

**THE INFLUENCE OF DIGITAL MARKETING, BRAND IMAGE, AND
SERVICE FACILITIES ON CUSTOMERS' SAVING INTEREST DECISIONS
(A CASE STUDY OF BSI BRANCH OFFICE GAJAH MADA)**



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Abstract

In this study, the aim was to determine the effect of digital marketing, brand image, and service facilities on customer interest, and retention (a case study of BSI Branch Office (KC) Gajah Mada). The type of research used in this research is quantitative research. The object of this research was carried out at BSI KC Gajah Mada. The population used in this study were 3,415 BSI KC Gajah Mada customers who saved at the bank in 2020- 2023. While the sample data was taken using the Slovin formula as many as 97 respondents. The authors' data analysis technique uses Validity and Reliability tests, as well as multiple classical assumption tests such as normality, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests. Based on the results of research conducted partially, shows that digital marketing, brand image, and service facilities have a significantly positive effect on customer interest in deposits at BSI KC Gajah Mada. The calculation of the F test shows that the Fcount value is 51.223 with a significant value of 0.000. Because the significance value (α) < 0.05 , namely $0.000 < 0.05$, and for the value of $F_{count} > F_{table}$, namely $46.904 > 2.70$. So, it means that it can be stated that simultaneously all the independent variables have a significant positive effect on the dependent variable interest in making customers (Y). 05 and for the value of $F_{count} > F_{table}$, namely $46.904 > 2.70$.

Keywords: Digital Marketing, Brand Image, Customers' Interest in Saving

INTRODUCTION

Bank is a financial institution that has an important role in the economic flow in Indonesia. Banks also contribute to economic growth, in which banks can provide financial assistance to business actors (Tarigan, 2022). Law No. 10 of 1998 concerning Banking stated: Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve the standard of living of the common people. In general, banking institutions in Indonesia are divided into two types, namely conventional banking institutions and sharia banking institutions (Dewi et al., 2022). Currently, the development of Islamic banking in Indonesia has increased quite rapidly. This is proven by the increasing number of Islamic banking from year to year. The following is the development of Islamic Commercial Banks in Indonesia from year to year, as follows: (www.ojk.go.id)

Table 1
Development of Sharia Commercial Banks in Indonesia

Indicators	2020	2021	2022
Sharia Commercial Banks			
Number of Banks	14	16	16
Number of Offices	1919	1922	1875
Sharia Business Unit			
Number of BUK that have UUS	20	20	20
Number of UUS Offices	381	386	354

Source: Sharia Banking Statistics, Financial Services Authority, 2023

Sharia banking in Indonesia is currently still showing positive growth influenced by the majority population of Islam in Indonesia. Even so, there are still obstacles to Islamic banks, including that there are still many people who are reluctant to save in Islamic banks because of a lack of understanding of the principles of the Islamic economic system in the world of Islamic banking. One of the reasons for the lack of public understanding of Islamic banking is the lack of socialization carried out by Islamic banks (Lombok & Samadi, 2022). Because when people have more knowledge, they will be better and more precise in managing information and making decisions. For this reason, a good marketing strategy is needed so that people understand more about Islamic banking (Soemitra, 2022). In a good marketing strategy, there are ways to make products and services superior and better known, namely by creating a good brand image and increasing digital marketing at banks. If the

brand image and digital marketing run optimally, it will automatically increase the customer's interest in saving in an Islamic banking.

Through brand image and digital marketing, it is hoped that they will have the opportunity to have good relations with customers through effective two-way communication and have a positive effect on increasing customers so as to maximize the success of a company. Bank Syariah Indonesia (BSI) is one of the Islamic banking institutions as a facilitator in all economic activities in the halal industry ecosystem.

Bank Syariah Indonesia (BSI) was established on February 1st, 2021 with the merger of 3 government Islamic banks namely PT. BRI Syariah, PT. Bank Negara Indonesia Syariah, and PT. Bank Mandiri Syariah. The merger of the three state-owned Islamic banks has certainly made Bank Syariah Indonesia (BSI) the largest Islamic bank in Indonesia with strong fundamentals and large asset values which is the reason why researchers chose Bank Syariah Indonesia as the object of research. people only know Islamic banks from the outside, that is, they view Islamic banks as the same as conventional banks (Tarigan, 2022). This is very unfortunate, because in fact the majority of Indonesia's population is Muslim, and the growth and development of Islamic banks in Indonesia should be faster. If the knowledge about Islamic banking is low, then the view and desire to become a customer of Islamic banking is certainly low too. While knowledge about Islamic banks is high, the view and desire to become customers of Islamic banks is definitely high. So, the researchers consider how important it is to analyze the factors that influence a customer to make a decision to use the services of an Islamic bank. Islamic banking must make efforts to increase the number of customers besides motivation is to study and observe matters that influence customer decision making to use the services of an Islamic bank.

