Interest in Savings of Mudharabah Deposit at Bank Sampang : Linear regression analysis approach

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Abstract

This study aims to determine the effect of promotion and profit sharing on people's interest in saving at Sampang Bank with customer knowledge as a mediating variable. Data was collected by distributing questionnaires to Bank Sampang customers. This type of research uses quantitative research methods. To determine the sample from the population, Isaac and Michael's table can be used with infinite N with an error rate of 10% with a value of s = 272. Considering that it is not known how many mudharabah deposit customers are at Bank Sampang. The data obtained then using the IBM SPSS Statistic 20 tool. This analysis includes reliability test, validity test, classical assumption test, statistical test and hypothesis testing using multiple linear regression.

The results of this study indicate that the variables of promotion, profit sharing and knowledge have a significant effect on people's interest in saving at Bank Sampang as evidenced by the F test or hypothesis. Based on the results of the calculation of data analysis by showing that the calculated F value of 21, 387 is greater than the F table of 2.70 with Sig. ie 0.000 is smaller than 0.05 then there is a significant effect simultaneously.

Keywords: Promotion, Profit Sharing, Interest, Knowledge

preliminary

A bank is a financial intermediary institution or can be called a financial intermediary, which can be concluded that a bank institution is an institution whose activities are related to money matters. For example, you can save money, move money, guarantee money and so on. Banking in Indonesia has goals, functions and principles where the aim is to increase economic growth, equity and national stability towards increasing the welfare of the people. Its main functions are financial intermediary and the principle of economic democracy using prudential banking principles (applying prudential principles).

Meanwhile, Islamic banks are banks that follow the Islamic economic system. Fazlurrahman in Farida argues that the Islamic economy of the builders and its supporters is built on or at least colored by religious principles, which are oriented towards the world and the hereafter. The fundamental difference between Islamic banks and conventional banks lies in the distribution of profits provided by financial institutions to customers. As well as the difference in objectives where Islamic Banks were established to provide material and spiritual welfare while Conventional Banks were established to obtain the maximum material benefit.

The legal basis for sharia banking is contained in Government Regulation no. 72 of 1992 which was revised by the 1998 Law No. 10 concerning banking, that acknowledging the existence, role and function of Islamic banks as profit-sharing banks. After that, Law no. 21 of 2008 as the legal basis for Islamic banking operations in Indonesia. With Indonesia being a country with a majority Muslim population and supported by laws issued by the government, it should make people interested in using Islamic banking services.

Currently, Islamic banks are experiencing positive growth. Based on Islamic banking statistics in September 2020, there were 14 BUS (Sharia Commercial Banks), 20 UUS (Sharia Business Units), and 162 BPRS (Islamic People's Financing Banks) that contributed to the growth of Islamic banking in Indonesia. Furthermore, the growth of Islamic banking assets has increased quite significantly, it can be seen from the total assets in 2019 of Rp. 538, 32 Trillion and in 2020

the total assets of Islamic banking will reach Rp. 575, 85 Trillion. This shows that public interest in Islamic banking services has increased.

Interest is a psychological aspect and can influence behavior to carry out activities that cause a person to feel attracted to something. In the banking world, the largest source of funds is obtained from customers who make transactions, one of which is saving.

Sharia banking statistics published by the OJK (Financial Services Authority) noted that the amount of Islamic banking third party funds as of September 2020 was Rp. 460, 51 Trillion. This shows that people are starting to believe in Islamic banks by investing their capital or just saving their savings in Islamic banks.

Public trust in Islamic banking services cannot be separated from promotions carried out by the bank through television advertisements, social media or activities carried out by Islamic banks to introduce themselves to the public. According to Laksana's opinion, promotion is a communication between sellers and buyers that comes from the right information aimed at changing the attitudes and behavior of buyers, who previously did not know to become familiar, so that they become buyers and remember the product.

So that with the promotion, the public knows the products contained in Islamic banking in Sumarwan's opinion, knowledge is information that a person has about various kinds of products and services as well as other knowledge related to these products and services and information related to their function as consumers. This shows that the higher the public's knowledge of Islamic banks and their advantages will affect the public's interest in becoming their customers.

