

# Factor Analysis of Purchase Intention at Bank NTB Syariah

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**Abstract-** *This study aims to analyze the saving intention of the people of the Sumbawa district who are private employees and civil servants by profession. Using the model theory of planned behavior, where attitudes are represented by promotion, Subjective norms are represented by spirituality, and Perceived behavioral control is represented by financial literacy—using a sample of 100 people who know the products of Bank NTB Syariah. The data is processed using factor analysis. The study results indicate that the dominant factor that drives interest in saving in the community group with private employee profession is the spiritual factor with a percentage of 36,370 and the civil servant profession is the sharia promotion factor of 35,640%. Therefore, Bank NTB Syariah needs to carry out massive promotional activities widely.*

**Indexed Terms-** *Saving Intention, Theory of Planned Behavior, NTB Syariah, Promotion, Spirituality, Financial Literacy.*

## I. INTRODUCTION

Indonesia is a country with the largest Muslim population based on 2020 data. According to data from Global religious futures, Indonesia's Muslim population is 229.62 million people, or 10.51% of the world's total Muslim population. Based on data from the Islamic Finance Country Index (IFCI), the global oral Islamic Finance Report 2021, Indonesia ranks first as a country with a growing development of the Islamic finance industry. This makes Islamic banking has excellent potential to develop rapidly; this is in line with data from the Financial Services Authority (OJK) that Islamic bank financing grew by 9.5 percent above conventional banks, which was only 2.41 percent.

According to the Financial Services Authority (OJK) Survey, Indonesia's financial literacy rose from 38.03% in 2019 to 40% in 2020. Based on the National

Financial Inclusion Council (S-DNKI) survey, the financial inclusion index was 81.4 percent. This indicates that the Indonesian people have high access to banking, but it is not accompanied by high financial knowledge. There are still many Indonesians who do not know the benefits of banking for their financial management. This low literacy also impacts the public's shared understanding of banking, especially Islamic banks. The level of education and socialization from related parties are the driving factors for the Indonesian people's low level of financial literacy.

The presence of Islamic banks in the community is a solution for the Muslim community to be free from usury, which is identical to conventional banking. According to the belief held by the Muslim community, bank interest which is a remuneration provided by banks for funds deposited in banks, is usury. The lightest usury is like a child committing adultery with his mother (HR. Ibn Majah).

Since 2018, banks belonging to the government of West Nusa Tenggara Province have been converted from conventional banks to Islamic banks. Originally named Bank NTB, it was changed to Bank NTB Syariah. This change changes all aspects of business activities carried out by Bank NTB Syariah based on sharia principles. This change made the NTB Syariah bank introduce its banking products to the broader community. The goal is that the NTB Muslim community knows the products of the NTB Syariah bank and then intends to save their money at the NTB Syariah bank.

Saving intention is a consumer behavior which in social studies, the theory that is often used to explain how consumers behave is using the theory of planned behavior. Ajzen (1991) explains that several factors influence human behavior. The intention is influenced by three factors, namely attitudes toward subjective norms and perceived behavioral control. Attitudes

toward are represented by promotion, and Subjective norms are represented by spirituality, perceived behavioral control is represented by financial literacy. Based on the above background, the authors are interested in examining the main factors that make people who work as civil servants and private employees in Sumbawa Regency have the intention to save at a Sharia NTB bank. Saving intention is a consumer behavior which in social studies the theory that is often used to explain how consumers behave is using the *theory of planned behavior*. Ajzen (1991) explains that there are several factors that influence human behavior. The intention is influenced by three factors, namely *attitudes toward*, *subjective norms* and *perceived behavioral control*. *Attitudes toward* are represented by promotion, *Subjective norms* are represented by spirituality, *perceived behavioral control* is represented by financial literacy. Based on the above background, the authors are interested in examining the main factors that make people who work as civil servants and private employees in Sumbawa Regency have the intention to save at a Sharia NTB bank.

## II. HYPOTHESIS

To strengthen the hypothesis as an illustration of the initial answer in this study using the model theory of Planned Behavior consisting of Attitude toward behavior which can be interpreted as a positive attitude that is believed to see something, Attitude, in this case, is included as a promotion factor. Subjective norm is a person's perception resulting from the influence of others to take action, which in this study is a factor of spirituality. Perceived behavioral axis control of something believed even though it has to go through difficulties becomes a factor of financial literacy in this study.

