

Quality and Promotion Analysis of Members' Decisions in Applying for Musyarakah Financing at KKS Kencong

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Abstract	In business, many things must be considered regarding operations, marketing, and services, including the world of financial institutions, both Sharia and conventional. KKS Nur Indah Abadi is a Sharia Cooperative that is growing rapidly. Of course, establishing the Nur Indah Abadi Kencong KKS will attract members and improve member policies by understanding members' hopes and needs. This research aims to determine the influence and analyze quality and promotion on the decisions of Nur Indah Abadi Kencong KKS members. This research has three independent variables: promotion quality variables X1 and X2, and one dependent variable, the member decision variable. The data analysis method in this research uses multiple regression analysis. The primary data collection tool used a questionnaire distributed to Nur Indah Abadi Kencong KKS members in this study, totaling 45 respondents. The high correlation coefficient shows that improving product quality and promotions strongly contributes to increasing member decisions in musyarakah financing at KKS (Consumer Sharia) Nur Indah Abadi Kencong. The research results show that partial quality and promotion positively and significantly affect member decisions.		
Keywords	Product Quality; Member Decisions; Sustainable Business Growth		
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1. INTRODUCTION

As globalization progresses, banking institutions must adapt to the evolving digital landscape to meet customers' increasingly intricate and dynamic needs. (Paroli, 2024) The banking sector in Indonesia has embarked upon a new epoch, known as the banking 4.0 era, since 2017. This era is characterized by technological advancements, wherein all operations are conducted in real-time and encompass a spectrum of activities driven by Artificial Intelligence. (Syaifuddin, 2024) This paradigm shift necessitates banks to recalibrate their strategies, processes, and services to accommodate Indonesian Journal of Islamic Economics and Finance 2 employees and customers. As elucidated by Saputri (2020), the banking sector distinguishes itself from other industries due to its high level of regulation and dynamism, being subject to direct oversight by the central bank and the OJK. (Cindy Magdalena, J.A.F.KAlangi, 2021)



The urgency of this research lies in its potential to equip government-owned banks with the knowledge and strategies necessary to navigate the complexities of the contemporary banking landscape, foster a culture of innovation and resilience, and ultimately enhance their competitive edge in the digital era. (Ernawati, 2019) The Sharia economy has experienced quite significant development, and an increase has followed in the share of Sharia microcredit institutions in people's lives. (Yani dahliani, 2021) Sharia microfinance institutions offer and collect fees or basic Sharia principles, namely buying and selling and profit sharing, in their activities and in collecting and distributing funds. (Saragih, 2018)

Sharia banks operate based on Sharia principles based on Law No. 21 of 2008 and consist of Sharia Commercial Banks (BUS) and Sharia Financing Banks (BPRS). The main function of Islamic banks is to collect and distribute funds from and to the community. (Angela MAri, 2015) As a fund-raising institution, Sharia banks must be able to maintain public trust by providing funds when needed to customers who own the funds. Another main task is to distribute money to the community through financing. BPRS must always adhere to the principle of prudence in running its business and be able to apply Sharia principles consistently to create a BPRS that is healthy and able to provide the best service to the community (Bahari et al., 2019).

It should be known. Please notice that a person's behavior is dynamic and influenced by many social, natural, and societal variables. (Hasmawati, 2019) In this way, a deep understanding of component behavior can help companies remain critical and competitive in an ever-changing marketplace. (Aziz, 2019) A proper exhibition can help companies build a strong brand image, gain a competitive advantage, and maintain their position in the market. Additionally, involving individuals in exhibition preparation, such as listening to their recommendations, can help a company to continually develop its products and services in reaction to changing exhibition needs (Zakaria Bahari, Nor Hatizal, 2019).

Understanding the components influencing individuals in obtaining options is key to planning effective promotional procedures (Saputra et al., 2023). Several variables always play an important role in members' financing choices, one of which is the quality of the goods (Sartika et al., 2019). The quality of goods is one of the components that most influence the choice of spare parts. If customers believe the item is of good quality and can meet their needs, they are likelier to like it (Amelia, n.d.).

Companies or organizations that determine product quality as the main component will make important preferences when implementing it. In a fiercely competitive environment, more than fame is needed for victory, or perhaps focusing on the quality of goods becomes a vital instrument (Ali Aminulloh, Nur Laila Khoirun Khasanah, 2023). A company's capacity to survive and compete is highly

dependent on its ability to assess and progress in the quality of its products (Widodo, Bambang Kurniawan, 2023).