REVIEW OF LITERATURE

Digital Marketing

Digital marketing is the activity of promoting and finding markets through online digital media using various means such as social networks (Dwijangga et al., 2020). Digital marketing is one of the marketing media that is currently in great demand by the public in supporting many activities. Broader targets can be reached by digital marketing to reach the

international world. Wherever you are now marketing can be done because almost everywhere there is an internet network and everyone has a device, namely a smartphone.

Digital marketing is an activity in the field of marketing that utilizes existing platforms on the internet to reach target consumers, besides that digital marketing is defined as marketing products or services via the internet or known as i-marketing, web marketing, online marketing, e-marketing, or e-commerce (Dewi et al., 2022). The benefits of digital marketing are as follows (Shinta Nur Alfiyah1, 2023): a) Spread Speed. Marketing strategies using digital media can be done very quickly, even in seconds. In addition, digital marketing can be measured in real-time and precisely; b) Ease of evaluation. Using online media, the results of marketing activities can be immediately known. Information such as how long the product is seen, what percentage of sales conversions from each ad and so on; c) Wider reach. The wide geographic reach of digital marketing spreads products worldwide in just a few easy steps by leveraging the internet.

Brand Image

According to (Facilities et al., 2022) what is meant by brand image is a description of the association and consumer confidence in a particular brand. Kertajaya expressed the opinion that what is meant by brand image is the excitement of all associations related to a brand that already exist in the minds of consumers (Sugiharto & Rahardjo, 2020). According to Trademark Law No. 15 of 2001 article 1 paragraph 1, a mark is a sign in the form of an image, name, word, letters, numbers, color arrangement, or a combination of these elements that has distinguishing features and is used in trading activities of goods or services (Fitrianna & Aurinawati, 2020) Brand image measurement can be done based on the aspects of a brand, namely (Hasugian, 2015): (1) Strengthness, (2) Uniqueness, and (3) Favorable. From the several definitions above that have been described, it can be concluded that brand image is defined as a positive or negative image of a product or brand that is attached to the memories of the public as consumers. A positive brand image provides benefits for producers to be better known by consumers so that consumers feel satisfied. Satisfied consumers tend to do repetitive activities or even provide references to friends for the positive experiences they have experienced (Walida Mustamine et al., 2022). That way, the brand image of a product (bank) will influence customers to make their choice to choose which bank to use. With the

advantages that a product has, it will attract consumers so that the product has an impression that makes it popular among consumers (Isnaini, 2022).

Service Facility

According to (Hikmah & Nahariah, 2019), facilities can be defined as facilities and infrastructure included by the company to be provided to customers. Usually the facilities are included in the products offered by companies to their customers (Reichenbach et al., 2019). As with service quality standards, the facilities provided are at their maximum function, which in this case is for customer satisfaction. All the facilities provided are expected to be able to meet all the needs of customers who will transact their finances at the bank. So that the bank is able to carry out its function as a service provider in the financial sector. Facilities are important infrastructure facilities in an effort to increase satisfaction such as providing convenience and comfort for service users. Another definition also explains that facilities are the appearance, capabilities of infrastructure facilities and the condition of the surrounding environment in showing their existence to externals which include physical facilities (buildings), equipment and tools. Facilities can be in the form of tools, objects, equipment, money, work space.

Saving Interest Decision

Interest is a mental device consisting of a mixture of feelings, hopes, convictions, prejudices, fears or other tendencies that direct individuals to a particular thought. Broadly speaking, interest has two meanings. First, effort and willingness to learn and search for something. Second, it is a person's personal drive to achieve certain goals (Hikmah & Nahariah, 2019). (Reichenbach et al., 2019) state interest is a feeling of liking something without any coercion. So, one's interest cannot be planned because interest appears suddenly and is driven by one's feelings. Interest can arise by itself when someone sees something interesting on a particular object. From the definition above it can be concluded that interest is a desire that is owned by someone consciously towards something or a strong sense of will that encourages someone to achieve their goals. Interest is described as a person's situation before taking action, which can be used as a basis for predicting the behavior or action (Ridwan, 2022). Interest arises because of deep attention to an object, where this attention creates a desire to know, learn, and prove further. This shows that in interest, in addition to attention, there is also an effort to get from the object of interest.