Several previous studies support it; Maichum (2016) states that the model of Planned Behavior consists of Attitude toward behavior, social norms, and perceived behavior positive and significant effect. On the purchase intention of green products. The results of Ni Nyoman Anggar Seni's research (2017) state that Attitude toward subjective norm and perceived behavioral have a positive meaning towards saving interest in the younger generation. Strong Ismanto (2018) that low public literacy will make saving

interest also low and vice versa. In Roni Andespa's research (2017), the factors that influence customer interest in saving are marketing mix, cultural, social, personal, and psychological factors.

Although the Theory of Planned Behavior, according (Rangkuti 2013: 94), Attitude is a tendency to behave, and the situation can also affect it. So there are still many kinds of research developed using the Theory of Planned Behavior.

From the description above, it can be assumed that spirituality, promotion, and financial literacy are factors that can attract consumers' intention to save at Islamic NTB Banks.

## III. METHOD

### A. Types of Research

In this study, the authors used quantitative research. Method of quantitative research by Sugiyono (2017: 8) is a research-based philosophy of positivism, which is used to examine the population or a particular sample, data collection using research instruments, analysis of quantitative data or statistics to test the hypothesis set.

### B. Samples

Samples by Umi Narimawati (2010:38) sample is part of the population selected to be the unit of observation in the study. While the sampling technique, according to Riduwan (2010: 57), is a way of taking a representative sample of the population. The sampling technique in this research is purposive sampling. Purposive sampling determines the sample intentionally according to the specified criteria. The requirements to become respondents as a sample are:

- a) People who live in Sumbawa Regency
- b) People who know NTB Syariah Banks
- c) The sample of this study is divided into two, the first is people who know NTB Syariah banks who work as civil servants and private employees. The number of samples in this study was determined by Paul Leedy's formula:

$$n = \left( \frac{Z}{e} \right)^2 (p)(1-P)$$

- d)
- e) Information:
- f) n = sample size

- g) P = total population
  - h) e = sampling error (10%)
  - i) Z = standard for the selected error
  - j) If the population of a study is unknown then the price P (1- P) maximum is 0.25 and uses Confidence Level 95% with an error rate of not more than 10%, then the sample size is
  - k)  $n = (1.96)^2 / 0.1 (1+1)^2 / 0.5 = 96.4$
- to Fadel and Foster (2005), although the Theory of Planned Behavior is not considered a suitable model to explain behavior in most cases, this is because the research locations have different cultures, according to research by Sanyal (2014). By the statement
- l) N = 96.04 but in this study, 100 respondents were used.

*C. Definition of operational variables*

According to Sugiyono (2015:38), operational variables are an attribute or value of objects or activities that have a certain diversity that has been made by researchers to be researched and draw conclusions. Where the variables studied will be revealed clearly in the study.

Suhasini Arikunto (2010: 203) states that research instruments are tools chosen and used by researchers in their activities to collect data so that these activities become systematic and facilitated. In this study, the author uses a questionnaire research instrument with the following indicators:

Table 1. Operational variables

No	Variable	Sub Variable	Indicator
1	Intention to Save	Spirituality(X1)	Consciousness Grace Meaning Transcendence Truth Source: Amram & Dryer (2008)
2		Financial Literacy (X2)	General Personal Finance Saving and borrowing Insurance 4. Investment Source: Mendari and Kewal (2014)

3		Promotion(X3)	Personal selling Advertising Sales promotion Public relations 5. Direct marketing Source: Kotler and Keller
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*D. Factor Analysis The*

The purpose of factor analysis is to suppress the number of variables by grouping them based on significant correlations between variables to form a set of variables called factors (Hair et al., 2010). In this study, factor analysis is used, confirmatory, namely a factor analysis technique where the variable has been determined and is strongly suspected to be the most influential factor.

IV. RESULT

*A. Test Validity*

The test was conducted to determine the level of reliability of an instrument (statement item) in the study. The validity test scale in this study uses the product-moment. The statement item is declared valid if  $r_{count} > r_{table}$ . In the instrument validity test, there are 50 respondents involved. The degree of freedom that is obtained is 48 through formula  $df = N-2$  and  $\alpha = 0.05$ , so the value  $r_{table}$  of 0.279.

