

The Impact of Financial Planning, Promotion, and Religiosity On Brand Image and Its Impact On Interest In Saving Yadnya Savings Products At Pt. Bank Negara Indonesia (Persero) Tbk

I Gusti Nyoman Dharma Putra¹, Ida Bagus Raka Suardana², I Gede Putu Kawiana³

Universitas Hindu Indonesia^{1,3}, Universitas Pendidikan Nasional²

gustra1971@yahoo.co.id, *ajikraka@undiknas.ac.id*², *putu_kawiana@yahoo.com*³

* Corresponding author

ABSTRACT

This research aims to determine and analyze the effect of financial planning, promotion, and religiosity on interest in saving with the brand image as a mediator for Tabungan Yadnya (Yadnya savings) products at Bank BNI. The population is all Tabungan Yadnya customers with a sample size of 200 people, and the method used is a quantitative method with data analysis techniques using confirmatory factor analysis techniques which are processed with the help of SPSS (Statistical Product and Service Solutions) software to analyze it. The results obtained include the better the financial planning carried out by customers, the higher the interest in saving. The more or the more often promotional activities are carried out, the higher or more interest in saving customers will increase in Yadnya savings. The better the religiosity of the customer, the desire or interest in saving will increase in the Yadnya savings product. The better the financial planning carried out by the customer, the better the brand image of Bank BNI will be. The more intensive the implementation of promotions carried out by Bank BNI, the image will also increase. If the customer's religiosity behavior is getting stronger, it will make a good impression on the brand image of Bank BNI. The better the brand image of Bank BNI, the higher the interest of people to save. Promotion can directly influence the desire or interest in saving without going through or involving the Bank BNI brand image variable. The religiosity attitude of a person or customer can directly influence the desire or interest in saving customers without going through or involving the Bank BNI brand image variable. The novelty of this research relates to Hindu sacred literature *Sārasamuccaya* verse 268 states "*Ekenamsena dharmmarthah karttavyo bhutimicchata, Ekenamsena kamartha ekamamsam vivirdhayet*" (the income we earn should be divided into three, for the cost of achieving *dharma*, for fulfilling *kama*, and for *artha*).

Keywords: financial planning, promotion, religiosity, brand image, saving interest

I. Introduction

Financial planning is a key factor in shaping a positive image of a product, including banking products (Hartono, 2013; Bravo Gil, *et al.*, 2007; and Shocker & Weitz, 2008). Customers who have comprehensive financial planning tend to understand savings products as instruments that support the achievement of long-term financial goals. With good financial planning, customers will tend to be more trusting and loyal to savings products, building a positive brand image (Margiyanto, 2013; Marzolina and Marnis, 2010; Rahman and Akhtar, 2016). The promotion also plays an important role in shaping the brand image of a product, including savings products (Margiyanto 2013; Marzolina and Marnis, 2010; Rahman and Akhtar, 2016).

Effective promotional actions can increase customer awareness of the advantages and benefits of savings products. By communicating the added value of products clearly and attractively, promotions can strengthen a positive image and increase customer interest in saving their money through savings products.

Religiosity is also an important factor that can influence brand image and interest in saving and can utilize religious values in the promotion of savings products, such as ease of saving, transparency, and financial blessings (Oppong, 2013; and Begum & Osmany, 2016). In that way, banks can build strong relationships with customers who have high religious values, which in turn will have a positive impact on brand image and interest in saving (Haryono, 2021; Sri

Wahyuni and Fitriani, 2017; Mariam, *et al.*, 2015).

Overall, the positive interaction between financial planning, promotion, and religiosity can create a strong synergy in building the brand image of Yadnya savings products at PT Bank Negara Indonesia (Persero) Tbk. This not only increases customer trust but also encourages their interest to be more active in saving through savings products offered by the bank.

But in reality, the lack of attention to financial planning can result in negative perceptions of Yadnya savings products at PT Bank Negara Indonesia (Persero) Tbk; The lack of an effective promotional strategy can be detrimental to the image of Yadnya savings products at PT Bank Negara Indonesia (Persero) Tbk, it has an impact on the lack of customer awareness of the advantages and benefits of this product, and can also be a potential to reduce interest in saving money through these savings products; the risk of mismatch between religious values utilized in the promotion of Yadnya savings products at PT Bank Negara Indonesia (Persero) Tbk. Likewise, it can have an impact on customer distrust, undermine the brand image, and reduce their interest in saving money through these products. This research is important because it can provide in-depth insight into how financial planning, promotion, and religiosity affect brand image and interest in saving on Yadnya savings products at PT Bank Negara Indonesia, making a strategic contribution to banks in increasing marketing effectiveness and accommodating the needs and values of potential consumers.