Another factor that influences interest is profit sharing. According to Al-Qardhawi, both parties will share the profits in accordance with the agreed agreement and if they experience losses, they will be shared. Profit sharing system in Islamic banks is a form of profit sharing obtained by customers as owners of capital with banks as capital managers. There are principles in the profit-sharing system, namely the principle of justice, the principle of equality, and the principle of tranquility.

In a study conducted by Taufik Saifudin (2018) said that promotion has a positive and significant impact on the interest of the people of Salatiga City to save in Islamic banks. And research conducted by Naili Wahidah (2019) says that Profit Sharing has a positive and insignificant effect on customer decisions there is a BRI Syariah KCP Ungaran Bank. And research conducted by Indra Siswanti (2015) says that the knowledge factor has a positive influence and relationship on interest in saving.

Based on the explanation above, the writer is interested in researching one of the banks in Sampang Regency, namely Sampang Bank. Where Bank Sampang is a company owned by the government of Sampang Regency which was established on February 4, 2010 as a conventional BPR. On January 2, 2013 changed its business activities to BPR Syariah. One of the products found at Bank Sampang is mudharabah deposits. Researchers want to test how much influence promotion, profit sharing and customer knowledge have on interest in saving at Sampang Bank.

Literature Review

Consumer behavior

According to Schiffman and Kanuk, consumer behavior is a study that examines how individuals make decisions to spend available and owned resources (time, money and effort) to obtain goods and services that will later be used according to community needs. Meanwhile, according to Loudon and Bitta argue that consumer behavior is a decision-making process and activities carried out by consumers physically in obtaining goods and services, using, or evaluating.

According to Kotler, the stages that consumers take to fulfill their needs and desires include:

1. Recognizing the problem
2. Looking for information

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3. Evaluate multiple options
4. Purchase decision
5. Post-purchase behavior

Promotion

Promotion is communication that gives convincing explanations to potential consumers about goods and services. The main purpose of promotion is to attract attention, provide information, and influence to increase sales.

Some figures such as Tjiptono argue that promotion is a form of marketing communication, meaning that marketing activities are in the form of spreading information, influencing/persuing and reminding the target market of the company and its products so that consumers are willing to accept, buy and be loyal to the products offered by the company. Furthermore, Sistaningrum argues that promotion is a business or company activity to influence actual consumers and potential consumers to want to buy products offered at this time or in the future.

Profit sharing

A person who owns property gives his property to a worker to manage while the profits are divided between the two. In Islam for profit sharing or qiradh the law is ijma 'and qiyas to musaqah (field production sharing). Imam Al-Mawardi postulated about the validity of profit sharing or qiradh with the words of Allah:

لَيْسَ عَلَيْكُمْ جُنَا حٌ أَن تَبْتَغُواْ فَضْلًا مِّن رَّبِّكُمْ

It means:
It is no sin for you to seek the bounty of your Lord. *(QS. Al-Baqarah (2): 198)*

The concept of profit sharing in the book of Fiqh means that the collaborating party wants to create a joint venture in which business partners participate according to their ability to start a business until the business gets results in accordance with the initial goal of starting the business. The following are the basic concepts of profit sharing or qiradh according to Usman, including:

1. Profit sharing does not mean borrowing money but participation in a business.
2. Investors also bear the risk of business losses in accordance with the proportion of financing.
3. Business partners can determine or by mutual agreement the profit ratio for each party.
4. Losses are borne by each party in accordance with the proportion of investment.

Knowledge

In Notoatmodjo's opinion, knowledge is the result of knowing, and this occurs after people have sensed a certain object. Sensing occurs through the human senses, where most of human knowledge is obtained through the eyes and hearing. Knowledge can be interpreted as the most important domain for the formation of one's actions, therefore knowledge plays an important role in shaping one's actions.

Budiman and Riyanto argue that the factors that influence knowledge are as follows:

1. Education

Knowledge is closely related to education where a person with a higher education will broaden his knowledge. Knowledge is not only about formal education but can also be obtained from non-formal education.

2. Information/Mass Media

The development of technology will provide a variety of mass media that can affect public knowledge about innovations or the latest information.

