

Influence of Bank Syariah Indonesia's Instagram Social Media on Students' Interest in Saving at Bank Syariah Indonesia

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Abstract

This study aims to determine the level of Instagram social media usage among students at Institut Agama Islam Darussalam Ciamis, and their interest in saving at Bank Syariah Indonesia (BSI). This study also measures the influence of BSI's Instagram social media on students' interest in saving at the bank. Using quantitative methods, data are analyzed numerically to test the relationship between variables. Descriptive methods provide a detailed description of the observed phenomena, including numerical data and characteristics. The results of the statistical analysis using SPSS show an R^2 value of 0.376, which means that 37.6% of students' savings interest is influenced by BSI's Instagram social media, while 62.4% is influenced by other variables not studied. The t-test shows a significant coefficient with a p-value less than 0.05, which indicates that there is a significant influence between BSI's Instagram social media on students' interest in saving at BSI. Therefore, the hypothesis that BSI's Instagram social media affects students' interest in saving is accepted.

Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat penggunaan media sosial Instagram di kalangan mahasiswa di Institut Agama Islam Darussalam Ciamis, dan minat mereka untuk menabung di Bank

Syariah Indonesia (BSI). Penelitian ini juga mengukur pengaruh media sosial Instagram BSI terhadap minat mahasiswa untuk menabung di bank tersebut. Dengan menggunakan metode kuantitatif, data dianalisis secara numerik untuk menguji hubungan antar variabel. Metode deskriptif memberikan gambaran rinci tentang fenomena yang diamati, termasuk data numerik dan karakteristik. Hasil analisis statistik dengan menggunakan SPSS menunjukkan nilai R^2 sebesar 0,376 yang berarti 37,6% minat menabung mahasiswa dipengaruhi oleh media sosial Instagram BSI, sedangkan 62,4% dipengaruhi oleh variabel lain yang tidak diteliti. Uji t menunjukkan koefisien yang signifikan dengan nilai p-value lebih kecil dari 0,05, yang mengindikasikan bahwa terdapat pengaruh yang signifikan antara media sosial Instagram BSI terhadap minat menabung mahasiswa di BSI. Oleh karena itu, hipotesis yang menyatakan bahwa media sosial Instagram BSI berpengaruh terhadap minat menabung mahasiswa diterima.

Keywords: Instagram, interest in saving, social media

Introduction

The development of technology has had a significant impact on human life, both socially and culturally. Technology affects people's behavior and activity patterns, from small to large scale. The development of information technology can of the digital economy by making it more effective and efficient in terms of time. Digital technology is a new breakthrough and innovation in all economic activities. This can affect the trade sector and especially the financial sector. It has accelerated the shift from interpersonal communication to digital communication, with social media becoming the main platform for interaction and information sharing.

Social media has become an important necessity for modern society, including business activities. In Indonesia, the growing use of the Internet is widely used for social media, which allows users to interact and share information. Social media is also used for online marketing, building relationships between sellers and buyers, and understanding consumer behavior and purchasing decisions.

Social media, especially Instagram, has a great impact on product promotion, including for Bank Syariah Indonesia (BSI). With the high number of social media users, especially among students, social media is an effective promotional tool. Through Instagram, BSI can disseminate information about its services and products, and generate interest in saving among students.

This research focuses on BSI's use of Instagram and its influence on students' interest in saving at the Islamic Institute of Ciamis, Darussalam. BSI Instagram has several official accounts that are used to disseminate product information. Students are active in social media and use this platform to learn and obtain information about BSI services, which influences their decision to save.

The phenomenon of social media content creators and influencers shows that promotion through these platforms has a positive impact. BSI can use social media to introduce and promote its products. Based on this background, this study was conducted to examine the influence of BSI Instagram on the interest in saving of students of the Darussalam Islamic Institute of Ciamis, focusing on indicators of promotional media on Instagram. This research is entitled "The Influence of Bank Syariah Indonesia Instagram Social Media on Interest in Saving Students of the Darussalam Islamic Institute of Ciamis at Bank Syariah Indonesia".

Theoretical review

Social Media

According to Nasrullah (2017), social media is a medium on the Internet that allows users to represent themselves and interact, cooperate, share and communicate with other users to form virtual social bonds. In social media, three forms that refer to the meaning of being social are cognition, communication and cooperation (Nasrullah, 2017)

Instagram

Instagram itself is one of the most popular social media in Indonesia, as reported by We are Social 2022 Instagram has a percentage of the most used social media platforms of about 84.8% with the number of Instagram users in Indonesia 99.15 million. Instagram comes from understanding the overall function of this application. The word "insta" comes from the word "instant", like the Polaroid cameras that were better known as "instant photos" in their time. Instagram can also display photos instantly, like Polaroids in its display. On the other hand, the word "gram" comes from the word "telegram", which works to send information to other people quickly (Syafitri, 2019). It can be understood that Instagram is an application to share photos easily and send them in a very short time. This goal is made possible by the internet technology, which is the basis of this social media activity.