The purpose of this research is to provide an in-depth understanding of the relationship between several variables such as financial planning, promotion, and religiosity to contribute to the formation of brand image and influence people's interest in saving, with a focus on Yadnya savings products at PT Bank Negara Indonesia (Persero) Tbk, to provide strategic guidance for PT Bank BNI, in designing more effective marketing policies and by consumer needs and preferences.

II Literature Review, Conceptual Framework, Research Hypothesis, and Research Conceptual Framework

2.1 Literature

This research is causality research, also known as explanatory research, which is a type of research that examines whether there is a cause-and-effect relationship between two separate variables. This will occur when there is a change in one of the independent variables, which causes a change in the dependent variable. Some research that links Financial Planning with Interest in Saving from Khatimah (2009), Widyastuti *et al* (2016), Frino & Heaney (2005), Zait & Berteza (2015), Shahrabani (2012), Lusardi (2013), Thaler & Benartzi (2011), and Clark *et al.* (2013). From the research that has been done, it is concluded that financial planning affects a person's interest in saving.

Research that links Promotion with Interest in Saving from Said (2016), Cahya, G. P. (2018), Lestari (2015), Firman (2018), Muhammad *et al.*, (2019), Al-Sharif *et al.* (2017), and Jaswadi (2018). Several studies conducted by these researchers conclude that promotional activities have a positive and significant effect on interest in saving.

Research on The Relationship between Religiosity and Interest in Saving was conducted by Haryono (2021), Sri Wahyuni and Fitriani (2017), Mariam, *et al.*, (2015), and Dehghanpour and Rezvani (2015). The conclusion is that religious behavior influences a person's desire or interest in saving. Studies that link financial planning with brand image by Hartono (2013), Bravo Gil, *et al.*, (2007), Keller (2013), Biel (2012), and Shocker & Weitz (2008). It was concluded by several researchers that financial planning influences the brand image of a company or organization.

Research that links Promotion with Brand Image from the results of research and writing Margiyanto (2013), Marzolina and Marnis (2010), Rahman and Akhtar (2016), Zahid and Islam (2008), and Grankvist, *et al* (2014). From some of the results of these studies, it is generally concluded that promotional activities can affect the brand image of an

organization or company. Research linking Religiosity with Brand Image from Oppong (2013), Ellison & Levin (1998), Williams & Sternthal (2007), and Begum & Osmany (2016). The conclusion is that religious behavior influences brand image and research that links Brand Image with Interest in saving from Yoestini and Eva (2017), Batra and Pamela (2014), and Lin *et al.* (2007). The conclusion is that the brand image of an organization of financial institutions including banking is that it can increase a person's influence on saving interest.

2.2 Conceptual Framework

2.2.1 Concept of Management

The grand theory used in this research is Terry's general management theory (1958, in Hasibuan 2014) which is a classic school of management that defines management according to its management functions. In addition, marketing theory from Kotler and Keller (2016) regarding promotion, brand image theory from Keller K.L. (2013), religiosity theory from Erich Fromm (Crapps, 1993), and purchase intention theory from Kotler and Keller (2016).

2.2.2 Concept of Financial Planning

The next concept used is Financial Planning Theory because this theory has an important aspect for a person to realize future goals according to the level of importance of these goals. With a good plan, the financial condition of a person or family will be formed to be as good or healthy as possible. The concept of the theory is from Ghozie (2014), Bertisch (2014), Wibawa (2013), Dorimulu (2003: 12), Senduk (2009) and Kapoor *et al.* (2014).

From a Hindu perspective, the concept of planning is enshrined in Sārasamuccaya Verse 268 as follows:

२६८. 268.

एकेनांशेन धर्म्मार्थः कर्त्तव्यो भूतिमिच्छता ।

एकेनांशेन कामार्थं एकमंशं विविद्धयेत् ॥ २६८ ॥

ekenāṁśena dharmmārthaḥ karttavayo bhūtimicchata,
ekenāṁśena kāmārtha ekamaṁśam vivirddhayet.

Verse 268 can be interpreted that in essence the results we get to be divided into three, the first is the cost of achieving *dharma*, the second part is the cost of fulfilling *kama*, the third part is to carry out business activities in the field of *artha* or economy (investment), so that it is expected to grow again. This can be interpreted according to Hindu sacred literature, the use of money earned must be preceded by a good plan and need to analyze its utilization. In this regard, the first utilization, namely to achieve *dharma*, is certainly included in the implementation of *yadnya*, because *yadnya* is part of *dharma*.

