

Factors Influencing Customer Interest in Seulanga Savings Products at PT Bank Aceh Syariah Julok Sub-Branch

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Abstract

The decline and improvement of a country's economy is greatly assisted by banking institutions. Along with the development of the banking world, Indonesia began to implement a Sharia banking system. As a local Islamic financial institution, PT Bank Aceh Syariah offers superior products such as Tabungan Seulanga with the aim of encouraging financial inclusion and fostering interest in sharia-based saving. This study aims to identify and understand the factors that influence customer interest in Seulanga Savings at the Julok sub-branch. This qualitative study employed a descriptive approach with data collection through structured interviews with 15 customers (aged 25-70 years, including entrepreneurs, civil servants, and retirees), participant observation at the bank location, and document analysis. Data were analyzed using Miles and Huberman's interactive model involving data reduction, data display, and conclusion drawing. The findings indicate that customer interest in Seulanga Savings products is significantly influenced by four main factors: (1) Product quality, characterized by competitive profit-sharing (3-5% based on mudharabah contract), minimum balance of Rp 500,000, cultural integration of Aceh's Seulanga design, and direct reward points system; (2) Service quality, demonstrated through fast account opening process (20-25 minutes), staff empathy, SMS/mobile banking notifications, though criticism exists regarding queues during peak hours; (3) Trust, built through the bank's track record as a trusted regional sharia institution, transparent financial reporting, and LPS guarantee up to Rp 2 billion per customer; and (4) Religious factors, as a key element in Aceh's Islamic context, where all informants emphasized riba-free products compliant with DSN-MUI fatwa. Product quality, service quality, trust, and religiosity collectively shape high customer interest and loyalty toward Seulanga Savings, confirming its relevance in promoting sharia financial inclusion in the Julok region and Aceh more broadly.

Keyword: Customer Interest, Product Quality, Service Quality, Trust, Religiosity, Islamic Banking, Seulanga Savings

1. INTRODUCTION

The decline and improvement of a country's economy is greatly assisted by banking institutions. Based on Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning Banking, the purpose of Indonesian Banking is to support the implementation of national development in order to increase equity and economic growth, as well as national stability in efforts to improve general welfare. According to the Statement of Financial Accounting Standards (PSAK) Number 31, the function of banks is as a place to collect funds from the public which are then distributed back to the community in the form of loans/financing aimed at supporting economic growth and community welfare.

Along with the development of the banking world to increase public trust in banking, Indonesia began to implement a sharia banking system which was first established in 1992 under the name Bank Muamalat, then increased to 3 units in 1999 (Munawaroh, S., et al., 2024). According to Law No. 21 of 2008, Sharia Banking is everything concerning Sharia Banks and Sharia Business Units, including institutional, business activities, as well as methods and processes in carrying out their business activities. As of January 2025, there are 33 Sharia Bank units consisting of Sharia Commercial Banks (BUS) and Sharia Business Units (UUS).

Sharia banking has experienced rapid development in Indonesia, including in Aceh, which has special sharia regulations and a religious community (Maulidi et al., 2022). As a local sharia financial institution, PT Bank Aceh Syariah offers superior products such as Tabungan Seulanga with the aim of encouraging financial inclusion and fostering interest in sharia-based saving. With the tagline "*Seutuhnya Melayani Nanggroe*" (Fully Serving Nanggroe), Tabungan Seulanga offers advantages and special features. Darlisa, F. (2021) states that "With direct gift giving without lottery through mudharabah contract, this savings provides a higher level of return compared to other types of savings." The facility of giving direct gifts without lottery becomes the value proposition of the Seulanga Savings product through reward point redemption. Customers will receive 1 point for every multiple of Rp 1,000,000 balance which will be accumulated based on the lowest balance of the current month (Bank Aceh 2025). Customers can exchange these points for a gift in the form of goods when the points are deemed sufficient for the desired gift.

The growth of Seulanga savings customers at PT Bank Aceh Syariah Julok Sub-Branch continues to increase due to the ease of opening a Seulanga savings account, easy transactions, higher profit-sharing rates than other savings, and direct lottery-free Seulanga savings gifts. The growth of Seulanga Savings customers continues to increase, which is certainly inseparable from customer interest in the Seulanga Savings product.

Table 1 Growth Rate of Seulanga Savings Customers

Year	Number of Customers
2023	115 people
2024	136 people
June 2025	142 people

Source: PT Bank Aceh Syariah Julok Sub-Branch

According to the Indonesian Dictionary (KBBI), interest is a high inclination of the heart towards something, passion, or desire. Interest can be interpreted as a strong desire that encourages curiosity and a desire to possess. High interest, if followed by satisfaction, will produce strong loyalty. Almaqi, A.Z.Z., & Hidayat, C.W. (2023) found that service quality, level of religiosity, and trust have a significant influence on customer interest in saving. Studies closer to the context of Seulanga Savings show that product quality and service quality are dominant factors in influencing customers to increase their balance after conversion to Seulanga Savings (Darlisa, F. 2021).