3. Social, Cultural and Economic

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Habits and traditions that many people do without going through the process of reasoning without knowing the good and the bad so that someone will increase their knowledge even though they don't do it. As well as social status determines the availability of the necessary facilities for certain activities which will affect one's knowledge.

4. Environment

The environment affects the process of entering knowledge into someone who is in that environment. This is because of the reciprocal interaction that will be responded to as knowledge by each individual.

5. Experience

Work experience that is developed to provide professional knowledge and skills, as well as learning experience during work will be able to develop decision-making abilities which are a manifestation of the integration of scientific and ethical reasoning that departs from real problems in the field of work.

6. Age

Age affects a person's perception and mindset. The older you get, the more your grasping power and mindset will develop so that the knowledge you get is getting better.

Interest

In the opinion of Djaali, saying that interest is a sense of preference and a sense of interest in a thing or activity without anyone telling. Meanwhile, Woodworh and Marquis said that interest is a motive that causes a person to actively relate to an object of interest to him. Therefore, interest as an impulse related to the environment and a tendency to investigate, examine or do interesting activities. The elements of a person having an interest in something include:

1. Interest is a psychological symptom.
2. There is a concentration of attention, feelings and thoughts from the subject because it is interested.
3. There is a feeling of pleasure towards the object being targeted.
4. There is a willingness or tendency in the subject to carry out activities in order to achieve goals.

A person's interest can be influenced by several aspects according to Hurlock's opinion, including:

1. Cognitive Aspect

Based on experience and what has been learned personally. For example through schools, the surrounding environment and mass/social media.

2. Effective Aspect

Expressed in attitude towards an activity that is evoked by interest. For example, starting with personal experience of what is seen through parents, teachers and friends on activities related to these interests.

3. Psychomotor Aspect

Aspects that include personal skills. Can develop by learning from the surrounding environment or through mass/social media.

Theory of Planned Behavior

It can also be interpreted as the theory of behavior planned by Fishbein and Ajzen. The main assumption of this theory is that humans think rationally in considering the information obtained and the purpose of the action to be taken (decision making). Fishbein and Ajzen argue that interest in doing or not doing certain behaviors is

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influenced by two basic factors, namely those related to attitudes, social influences, namely subjective norms and perceived behavioral control.

According to Ajzen's opinion, attitude is determined by the beliefs obtained through the consequences of a behavior. Beliefs can strengthen attitudes towards behavior based on the evaluation of the data obtained that the behavior provides benefits for him. Subjective norms are individual feelings about the expectations of people in their lives about whether or not certain behaviors are carried out. Perceived behavioral control is an individual's feeling about the ease or difficulty of realizing a certain behavior or action.

Framework
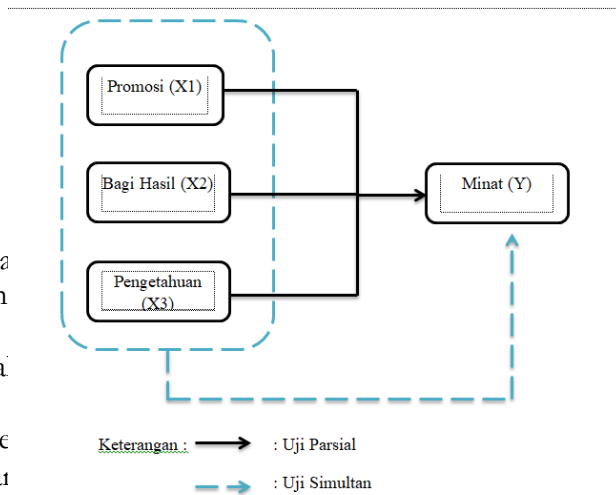
The framework a ng (X2) and Knowledge (X3) have an effect on

Hypothesis

1. Temporary a customer knowledge have a significant effect

2. Temporary alle nt effect on the interest of the people of Sampa

3. Provisional allegations of profit sharing have a positive and insignificant effect on the interest of the people of Sampang Regency to save at Sampang Bank.

4. The provisional assumption that knowledge has a positive and significant effect on the interest of the people of Sampang Regency to save at Sampang Bank.