2.2.3 Concept of Promotion

The definition of promotion in general is derived from the Latin '*Promovere*' which means "moving forward" or pushing forward or advancing an idea. On introductions to advance business, trade, and so on. This definition, if it is related to the field of sales, means that it is a tool to increase sales turnover (amount). From the opinions of experts, the promotion has different meanings from Swasta (2016), Kotler & Keller (2016), Tjiptono (2012), Gitosudarmo (2015), Sutisna and Pawitra (2017), Lupiyoadi (2013), Kasmir (2015), Sunyoto (2015), Kolter and Armstrong (2014: 76), Ray (1982, in Husein, 2014), Laksana (2008), and Swasta and Irawan (2016).

2.2.4 Concept of Religiosity

The concept of religiosity includes the dimension of belief/ideology/faith (the ideological dimension); the dimension of worship (the ritual dimension); the dimension of practice (the experimental dimension); the dimension of religious knowledge (the intellectual dimension); and the dimension of consequences/practice/morals (the consequential dimension) which is a crystallization of various concepts and understandings put forward by Shariff, A.F., & Norenzayan, A., (2007), Sharma (2006), Oppong (2013), Ellison & Levin (1998), Williams & Sternthal (2007), Begum & Osmany (2016), Keller, K.L. (2013), (Yanuarti, 2018), Souiden and Marzouki (2015) Gibson (2010, in Prasetyo and Anitra, 2020), Glock and Stark (in Ancok, 2008: 77), Suroso (2005: 28).

2.2.5 Concept and Definition of Brand Image

The concepts and understanding of brand image after being summarized from various concepts and theories of experts can be crystallized with indicators into competitive compared to other banks; easy to find and large numbers; trusted government banks; guaranteed deposit security; and good interbank cooperation. The concepts and understanding of brand image are obtained from Keller (2012), Kotler & Keller (2016), Rangkuti (2009: 90), Tjiptono (2012), and Aaker and Biel (in Keller K.L., 2013: 239).

2.2.6 Concept and Definition of Saving Interest

Interest in saving is the tendency of customers to choose a product or take actions related to selection with the level of probability of customers making deposits. Indicators of saving interest according to Schiffman & Kanuk (2004) in Sari (2017: 185) include: (1) Interest in finding information about the product, (2) Considering buying, (3) Interest in trying, (4) Want to know the product, (5) Want to own the product. These concepts and understanding are obtained from Assael (in Priansa, 2017), Shaleh and Wahab (2004), Mappiare (2011), Crow and Crow (in Qusyairi, 2015); Poerwadaminta (1986), Sutisna and Pawitra (2003, in Meldarianda & Lisan, 2010), Kotler & Armstrong (2014: 14), Peter & Olson (2013: 19), and Kurnia (2013).

2.2.7 Concept and Definition of Yadnya Savings

The concept and definition of Yadnya Savings are taken from Bhagawad Gita III.2; Bhagawad Gita III.10; Bhagawad Gita III.13; Bhagawad Gita III.16; Bhagawad Gita IX.34. Sārasamuccaya verse 2; Sārasamuccaya verse 181; Wrehaspati Tattwa verse 26; and an ancient palm-leaf manuscript Yadnya Prakerti, where to prepare religious ceremonies, funds are needed to meet the needs of visualizing sacred symbols in the form of ritual offerings (*banten*) and other needs such as social demands (inviting friends, family, and others), costs for decorations and other ceremony implementation trinkets. In terms of preparing all of that, the Yadnya Savings program was created by PT Bank BNI.

2.3 Research Hypothesis

There are 7 hypotheses proposed to answer the main problem, consisting of 7 causal problems in the form of influence and 3 problems to determine the role of mediation.

Hypothesis 1: Financial planning influences saving interest

Hypothesis 2: Promotion influences saving interest

Hypothesis 3: Religiosity influences saving interest

Hypothesis 4: Financial planning influences brand image

Hypothesis 5: Promotion has a positive and significant effect on brand image

Hypothesis 6: Religiosity affects brand image

Hypothesis 7: There is an effect of brand image on saving interest

2.4 Research Conceptual Framework

Referring to the theoretical research and the relationship between variables as outlined in the hypothesis, the research conceptual framework is shown in the following chart.