2. RESEARCH METHODE

2.1 Research Framework

This research uses a qualitative descriptive method by conducting observations and interviews on the social situation from data sources called informants. This research aims to understand phenomena experienced by research subjects, such as behavior, actions, perceptions, etc., by description in the form of words and language in a specific natural context. The research was conducted on customers of PT Bank Aceh Syariah Julok Sub-Branch, East Aceh as a place for data collection and other needs. This research conducted direct research at PT Bank Aceh Syariah Julok Sub-Branch with a research period of 3 months starting from April to June 2025.

Data collection techniques using structured interviews conducted with 15 Seulanga Savings customers with predetermined questions based on research problems. Researchers observed without direct participation in informant activities, using systematic observation techniques. As for documentation with collection of information from various sources such as images, quotes, promotional materials, and other reference materials. Data analysis techniques include *Data Reduction*: Summarizing field data, selecting important things, searching for themes and patterns, and discarding irrelevant things. *Data Display*: Organizing information so that patterns and relationships between data can be clearly seen. *Conclusion Drawing/Verification*: Drawing initial conclusions that are tentative and can change if not supported by strong evidence, but become credible if valid and consistent evidence is found.

Table 2. Research Respondents by Gender.

Gender	Number (people)	Percentages
Male	8	60%
Female	6	40%
Total	15	100%

2.2 Conceptual Framework

This study examines the factors influencing customer interest in Seulanga Savings products at PT Bank Aceh Syariah Julok Sub-Branch. Based on the literature review, four main factors have been identified as key determinants: product quality, service quality, trust, and religiosity.

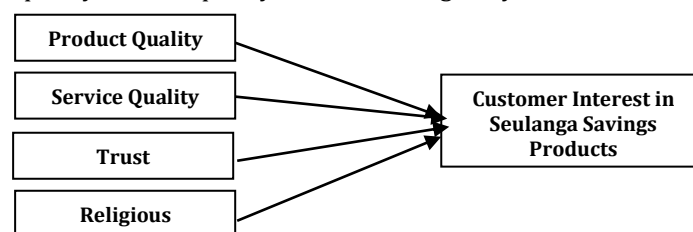


Figure 1. Conceptual Framework

The conceptual framework illustrates that customer interest in Seulanga Savings products is shaped by multiple interconnected factors. Product quality encompasses features, Sharia compliance, and reward mechanisms. Service quality reflects the speed, accuracy, and empathy of banking staff. Trust is built through institutional reputation and transparency. Religiosity represents the alignment of the product with Islamic principles, which is particularly significant in the Acehnese context.

3. RESULT AND DISCUSSION

3.1 Result

This qualitative research, based on interviews with 15 customer informants (entrepreneurs, civil servants, retirees) and observations at PT Bank Aceh Syariah Julok Sub-Branch, identified four main factors influencing interest in Seulanga Savings: product quality, service quality, trust, and religious factors.

3.1.1 Product Quality

Findings highlight that Seulanga Savings product quality is highly valued by informants due to its compatibility with sharia and local financial needs. Informants consistently mentioned features such as competitive profit-sharing (approximately 3-5% based on mudharabah contract), minimum balance of Rp 500,000, and integration of Aceh cultural elements such as Seulanga-themed passbook design symbolizing Aceh's natural wealth.

Mr. B (63-year-old entrepreneur) described: *"This product is quality because it is safe from usury and the results are transparent, plus there are reward points for customers for every multiple of Rp 1,000,000 balance, and customers can choose the desired gift without lottery when reward points are deemed sufficient. This is different from conventional banks that often create doubt."*

Mrs. M (51-year-old civil servant) stated: *"Product quality fosters my interest in Seulanga Savings where profit-sharing and reward points increase my interest to continue using Seulanga Savings products."*

All 15 informants emphasized that this product quality encourages long-term interest, especially for customers seeking savings instruments for large amounts, business capital or profits, as well as retirement savings. Promotional document observations also confirmed that this product is designed to meet OJK sharia standards, strengthening quality perceptions.

3.1.2 Service Quality

Service quality emerged as a dominant factor, with informants highlighting aspects of speed, accuracy, and staff empathy. Interviews revealed that the Seulanga Savings account opening process takes only 20-25 minutes, with simple procedures friendly to beginner customers.

Mrs. R (35-year-old entrepreneur) shared her experience: *"The service here is fast and polite, the staff explains sharia contracts and product terms patiently without using complicated terms. This makes me comfortable and want to invite neighbors to join."*

Thirteen informants praised service reliability, such as SMS Banking & Mobile Banking notifications for transactions and quick response to complaints through customer service. However, 2 informants,

Mrs. C (67-year-old retired civil servant) and Mr. H (58-year-old entrepreneur) stated: *"Service factors through SMS Banking and Mobile Banking Applications do not influence me because I am less able to use technology or mobile phones. I am also afraid to use them because of rampant fraud through phones."*

"Mrs. M stated: *"Service at Bank Aceh Julok Sub-Branch in my opinion is good, the staff is friendly and polite. Also, when I request information about my savings, they convey it well, precisely, and quickly. However, there are certain times when customers are quite crowded and I have to queue quite long, usually at the beginning of the month. I also need my savings balance information at the beginning of the month because my savings balance comes from my retirement salary and I need it."*

3.1.3 Trust

Interview data shows that customer trust in PT Bank Aceh Syariah Julok Branch is built through the bank's track record as a trusted sharia institution in Aceh. Informants associate trust with transparency of annual financial reports and LPS sharia guarantees protecting funds up to Rp 2 billion per customer.