Interest in saving

"Interest is described as a person's situation before taking action, which can be used as a basis for predicting behavior or action" (Cahyani, 2013). According to Kotler in the journal (Cahyani, 2013), interest in saving is assumed to be "a behavior that occurs in response to an object that indicates the customer's desire to search for information".

According to Howard and Sheth in (Priansa, 2021), saving interest is something related to customer's plans to choose certain products. Savings interest can also be said to be a mental statement of customers for choosing certain savings products. Assael in (Priansa, 2021) states that saving interest is the tendency of customers to choose a product or take actions related to the selection for the level of probability of customers making savings.

Method

The research method used is a descriptive method with a quantitative approach, in which the research conducted aims to determine the value of each variable, either one or more independent variables, without establishing relationships or comparisons with other variables. This descriptive method provides a more detailed description of the observed phenomena, for example, accompanied by numerical data, characteristics, and patterns of relationships between variables (Sujarweni, 2015).

In this study, the data source used is primary data. Primary data is a data source that provides data directly to the data collector. The data is collected by the researcher directly from the first source or the place where the research object is implemented (Sugiyono, 2018). The type of data used in this study is quantitative data. Quantitative data is data measured on a numerical scale (numbers), which can be divided into interval data and ratio data (Kuncoro, 2009).

In accordance with the data obtained through the data collection instrument above is feasible and can be processed in this study, the data instrument test is carried out, including the validity test and reliability test. data analysis carried out classical assumption test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, T-test (partial test), F-test (simultaneous test), determinant coefficient test (R square).

Results and Discussion

Simple Linear Regression Analysis Test

Simple linear regression analysis is the relationship between an independent variable and the dependent variable. To find out how much influence Bank Syariah Indonesia's Instagram social media has on the interest in saving among students of Darussalam Islamic Institute of Ciamis, it will be analyzed using a simple linear regression measurement tool. The results of the simple regression analysis can be seen as follows:

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	9.795	2.350		4.168	.000
	INSTAGRAM	.489	.065	.614	7.493	.000

a. Dependent Variable: MINAT

Source: Results of data processing using SPSS, 2023

Based on the table above, it is known that the equation for linear regression analysis is as follows:

$$Y = 9.795 + 0.489 X$$

Based on the above linear regression equation, the conclusion is that the constant is positive at 9.795, which means that if the Bank Syariah Indonesia Instagram social media variable is 0, then the student savings rate variable is 9.795. The coefficient value of Instagram social media variable is positive at 0.489. This shows that for every 1 unit change in the social media variable, the student saving interest will increase by 0.489.

Correlation Analysis

Correlation analysis, where correlation analysis is a study of the discussion of the degree of closeness of the relationship between variables expressed by the correlation coefficient value. The relationship between these variables may be positive or negative. The basis for decision making is based on the Sig significance value. (2-tailed): If the Sig. (2-tailed) < 0.05, then there is a correlation between the related variables. Conversely, if the Sig. (2-tailed) > 0.05, there is no correlation.

Correlations

		INSTAGRAM	MINAT
INSTAGRAM	Pearson Correlation	1	.614**
	Sig. (2-tailed)		.000
	N	95	95
MINAT	Pearson Correlation	.614**	1
	Sig. (2-tailed)	.000	
	N	95	95

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Results of data processing using SPSS, 2023

Based on the results of the table above, the significance value Sig. (2-tailed): From the output table above, it is known that the Sig. (2-tailed) between Bank Syariah Indonesia Instagram social media (X) and interest in saving (Y) is $0.000 < 0.05$, which means that there is a significant correlation between Bank Syariah Indonesia Instagram social media (X) and interest in saving (Y).

Hypothesis Testing

Hypothesis testing is performed to determine the magnitude of the influence of each independent variable on the dependent variable. As a comparison to see the effect of significance, the significance level criterion of 5% (0.05) is used and compares t-count with t-table.

According to the distribution of the t-table values, the t-table value is 1.985. With the following criteria:

- If t count < t table, Ho is rejected and Ha is accepted
- If t count > t table, Ho is accepted and Ha is rejected

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	9.795	2.350		4.168	.000
	INSTAGRAM	.489	.065	.614	7.493	.000

a. Dependent Variable: MINAT

Source: Results of data processing using SPSS, 2023

Based on the above table, Instagram social media has a positive and significant impact on the savings interest of Bank Syariah Indonesia (BSI) students (study on students of Darussalam Islamic Institute). Based on the calculated T value of $7.493 > T$ table of 1.985 and a

significant value less than 0.05. Therefore, H_0 is rejected and H_a is accepted, which means that there is a positive and significant effect of Instagram social media on students' interest in saving.

Coefficient of Determination Test

The coefficient of determination The coefficient of determination is conducted to determine how much influence social media has on interest in saving at Bank Syariah Indonesia (BSI) (Study on students of the Darussalam Islamic Institute of Ciamis).