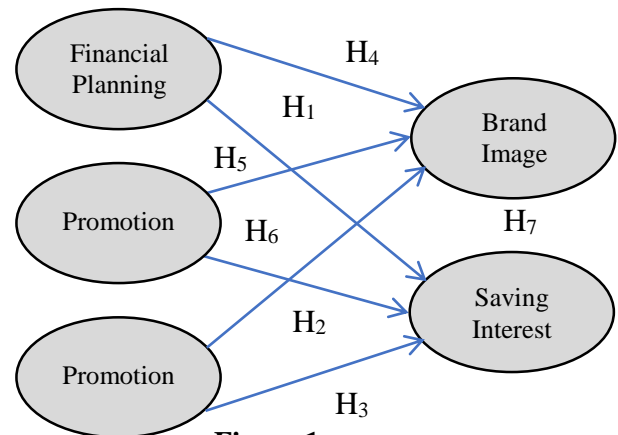


Figure 1

Conceptual Framework: The Effect of Financial Planning, Promotion, and Religiosity on Brand Image and its Impact on Saving Interest

III. Research Method

3.1 Population and Sample

The population in this research are all participants of Bank BNI Yadnya Savings

Products who live in Bali and have had accounts from November 2020 to December 2021, totaling 23,034 people. The sample quantity if it is too large will make it difficult to get a suitable model, and it is recommended that the appropriate sample size is between 100-200 respondents so that interpretation estimation with the Structural Equation Model (SEM) can be used (Hair *et al.*, 2017). So, in this research, the number of samples taken was 200 customers of Yadnya Savings Products.

3.2 Data Analysis Technique

3.2.1 Descriptive Statistical Analysis

Descriptive statistics are used to provide information about the characteristics of research variables. Descriptive statistics in research is a process of transforming research data into tabulated form so that it is easy to understand and interpret. The purpose of using descriptive statistical analysis methods is to provide an overview or description of the research variables. Descriptive analysis is also used to answer research problems by providing a more detailed explanation of quantitative research results (Ghozali *et al.*, 2012). Descriptive analysis is used to provide an overview of the research variables, namely Financial Planning (PK), Promotion (P), Religiosity (R), brand Image (BI), and Interest in Saving (MM).

3.2.2 Inferential Statistical Analysis

Inferential analysis in this research used the Structural Equation Modeling (SEM) analysis tool with the Partial Least Square (PLS) approach using SmartPLS.

VI. Discussion

4.1 The Effect of Financial Planning on Interest in Saving

The coefficient between 0.153 and P value = 0.023 <0.05, it can be concluded that financial planning has a positive and significant effect on saving interest. The results of this research support the findings of Khatimah (2009), Widyastuti *et al* (2016), Frino & Heaney (2005),

Zait & Berteau (2015), Lusardi (2003), and Thaler & Benartzi (2001). Khatimah (2009) concluded in his research that the planning variable has a positive and significant (meaningful) influence on public interest in saving at Islamic banks. Consumer or customer decision-making to use a service product always begins with knowledge (information) which will ultimately make planning to execute it. Meanwhile, Widyastuti *et al* (2016) in their research found that financial literacy, one part of which states financial planning, has an influence on saving habits in society so that with a good understanding, the desire to save is planned properly according to their financial capabilities. The same thing was stated earlier by Frino & Heaney (2005), where the desire to save is closely related to financial planning carried out by banking customers. This is further emphasized by Zait & Berteau (2015) who state that financial literacy is very important because it will make someone who has an interest in saving through careful planning in the financial sector. This means that financial planning is carried out first and then the desire or interest in saving arises, although Shahrabani's (2012) research did not explicitly find a link between a person's desire to save about his financial planning.

Financial management experts, Thaler & Benartzi (2001) in his book state that it is important to understand finance so that a mature financial plan precedes a person's interest in saving, they must also say that many people save not from a mature financial plan, which is emphasized again by Lusardi (2003) in his paper explaining that education about finance is critical so that people can do financial planning if they are going to save because it relates to the amount of income and expenses for their daily routine needs. This is important so that the income earned is not able to meet routine daily needs and savings obligations in the future.

On the same hand, Clark *et al.* (2013) emphasize more on good education or literacy about finance, so that the desire to save for the future that there is planning, especially planning in the financial sector. It is intended that the routine of saving does not interfere with the fulfillment of other routine needs of someone interested in saving. Lusardi A. (2013) supports the opinion of Clark *et al* because with good

planning in the financial sector, a person's ability to save will be able to be done regularly without fear of lack of funds when continuing to save. Thaler and Benartzi (2011) in their article explain quite clearly that to decide on the desire to save, then the financial planning of oneself and the family must be carried out carefully calculations, meaning that for the desire to save, good financial planning is needed. OECD (2005) states that to become a member of the future retirees, it is necessary to have good financial planning in the form of saving activities.

The conclusion that financial planning has a positive and significant effect on saving interest means that interest in saving will increase if people do financial planning to manage their income. If the better people do financial planning, the more their interest in saving will increase.