Research methods

Types of research used in research

Discussion

A. Description of Respondent Data

The research data has been obtained from respondents of mudharabah deposit savings customers at Bank Sampang who have filled out 100 questionnaires. Researchers grouped respondents into several characteristics. Each respondent has different characteristics. The following are the characteristics in this study:

1. Gender of Respondent

The following is the respondent's data by gender:

Tabel. 4.1 Gender

Jenis_Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-Laki	45	45.0	45.0	45.0
	Perempuan	55	55.0	55.0	100.0
	Total	100	100.0	100.0	

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Based on the results above, it can be concluded that the number of respondents who filled out the questionnaire was 100, dominated by women. Where women are 55% and men are 45%.

1.   **Age of Respondent**

The following is the respondent's data by age:

Tabel. 4.2 Age

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 Tahun	16	16.0	16.0	16.0
	31-40 Tahun	41	41.0	41.0	57.0
	41-50 Tahun	29	29.0	29.0	86.0
	51-60 Tahun	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

he questionnaire aged 21-
3(old was 29% and 51-60
years old was 14%.

2.   **Respondent's Last Education**

The following is the respondent's data based on education:

Table. 4.3 Education

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMP	27	27.0	27.0	27.0
	SMA	55	55.0	55.0	82.0
	S1	15	15.0	15.0	97.0
	S2	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

it the questionnaire were
dom   dary education by 27%,
bachelor degree by 15% and master degree by 3%.

3.   **Respondent's Income**

The following is the respondent's data based on income:

Table. 4.4 Income

Pendapatan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 1.000.000,- - Rp. 2.000.000,-	13	13.0	13.0	13.0
	Rp. 2.000.000,- - Rp. 3.000.000,-	53	53.0	53.0	66.0
	Rp. 3.000.000,- - Rp. 4.000.000,-	24	24.0	24.0	90.0
	Rp. 4.000.000,- - Rp. 5.000.000,-	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Bas   ncome of Rp. 1.000.000,- -
Rp. 2,000,000, - by 13%, then Rp. 2.000.000,- - Rp. 3,000,000, - by 53%, Rp. 3,000,000, - - Rp. 4,000,000, - by 24% and Rp. 4,000,000, - - Rp. 5,000,000, - by 10%.

4.   **Respondent's occupation**

The following is the respondent's data by occupation:

Table. 4.5 Jobs

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pelajar/Mahasiswa	5	5.0	5.0	5.0
	Wiraswasta	55	55.0	55.0	60.0
	Pegawai Negeri	15	15.0	15.0	75.0
	Pegawai Swasta	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

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Based on the table above, respondents who filled out the questionnaire were dominated by entrepreneurs by 55%, then private employees by 25%, civil servants by 15% and students by 5%.

A.   Data Analysis

1. Test Research Instruments

a) Validity Test

Validity test aims to measure whether or not a statement item is valid. Testing the validity of the test using the following criteria:

1) If r count > r table then the statement items in the questionnaire are said to be valid.

2) If r count < r table then the statement items in the questionnaire are said to be invalid.

Using Isaac and Michael's table for an error rate of 10% with N infinity whose value is 272. So the results of the validity test in this study include:

Table. 4.6 Validity Test Results

Variable	Statement	r hitung	r tabel	Information
Promosi (X1)	Statement 1	0.683	0.272	Valid
	Statement 2	0.581		Valid
	Statement 3	0.845		Valid
	Statement 4	0.731		Valid
Bagi Hasil (X2)	Statement 1	0.868	0.272	Valid
	Statement 2	0.814		Valid
	Statement 3	0.915		Valid
Minat (Y)	Statement 1	0.847	0.272	Valid
	Statement 2	0.285		Valid
	Statement 3	0.910		Valid
	Statement 4	0.858		Valid
Pengetahuan (Z)	Statement 1	0.856	0.272	Valid
	Statement 2	0.752		Valid
	Statement 3	0.559		Valid

Source. Primary Data processed by SPSS, 2021

Based on the validity test that has been carried out in the table above, it can be seen from the Pearson correlation table which shows that the calculated r value is greater than r table which uses a significance value of 10%, which is 272. So it can be concluded that the statements in the indicators above are promotion, profit sharing, interest and knowledge are declared valid.