Table 2. Test Validity

No	$r_{table}$	$r_{hitung}$	description
1	0.279	0.464	Valid
2	0.279	0.308	Valid
3	0.279	0.505	Valid
4	0.279	0.327	Invalid
5	0.279	0.435	Valid
6	0.279	0.453	Valid
7	0.279	0.379	Valid
8	0.279	0.524	Valid
9	0.279	0.555	Valid
10	0.279	0.526	Valid
11	0.279	0.677	Valid
12	0.279	0.659	Valid
13	0.279	0.647	Valid
14	0.279	0.772	Valid
15	0.279	0.620	Valid
16	0.279	0.621	Valid

17	0.279	0.479	Valid
18	0.279	0.610	Valid
19	0.279	0.643	Valid
20	0.279	0.475	Valid
21	0.279	0.602	Valid
22	0.279	0.499	Valid
23	0.279	0.290	Valid

Source: Primary data

**B. Reliability**

Test Reliability test is the extent to which measurement results using the same object will produce the same data (Sugiyono, 2012:177). This means that a reliable instrument can be used as a measuring tool consistently even though the place and time of the study are different. Nugroho said that the instrument's reliability is said to be good if it has a Cronbach's Alpha value > 0.60.

Based on Nugroho's statement, if the value of Cronbach's alpha is < 0.6, then it is declared less reliable. If the value of Cronbach's alpha is 0.6, then it is declared reliable.

Table 3. Reliability Test Reliability

Cronbach's Alpha	N of Items
.822	23

Source: Primary data

Based on the analysis that has been carried out, it is found that the value of Cronbach's alpha on the instrument is 0.822 with 23 statement items. This indicates that the value of Cronbach's alpha instrument is > 0.7, which indicates that all items are reliable so that they are suitable for use in research.

**C. Test Kaiser-Meyer-Olkin (KMO)**

Interest KMO test to determine the indicators or factors have a valid value. According to Imam Ghozali (2009: 307), the number KMO and Bartlett's test must be > 0.5. If KMO < 0.5 would indicate that the analysis factor cannot be continued

In factor analysis, an assumption test must be met, namely the correlation between variables called the Kaiser-Meyer-Olkin and Bartlett's test Test of Sphericity to test the interest of the Sumbawa people who intend to save at Bank NTB Syariah who are civil

servants, private employees.

Table 4. Test Kaiser-Meyer-Olkin

		private employee	civil servant
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.777	.717
		557,52	567
Bartlett's Test of Sphericity	Approx. Chi-Square	2	.615
	df	190	153
	Sig.	.000	.000

Source: Primary Data

From the data processing results, the KMO value for private employee work is 0.777 > 0.05 with a significance of 0.0000, which is significantly correlated between indicators. Those who work as civil servants have a KMO value of .717 > 0.05 with a significance of 0.000. This can be concluded if all indicators can be continued to the subsequent analysis.

**D. Test Anti Image Correlation**

To measure the level of closeness between variables or indicators in the study.

Table 5. Anti-Image Correlation Financial literacy

Statement of indicators	private employee	civil servant
Banking can facilitate the management of my finances	0.847	0.466
By saving at the bank, I can get added value.	0.720	0.436
Borrowing money from the bank has a poor risk.	0.479	0.793
Insurance can protect me from unexpected risks.	0.327	0.701
Saving is a form of investment that I	0.762	0.695

make.			
I face problems and solve well	consciousness	0.703	0.721

Source: Primary Data

Table 6. Anti-Image Correlation Spirituality

Statements	Indicator	private employee	civil servant
I always speak honestly to others.	grace	0.890	
I remember to be grateful for the many positive things in life I am		0.784	0.805
I never feel heavy in carrying out Allah's commands.		0.729	0.781
I am always pleased with Allah's provisions and provisions.		0.722	0.563
I get meaning/lessons from pain and suffering in my life.	meaning	0.750	0.783
Failure in I		0.902	0.754

investment is learning to be better.			
By practicing prayer, I can overcome the challenges that I face.	transcendence	0.784	0.800
Every time I get excess sustenance, I use it for positive things such as saving		0.892	0.623
I believe the products from Islamic banks follow Islamic law or accordance with the National Sharia Council of the Indonesian Ulema Council (DSN-MUI)	truth	0.572	0.771
I invest or save in a Syariah bank to avoid usury.		0.744	0.499

Source: Primary Data

Table 7. Anti-Image Correlation Promotion

Statement	Indicator	private employee	civil servant
I know the difference between Bank NTB Syariah products and other Syariah banks from sales marketing (funding marketing)	Personalselling	0.674	0.647