4.2 The Effect of Promotion on Interest in Saving

The testing results show that the coefficient is 0.228 and the P value = 0.036 < 0.05, which means that promotional activities have a positive and significant effect on interest in saving, which means that the hypothesis is accepted. The results of this research support the findings of research conducted by Said (2016), Cahya (2018), Lestari (2015), Firman (2018), Muhammad *et al.*, (2019), and Al Sharif *et al.* (2017), and somewhat different from the research findings of Jaswadi (2018).

The findings of Said (2016) show that the promotion variable affects the interest in saving at BMT in Demak Regency. The promotion variable influences the interest in saving in BMT in Demak district, this is evidenced by the results of computer processing using SPSS version 16, it can be seen that the calculated value > table. It can be seen that the calculated value of 2.944 > table of 1.982 with a significance level below 5% means that H_a is accepted and H_0 is rejected. Thus, the hypothesis that there is an influence between promotion on interest in saving members at BMT in Demak district is proven to be significant and accepted. Conceptually, promotion is any form of presentation and promotion of ideas, goods, or services in a non-personal manner by a particular sponsor that requires payment. Promotion costs money but has

a wide range of influence. Promotion is influencing consumers in the form of writing, images, sound, or a combination of all of them directed at the public at large and indirectly.

Another research was also conducted by Cahya (2018), whose research results showed that the advertising variable in which promotion is included has a significant positive effect on interest in the Way Urang community, Kalianda District, South Lampung to make transactions in the form of savings at Islamic Banks. The test results show that the calculated value > table is 4.585 > 1.98 at a significance level of 0.000 less than 5% or 0.005 two-party test, so H_0 is rejected and H_2 is accepted, that promotion has a positive and significant effect on public interest in saving at Islamic Banks in the Way Urang Village community, Kalianda District, South Lampung.

The same thing was also found by Lestari (2015) who stated that promotional activities can increase a person's desire or interest in saving in banking institutions, as well as Firman (2018) in his research found that promotional media influences people's interest in saving at Bank Syariah Mandiri Pasuruan. He stated that the role of promotional media to increase the number of people in Pasuruan to save at Bank Syariah Mandiri is very significant. Muhammad *et al.*, (2019) in the publication of their research results stated that activities related to promotions carried out will be able to encourage customers to entrust their money to be placed in banking institutions. However, it is believed that promotional activities are still relevant to increase public trust in financial institutions, especially banking. Al-Sharif *et al.* (2017) in their research found that the right promotional strategy will be able to increase the number of customers of banking institutions. Tight competition between financial institutions, inevitably must make the manager (management) of banking institutions look for breakthrough strategies in promoting to increase the number of customers.

However, the results of this research are somewhat different from the results found by Jaswadi (2018), where the research found that promotion did not significantly affect the interest in saving for Muslim communities at BPRS Gala Mitra Abadi Grobogan. His findings resulted in more interest in saving due to religious belief factors. However, in general, it can be stated that

promotional activities or activities have a positive influence on interest in saving, which means that the more promotion is carried out by a financial institution, the more people will save in that financial institution.

4.3 The Effect of Religiosity on Interest in Saving

Statistical testing produces a coefficient of 0.232 and a P value of $0.028 < 0.05$, which means that the hypothesis stating religiosity influences saving interest can be accepted, meaning that religiosity has a positive and significant effect on saving interest. The findings of this research are by the theory and also support the findings of previous research conducted by Sri Wahyuni and Fitriani (2017) and Mariam, *et al.*, (2015), and are different from the findings of Dehghanpour and Rezvani (2015). Research by Sri Wahyuni and Fitriani (2017) found that a person's level of religiosity will generally make a person obey the teachings of his religion and relate to the profane world, one of which is placing assets in banking institutions. The higher the level of religiosity, the more generally will be interested in securing assets in banking institutions. Likewise, the results of Mariam's research, *et al.* (2015) state that the level of religious understanding which is certainly related to religiosity will be able to increase the desire to put assets in financial institutions. This is based on Muslim communities whose high level of religiosity can encourage a person to behave according to their level of obedience to religion. Therefore, people who have a high level of faith must choose to use services and products that fulfill and comply with sharia aspects. Religious activity does not only occur when someone is doing worship, but also other activities, including those related to economics and finance.

Ratnawati (2000) and Ramadhani *et al* (2019) concluded that the factor of religious considerations (halal/haram of interest rate) is not an important factor in influencing the tendency to use Islamic bank services. Research by PPKP LEMLIT Undip (2000) on the Perceptions and Attitudes of the Central Java Community towards Islamic Banks resulted in one conclusion that religious factors are the most important motivators to encourage the use of Islamic bank

services. Observing the two different statements between the conclusions that religion is not a determining factor in the perception and motivation for the use of Islamic banks, it is worth doing further research with a focus on how religiosity affects the interest in choosing products in Islamic banking.