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a) **Reliability Test**

The reliability test aims to measure the consistency of a person's answer to the statement items in a questionnaire. Testing the reliability test using Cronbach's Alpha if the variable is more than 0.70 then the variable is said to be reliable.

Table. 4.7 Reliability Test Results

Indicator Variabel	Cronbach's Alfa	Information
Promosi (X1)	0,76 > 0,70	Reliabel
Bagi Hasil (X2)	0,83 > 0,70	Reliabel
Minat (Y)	0,72 > 0,70	Reliabel
Pengetahuan (Z)	0,76 > 0,70	Reliabel

Source. Primary Data processed by SPSS, 2021

The results of the reliability test in the table above show that the Cronbach's alpha value of each variable indicator is greater than 0.70 so that the data is declared reliable.

2. Classical Assumption Test

a) **Normality Test**

Aims to determine whether or not a data distribution is normal. The normality test uses the following criteria:

1) If the significance value is > 0.05, it means that the residual data is normally distributed

2) If the significance value <0.05, it means that the residual data is not normally distributed.

Table. 4.8 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	2.09571413
Most Extreme Differences	Absolute	.094
	Positive	.087
	Negative	-.094
Kolmogorov-Smirnov Z		.944
Asymp. Sig. (2-tailed)		.335

a. Test distribution is Normal.

b. Calculated from data.

Based on the normality test carried out above using the One Sample Kolmogorov-Smirnov Test, it was found that Asymp. Sig. (2-tailed) of 0.335. This means that the value is greater than 0.05. So it can be concluded that the residual value is normally distributed.

b) **Linearity Test**

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Aims to find out the data held in accordance with the linear line or not. So, an increase or decrease in the quantity in one variable will be followed linearly by an increase or decrease in the quantity in the other variable. The basis for decision making if the significance value of Deviation from Linearity > 0.05 can be called linear.

Table. 4.9 Linearity Test Results

Variable	Deviation from Linearity	Description
Minat→Promosi	0,472 > 0,05	Linear
Minat→Bagi Hasil	0,101 > 0,05	Linear
Minat→Pengetahuan	0,107 > 0,05	Linear

Source. Primary Data processed by SPSS, 2021

Based on the linearity test carried out above, it shows that the Deviation from Linearity value of each variable indicator is greater than 0.05 so that the data is declared linear.

c) **Multicollinearity Test**

Aims to determine the conditions in which there is a correlation between independent variables or between independent variables that are not mutually exclusive. The quantity used for multicollinearity is the Variance Inflation Factor (VIF). A VIF value greater than 10 indicates a serious multicollinearity problem.

Table. 4.10 Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	2.566	2.202		1.165	.247		
	promosi	.179	.075	.207	2.383	.019	.827	1.210
	bagi_hasil	.677	.121	.498	5.603	.000	.791	1.264
	pengetahuan	.190	.149	.105	1.273	.206	.924	1.083

a. Dependent Variable: minat

In the table data, it can be seen the results of the multicollinearity test, namely the Variance Inflation Factor/VIF value of each independent variable and the mediating variable in this research model. Based on the results of this analysis, promotion has a Variance Inflation Factor/VIF value of 1,210, profit sharing has a Variance Inflation Factor/VIF value of 1,264 and knowledge has a Variance Inflation Factor/VIF value of 1,083. so it can be concluded that the multicollinearity test results do not occur multicollinearity because the Variance Inflation Factor/VIF value of the independent variable and the mediating variable is < 10. And with promotion it has a Tolerance value of 0.827, profit sharing has a Tolerance value of 0.791, and knowledge has a Tolerance value of 0.924. . so it can be concluded that the results of the multicollinearity test do not occur multicollinearity because the Variance Inflation Factor/VIF value of the independent variable and the mediating variable is > 0.10.

d) **Heteroscedasticity Test**

In Wijaya's opinion, he said that heteroscedasticity showed that the variance of the variables was not the same for all observations. Heteroscedasticity test using the Glejser test, if the probability value (Sig.) > 0.05, it is said that there is no heteroscedasticity.

