



The Effect of Marketing IB Hijrah Savings Products on Customer Trust and Purchase Tension Through the Referral Program at Bank Muamalat Mojokerto

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Abstract.

This research aims to determine the effect of IB Hijrah Savings Product Marketing on Customer Trust and Purchase Tension through the Referral Program at Bank Muamalat KCP Mojokerto. This study used quantitative methods using primary data. The analysis method used in this study uses the SEM method through the smartPLS 4.0 analysis tool. The results of this study show that the marketing of IB Hijrah savings products has a significant effect on customer trust . Marketing of IB Hijrah savings products has a significant effect on purchase tension. Marketing of IB Hijrah savings products has a significant effect on the referral program. The Referral Program does not have a significant effect on customer trust. Referral programs have a significant effect on intentional purchases. Marketing of IB Hijrah savings products is unable to mediate customer trust has a significant effect on the referral program. Marketing of IB Hijrah savings products is able to mediate purchase intension to have a significant effect on the referral program.

Keywords: IB Hijrah Savings Product, Customer Trust, *Purchase Intentional*, Referral Program.

INTRODUCTION

Word of mouth has a very influential or effective role in the survival of a company. Because referral programs can spread widely quickly and are trusted by prospective customers. The dissemination of word of mouth can not only be done by providing information through word of mouth communication, but can also be disseminated through internet social media in a company. Word-of-mouth communication is one of the communication channels that is often used by many companies, because this communication is considered very effective in streamlining the marketing process and is able to provide benefits to the company. Along with the development of public needs for banking services, Islamic banks become more and can accommodate public needs for banking services , one of which is IB Hijrah savings products.



Source : Bank Muamalat Mojokerto Data

Based on the picture above, it can be seen that the number of IB Hijrah savings customers during 2019 to 2023 has indeed increased by 1016 customers. This increase occurred due to the consistency carried out by Bank Muamalat KCP Mojokerto. Thus, this shows that IB Hijrah savings at bank muamalat mojokerto is one of the savings products that in great demand by customers. IB Hijrah Savings is a convenient savings account for transaction and shopping needs with premium services that use the concept of sharia provided for all segments, with the requirement that you must place an initial setoral of Rp. 25.00. IB Hijrah savings with *wadi'ah* contract is a deposit that can be taken at any time, so sharia banking products that can be applied to this principle are current accounts and savings.

RESEARCH METHODS

This research uses quantitative methods by conducting data analysis using statistics. Research aimed at answering problems obtained through empirical and theoretical studies. To test the research hypothesis, researchers choose quantitative research methods using questionnaires as data collection instruments that have previously been tested with validity and reliability tests. Data collection is carried out on objects in the form of samples that have been determined by the researcher. After the data is collected, data analysis is then carried out to answer the problem formulation and test the hypothesis using SEM PLS 4.0

The object of population research in this study refers to IB Hijrah Bank Muamalat KCP Mojokerto customers who save using IB Hijrah savings in all circles, and actively use BMI KCP Mojokerto banking services. The sample in this study is IB Hijrah Bank Muamalat Mojokerto customers. To determine what the minimum

sample is, if the population size is known, researchers can use the slovin formula as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Description : n = Number of Samples

N = Total Population

e = 10% constant (percent allowance for inaccuracy due to sampling error)

$$n = 4000$$

$$\frac{4000}{1 + 40}$$

$$n = \frac{4000}{41}$$

$$n = 97,56$$

Based on the Slovin formula above, the number of samples in this study amounted to 97.56 people fulfilled to 98 people. So if data is found that is not worthy of entry, the questionnaire will be discarded. Another purpose of distributing questionnaires above the number of samples needed is to obtain complete data that is actually and not flawed in filling in the information desired by the researcher.