In today's developments, many financial institutions are Sharia-based and operate in the community. With the existence of financial institutions that are based on Islamic economics, the operating system refers to the principles of Islam. So that there will be no conflicts during its implementation. (April, 2012) The financial institution KKS (a shari'ah consumer cooperative) Nur Indah Abadi Kencong is also involved (Dea Putri Njoto, 2018).

Finance is part of people's lives. Financial institutions and financial markets have a central position in the economy as intermediaries who direct savings and other funds to users of funds (Medina Almunawwaroh, 2017). In this structure, financial institutions also influence the functioning of the national economy (Mefi Kholifah, Cahyo Budi santoso, 2015). This Indonesian financial institution routinely converts to sharia. Sharia financial institutions differ significantly from conventional financial institutions regarding objectives, mechanisms, authority, scope, and obligations. The public also needs financial institutions to borrow capital so they can run their business (Mutiah et al., 2020).

The presence of Sharia financial institutions allows members or customers to borrow money and save money. Sharia financial institutions also have a profit-sharing system between capital owners, members, and financial institutions. (M. Givi Elgivia, Mufid Habib Musthofa, 2006). By developing business technology, financial institutions can build trust and help serve members (Ilyas, 2015).

Sharia financial institutions with a profit-sharing system are designed to encourage unity in bearing business risks and sharing business results between fund owners who save money in the institution, the institution as treasurer, and the public who need money that can be lent (Ilyas, 2019). Fund manager or company. Generally, financial institutions act as financial intermediaries. Financial intermediation is the absorption of funds from economic surpluses from the business world, government agencies, and individuals (households) to obtain funds for other economic units (Saibantono et al., 2013).

Financial intermediation is an activity of transferring money from a surplus economic entity to a deficit economic entity. The Sharia economy in Indonesia is developing very rapidly, and the emergence of many Sharia financial institutions, both banks and non-banks, marks this. Sharia financial institutions include banks such as Sharia Commercial Banks, Sharia Business Units, and BPRS. (Jamaludin, 2014) Non-bank sharia financial institutions such as capital markets, money markets, savings and loan associations, pawnshops, leasing companies, insurance companies, private equity companies, pension funds, and sharia microfinance institutions in the form of zakat administration, corporate waqf management and cooperatives (Rahmitasari, 2023).

According to Nugroho J Setiad, decision-making refers to consistent actions and wise methods that can be quickly implemented as needed (Kusumawardhani, 2017). The indicators used in membership decision-making are problem identification, information search, alternative evaluation, and financing decision-making (Fera Nelfianti, 2023).

According to Mu'ah and Masram, service quality is service that can fulfill the desires of organizational members or customers. To provide quality service and member satisfaction, companies must pay attention to various dimensions that can be used to create products and improve quality (Muhammad Afif, 2022). Knowledge can generally be information stored in someone's memory. According to M. Anang Firmansyah, member information is all members' information about various types of products and services and other information about these products and services and information related to their actions as members (Hulu, 2023). Member knowledge is very important when using funds provided by the institution. Information is very important because, in Islamic financial institutions, each product offered has its characteristics. Members use the services of an institution to trade if they know the benefits of that institution. For example, product information is a collection of various information about the product (Hanik, 2019).

According to Romansyah Sahabuddin, advertising is a form of marketing communication. Namely, marketing activities that aim to disseminate information, influence or persuade, and remind the target market about a company and its products so that they are ready to accept, buy, and be loyal to the products offered (Yulianti Indah Pertiwi, 2015).

Mr. Abdillah Faligh S.E is head of KKS (Sharia Consumer Cooperative) Nur Indah Abadi Kencong, whose address is JL. Diponegoro No.45 A, Gumuk Banji, Kencong, Kec. Kencong, Jember Regency, East Java 68167. This cooperative is increasingly creating and showing extraordinary developments. Tight competition in the calf leather tanning industry cannot be avoided. The vision carried out by KKS Nur Indah Abadi Kencong is to improve the standard of living of the people and society in a real and profound way. However, the company's vision or goals have yet to be fully realized. This makes KKS Nur Indah Abadi Kencong continue to progress and advance product quality by controlling quality. The company can also realize its mission, seen from product quality information and special choices.

2. METHODS

A quantitative approach was used in this research. Quantitative research methods examine populations or samples using measuring tools or research instruments and quantitative or statistical data analysis to test the resulting hypotension. Generally, quantitative methods consist of survey methods and experimental methods. The research method used in this research is descriptive and associative, where the author only reviews problems that occur in one company and does not compare

them with other companies. The descriptive method is research carried out to determine the value of the independent variable, either one or more variables, without making comparisons or connecting one variable with another variable. Meanwhile, the associative method is research that aims to determine the relationship between two or more variables.