RESEARCH METHOD

The type of research used in this research is quantitative research. This study aims to influence digital marketing, brand image, and service facilities on customers' interest in saving decisions (a case study of BSI KC Gajah Mada). The independent variables in this study are digital marketing, brand image, and service facilities, while the dependent variable is the intention to save. The data used in this study were primary by using questionnaires in his research. The object of this research was carried out at BSI Kc Gajah Mada. The population used in this research is BSI KC Gajah Mada customers who save at the bank from 2020 to 2023 as many as 3,415 people (source: BSI KC Gajah Mada). While the data samples were taken using the Slovin formula with purposive sampling method, namely the technique of taking samples of data sources with certain considerations. The sample criteria are taken with consideration: 1) Customers of BSI Kc Gajah Mada; b) Domiciled in Medan; c) Over 17 years old.

The study sample size is calculated by the following formula:

$$n = \frac{3,415}{1 + 3,415 \times 10\%}$$
$$n = \frac{3,415}{1 + 3,415 \cdot (0.1)}$$
$$n = \frac{3,415}{35,15}$$
$$n = 97$$

Based on the formula above, the sample of this study was determined as many as 97 respondents. As for data analysis techniques, the authors use Validity and Reliability tests, as well as multiple classical assumption tests such as normality, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests. The general equation for multiple linear regression in this study is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

- A : Constants
- Y : Interest in Saving decision
- X1 : Digital Marketing
- X2 : Brand Images
- X3 : Service Facility
- B : Beta
- E : Error

RESULTS AND DISCUSSION

Descriptive Analysis

From the results of the data that has been processed, the table below shows the characteristics of the respondents based on gender.

Table 2
Gender of Respondents

Information	Amount	Percentage (%)
Male (L)	34	35.00%
Female (F)	63	65.00%
Total	97	100%

Source: Primary data that has been processed, 2023

The table above shows that the number of respondents who were male was 34 out of 97 respondents with a percentage of 34%. And the number of respondents who were female was 63 respondents with a percentage of 65%. Thus, the characteristics of respondents based on gender are dominated by women.

From the results of the data that has been processed, the table below shows the characteristics of the respondents based on age.

Table 3
Respondent Age

Age Group (Years)	Amount	Percentage (%)
17-24 Years	82	84.00%
25-30 Years	10	11.00%
30-40 Years	4	4%
➤ 40 Years	1	1%
Total	97	100%

Source: Primary data that has been processed, 2023

The table above shows that the number of respondents aged 17-24 years was 82 out of 97 respondents with a percentage of 84%. For respondents aged 25-30 years there were 10 respondents with a percentage of 11%. Then for respondents aged 30-40 years there were 4 respondents with a percentage of 4%. And for respondents aged > 40 years as many as 1 respondent with a percentage of 1%. Thus, the characteristics of respondents based on age are dominated by respondents aged 17-24 years.

Validity Test

The validity test is used to determine the validity of the questionnaire used by researchers in obtaining research data from respondents. In the validity test, if the correlation coefficient $r_{count} > r_{table}$, the sample used is declared valid. Degree of freedom (df)=n-2, then $df = 97-2 = 95$ with a significance level of 0.05 2-tailed then the r_{table} obtained is 0.1680

Table 4
Validity Test Results

Statement	Value r table	Calculated r value	Information
Digital Marketing (X1)			
X1.1	0.1680	0.702	Valid
X1.2	0.1680	0.638	Valid
X1.3	0.1680	0.756	Valid
X1.4	0.1680	0.679	Valid
X1.5	0.1680	0.646	Valid
Brand Image (X2)			
X2.1	0.1680	0.691	Valid
X2.2	0.1680	0.684	Valid
X2.3	0.1680	0.666	Valid
X2.4	0.1680	0.708	Valid
X2.5	0.1680	0.703	Valid
Service Facility (X3)			
X3.1	0.1680	0.540	Valid
X3.2	0.1680	0.625	Valid
X3.3	0.1680	0.551	Valid
X3.4	0.1680	0.666	Valid
X3.5	0.1680	0.548	Valid
Customer Saving Interest Decision (Y)			
Y. 1	0.1680	0.654	Valid
Y.2	0.1680	0.615	Valid
Y.3	0.1680	0.720	Valid
Y.4	0.1680	0.642	Valid
Y.5	0.1680	0.728	Valid

Source: Primary data that has been processed, 2023

Based on the table above, it shows that the calculated r value of all statements on the digital marketing variable, brand image, service facilities and the customer's decision to save

is greater than 0.0.1680 as the value of r table. So, it can be concluded that all variables are declared valid.

