 20%; these savings can also be withdrawn at any time when they are needed.

Saving is a very effective lesson in frugality and planning, so that you can set aside some of the money you have for use at a certain time. Saving is also an important activity, and we cannot forget about it. This activity must be accustomed to from an early age, and it is also positive. Saving can make people who are thrifty and can manage the money we have so that it can be useful for us in the future (Nugraheni &

Widyani, 2021). The aim of saving is to make us more able to save money in spending so that our lives become more stable and do not make us wasteful; expenses must be balanced with income. The benefits of saving include managing personal finances, financial planning, and money discipline. One means of saving money is through BMT (Murtani, 2019)

Saving is an activity carried out by someone who sets aside money to be used for a certain time. everyone is goal in saving is usually different, but one of them is to fulfill what they hope for their future. Therefore, saving can be taught from childhood and can have positive and lasting impacts and benefits (Muharrom et al., 2019). Religiosity was one of the variables used in this study. Religiosity refers to aspects of religion found in what is believed and lived in a person's heart. This context can explain how someone relates to Allah SWT, whether they obey or violate their commands or prohibitions. A good understanding and application of religious teachings will lead to how they save in accordance with religious laws (Safitri et al., 2022).

Knowledge was also a variable in this study. Knowledge refers to everything that customers know and understand about how products marketed and owned by companies or institutions can influence customers to buy or use them (Safitri et al., 2022). This knowledge can also provide an idea of whether a product is useful or suits the needs of each customer. The product here is also one of the variables used in this study. The product is one of the savings products owned by the BMT that customers can choose according to their needs. In Sharia, a product is something that has utility, whether it is material that can be consumed or is valuable to produce improvements in moral, material, and spiritual terms for customers (Romdhoni & Sari, 2018).

Promotion was one of the variables used in this research activity. Promotion is a form of communication in marketing that encourages demand. Promotion can also be useful for providing information, influencing, and making targets willing, accepting, and using products that have been offered and owned by BMT (Mondir & Rahma, 2024). This promotion must prioritize the values embedded in the Islamic religion, which are honesty and avoiding deception, which is prohibited, unjust, and forbidden in religion (Susanti et al., 2022).

### **Baitul Maal wa Tamwil**

BMT or Baitul maal wat tamwil is a Sharia micro institution that operates in the financial sector, which is usually based on cooperative law, and is a Sharia micro financial institution that frequently carries out activities *profit-oriented* with Baitul Tamwil and *socially oriented* with Baitul Mall. BMT is also a financial institution in Islam that is useful for managing finances and social funds and aims to obtain profits in accordance with Islamic law.

Baitul mal wa tamwil or BMT etymologically means money house for Baitul mal and financing house for Baitul Tamwil; therefore, it can be said that BMT is an institution that is divided into two meanings: for Baitul mal, it runs on non-profit businesses such as zakat, infaq, and shadaqah, while Baitul Tamwil operates in the financing sector, such as collecting funds and distributing commercial funds. BMT can also be said to be an institution that is a non-governmental organization that was initially founded and developed by the community, where the establishment and development usually come from community funds, so BMT can be said to be from the community and for the community (Dewi, 2017).

### **Saving**

Saving is a very effective learning activity in saving and planning, where saving also means setting aside some of the money a person has to save for a certain period of time (Burhanudin, 2022). This activity must be accustomed to from an early age because saving is important for our lives and should not be forgotten, saving is a positive activity that will make us more frugal individuals and also give us useful benefits because saving allows us to manage our finances (Afriani & Asandimitra, 2020; Nugraheni & Widyani, 2021).

Saving is an important activity carried out by all people, where the results of the savings can be utilized and used to prevent or overcome all needs or something that can be said to be urgent or arise suddenly, which requires money on a large scale so that the results can be utilized properly (Murtani, 2019; Rohman et al., 2018). Savings are income earned, which can then be used for an unexpected time, while saving is a behavior that a person has in setting aside their money to be saved for future reserves (Muharrom et al., 2019).

### **Intention**

Intention is the tendency of the human heart to carry out an activity or something in which the activity or something will be done with pleasure and will continue to be done by someone (Sudarsono et al., 2022). Intention is interpreted through a person's mood before they do something they want if they easily choose something, and each person pays attention to satisfying needs that are closely related to thoughts and feelings (Rusmiati, 2017; Yahya & Junaina, 2017).

Intention is capable of focusing attention with full will and confidence in a situation that depends on talent and the environment. Intention can be said to be a mental device in which there is a mixture of feelings, hopes, convictions, prejudices, and tendencies that direct the individual to a certain choice; it is something that arises in oneself without any coercion from other people to do something or achieve a certain goal (Afriani & Asandimitra, 2020; Riaz et al., 2017). Intention is also a feeling of liking or being Intentioned in something without anyone telling you, or a habit of something that someone likes.