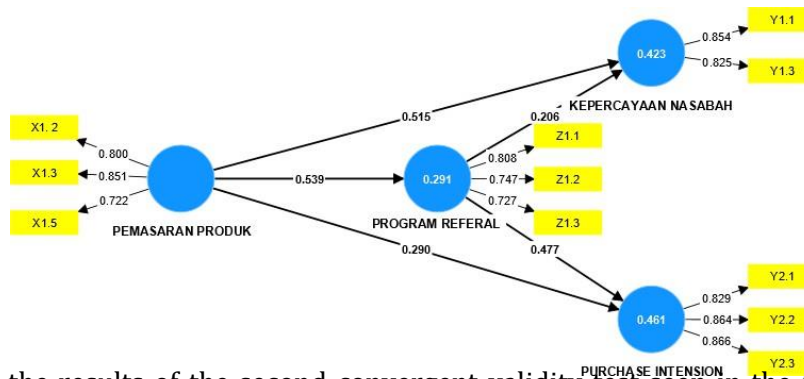
DATA COLLECTION TECHNIQUES

The types and sources of data to be carried out in this study are Primary Data, namely data obtained from the first source, both individuals and individuals.⁸⁴ Data obtained directly by respondents through the results of filling out questionnaires. The primary data sources used in this study are data related to respondents' perceptions regarding the marketing of savings products, customer trust, *purchase tension* and referral programs. The sample used in this study was done by Probability Sampling. According to Sugiono, Probability Sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample.⁸³ Because the population is relatively small, the entire population is taken into a sample, so in this study the sample used is Bank Muamalat Mojokerto.

This research was carried out in the field of Islamic banking in Mojokerto. Especially at Bank Muamalat Kcp Mojokerto regarding the marketing of ib hijrah savings products through referral programs. The research was based on the responses of bank muamalat mojokerto customers through a closed questionnaire that had been made by researchers.

RESULTS AND DISCUSSION

The respondents in this study were 98 respondents who were customers of IB Hijrah bank muamalat kcp Mojokerto. Respondents are defined in several characteristics. The identified characteristics of respondents in this study are gender, age of respondents, domicile of respondents, source of income of respondents. Research on the characteristics of respondents conducted is important. Because it can be a source that influences behavior and decision making on the choice of use of a product or service. Information on respondents' characteristics is also used as a consideration for the company to evaluate its marketing strategies. This study used primary data. This sample is a Bank Muamalat Hijrah IB customer in Mojokerto. The data used as a research sample is from 2019 to 2023. The analysis method used is structural model testing is PLS carried out with the support of SmartPLS software version4.0



From the results of the second convergent validity test seen in the figure and the variables above. Indicates that all indicators of all variables have a *loading* value greater than 0.70. It can be concluded that the instrument has high validity, thus fulfilling convergent validity.

Referral Program -> Customer Trust	0,206	0,212	0,097	2,125	0,034
Referral Program -> Purchase Intension	0,447	0,485	0,070	6,854	0,000
Marketing of Savings Products -> Referral Program - Trust > Customer	0,111	0,119	0,065	1,717	0,086
Tabunagan Product Marketing -> Referral Program -> Purchase Intension	0,257	0,266	0,060	4,309	0,000

	Original Sample (O)	Sample Average (M)	Standard Division (STDEV)	T Statistics (IO/STDEVI)	P Value
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Marketing of Savings Products -> Customer Trust	0,515	0,512	0,096	5,375	0,000
Marketing of Savings Products -> Referral Program	0,539	0,550	0,094	5,710	0,000
Marketing of Savings Products -> Purchase Intension	0,290	0,286	0,087	3,317	0,001

a) Hypothesis 1 Testing : Marketing of savings products to customer trust at Bank Muamalat KCP Mojokerto

The first hypothesis is the marketing of savings products to customer trust. The test results showed that the original value of the savings product marketing sample on customer trust was 0.515 which showed the direction of positive influence and the t-statistic value was 5.357. From these results it can be stated that the t-statistic value is significant, because >1.96 with a p-value < 0.05 so that the first hypothesis is accepted. This proves that the marketing of savings products has a significant effect on customer trust.

b) Hypothesis 2 Testing the Effect of Marketing of savings products on purchase tension at Bank Muamalat KCP Mojokerto

The second hypothesis is that the marketing of savings products has a significant effect on purchase tension. The test results showed that the original value of the savings product marketing sample against purchase tension was 0.290 which showed the direction of positive influence and the t-statistical value was 3.317. From these results it can be stated that the t-statistic value is significant, because it >1.96 with a p-value < 0.05 so that the second hypothesis is accepted. This proves that the marketing of savings products has a significant effect on purchase tension.

c) Hypothesis Testing 3. The Effect of Marketing of Savings Products on the referral program at Bank Muamalat KCP Mojokerto

The third hypothesis is that the marketing of savings products has a significant effect on referral programs. The test results showed that the original value of the marketing sample of savings products for referral programs was 0.539 which showed the direction of positive influence and t-statistical value amounted to 5,710. From these results it can be stated that the t-statistic value is significant, because it >1.96 with a p-value of <0.05 so that the third hypothesis is accepted. This proves that the marketing of savings products has a significant effect on referral programs.