Reliability Test

The reliability test was carried out to measure a questionnaire which is an indicator of a variable or construct (Ghozali, 2018). A variable or construct is declared reliable if cronbach alpha (α) > 0.70. Reliability test results obtained as follows.

Table 5
Reliability Test Results

Variable	Cronbach's Alpha	Information
Digital Marketing	0.763	Reliable
Brand Image	0.799	Reliable
Service Facilities	0.728	Reliable
Decision of the Customer's Interest in Saving	0.885	Reliable

Source: Primary data that has been processed, 2023

Based on the table above shows that the value of Cronbach alpha on all variables is greater than 0.70. Thus, it can be concluded that the statements on the questionnaire are declared reliable.

Normality Test

The data normality test can be carried out by looking at the normal probability plot which compares the cumulative distribution of the actual data with the cumulative distribution of the normal distribution. The normal distribution will form a straight diagonal line and plotting the data will be compared with the diagonal line. If the data distribution is normal, then it will actually follow the diagonal line. In the table it can be seen the results of the normality test as follows

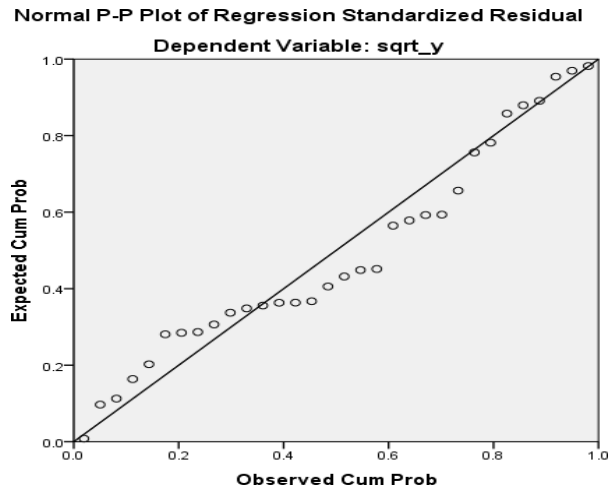


Figure 1
P Plot Normality Test Results

Based on the results of the normality test with the PP Plot of Regression Standardized Residual the data is stated to be normally distributed if the points which depict the direction follow the line, conversely if the points which depict not in the same direction follow the line it can be stated that the data is not normally distributed. Based on the picture above, the points tend to follow the line and it can be stated that the data is normally distributed.

Heteroscedasticity Test

The heteroscedasticity test was carried out with the aim of seeing whether there is an unequal variance from the residuals of one observation to another in a regression model. The test method used is the Glejser method. This method is carried out by regressing the independent variables with their residual absolute value (e) where if the significance probability value is <0.05, there is a symptom of heteroscedasticity, and if the significance probability value is > 0.05, then there are no symptoms of heteroscedasticity. The results of the heteroscedasticity test that the researchers obtained were as follows:

Table 6
Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardize Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	4,282	3,720		1.151	.253
Digital Marketing	.446	.180	.252	2,480	.015
Brand Image	.553	.160	.343	3,458	001

Service Facilities	.515	.132	.307	3,912	.000
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Source: Primary data that has been processed, 2023

Based on the results of the heteroscedasticity test in the table above, it shows that all variables have a significant value greater than 0.05. Thus, it can be said that all variables do not occur heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the extent to which the magnitude of the influence between the independent variables (independent) and the dependent variable (dependent). The multiple linear regression equation in this study is stated in the following table:

Table 7
Multiple Linear Regression Model Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	4,282	3,720		1.151	.253
Digital Marketing	.446	.180	.252	2,480	.015
Brand Image	.553	.160	.343	3,458	.001
Service Facilities	.515	.132	.307	3,912	.000

a. Dependent Variable: Customer Saving Interest Decision (Y)