### **Knowledge and Intention to save**

Knowledge is the result of knowing and this occurs because a person carries out the process of sensing a particular object which consists of the five senses, namely hearing, sight, smell, taste, and touch. There are several levels of knowledge: knowledge, *comprehension*, *application*, analysis, synthesis, and *evaluation*. These six levels of knowledge will produce new knowledge that we can obtain so that this knowledge will be useful for us in the future (Noonari et al., 2015). Public knowledge is all the information that the public can and has about various types of products and services owned by BMT, and other information about everything related to BMT.

Therefore, socialization becomes useful by providing all information to the public about the advantages of BMT (Muzakir et al., 2022), and knowledge is all the information about the products and services that customers will have. There are several types of knowledge, such as product knowledge, how to use it, and how to invest or purchase it (Amanda & Majid, 2019). Muzakir et al. (2022) and Sulistyawati et al. (2022) found a positive relationship between knowledge and the intention to save.

### **Products and Intention to save**

Savings products are one of the products that BMT has or has several options available so that they can be selected and used according to customer needs. Product quality is one of the methods owned by BMT, the aim of which is to give BMT a position in marketing its products so that this quality has a direct impact on products and services. Therefore, quality has an impact on the strong relationship between value and customer satisfaction. A product is something that is offered to customers to attract attention so that it can satisfy and fulfill customer needs, and a product can be interpreted as goods or services that are bought and sold (Hasanah & Susmita, 2021; Yahya & Junaina, 2017).

Products can also be interpreted as goods, services, experiences, events, persons, places, organizations, etc., to fulfill customers wants and needs. A consumer product can be useful in the form of material or something else with good benefits when consumed or has value in producing a material improvement (Romdhoni & Sari, 2018). Sulistyawati et al. (2022) found that products have a positive effect on intention to save.

### **Religiosity and Intention to save**

Religiosity refers to the level of human commitment to the religion to which they adhere. In general, religiosity has a strong impact on individuals because it is directly related to their inner state (Nugraheni & Widayani, 2021). Religion is a symbol of an individual's beliefs, convictions, and values which are developed and focus on understanding the meaning of meaningful problems it contains several factors so that it can be said that it is religiosity, namely religious knowledge, experience, belief, consequences and practice (Alwi & Tillah, 2022; Sudarsono et al., 2023).

Religiosity is a collection of internalized religious values that exist within a person, which is meant by internalization here, namely belief in all religious teachings, both in the heart and in the form of speech, so that religiosity will be actualized and applied in actions and daily activities (Rahmansyah, et al., 2023). This religiosity can be interpreted as beliefs or rules that must be implemented so that the activity can become a sacred means and get closer to the Almighty, this religiosity can also grow a person's relationship and responsibility towards other people and God, we can see that in a person's daily life, how

he behaves indicates that he is religious (Putri et al., 2019). Safitri et al. (2022) and Sulistyawati et al. (2022) found that religiosity has a positive effect on the intention to save.

### **Promotion and Intention to save**

Promotion is a component that must be owned and used to inform and influence the market for a company's products. Therefore, the market can easily determine the products that a company offers. This promotion has the aim of providing customers/consumers with an idea of what goods or services they will use and are Intentioned in. The main advantage or function of this promotion is to convince customers that the product or service offered has advantages over competitors' products or services in the market. (Muzakir et al., 2022).

Promotion is a useful means of communication for products offered through various media, with the aim of public understanding, approval, and following. Promotion is essentially a form of marketing communication that aims to provide demand, and marketing communication is an activity that disseminates information, influences, and reminds the company's target market and the products offered with the aim that customers can accept, follow, buy, and be loyal to products and services offered by the company concerned (Susanti et al., 2022).

## **2. METHODS**

Data analysis is a research process that must be carried out after all the data obtained have been collected, which aims to solve the problems in the research. Sharpness and accuracy are very necessary in terms of using analytical tools because they are related to whether the data we use in concluding is accurate; therefore, this activity is very important and we cannot ignore it in research where even the slightest error will have consequences or the impact on the conclusions will be bad for the results of the research conducted. Therefore, knowledge and understanding of data analysis is necessary and must be understood in such a way that the results of the research will produce meaningful contributions and absolute scientific responsibility.

One of the data analysis methods is multivariate analysis. This analysis was used to analyze several variables simultaneously, which were included in the statistical analysis method. Multivariate analysis in the second generation uses structural equation

modeling or what is usually called by name structural equation model (SEM) this method can allow researchers to include variables that cannot be observed but can only be measured using latent variables or indicators. Confirmatory SEM in theoretical or data analysis, which uses covariance-based structural equation modeling (CB-SEM), always requires various assumptions such as supporting theory, the number of samples must be large, and the data are normally distributed.