The findings of this research differ from those stated by Dehghanpour and Rezvani (2015) who stated that religiosity is not always closely related to the placement of assets in banking institutions, but more in terms of factors related to a sense of security, because financial problems are closely related to the character of the people who use them, even though it is in financial institutions. But in general, the hypothesis that religiosity influences saving interest can be accepted, which means that the better the level of customer religiosity, the more interested the person is in saving.

The explanation of the above description means that the hypothesis that religiosity has a positive and significant effect on saving interest can be accepted. It can be interpreted that the better the religiosity of the customer, the interest in saving will increase at Bank BNI.

4.4 The Effect of Financial Planning on Brand Image

Analysis with statistical tests resulted in a coefficient of 0.227 and a P value = $0.029 < 0.05$, which means that financial planning has a positive and significant effect on brand image, which also means the acceptance of the hypothesis that financial planning influences brand image. The findings of this research support several theories and research findings conducted by Bravo Gil, *et al.*, (2007), Keller (2013), and Biel (2012), and are somewhat different from the findings of Shocker and Weitz (2008).

The Bravo Gil, *et al.* article (2007) states that the brand image of the financial institution that is intended to be used as a place of investment and saving is used as a consideration, which of course aims to make the funds to be placed safe. On the other hand, Keller (2013) states that a good brand image will improve the company's image, thus it will certainly be a consideration to be used as a reference by other parties, especially

for banking institutions. Biel (2012) in his research concluded that the brand image of a financial institution will be a consideration for someone to plan in placing money. The results of this study are somewhat different from what was stated by Shocker and Weitz (2008) who initially made an initial conclusion (hypothesis) that a person's money placement plan must be influenced by the brand image of the financial institution where the money will be placed, but the results of their research found that the effect was not so significant.

Based on the findings of this research, the hypothesis is that financial planning on a brand image can be accepted, meaning that financial planning affects the brand image, which means that good financial planning will consider the brand image of financial institutions or banks used for investment or savings.

4.5 The Effect of Promotion on Brand Image

Statistical testing produces a coefficient of 0.231, a value of $P = 0.019 < 0.05$ which can be interpreted that promotion has a positive and significant effect on brand image, which means the acceptance of this hypothesis. These results support the theory and research findings of Margiyanto (2013), Marnis and Marzolina (2010), Rahman and Akhtar (2016), Zahid and Islam (2008), and Grankvist, *et al* (2014).

As a profit-oriented business entity, promotional activities are a primary need for banking. Without promotional activities, the planned targets will be difficult to meet. Therefore, the banking sector needs to implement its promotional activities in an integrated manner and continuously conduct market research. Promotion must be managed professionally so that customer needs and desires will be met immediately. This professional bank promotion management is also part of bank marketing. Therefore, the concept of bank marketing is not much different from the marketing concept for other business sectors, such as the manufacturing industry sector, the service business sector, and others. Banking is one type of service industry, so the marketing concept is more likely to follow the concept for service products, which distinguishes banking from other service industries is the number of government regulations and

regulations that limit the use of marketing concepts, considering that the banking industry is an industry that is strongly influenced by the level of public trust.

The theory by Margiyanto (2013) states that the more often a product is promoted, it is possible that the product will encourage consumers to try it. This statement is in line with the research findings of Marnis and Marzolina (2010) who examined the effect of promotion on the brand image of Lucky Strike Cigarettes in Pekanbaru City. The results of his research state that promotion affects brand image. Rahman and Akhtar's research (2016) on the comparison between Islamic banks and conventional banks found that the promotion (advertising) carried out by the banking world influences brand image. He said that the utilization of the advancement of the digital world should be maximally utilized for promotion. With a good promotion, it will influence the brand image of an institution, including banking institutions. The findings of Zahid and Islam (2008) in their research on banking institutions in Dhaka city found that the bank's marketing department in conducting promotional activities prioritizes the added value of the bank's brand image being marketed. Meanwhile, research by Grankvist, *et al* (2014) found that promotional strategies carried out by banks will be able to improve the brand image of the bank being promoted. Of course, to decide what strategy to use, it is very important to consider the situation and conditions of the market and the targeted community, because banking products are instruments or devices that are bought and sold by banks. Products purchased by banks are very numerous because banks can create various types of products according to customer desires. The bank services provided should pay attention to the quality and quantity of bankers, the quality presented by bankers including service time, technology or equipment used in serving customers, the packaging or form of services provided, the brand for each service offered, and the guarantee of the services provided. Thus, the hypothesis stating that promotion has a positive and significant effect on brand image is proven correct, which means that the more intense (frequent) promotional activities, the brand image will improve.