Source: Primary data that has been processed, 2023

Based on the results in the regression table obtained in the table above, a regression equation is obtained as follows:

$$Y = 4.282 + 0,446 X1 + 0,553 X2 + 0,515 X3 + e$$

From these equations it can be concluded as follows: 1) The result of the constant value of the linear equation is 4.282, which means that if the variable value consisting of digital marketing, brand mage, and service facilities is constant or fixed, then the value of the customer's interest in saving decision variable increases by 4.282; 2) The digital marketing variable (X1) has a regression coefficient value of 0.446 with a positive direction indicating that if the digital marketing variable increases by one unit assuming other variables are

constant, it will affect the customer’s intention to save by increasing by 0.446; 3) The brand image variable (X2) has a regression coefficient value of 0.553 with a positive direction indicating that if the brand image variable increases by one unit assuming other variables are constant, it will affect the customer’s intention to save by increasing by 0.553; 4) The service facility variable (X3) has a regression coefficient value of 0.515 with a positive direction indicating that if the service facility variable increases by one unit assuming the other variables are constant, it will affect the customer’s decision to save with an increase of 0.515.

Simultaneous Significant Test (F Test)

The F test aims to measure whether the independent variable has a significant positive effect on the dependent variable on customer interest decisions simultaneously (simultaneously) using a probability value (Sig). There is a significance value in this study, namely 0.05 or $\alpha = 5\%$. The provisions for making decisions are as follows: 1) On $F_{\text{gradecount}} < F_{\text{table}}$ or significance value > 0.05 . This means that H_0 is accepted. This shows that simultaneously the independent variable has no significant positive effect on the dependent variable; 2) On $F_{\text{gradecount}} > F_{\text{table}}$ or significance value < 0.05 . It means that H_a is accepted. This shows that simultaneously the independent variable has a significant positive effect on the dependent variable.

Table 8
F test Results
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	1868,806	4	622,935	46,904	.000b
	Residual	1274,984	97	13,281		
	Total	3143,790	93			

a. Dependent Variable: Customer Saving Interest Decision (Y)

Source: Primary data that has been processed, 2023

It can be seen that in this study the number of observations was 16 and the number of variables in this study were 4. So the degrees of freedom for $df_1: 4-1 = 3$. And the degrees of freedom for $df_2: 97 - 4 = 93$. At a significance value of 0.05, then the value of F_{table} in this study was 2.70. Based on the above, it can be seen that the F_{count} value is 51.223 with a significance value of 0.000. Because the significance value (α) < 0.05 , namely $0.000 < 0.05$ and for the value of $F_{\text{count}} > F_{\text{table}}$, namely $46,904 > 2.70$. So, it can be stated that

simultaneously all the independent variables have a significant positive effect on the dependent variable on the customers' intention to save (Y).

Partial Significance Test (t test)

The t-test aims to find out whether each (partial) independent variable has a significant positive effect or not on the dependent variable. In this study the level of significance value used is 0.05 or $\alpha = 5\%$. The provisions rejected and accepted as a provisional allegation in decision making are as follows: 1) At $t_{value} < t_{table}$ or significance value > 0.05 . This means that H_0 is accepted. This shows that partially the independent variable has no significant positive effect on the dependent variable; 2) At $t_{value} > t_{table}$ or significance value < 0.05 . It means that H_a is accepted. This shows that partially the independent variable has a significant positive effect on the dependent variable.

It can be seen that in this study the number of observations was 97 and the number of variables in this study were 4. So that the degrees of freedom (df): $97-4 = 93$. At a significance value of 0.05, the t_{table} value in this study was 1.661.

Table 9
Test Results t
Coefficients^a

Model	Unstandardized Coefficients		Standardize Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	4,282	3,720		1.151	.253
Digital Marketing	.446	.180	.252	2,480	.015
Brand Image	.553	.160	.343	3,458	.001
Service Facilities	.515	.132	.307	3,912	.000

b. Dependent Variable: Customer Saving Interest Decision (Y)

Source: Primary data that has been processed, 2023

Based on the table above, the results of the conclusions on the t test can be obtained as follows: 1) In this study, the t value was obtained t_{value} on digital marketing t_{table} , namely $2,480 > 1.661$ and the significance value on digital marketing < 0.05 , namely $0.015 < 0.05$. This means that it can be stated that digital marketing has a significant positive effect on the

decision of a customer’s interest in saving; 2) In this study, the t value was obtained calculate the brand image ttable, namely $3,458 > 1.661$ and the significance value for brand image < 0.05 , namely $0.001 < 0.05$. This means that it can be stated that brand image has a significant positive influence on the customer’s decision to save; 3) In this study, the t value was obtainedcount on ttable service facilities, namely $3,912 > 1.661$ and the significance value for service facilities < 0.05 , namely $0.000 < 0.05$. This means that it can be stated that service facilities have a significant positive influence on the customer’s decision to save.