The members selected have close ties to the issue under consideration. In this research, the people are buyers from KKS (Sharia consumer cooperative) Nur Indah Abadi Kencong. The research method used in this research is the Non-Probability sampling method. The method chosen was a saturated sampling technique with 45 respondents. Meanwhile, the Lemeshow equation was used to determine the sample size in this study. This often happens because population estimates are unclear. Using the Lemeshow equation, the sample value (n) obtained was 45 respondents. The data analysis uses multiple regression, and the data analysis techniques used are validity test, normality test, reliability test, table analysis, rating scale, correlation test, coefficient of determination test, and hypothesis test.

Variable	Indicators and Statements	Statement
Quality Product	X1.1 performance.	The musyarakah financing product at KKS Nur Indah Abadi Kencong provides easy requirements in the initial application process. The musyarakah financing product at KKS Nur Indah Abadi Kencong has a low initial deposit.
	X1.2 durability	Produk pembiayaan musyarakah di KKS Nur Indah Abadi Kencong memiliki jangka waktu simpanan yang fleksibel berdasarkan kesepakatan. Musyarakah financing products at KKS Nur Indah Abadi Kencong are guaranteed safe.
Promotion	X2.1 Promotion Frequency.	I often see promotions carried out by KKS Nur Indah Abadi Kencong.
	X2.2 Promotion Quality.	The promotion carried out by KKS Nur Indah Abadi Kencong was very good in introducing it.
	X2.3 Promotion Quantity.	The large number of people who offered me musyarakah financing at KKS Nur Indah Abadi Kencong made me motivated to apply.
	X2.4 promotion time.	The promotions offered by KKS Nur Indah Abadi change over time.
	X2.5 Determination of Suitability of Promotion Targets.	The information provided by KKS was interesting, clear, and in line with reality, so I was interested in becoming a member.
Member decisions	Y1.1 need.	I took the Musyarakah Financing Product at KKS Nur Indah Abadi Kencong because I really needed cooperative services.
	Y1.2 publication.	I compared musyarakah financing products with other products.
	Y1.3 benefit.	Musyarakah financing products at KKS Nur Indah Abadi Kencong provide satisfaction for members.
	Y1. decision.	I decided to choose a musyarakah financing product because it met what I expected.

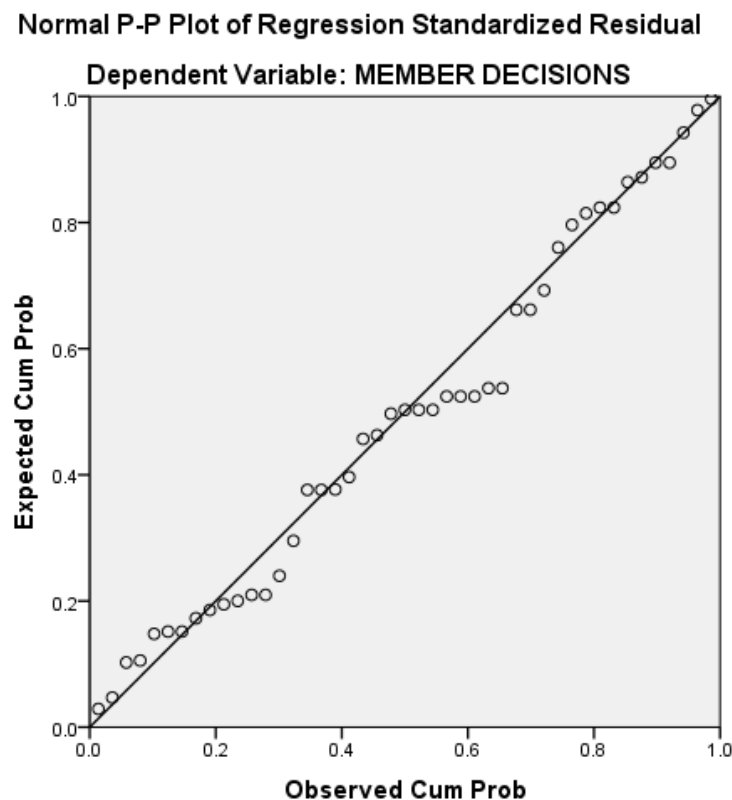
3. FINDINGS AND DISCUSSION

This section first explains the calculation of the relationship between the dependent and independent variables. Following are the calculation results:

3.1. Normality test

Table 1: Researchers used a normality test by carrying out parametric statistical tests. This test is used to determine whether the population data distribution is normal. Data is declared normally distributed if the significance is greater than ≥ 0.05 ; while the significance is <0.05 , the data is declared to be abnormally distributed.