4.6 The Effect of Religiosity on Brand Image

The statistical test with Smart-PLS produces a coefficient of 0.231, P value = 0.019 <0.05 which means that the religiosity variable has a positive and significant effect on brand image. These results support the theory and research findings of Lau and Lee (in Garbarino, 1999), Oppong (2013), Ellison & Levin (1998), Williams & Sternthal (2007), and Begum & Osmany (2016).

Lau and Lee (in Garbarino, 1999) in their research state that trust is a willingness that exists in everyone to depend on others with various risks. Trust in the brand or brand image of a product is inherent in the mind of a customer because it is formed from past experiences he has experienced and interactions with other parties. Interaction with other parties is usually related to the level of understanding of religion, the better the understanding, the broader the insight.

Oppong's research (2013) explains that religiosity is quite important in the formation of a person's self-identity, which is certainly closely related to the brand image of the person concerned, including an institution. Religious people usually positively view every problem, so they will have an inner attitude that sincerely accepts the reality of life. This is reinforced by the statements of Ellison & Levin (1998) and Williams & Sternthal (2007) found that those with high religiosity are healthier and even live longer, which is certainly a better image. People with high religious values will always try as much as possible to obey religious teachings, get used to performing religious rituals, believe everything about religious knowledge, and feel religious experiences in everyday life. Likewise, Begum & Osmany (2016) argue that religiosity is positively correlated with well-being and can certainly improve brand image. One of the results of recent research in the field of psychology of religion shows that some aspects of religion (e.g. religious presence or intrinsic religiosity) are positively correlated with several indices of well-being, religious people are reported to be happier and more satisfied with their lives (Diener, Suh, Lucas, & Smith, 1999). Thus, the processed data results accept the hypothesis stating that religiosity has a positive and significant effect on brand image, which means that the higher the

level of religiosity, the more understanding the brand image of an institution, including of course in this case banking institutions.

4.7 The Effect of Brand Image on Interest in Saving

In statistical testing, the coefficient is 0.298, P value = 0.000 <0.05, which means that the acceptance of the hypothesis stating the influence of brand image on saving interest, means that there is a positive and significant influence between brand image variables on saving interest at PT Bank BNI. The results of this study support the theories and research findings stated by Yoestini and Eva (2007), Batra and Pamela (2004), (Lien *et al.* 2015), and Lin and Bih (2007).

Research by Yoestini and Eva (2007) shows that brand image has a positive influence on consumer buying interest. This brand image concerns a set of beliefs, ideas, and impressions that a person has of a brand, therefore consumer attitudes and actions towards a brand are largely determined by the brand image. Brand image is a condition of a strong brand (Kotler & Armstrong, 2014). Then according to Batra and Pamela (2004) in their research stated that the brand image built through promotion can influence purchase intention and the image of promotion can build consumer confidence in the brand. Research by Lien *et al.* (2015) found that price and brand image have a significant effect on purchase intention, of course including in this case the interest in buying banking service products. In addition, this statement is also supported by the results of research by Lin and Bih (2007) which shows a positive effect of brand image on consumer buying interest. A well-built brand image can create a positive perceived value in the eyes of investors to increase the purchase intention of investors.

Schiffman and Kanuk (cited in Inggriani (2012: 35) state that there are six image-forming factors, two of which are services related to the duties of producers in serving consumers and the image owned by the brand itself, namely in the form of views, agreements, and information related to a particular product brand. A good brand image will stimulate purchases by simplifying decision rules. The relationship

between brand image and brand identity can be seen that brand image is the customer's perception of a brand that is built by the customer's experience of the brand so that it forms associations. In a comprehensive framework, it can be seen that the image is formed through various perceptions contained in the customer's mind towards an object and ultimately affects the analysis or action in making decisions on product or service selection. According to Kapferer in a book by Rangkuti (2009) states, if a strong brand concept can be communicated well to the right target market, the brand will produce a brand image that can reflect a clear brand identity. Brand image is a representation of the overall consumer perception of the brand and is formed from information and past experiences of the brand. The more positive the brand image built by the bank; it will affect potential customers to choose the bank's products.

In today's marketing sector, the relationship between the company and its consumers is an absolute thing to be treated. The company must have a close relationship with its customers so that customer trust in the company can be established. Brand image has an important position in purchasing decisions because one of the things that causes consumers to determine one of the brands is the purchasing decision-making process. Purchasing decisions are a stage in conducting an evaluation where consumers make a compilation of brands in choices and form a purchase value. Consumers will choose a preferred brand, but there are also influencing factors such as the attitudes of others and unexpected situational factors. Purchasing decisions consumers often have more than two parties to an exchange or purchase process, someone who has a good perception of a product will also influence purchasing decisions on that product. So that consumers will be easier and not feel confused by the various brands that exist because of the brand image that has been attached to the minds of consumers.