Smart PLS is scientifically based software. The philosophy used in Smart PLS is the implementation of statistics and algorithms that have been tested and used in existing journals with academic guarantees reviewed directly by colleagues. Therefore, the software aims to provide full transparency on how the data are calculated and produce something for research. At the same time, this software was created to ensure high usability and friendliness for users who are both beginners and experts in the development and use of advanced and scientific PLS-SEM analysis (Memon et al., 2021).

SEM offers the possibility of executing path analysis with PLS, which is often used for research validation, such as evaluating the validity of hypotheses and justifying research. PLS can predict whether there is a connection between the variables containing the test hypothesis. The aim was to clarify the relationships between constructs and the importance of understanding these relationships. The outer model or measurement model is the inner or structural model of the two models used in the PLS Technique.

### 3. RESULTS AND DISCUSSION

The outer model analysis was divided into four tests: item reliability, discriminant validity, composite validity, average variant extracted, and discriminant validity. The results of the tests are as follows:

To test item reliability, we used the outer loading value, which shows the relationship between each indication and its structure (Table 2). The PLS algorithm procedure is used here with the following formula: if the factor loading exceeds 0.7, and even if it is 0.6, the indicator for evaluation will be considered valid (Irwan & Adams, 2015).

**Table 2. Item Reliability Test Results**

Construct	Indicator	FL	CR	AVE
Religiosity (RE)	RE1	0.741	0.861	0.703
	RE2	0.816		

Construct	Indicator	FL	CR	AVE
	RE3	0.764		
	RE4	0.72		
	RE5	0.677		
Product (PRD)	PR1	0.704	0.858	0.636
	PR2	0.852		
	PR3	0.687		
	PR4	0.808		
	PR5	0.84		
Knowledge (KNW)	PE1	0.684	0.877	0.61
	PE2	0.778		
	PE3	0.835		
	PE4	0.88		
Promotion (PRM)	PRO1	0.9	0.919	0.739
	PRO2	0.901		
	PRO3	0.896		
	PRO4	0.802		
	PRO5	0.792		
Intention to save (INT)	MI1	0.819	0.811	0.555
	MI2	0.846		
	MI3	0.828		
	MI4	0.86		

Note: FL= Factor Loading; CR= Composite Reliability; AVE= average variant extracted

Source: Primary Data Processed, 2023

It can be concluded that the indicators above are suitable for use in research and can be continued with testing after this, which shows that the average item has a factor loading above 0.7 even though 0.6 is still acceptable. In this test, 0.7 is used as the limit of the composite reliability test, which by looking at this limit will be considered valid. Looking at the table above, we can conclude that the Composite Reliability value is greater than 0.7, which means that it can be considered valid and continues to the next test. The average value used, as well as the inner value limit average variant extracted, was 0.5, which shows that convergent validity can be considered valid. The indicator here is the value used to measure whether it meets the requirements. It can be seen from the table above that all AVE values have met the limit value of 0.5, which means that they can be said to be valid and can proceed to the next test.

#### Uji Discriminant Validity

In this test, there are two different tests: the AVE root value and the Formel–Lacker criteria ratio. The AVE root value of each latent variable must be greater than the relationship between other variables, which should be greater than the correlation between the correlation ratios of the latent variables. If the Formell-Lacker criteria assess the validity of discrimination at the variable level, then cross-loading

is at the variable level so that the indicator's relationship with one variable is higher than with other variables, so it is considered valid.

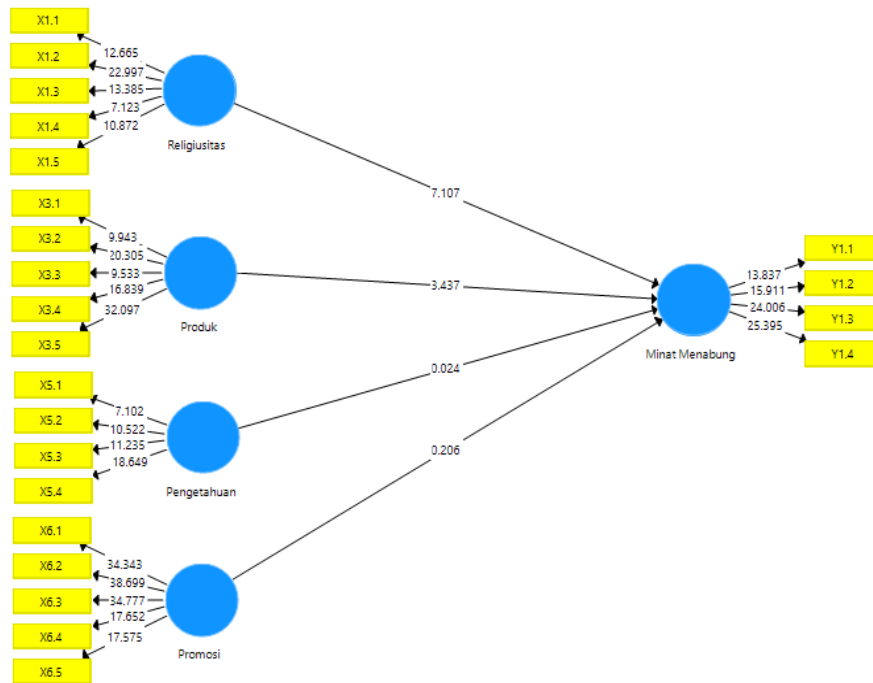
**Table 3. Discriminate Validity Test Results**