d) Hypothesis Testing 4. The effect of the referral program on customer trust at Bank Muamalat KCP Mojokerto

The fourth hypothesis is the effect of referral programs on customer trust. The test results showed that the original sample of the referral program on customer trust was 0.206 and the t-statistic value was 2.125. From these results it can be stated that the t-statistic value is significant, because it >1.96 with a p-value < 0.05 so that the **fourth hypothesis is accepted**. This proves that the influence of referral programs has proven significant on customer trust.

e) Hypothesis Testing 5. The effect of the referral program on purchase tension at Bank Muamalat KCP Mojokerto

The fifth hypothesis is the effect of referral programs on *purchase intension*. The test results showed that the original sample of the referral program for *purchase intension* was 0.477 and the t-statistic value was 6.858. From these results it can be stated that the t-statistic value is significant, because it >1.96 with a p-value < 0.05 so that the fifth hypothesis is accepted. This proves that the influence of referral programs has a significant effect on *purchase intension*.

f) Hypothesis Testing 6. The influence of marketing savings products on customer trust through the referral program at Bank Muamalat KCP Mojokerto

The sixth hypothesis is the effect of marketing savings products on customer trust through referral programs. The test results showed that the original sample value was 0.111 and the t-statistic value was 1.717. From these results it can be stated that the t-statistic value is insignificant, because it <1.96 with a p-value of >0.05 so that the **sixth hypothesis is not accepted**. This proves that the effect of marketing savings products on customer trust through referral programs has proven to be insignificant with the support of negative or counter-directional influences.

g) Hypothesis Testing 7. The effect of marketing savings products on purchase tension through referral programs at Bank Muamalat KCP Mojokerto

The seventh hypothesis is the effect of marketing savings products on *purchase tension* through referral programs. The test results showed that the original sample value was 0.257 and the t-statistic value was 4.309. From these results it can be stated that the t-statistic value is significant, because it >1.96 with a p-value < 0.05 so that the **seventh hypothesis is accepted**. This proves that the influence of marketing savings products on *purchase tension* through referral programs has a significant effect through referral programs.

DISCUSSION

1. Marketing Savings Products to Customer Trust

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the *T-statistic* of 5.357 is more than the *t-table* of 1.96 so that hypothesis 1 (H1) can be accepted. This means that product marketing on customer trust has a significant effect. This influence shows that the better the marketing strategy of savings products, the higher customer trust in Bank Muamalat Mojokerto. One of the

most prominent marketing indicators of savings products is related to Physical Evidence (Company Physical Evidence) where in Bank Muamalat Mojokerto Branch has its own characteristics by showing real existence to prospective IB Hijrah customers. In this case, it is concluded that IB customers of Bank Muamalat Mojokerto are satisfied with the services provided by Bank Muamalat Mojokerto. As is known that bank muamalat provides services by prioritizing ethics and politeness. This is its own characteristic of bank muamalat which if it can be developed it will be one of the advantages for bank muamalat mojokerto branch.

2. Marketing of Savings Products to *Purchase Tension*

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the *T-statistic* of 3.317 is more than the *t-table* of 1.96 so that hypothesis 2 (H2) can be accepted. Bank Muamalat Mojokerto is able to create the right marketing strategy to obtain buying interest in customers. This is evidenced by the respondents' answers that resulted in the highest value in the transactional interest aspect, namely a person's tendency to buy products at bank muamalat mojokerto. In this case, it can be concluded that IB customers of bank muamalat mojokerto are satisfied with the services provided to bank muamalat mojokerto.

3. The Effect of Marketing Savings Products on the Referral Program

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the *T-statistic* of 5.710 is more than the *t-table* of 1.96 so that hypothesis 3 (H3) can be accepted. The resulting positive influence if the marketing of IB Hijrah savings products in bank muamalat, especially mojokerto, is getting better, it will have an impact on the effectiveness of the referral program implemented by bank muamalat mojokerto. Marketing of savings products emphasizes meeting customer needs and desires. Where in this study respondents gave statements of agreement on each item of the program run by Bank Muamalat Mojokerto. This is a consideration of the bank with customers that in creating a program, especially to maintain its products, it must pay attention to aspects of convenience for customers.