Coefficient of Determination (R2)

The coefficient of determination states the percentage contribution of the independent variable to the dependent variable. If the value of the coefficient of determination gets closer to 1, then the contribution percentage is considered to be stronger. The following are the results of testing the coefficient of determination as follows:

Table 10
Test Results for the Coefficient of Determination (R2)
Summary Model^b

Model	R	R Square	Adjusted R Square	std. Error of the Estimates	Durbin-Watson
1	.771a	.594	.582	3.64432	.771a

a. Dependent Variable: Customer Saving Interest Decision (Y)

Source: Primary data that has been processed, 2023

Based on the table above, it can be seen that the coefficient of determination (R2) is 0.771 or 77.1%. So, it can be concluded that the independent variables can explain the decision variable of the customer’s interest in saving by 77.1%. While the rest is explained by other factors outside of this study.

The Influence of Digital Marketing on Customer Saving Interest Decisions

The use of digital media by consumers, more and more companies are using digital-based marketing to achieve company targets. This is in line with the increasing use of the internet and the use of social media in Indonesia (Hootsuite, 2022). With the increasing use of the internet in Indonesia, this can be used by companies to achieve their targets by conducting digital marketing. This can also be used to ‘spread’ a positive brand image in order to increase consumer attractiveness. Digital marketing can be used to educate people

who don't understand Islamic banking. With the lack of socialization carried out in Islamic banks, moments like this can be used as well as possible to socialize Islamic banks through digital. Based on the results of the t test on digital marketing, the tcount value on digital marketing is $2,480 > 1.661$ and the significance value for digital marketing is <0.05 , namely $0.015 < 0.05$. This means that it can be stated that digital marketing has a significant positive effect on the decision of a customer's interest in saving. It can be concluded in this study that digital marketing has a positive and significant influence on the decision of interest in saving for BSI KC Gajah Mada customers. So, if the digital marketing variable increases by one unit assuming the other variables are the same, it will affect the customer's decision to save, and vice versa $0.015 < 0.05$.

The Effect of Brand Image on Customers' Interest in Saving Decisions

Brand image is a representation of the overall perception of the brand and is formed from information and past experience of the brand (Nugroho, 2007). Brand image will make it easier for people to judge a product. This is evidenced by people who have a perception of a product, so he will inform or even promote the product to other people. Based on the results of the t test on brand image, the tcount value on the brand image ttable is $3,458 > 1.661$ and the significance value for brand image is < 0.05 , namely $0.001 < 0.05$. This means that it can be stated that brand image has a significant positive influence on the customers' decision to save. So, if the brand image variable increases by one unit assuming the other variables remain constant, then it will affect the customers' decision to save, and vice versa. The results of this study support previous research conducted by Yuliana Amdini (2020) which stated that there is a positive influence between the brand image variable on the customers' decision to save. In his research, he showed that the results of the t test obtained a significance value of $0.001 < 0.05$ so that H_0 was rejected and H_a was accepted.

The Influence of Service Facilities on Customer Saving Interest Decisions

Based on the research results, it shows that tvalue count on ttable service facilities, namely $3,912 > 1.661$ and the significance value for service facilities <0.05 , namely $0.000 < 0.05$. It can be stated that service facilities have a significant positive influence on the customers' decision to save. So, if the service facility variable increases by one unit assuming the other variables are the same, it will affect the customers' decision to save, and vice versa.

CONCLUSION

Based on the results of research conducted partially, it shows that digital marketing, brand image and service facilities have a significantly positive effect on the customers' decision to save at BSI KC Gajah Mada. This can be proven from the results of the t test conducted by the authors. The calculation of the F test shows that the Fcount value is 51.223 with a significance value of 0.000. Because the significance value (α) < 0.05, namely 0.000 < 0.05 and for the value of Fcount > Ftable, namely 46,904 > 2.70. It can be stated that simultaneously all the independent variables have a significant positive effect on the dependent variable on the customers' intention to save (Y).

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