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.614 ^a	.376	.370	2.424	.376	56.144	1	93	.000

a. Predictors: (Constant), INSTAGRAM

Source: Results of data processing using SPSS, 2023

$$\begin{aligned}
 \text{KD} &= (r)^2 \times 100\% \\
 &= 0,376 \times 100\% \\
 &= 37,6\%
 \end{aligned}$$

Based on the results of the table above, it is known that the R square value is 0.376 or 37.6%. Therefore, it can be concluded that the social media variable Instagram Bank Syariah Indonesia has an effect of 0.376 or 37.6% on students' interest in saving in Bank Syariah Indonesia (BSI) (Study on students of Darussalam Ciamis Islamic Institute). Meanwhile, the rest is influenced by other variables not discussed in this study.

The level of use of Instagram social media among students in the campus environment of the Institute Agama Islam Darussalam Ciamis.

The results of the distribution of questionnaires that all respondents have Instagram social media. The level of use of Instagram social media among students in the campus environment of the Institut Agama Islam Darussalam Ciamis is seen from the data of respondents who completed this questionnaire filled by those who use Instagram social media, although it is divided into several parts between Instagram social media users who actively use and students who are limited to having an Instagram social media platform but they are rarely active in their daily use. And it can be concluded that the use of Instagram social

media among students of Institut Agama Islam Darussalam Ciamis is very high because almost all students have Instagram social media, but of the 95 respondents who filled this questionnaire only knew about Bank Syariah Indonesia's Instagram social media, but did not actively follow the development of Bank Syariah Indonesia's Instagram social media.

The majority of respondents answered "yes" to the question of whether you know about Bank Syariah Indonesia's Instagram social media. Instagram social media itself has many advantages for promotional activities or providing information about Bank Syariah Indonesia to its customers or potential customers because on social media, Bank Syariah Indonesia can quickly convey its service products with a wide range and does not require a very large budget for providing information.

Interest in saving students of the Islamic Institute of Darussalam Ciamis in Bank Syariah Indonesia

Based on the above data, it can be concluded that the interest in saving students of the Islamic Institute of Darussalam Ciamis can be seen from the variable student saving interest, which is a constant value of 9.795 is a large enough value for student saving interest. However, in reality, in the field, many students use Bank Syariah Indonesia only to the extent of passive use, not yet with regular transactions or use Bank Syariah Indonesia in their daily financial activities.

The influence of Bank Syariah Indonesia's Instagram social media on students' interest in saving at Institut Agama Islam Darussalam Ciamis

Based on the test results, it is known that Bank Syariah Indonesia's Instagram social media has a positive effect on students' interest in saving at Bank Syariah Indonesia (BSI) (Study on Students of the Islamic Institute of Darussalam). So, every 1 unit change in Instagram social media variable will increase students' interest in saving at Bank Syariah Indonesia (BSI). Therefore, the bank is advised to conduct promotions on Bank Syariah Indonesia products or use influencers in the introduction of banking products. Influencers are those who work by using social media and are followed by many people.

It is known in the partial test that the t-value is $7.493 > T$ Table of 1.985 and the significant value is less than 0.05. social media has a positive and significant influence on students' interest in saving in Bank Syariah Indonesia (BSI) (Study on Students of Darussalam Islamic Institute). The R square value is 0.376 or 37.6%. Therefore, it can be concluded that the social media variable Instagram has an effect of

0.376 or 37.6% on students' interest in saving at Bank Syariah Indonesia (BSI) (Study on Students of the Darussalam Islamic Religious Institute). Meanwhile, the rest is influenced by other variables not discussed in this study.

Conclusion

The level of use of Instagram social media among students in the campus environment of the Institut Agama Islam Darussalam Ciamis is quite high, as seen from the data of respondents who filled out this questionnaire, filled out by 95 respondents who have accounts and use Instagram social media. The interest in saving students of Institut Agama Islam Darussalam Ciamis is seen from the variable student saving interest, whose constant value of 9.795 is a large enough value for student saving interest.

Instagram social media affects the saving interest of students of the Islamic Institute of Darussalam in using Bank Syariah Indonesia. From the statistical results using SPSS, it can be seen from the R^2 or R square value of 0.376, which means that 37.6% of the interest in saving of students of the Darussalam Islamic Institute in using Bank Syariah Indonesia is influenced by Bank Syariah Indonesia's Instagram social media, while the rest ($100\% - 37.6\% = 62.4\%$) is influenced by other variables not examined in this study. From these results, it can be seen that the t-test coefficient is less than 0.05. This means that the first hypothesis or H_0 is rejected and the second hypothesis or H_a is accepted, which means that there is an influence between Bank Syariah Indonesia's Instagram social media on the interest in saving of students of Darussalam Institute of Islamic Religion in using Bank Syariah Indonesia.

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