Figure 1: Normality test



Pay attention to the picture above; the plot is patterned and follows the lines. Thus, the data is normally distributed.

3.2. Heteroscedasticity Test

The results of the heteroscedasticity test determined if the significance value was > 0.05 , and the conclusion was that heteroscedasticity did not occur. However, if the value is <0.05 , the conclusion is heteroscedasticity.

Figure 2 and Table 1: Heteroscedasticity

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.175	.866		4.819	.000
QUALITY	-.076	.049	-.230	-1.536	.132
PROMOTION	-.097	.040	-.364	-2.434	.019

a. Dependent Variable: RES2

Figure 2. Based on the results above, the sig value is known. For the product quality variable, it shows a value of 0.132. Meanwhile, the Promotion variable shows a value of 0.019. Because the significance value of the two variables above is greater than 0.05, in accordance with the basic decisions in the glacier test, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

3.3. Hypothesis testing

The t-test aims to partially determine the influence between the independent and dependent variables. The results of regression analysis calculations with SPSS.22 can be shown in Table 2:

Table 2. Hypothesis Testing

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.175	1.620		.725	.472
QUALITY	.628	.092	.651	6.790	.000
PROMOTION	.236	.075	.302	3.149	.003

a. Dependent Variable: MEMBER DECISIONS

Source: SPSS 22 Data Processing

The confidence level used is 95% or $\alpha = 5\%$. The T Table formula is $n-k-1$. So the degrees of freedom are $45-2-1 = 42$, and then the t table obtained is 2.018. The Sig value for the Product Quality variable shows the calculated t number $6.790 > t$ table 2.018, so H_a is accepted, and H_o is rejected. It can be concluded that product quality has a significant positive effect on members' decisions when applying for musyarakah financing.

The Sig value shows the number $0.000 < 0.05$, and $(t \text{ count}) > (t \text{ table})$ ($6.790 > 2.018$), then H_a is accepted, and H_o is rejected. It can be concluded that product quality has a significant positive effect on

members' decisions when applying for musyarakah financing.

Then, the Sig value for the promotion variable shows the calculated t number $3.149 > t$ table 2.018, so H_a is rejected, and H_o is accepted. It can be concluded that promotion significantly positively affects members' decisions when applying for musyarakah financing.

The Sig value of the promotion shows the number $0.003 < 0.05$, and $(t \text{ count}) > (t \text{ table})$ ($3.149 > 2.018$), then H_a is rejected, and H_o is accepted. It can be concluded that promotion significantly positively affects members' decisions when applying for musyarakah financing.

3.4. Simultaneous Test (f-Test)

The F test is used to simultaneously see the extent of the influence of the independent variable on the dependent variable. The results of the analysis that the author carried out using SPSS.22 can be shown in Table 3:

Table 3. Simultaneous Test (f-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	127.568	2	63.784	48.154	.000 ^b
	Residual	55.632	42	1.325		
	Total	183.200	44			

a. Dependent Variable: MEMBER DECISIONS

b. Predictors: (Constant), PROMOTION, PRODUCT QUALITY

Source: SPSS 22 Data Processing

By comparing simultaneously (F test), a significant F of 0.000 is obtained which is smaller than α 0.05 or $0.000 < 0.05$. Apart from that, it can also be calculated by comparing calculated f with table f. F table can be obtained from table F where the formula for finding F table is $df_2 = n - k = 45 - 2 = 43$). So the f table is 3.214. (see f table). So, calculated f $>$ table f, namely $48.154 > 3.214$. Based on these results, it can be concluded that product quality and promotion simultaneously influence member decisions.

3.5. Determinant Test

The determination test is carried out to explain the model's accuracy or measure the extent of the model's ability to explain variations in the dependent variable. The results of the analysis that the author carried out using SPSS 22 can be shown.

Table 4. Determinant Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834 ^a	.696	.682	1.15090

a. Predictors: (Constant), PROMOTION, QUALITY.

From the output above, it is obtained that the Adjusted R Square (R²) value is 0.682. This means explaining that the model created can explain product quality and promotions, which have a significant influence on member decisions, namely 68.2%, and the remaining 31.8% can be explained by other variables outside this research.