Table. 4.11 Heteroscedasticity Test Results

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Variabel	Sig.	Keterangan
Promosi	0,358	Tidak Terjadi Heteroskedastisitas
Bagi Hasil	0,120	Tidak Terjadi Heteroskedastisitas
Pengetahuan	0,282	Tidak Terjadi Heteroskedastisitas

Source. Primary Data processed by SPSS, 2021

3. Multiple Linear Regression

This multiple linear regression model is used to determine the effect of promotion, the effect of profit sharing and the effect of customer knowledge on people's interest in saving at Bank Sampang (case study of mudharabah deposit customers). This can be seen from the estimation results as follows:

Table. 4.12 Multiple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	2.566	2.202		1.165	.247		
	promosi	.179	.075	.207	2.383	.019	.827	1.210
	bagi_hasil	.677	.121	.498	5.603	.000	.791	1.264
	pengetahuan	.190	.149	.105	1.273	.206	.924	1.083

a. Dependent Variable: minat

Source. Primary Data processed by SPSS, 2021

From the table above, the regression equation for the effect of promotion, the effect of profit sharing and the influence of customer knowledge on people's interest in saving at Bank Sampang (case study of mudharabah deposit customers) is as follows:

$Y = a + 1 X1 + 2 X2 + 3 X3$

$Y = 2{,}566 + 0.179p + 0.677bh + 0.190p$

The results of the regression analysis above can be concluded that the value of the variable of interest in saving (Y) without the promotion variable (X1), profit sharing (X2) and knowledge (X3) is 2,566. The value of Y will increase by 0.179 every time there is an increase in X1 of 1% when the other variables are fixed. The value of Y will also increase by 0.677 every time there is an increase in X2 of 1% when the other variables are fixed. The value of Y will also increase by 0.190 every time there is an increase in X3 of 1% when the other variables are fixed.

4. Test Statistics

a) **F Statistical Test**

The F statistical test is used to test whether the influence of independent variables simultaneously on the dependent variable is significant, including:

1) Formulate a hypothesis

H0 : All independent variables have no simultaneous significant effect on the dependent variable.

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H1: All independent variables have a significant simultaneous effect on the dependent variable.

2) Applying the value of the level of significance (α) which is 0.05.
3) Making decisions (with significance value)

1. If the significance value is > 0.05, then H0 is accepted and H1 is rejected.
2. If the significance value is < 0.05, then H0 is rejected and H1 is accepted.

Table. 4.13 F Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	295.722	3	98.574	21.387	.000^b
	Residual	442.468	96	4.609		
	Total	738.190	99			

a. Dependent Variable: minat
b. Predictors: (Constant), pengetahuan, promosi, bagi_hasil

Source. Primary Data processed by SPSS, 2021

Based on the results of the F test on the data above, it can be concluded that the calculated F value of 21, 387 is greater than the F table of 2.70 with Sig. i.e. 0.000 is smaller than 0.05 so that the data on promotion variables (X1), profit sharing (X2), and knowledge (X3) have a significant simultaneous effect on people's interest (Y) in saving.

F table = F (k; n-k)
= F (3; 100-3)
= F(3; 97)
= F (2,70)

b) **Ttest Statistics Test (Partial Test)**

Used to test the significance of the regression/partial coefficient. Partial testing is used to determine the partial effect between the independent variable and the dependent variable by looking at the t value at a significance level of 5%. T arithmetic is obtained through the SPSS program, namely the coefficients table.

Table. 4.14 T . Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.566	2.202		1.165	.247		
	promosi	.179	.075	.207	2.383	.019	.827	1.210
	bagi_hasil	.677	.121	.498	5.603	.000	.791	1.264
	pengetahuan	.190	.149	.105	1.273	.206	.924	1.083

a. Dependent Variable: minat

1. Promotion variable has a value of Sig. of 0.019 < 0.05. This means that there is a significant effect of the promotion variable on the interest in saving. So it is concluded that H0 is rejected and H1 is accepted.
2. The profit sharing variable has a value of Sig. of 0.000 < 0.05. This means that there is a significant effect of the profit sharing variable on the interest in saving. So it is concluded that H0 is rejected and H1 is accepted.
3. The knowledge variable has a value of Sig. of 0.206 > 0.05.