Basically, brand image is a description of consumer associations and beliefs about certain brands. Added brand image is a perception of a brand that is described by brand associations that exist in consumers' memories. Based on the opinions above, the researcher concludes that brand image is one of the main considerations in

the minds of consumers before buying a product. The perceptions formed through the brand will greatly influence the purchasing decisions made by consumers.

Brand image will make it easier for consumers to distinguish quality so that they can make decisions more efficiently. If a product brand has a positive image and can be believed to meet the needs and desires of consumers, the decision to buy a product will arise in consumers. Likewise, a good brand image of a product will increase a good perception of a person or a prospective consumer or in this case a bank customer.

V. Conclusion

5.1 Conclusion

The conclusions of this research are:

- a) Based on calculations that produce a coefficient of 0.153 and a P value of = 0.023 <0.05, the financial planning variable has a positive and significant effect on saving interest, meaning that the hypothesis is accepted. It can be interpreted that the better the financial planning carried out by the customer, the higher the customer's interest in saving at PT Bank BNI.
- b) The test results where the coefficient is 0.228 and the P value = 0.036 <0.0, then promotional activities have a positive and significant effect on saving interest, which means that the hypothesis is accepted. Thus, it can be interpreted that the more or the more often promotional activities are carried out, the higher or more interest in saving customers will increase in Bank BNI's Yadnya Savings.
- c) Statistical testing produces a coefficient of 0.232 and a P value of 0.028 <0.05, which means that the acceptance of the hypothesis that religiosity influences saving interest, meaning that religiosity has a positive and significant effect on saving interest. This means that the better the religiosity of the customer, the more his desire (interest) in saving will increase in the Bank BNI Yadnya Savings product.

- d) Analysis with statistical tests produces a coefficient of 0.227 and a P value = 0.029 <0.05, which means that financial planning has a positive and significant effect on brand image, which also means the acceptance of the hypothesis. Thus, the meaning is that the better the financial planning carried out by customers, the result is that the brand image of Bank BNI will also be better.
- e) Statistical testing produces a coefficient of 0.231, P value = 0.019 <0.05 which means that promotion has a positive and significant effect on brand image, which means that the hypothesis is accepted, which means that the more intense the promotion, the better the brand image of Bank BNI.
- f) The statistical test with Smart-PLS produces a coefficient of 0.231, P value = 0.019 <0.05 which means that the hypothesis is accepted, namely the religiosity variable has a positive and significant effect on brand image. This means that if the customer's religiosity behavior is getting stronger, it will make a good impression on the Bank BNI brand image will increase.
- g) In statistical testing, the coefficient is 0.298, P value = 0.000 <0.05, which means that the acceptance of the hypothesis stating the influence of brand image on saving interest, means that there is a positive and significant influence between brand image variables on saving interest. This finding can be interpreted that the better the brand image of Bank BNI, the higher the interest of people to save at Bank BNI.
- h) The estimated direct effect between financial planning and saving interest is 0.281 or 28.1%. The VAF value of 28.1% can be concluded that partial mediation occurs, meaning that the financial planning variable can directly influence the saving interest variable without going through or involving the brand image variable.
- i) The estimation result of the direct effect of promotion on saving interest is 0.455, significant at 5%, and the estimation

result of the indirect effect of promotion on saving interest is 0.437 positive but still significant. The test results show a form of partial mediation which shows that the promotion variable is able to directly influence the desire or interest in saving without going through or involving the Bank BNI brand image variable.

- j) The estimated result of the direct effect of religiosity on saving interest is 0.695 significance at 5%, and the estimated result of the indirect effect of religiosity on saving interest is 0.462 but still significant. The test results show a form of partial mediation, which can be interpreted as the religiosity behavior of a person or customer that can directly influence the desire or interest in saving customers without going through or involving the Bank BNI brand image variable.

5.2 Novelty

This research succeeded in finding novelty about financial planning in this research, which is proven to be related to the Hindu holy literature *Sārasamuccaya* verse 268 which states; “*Ekenamsena dharmmarthah kartavyo bhutimicchata, Ekenamsena kamartha ekamamsam vivirdhayet*” (the income we earn should be divided into three, first for the cost of achieving *dharma*, for fulfilling *kama*, and for *artha*). So according to Hindu sacred literature, the use of money earned must be preceded by a good plan and need to analyze its utilization. Planning for utilization to achieve *dharma* is certainly included in the preparation for the implementation of *yadnya* because *yadnya* is part of *dharma*.

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