4. Referral Program on Customer Trust

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the *T-statistic* of 2.125 is more than the *t-table* of 1.96 so that hypothesis 4 (H4) is accepted. This means that referral programs on customer trust are proven to have a mediating influence. The referral program can have a positive effect on customer trust because customers recommended by friends or acquaintances who are already customers of Bank Muamalat Mojokerto tend to feel more trust and comfortable with the bank. Good trust is based on the quality of the product or service as well as the company's track record that can be verified through independent sources. The indicator with the highest number is Giving someone willingness to talk

positive things about product quality to others with a score of 0.808 and customer trust there is the highest value, the indicator with the highest number is Shared Value with a score of 0.854. This can be a consideration of the bank muamalat Mojokerto that in creating a program, especially to increase customer trust, it must pay attention to aspects from anywhere. In addition, the program run by bank muamalat must have the characteristics of bank muamalat and must always be maintained and continue to be improved in quality to create higher customer trust.

5. Referral Program for *Purchase Tension*

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the T-statistic of 6.858 is more than the t-table of 1.96 so that hypothesis 5 (H5) can be accepted. This shows that the better the implementation of the referral program created by Bank Muamalat Mojokerto, the better the growth of *purchase intension*. It can be said that the referral program indicator has implications for *purchase intent*.

The implementation of referral programs for *purchase intension* has a positive impact. The biggest impact of implementing a referral program is on the creation of loyal customers. The magnitude of the influence of the referral program programmed by Bank Muamalat Mojokerto to increase buying interest or *purchase intension* can be said that the indicators of the referral program have implications for *purchase tension*. The amount of customer *purchase tension* can be achieved by depending on the quality of the implementation of the referral program run by the muamalat bank. So that Bank Muamalat Mojokerto is able to obtain a better market and increase *purchase tension*.

6. Marketing Savings Products to Customer Trust through Referral Programs

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the T-statistic of 1.177 is less than the t-table of 1.96 so that hypothesis 6 (H6) is not accepted. This means that the marketing of savings products to customer trust through referral programs has proven to have no mediation effect.

A guide for companies to understand how referral programs affect customer trust and how marketing strategies can be improved. Careful and valid research is important in understanding the impact and effectiveness of various marketing strategies, including referral programs.

Theoretically, marketing savings products is a marketing phenomenon in improving business strategies to improve the condition of a company. With the implementation of a good referral program at Bank Muamalat Mojokerto, it will affect the financial condition of the bank. The ability of a bank to find customers comes from good marketing. One of them can be influenced by marketing strategies that occur in each company.

7. Marketing Savings Products to Purchase Tension through Referral Programs

Based on statistical calculations using SmartPLS 4.0, from the test results it can be seen that the T-statistic of 4.309 is more than the t-table of 1.96 so that hypothesis 7 (H7) can be accepted. This means that the marketing of savings products to customer trust through referral programs has proven to have no mediation effect. The implementation of referral programs for purchase intension has a positive impact. The biggest impact of implementing a referral program is on the creation of loyal customers. While the implementation of a good referral program will provide performance so as to achieve the expected target. Therefore, banks need good marketing to maximize referral programs to increase Purchase Tension at Bank Muamalat Mojokerto

CONCLUSION

1. Marketing of ib hijrah savings products has a significant influence on customer trust.
2. Marketing of ib hijrah savings products has a significant influence on purchase intentionality.
3. Marketing of ib hijrah savings products has a significant influence on the referral program.
4. The referral program has a significant influence on customer trust.
5. Referral programs have a significant influence on purchase intent.
6. Marketing of ib hijrah savings products is unable to mediate customer trust in referral programs.
7. Marketing of ib hijrah savings products is able to mediate purchase intension has a significant effect on the referral program.

SUGGESTION

Based on the results of this study, researchers provide several recommendations as follows:

For Bank Muamalat Mojokerto branch, services to IB Hijrah should be maintained and improved again to meet the trust of IB Hijrah customers. Marketing strategies in recruiting Hijrah IB customers should be prepared by considering factors that can make prospective customers more interested in buying Hijrah IB savings products at Bank Muamalat Mojokerto Branch. The development of marketing strategies can increase trust and purchase tension through referral programs can be optimized marketing such as collaborating with several schools in the city of Mojokerto. This

result is expected to be a source of information and add insight to customers or the community. So that it can be a foundation in decision making.

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