	INT	KNW	PRD	PRM	RE
Intention to save	0.838				
Knowledge	0.454	0.798			
Product	0.522	0.633	0.781		

	INT	KNW	PRD	PRM	RE
Promotion	0.467	0.603	0.642	0.86	
Religiosity	0.705	0.473	0.41	0.508	0.745

Source: Primary Data Processed, 2023

We can see that the root value of AVE is greater than the correlation between the variable and other variables (see table 3), which means that the analysis of the two stages of discriminant validity can be said to be valid



**Figure 1. Outer Model Analysis Results**

Figure 1 shows the results of the analysis carried out in the outer model analysis, which involved four tests. The results showed responses and statistics that met the requirements to go to the next testing process, which will continue to the inner model because it meets the requirements. which exists. An inner model is used to calculate the cause-and-effect relationships between latent variables or variables that cannot be directly measured. Table 4 shows the results of the hypothesis test, where the limit value used is 0.05, which is the largest limit value, and is usually called the uncertainty value that affects the model path if the test results are reported as less than 0.05.

**Table 4. Path Coefficient Test Results**

	Original Sample	Standard Deviation	T Statistics	P Values
KNW -> INT	0.002	0.105	0.024	0.981
PRD -> INT	0.291	0.076	3.811	0
PRM -> INT	-0.024	0.112	0.216	0.829
RE -> INT	0.596	0.082	7.239	0

Source: Primary Data Processed, 2023

Knowledge does not affect customers' intention to save at BMT Fatabiq Jepara. This is different from the research by Safitri et al. (2022), who revealed that knowledge influences customers' intention to save. The knowledge of Sharia microfinance institutions or BMT is not a reason for customers to be Intentioned in saving. The majority of Fastabiq BMT customers are farmers and traditional market traders, so their intentions in BMT are related to their daily lives, such as how to apply for financing and saving. Understanding various matters relating to institutional issues in BMT is not the intention of customers. Therefore, it is reasonable that the customer's knowledge of BMT does not affect the customer's intention to save.

The BMT Fastabiq product is an important reason for customers to save money. The desire to become BMT encourages customers to determine the benefits of the products offered at BMT. Most customers who have savings accounts have financing at BMT because one of the requirements for applying



for financing is opening a savings account. Then, customers save at BMT to cover the obligations at BMT. Therefore, it can be concluded that customers know the products at BMT in relation to the provisions that apply at BMT; therefore, they must understand the products they use.

Promotions have no effect on customers' intention to deposit. These results are in line with the findings of Alwi and Tillah (2022), who found that promotions had no effect on customers' intention to save. This condition is caused by BMT Fastabiq, which rarely carries out open promotion. This is because the social relations between BMT as a microfinance institution and the community as customers and partners are relatively distant. Most customers are people who live around BMT, so information related to BMT is obtained by word of mouth.

The religiosity of BMT Fastabiq customers influences their intentions to save. Customers' obedience in carrying out religious orders contained in the Koran and hadith is the reason they join BMT Fastabiq. A religious environment makes every customer strive to carry out activities with the potential to gain rewards. Therefore, connecting at the BMT, Fastabiq becomes a justification for customers to carry out religious orders.

#### 4. CONCLUSION

The results of data processing show that products and religiosity influence customers' intention to save, while knowledge and promotion apparently do not influence customers' intention to save in BMT Fastabiq. In this context, BMT Fastabiq managers need to create regular programs to increase customer knowledge of various matters related to microfinance institutions or BMT. On the other hand, BMT managers need to carry out promotional activities regularly to increase customer motivation to save.

Meanwhile, this research has a number of limitations, including the number of respondents used in this research was only 100 people, it is possible that future research will add more. The method uses a quantitative approach because it is related to assessing customer perceptions, but the relationship with customer behavior towards BMT is not yet known. Therefore, it is possible for future research to conduct Focus Group Discussions (FGD) to obtain deeper answers from several customers.

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