3.6. Discussion

The discussion in this research concerns the influence of quality and promotion on members' decisions in applying for Musyarakah financing. The research results show that all quality and promotion variables influence the related variables, namely member decisions (Mawardi, n.d.). A more detailed discussion regarding the influence of quality and promotion on member decisions will be discussed as follows:

a. The Influence of Product Quality on Member Decisions

Quality can illustrate fulfilling needs that cannot be separated from the products or services provided by the company. While goods can be advertised to advertisers for the benefit, ownership, or use that can fulfill needs and requirements, goods can be physical objects, administration, people, places, and concepts (Azhar, 2022).

Quality is a factor that satisfies needs that cannot be separated from the products or services provided by the company; while products are everything that can be offered to the market for attention, ownership, and use that can satisfy wants and needs, products can include physical objects, services, people, places, and ideas (Hardiansyah, 2023).

Based on the analysis, it was found that the product quality variable had a significant effect on members' decisions. Therefore, the first hypothesis, which stated that product quality had a positive and significant effect on members' decisions, was accepted by looking at the significant value <0.05. These results prove that the higher the quality of each product issued by KKS Nur Indah Abadi Kencong, the higher the member's decision. This result is the same as what was found in research by Ribka Melissa Siwu entitled "The Influence of Product Quality and Promotion on Consumer Purchasing Decisions in Bentenan Centur Sonder Minahasa."

This research shows that the tiny factor has a positive and significant (real) influence on the

decision factor to purchase Rambak crackers. With a significant value of $0.000 < 0.05$, the calculated t value of 3,839 is greater than the t table value of 2,000.

The above results can also be related to the situation of the Nur Indah Abadi Kencong KKS members, that the members also think that the quality of the products owned by the Nur Indah Abadi KKS is what the members expect, namely in terms of ratio or profit sharing.

b. The Effect of Promotion on Member Decisions

Progress can be in the form of promotional communications, which can be promotional actions aimed at disseminating data, influencing/persuading, and reminding target audiences about the company and its products so that they are willing to make choices in accepting, buying, and being loyal to the goods advertised by the company (Prasetyo & Sigit, 2024).

Based on the results of tests that have carried out the influence of promotions on the decisions of Nur Indah Abadi KKS members, the results show that the significant value of the t -test is $0.000 < 0.05$, which means that the significance is smaller than 0.05. This test shows that H_a is accepted and H_o is rejected. So, the promotion variable influences member decisions. Promotion is very important for the success of cooperatives in carrying out a marketing program. The results of this research are in line with the results of research conducted by Muzammil Ilmi Listighfaroh, which found that there was a relationship between the Promotion variable and its influence on the decision to purchase Feira White Shower Cream liquid soap products in Surabaya. With a significant value of $0.000 < 0.05$ and a calculated t -value of 4.727.

Promotion is very important for the success of cooperatives in carrying out a marketing program (Wendy Romodhon, Ariski, n.d.). With attractive promotions, it will influence consumers to pay attention and accept the information conveyed about the products offered by the cooperative. (Mohd Zaidi MD Zabri, 2018) So members are interested in making product purchasing decisions, no matter how good the product quality is; if the cooperative cannot provide information about its products and influence members through promotions, the product will have difficulties financing product sales. (Ahmad, 2011)

c. The Influence of Product Quality and Promotion on Member Decisions

Based on the results of simultaneous testing (F test), the significant value in the ANOVA table is $0.000 < 0.05$, meaning that product quality and promotion together significantly influence the decisions of Nur Indah Abadi KKS members. It can also be seen from the coefficient of determination in the R Square table of 0.682, which means that members' decisions are influenced by the quality of products and promotions by 0.682 or 68.2%. In comparison, other variables influence the remaining 31.8%.

4. CONCLUSION

Several conclusions can be drawn based on the research findings and subsequent discussion. First, this research reveals that quality has a significant and positive influence on the decisions of Nur Indah Abadi Kencong KKS members with a significance value of $0.000 < 0.05$ and a calculated t and t table value of $6.790 > 2.018$. secondly, the results show that promotion significantly positively influences the decision variables of the Nur Indah Abadi Kencong KKS members with a significance value of $0.000 < 0.05$ and t count and t table values of $3.149 > 2.018$.

Based on the results of the f test, product quality, and promotion have a simultaneous or overall effect on the decision of the Nur Indah Abadi Kencong KKS members. It has a significant value of $0.000 < 0.05$, and the calculated F table value is $48.154 > 3.214$.

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