



The Influence of Personal Selling and Education on Customer Interest in iB Maslahah Current Account Products at Bank BJB Syariah KCP Arcamanik.

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Abstract

Based on the results observations, the background of this research is the lack of personal selling and the lack of education conducted at Bank BJB Syariah KCP Arcamanik, causing a lack of interest in current account products at the Bank. This study aims to find out how the influence of personal selling on customer interest in iB Maslahah current account products at BJB Syariah KCP Arcamanik bank partially and simultaneously. The object of research in this report is the interest of iB Maslahah current account customers at the BJB Syariah KCP Arcamanik bank. The type of research is quantitative associative, with primary data type and using data collection techniques in the form of observation, interviews, literature study, and questionnaires. While the sampling technique is incidental sampling, with a population of 173 people with a sample of 63 people who are iB Maslahah current account customers. The results of the study showed that there was is an insignificant effect between personal selling on the interest of current account customers at Bank BJB Syariah KCP Arcamanik by 9,9% with the results of the t-test where the value of $t_{count} > t_{table}$ ($2,572 > 1,670$), there were There is a significant influence between education on customer interest in demand deposits at Bank BJB Syariah KCP Arcamanik by 4,4% with the results of the t-test where the value of $t_{count} > t_{table}$ ($2,497 > 1,670$), and simultaneously there is a significant influence between personal selling and education on customer interest in the iB Maslahah current account product at Bank BJB Syariah KCP Arcamanik by 67% with the results of the F test where the value of $f_{count} > f_{table}$ ($4,927 > 3,15$).

Keywords: Personal selling, education, customer interest.

1. Introduction

The development of Islamic economics can be seen in the number of established Islamic financial institutions. Public trust in Islamic financial institutions is one of the factors that increase the number of conventional financial institutions that are starting to penetrate the types of Islamic financial institutions (Zopounidis, 2002).

Personal Selling has an important role in the company's promotional activities because, with Personal Selling, sellers can communicate directly with customers. The type of personal selling carried out by a company varies greatly, depending on several factors that influence it such as characteristics of the size of the organization, type of industry, products, and services (Yunida, 2023)

Education can develop attitudes and values, understanding of theoretical concepts, and being ability to apply the field in providing knowledge. Education can be said to be successful if it can form a positive understanding in the community about Islamic finance to create a public trust to use Islamic financial products and services in terms of increasing the interest of Islamic financial institution customers (Er & Mutlu, 2017). The customer's interest in one's willingness lies in oneself to be able to choose or use various objects. This will can be felt by someone and is considered to provide benefits for the person himself (Saputra, 2021).

2. Data

In this study, the data used is the fluctuation in the number of current account customers at Bank BJB Syariah Arcamanik branch for the last five years. Based on data obtained from the bank, the minimum number of current account customers is 135 people and the maximum is 173 people.

3. Theory

3.1. Personal Selling

As one of the strategies in marketing, personal selling plays an important role in achieving sales goals. According to Tjiptono (2008), personal selling is an effective tool at a certain level of the buying process, especially to build customer liking, trust, and response after introducing a product to prospective customers and forming an understanding of the products offered so that prospective customers are interested in taking products that suit their needs (Ondieki, 2014).

In the context of the banking world, personal selling is closely related to customer interest in using bank products which are expected to achieve satisfaction and loyalty. According to Kotler and Armstrong (2012), personal selling in the banking context is a direct relationship between the bank and prospective customers in introducing a product and building an understanding related to the product so that customers are interested in using it. Personal selling indicators according to Kotler and Armstrong (2010), include Approach, Presentation, demonstration, Overcoming objections, Closing the sale, Follow-up, and maintenance (Nugraha, 2018)(Demoulin, 2019).

Personal selling has an influence on customers demand for a product and also that sales representative of an organization should be well trained on what is expected from them on the job (Ibeh, 2022). In addition, personal selling allows the salesperson to target the message specifically to the audience and receive immediate feedback (Azeez, 2020).

The process of direct contact between buyer and seller plays an active role in strengthening the relationship between both of them. This is reflected, in turn, in the decision to purchase products displayed in retail stores; therefore, organizations are giving a great consideration to hiring salespersons because they are aware that they represent a key element in the achievement of personal selling in contact with buyers and in creating a good impression about the organization and its products (Yousif, 2016).

3.2. Education on Costumer

Just like personal selling, education, or in other terms also referred to as "providing understanding" is also one of the indicators for consumers or in this case the customer to make a decision whether they will use bank products or not. According to Bambang Waluyo (2012), education is a provision of information and understanding to the public regarding the benefits and business activities of the Bank, as well as the products and services proposed by the Bank to customers (Sobari, 2022).

According to Suliha (2002), education is the addition of one's understanding and expertise by using learning techniques or instructions. The goal is to be a reminder of real facts or circumstances, by providing direction and knowledge or a new thought. Education indicators according to Waluyo and Sujarwo (2013) include Customer Improvement, Protection, and Empowerment (Hamin, 2018) (Adiyanto, 2017).

3.3. Costumer Interest

According to Komaruddin (2008), customer interest is a decision process taken by customers because of their liking, whether they are interested in certain things or other activities without any pressure from other parties (Fera, 2017).

Customer interest is someone's interest in what they feel or a sense of belonging. Interest indicators include Communication Strategy, Dynamic, and Related to Product Attributes.