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This means that the knowledge variable has an insignificant effect on interest in saving. So it can be concluded that H0 is accepted and H1 is rejected.

c) **Coefficient of Determination (R2)**

Used to measure the proportion or percentage of the contribution of the independent variable under study to the variation up and down the dependent variable.

Table. 4.15 Results of the Coefficient of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642ᵃ	.412	.393	2.127

a. Predictors: (Constant), pengetahuan, promosi, bagi_hasil

Source. Primary Data processed by SPSS, 2021

Based on the data above, the coefficient of determination contained in the table is expressed by Adjusted R Square of 0.393. This means that the effect of the promotion variable (X1), profit sharing variable (X2), and knowledge variable (Z) on the interest variable (Y) is 39.3% (0.393 × 100%). While the remaining 60.7% (100% - 39.3%) is influenced by other variables that do not exist in this research model.

B. **Discussion of Hypothesis Test Results**

The following is a discussion of the results of hypothesis testing in this study, namely:

1. **Effect of Promotion, Profit Sharing and Customer Knowledge on Public Interest in Savings at Bank Sampang**

    The analysis of the influence of promotion, profit sharing and knowledge has a significant effect on people's interest in saving at Sampang Bank as evidenced by the F test or hypothesis. Based on the results of the calculation of data analysis by showing that the calculated F value of 21, 387 is greater than the F table of 2.70 with Sig. ie 0.000 is smaller than 0.05 then there is a significant effect simultaneously.

2. **The Effect of Promotion on the Interest of the People of Sampang Regency to Save at Sampang Bank**

    Analysis of the Effect of Promotion on Public Interest in Savings at Sampang Bank. From the results of the T test, the significance value of X1 is 0.019 < 0.05. These results can be concluded that promotion has a significant and positive effect on the interest of the people of Sampang Regency to save at Sampang Bank. So it is concluded that H0 is rejected and H1 is accepted.

3. **Effect of Profit Sharing on Community Interest in Sampang Regency to Save at Sampang Bank**

    Analysis of the Effect of Profit Sharing on Public Interest in Saving at Sampang Bank. From the results of the T test, the significance value of X2 is 0.000 < 0.05. These results can be concluded that profit sharing has a significant and positive effect on the interest of the people of Sampang Regency to save at Sampang Bank. So it is concluded that H0 is rejected and H1 is accepted.

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4. **The Effect of Knowledge on Community Interest in Sampang Regency to Save at Sampang Bank**

Analysis of the Effect of Knowledge on Public Interest in Saving at Sampang Bank. From the results of the T test, the significance value of X3 is $0.206 > 0.05$. These results can be concluded that knowledge has no significant effect on the interest of the people of Sampang Regency to save at Sampang Bank. So it can be concluded that H0 is accepted and H1 is rejected

Table. 4.16 Hypothesis Test Results

No.	Hypothesis	Conclusion
1.	The Effect of Promotion, Profit Sharing and Customer Knowledge on Public Interest in Savings at Sampang Bank	Accepted
2.	The Effect of Promotion on Sampang Regency's Public Interest in Saving at Sampang Bank	Accepted
3.	The Effect of Profit Sharing on the Interest of the People of Sampang Regency to Save at Sampang Bank	Rejected
4.	The Effect of Knowledge on Community Interest in Sampang Regency to Save at Sampang Bank	Rejected

Conclusion

Based on the results of research that has been carried out through the data collection stage, and data analysis on the effect of promotion and profit sharing on people's interest in saving at Bank Sampang with customer knowledge as a mediating variable, there are several conclusions as follows:

1. The variables of promotion, profit sharing and knowledge have a significant effect on people's interest in saving at Bank Sampang.
2. Promotion has a significant and positive effect on people's interest in saving at Bank Sampang.
3. Profit sharing has a significant and positive effect on people's interest in saving at Sampang Bank.
4. Knowledge has a significant effect on people's interest in saving at Sampang Bank.

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