Mr. R (48-year-old entrepreneur) stated: *"I trust because this bank belongs to the Aceh region, supervised by the government, and there have never been cases of fraud like conventional banks in the past. My 10 years of saving experience has been safe, funds are always intact"*.

Fourteen informants mentioned that this trust arises from local social norms, where recommendations from family or neighbors become the main driver.

3.1.4 Religious Factors

Religious factors emerged as a key element in the data, given the context of sharia banking in Aceh, which is thick with Islamic values. Informants unanimously stated that religious awareness drives interest in Seulanga Savings because this product is completely usury-free and complies with DSN-MUI fatwa.

Mr. D (68-year-old retired civil servant) explained: *"As a Muslim, I must choose sharia banks to avoid the sin of usury"*.

Interviews with 13 informants showed that high religiosity levels in the Julok area driven by obedient Aceh culture make customers prioritize sharia products over conventional returns.

3.2 Discussion

Based on interview results and data findings described in the previous description to reveal factors influencing customer interest in Seulanga Savings products at PT Bank Aceh Syariah Julok Sub-Branch, discussion is focused on how the main factors—product quality, service quality, trust, and religiosity—collectively shape customer interest.

3.2.1 Product Quality

Product quality can affect customer interest Adespa in Irhamna, C., (2022) states that the quality of banking products and their features is very important for marketers in order to offer these products correctly. When product quality is good, customers will be more interested in saving at the bank. Research found that product quality significantly influences customer interest in Seulanga Savings, where high-quality products meeting customer expectations can generate customer interest to continue using the product.

3.2.2 Service Quality

Service quality is understood as the overall elements of service that customers see and feel, and how well the service is carried out (Sarja, & Aziz, MA 2024). Research findings show that service quality is one of the dominant factors in customer interest in Seulanga Savings, with informants highlighting aspects of accuracy and staff empathy capable of providing optimal satisfaction levels to customers. However, direct observation at Julok sub-branch found criticism from several customers regarding queues exceeding 8 people during busy hours, usually occurring at the beginning of the month and when there is government assistance for the community. Overall, this service quality increases customer interest by creating positive experiences.

3.2.3 Trust

Andriansyah, R. M., & Sisdianto, E. (2024) states that customer trust can be interpreted as the belief that Islamic banks carry out their operations transparently and accountably, according to sharia principles, so that customers feel confident and secure that their funds are managed properly. Trust factor significantly influences customer interest in Seulanga Savings products. Interview results show that customer trust in PT Bank Aceh Syariah Julok Branch is built through the bank's track record as a trusted sharia institution in Aceh. For Seulanga Savings, trust with transparent annual financial reporting and LPS sharia guarantees protecting funds up to Rp 2 billion per customer becomes a strong factor in customer interest toward Seulanga Savings. However, one informant doubted due to national issues about sharia banking stability post-pandemic, although not significantly affecting interest. This factor contributes greatly to maintaining long-term customer interest.

3.2.4 Religiosity

Syamsurizal (2021) states that religiosity includes a condition contained in a person that encourages him to think, behave, behave, and act in accordance with the teachings of his religion. Religious factors become significant factors influencing customers toward Seulanga Savings products. Interviews with 13 informants showed that high religiosity levels driven by obedient Aceh culture make customers prioritize sharia products. Meanwhile, 2 informants said that religious factors did not affect their interest in Seulanga Savings products because they saw more product quality and easy access to product information.

4. CONCLUSION

Based on qualitative analysis from interviews with 15 customer informants and observations at PT Bank Aceh Syariah Julok Sub-Branch, this research concludes that customer interest in Seulanga Savings products is significantly influenced by four main factors: product quality, service quality, trust, and religious factors. Product quality is highly valued due to sharia features such as 3-5% profit-sharing, Seulanga cultural design, and transparent reward points, encouraging long-term interest for large savings and retirement savings. Service quality becomes a dominant factor with process speed and staff empathy creating positive experiences, despite criticism of queues during busy hours. Trust is built from regional bank track records, LPS guarantees, and local social norms, maintaining customer loyalty. Religious factors, as key elements in obedient Aceh context, prioritize usury-free products compliant with DSN-MUI, exceeding conventional return considerations. Overall, these factors complement each other, resulting in high interest, confirming Seulanga Savings relevance in promoting sharia financial inclusion in Julok region and Aceh more broadly.

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