4. Results and Discussion

4.1. The Influence of Personal Selling on Customer Interest at Bank BJB Syariah KCP Arcamanik

The coefficient of determination analysis can show in the Table 1.

Table 1: Coefficient of Determination Analysis

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.315 ^a	.099	.085	2.89674
a. Predictors: (Constant), Personal Selling				
b. Dependent Variable: Minat Nasabah				

Based on table 1 above, it is known that the coefficient of determination (R²) is 0.099 or 9.9%. This shows that the influence of Personal Selling on the interest of iB Current Account customers is 9.9% and the remaining 90.1% is influenced by other variables not examined. T-test can explain in Table 2.

Table 2: t Test					
Coefficients^a					
		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
Model		B	Std. Error		
1	(Constant)	16.201	3.256	4.976	.000
	Personal selling	.219	.085	.313	.257

a. Dependent Variable: Customer Interest

Based on table 2 above, shows the t count $2,572 > 1,670$ and a significance level of $0.013 < 0.1$, so it can be concluded that H₀ is rejected and H₁ is accepted, meaning that personal selling has a significant effect on customer interest at Bank BJB Syariah KCP Arcamanik..

4.2. The Influence of Education on Customer Interest at Bank BJB Syariah KCP Arcamanik

Coefficient of determination analysis of the influence of education on customer interest at Bank BJB Syariah KCP Arcamanik can show in the Table 3.

Table 3: Coefficient of Determination Analysis				
Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.210^a	.044	.028	18.40381

a. Predictors: (Constant), Edukasi
b. Dependent Variable: Minat Nasabah

Based on table 3 above, it is known that the coefficient of determination (R²) is 0.044 or 4.4%. This shows that the effect of Education on the interest of iB Current Account Customers is 4.4% and the remaining 95.6% is influenced by other variables that are not examined. T-test explain in the Table 4.

Table 4: t Test					
Coefficients^a					
		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
Model		B	Std. Error		
1	(Constant)	21.810	14.068	1.550	.126
	Personal selling	1.287	.515	.304	.249

a. Dependent Variable: Customer Interest

Based on table 4 above, shows the t count $2,497 > 1,670$ and a significance level of $0.015 < 0.1$, so it can be concluded that H₀ is rejected and H₁ is accepted, meaning that education has a significant effect on customer interest in Bank BJB Syariah KCP Arcamanik.

4.3 The Influence of Personal Selling and Education on Customer Interest at Bank BJB Syariah KCP Arcamanik

The influence of personal selling and education use multiple correlation can explain in the Table 5.

Table 5: Multiple Correlation

Model Summary^b									
Model	R				Change Statistics				
		R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df 1	df 2	Sig. F Change
1	.274 ^a	.075	.044	18.25376	.075	2.431	2	60	.097

a. Predictors: (Constant), Education, personal selling

b. Dependent Variable: Customer Interest

Based on table 5, it can be seen that the value of multiple correlation analysis is 0.274 with a significant value of 0.097, which means that there is a moderate relationship between Personal Selling and Education variables on customer interest. Multiple regression can explain in the Table 6.

Table 6: Multiple Regression

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	t
1	(Constant)	0.584	28.562		0.20
	Personal Selling	.847	.649	.162	1.30
	Education	.901	.504	.222	1.79

a. Dependent Variable: Customer Interest

Based on table 6 above, it can be made a multiple regression equation model which is written as follows, and coefficient of determination show in Table 7.

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 0.584 + 0.847 X_1 + 0.901 X_2$$

Table 7: Coefficient of Determination

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.258 ^a	.67	.036	18.33522

a. Predictors: (Constant), Personal Selling, Education

b. Dependent Variable: Customer Interest

Based on table 7, it can be seen that the coefficient of determination (R²) is 0.67 or 67%. This shows that the magnitude of the influence of Personal Selling (X₁) and Education (X₂) variables on the customer interest variable (Y) is 67% and the remaining 33% is influenced by other factors not examined. F-test can explain in Table 8

Table 8: F Test

ANOVA^a					
Model		Sum of Squares	Df	Mean Square	F
1	Regression	1619.372	2	809.866	4.927
	Residual	19991.982	60	333.200	
	Total	21611.714	62		

a. Dependent Variable: Customer Interest

b. Predictors: (Constant), Personal Selling, Education

Based on table 8, it can be seen that the F count is 4.927 > 3.15 and the significant value is 0.097 < 0.1. This shows that the independent variables jointly affect the dependent variable significantly. So it can be concluded that H₀ is rejected and H₁ is accepted.

5. Conclusion

Based on the results of research and discussion on the effect of personal selling and education on the interest of iB current account customers at Bank BJB Syariah KCP Arcamanik, it can be concluded that: Personal Selling has an effect on Demand Deposit Customer Interests with a coefficient of determination of 0.099 which means that Personal Selling has a significant effect on Current Account Customer Interests of 9.9%. Education has an effect on Current Account Customer Interest with a coefficient of determination of 0.044, which means that Education has a significant effect on Current Account Customer Interest of 4.4%. Personal Selling and Education simultaneously affect the Interests of Current Account Customers with a coefficient of determination of 0.67, which means that the influence of Personal Selling and Education is 67% on the Interests of Current Account Customers.

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