I know Islamic NTBbank from television ads, radio, internet, banners.	advertising	0.818	0.641
I know BankNTB Syariah products from Instagram, Facebook, Twitter and other social media.		0.833	0.611
I take advantage of discount programs, cashback, and other promotions from Bank NTB Sharia.	Sales promotion	0.680	0.554
Social activities carried outby Bank NTB Syariah made me know aboutBank NTB Syariah.	Public relations	674	0.418
I got to know BankNTB Syariah's products from sporting events and cultural festivals.		0.841	0.637
I once got anadvertiseme nt via short message, email from Bank NTB Syariah.	Direct marketing	0.421	0.424 It

Source: Primary Data

As can be seen from the results of processing the data above the MSA (Anti Image Correlation) value in the table above, it can be seen that each indicator has a value > 0.50 and some are < 0.50 so retesting is carried out by eliminating these indicators. So, it can be concluded that the indicator that has been retested is feasible to proceed to the advanced analysis stage because it has a high level of evenness.

*E. Communalities test*

The next stage is to see the value of Communalities and test Communalities to know the ability of indicators in explaining factors. If the value of Communalities > 0.5 then the variable indicator can explain the factor.

Table 8. Communalities

		private employee	civil servant
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Indicator	Initial		
GeneralFinance	1,000,	.674	.
Saving	1,000	.699	
Borrowing	1,000		.729
Insurance	1,000		.720
Investment	1,000	.644	.685
consciousness 1	1,000	.742	.739
consciousness 2	1,000	.567	.744
grace 1	1,000	.767	.763
grace 2	1,000	.691	.803
Grace 3	1,000	.750	.604
meaning 1	1,000	.695	.866
meaning 2	1,000	.605	.557
Transcendence1	1,000	.653	.795
Transcendence 2	1,000	.834	.869
Truth 1	1,000	.788	.752
truth 2	1,000	.584	
Personal alternation 1	1,000	.783	.815
Advertising 1	1,000	.813	.766

Advertising 2	1,000	.770	.823
Sales Promotion	1,000	.711	.544
Public Relations1	1,000	.778	
Public Relations2	1,000	.636	.857

Source: Primary Data

From the table above, it can be seen there is a column that is emptied with the meaning that the indicator is not feasible in the previous test, so that the indicator is excluded from the test. The combined value for the insurance indicator has a communality value <math><0.05</math>, so

it must be excluded.

*F. Principal Component Analysis*

An extraction process is carried out in determining the number of factors, which uses the PCA (method principal Component Analysis). To determine the number of factors formed from the results of the tests carried out. For determining the number of factors is formed needs to be viewed from the eigenvalue that forms factor should have a value > 1 as data presented as follows:

Table 9. Test Eigenvalues

Component	Initial Eigenvaluesprivate employee			Initial Eigenvaluesservant			civil
	Total	Total	Variance	Cu mulative	Total	Variance	Cumulative
1	6.790	7.274	36.370	36.370	6.415	35.640	35.640
2	2.569	2.606	13.032	49.402	2.438	13.546	49.186
3	1.895	1.970	9.852	59.254	1.774	9.853	59.039
4	1.642	1.321	6.603	65.856	1.561	8.670	67.710
5	1.205	1.010	5.048	70.905	1.242	6.900	74.610

Source: Primary Data

From the extraction of the above seen from the Eigenvalues group of private employees formed five factors, and groups of civil servants formed five factors.

*G. Factor Matrix*

Factor matrix is the result of the factor analysis process before undergoing rotation. In the form of numbers from the loading factor of each indicator. The loading factor value has a value more than 0.5, which means it has a high correlation; the result of a negative loading value only describes the direction of the connotation before the rotation process.

Table 10. Component Matrix private employee

Component Matrix private employee					
	Component				
	1	2	3	4	5
GeneralFinance	.737	-.078	-.273	.073	.213
Saving	.460	-.421	-.154	.533	.045
Investment	.643	-.422	-.197	.086	.080
Consciousness 1	.491	-.055	-.354	-.187	.580
consciousness 2	.683	-.120	-.163	-.242	-.021
Grace 1	.728	.296	-.220	.276	-.157
Grace 2	.537	.313	-.229	-.371	-.338
Grace 3	.584	.531	-.254	-.039	-.246
Meaning 1	.767	.224	-.173	-.146	.067

Meaning 2	.709	.017	.139	.284	.046
transcendence 1	.681	.347	-.168	-.186	-.074
transcendence 2	.859	.242	-.051	.139	-.126
truth 1	.513	-.103	.455	.437	-.341
truth 2	.555	.022	.392	.174	.301
Personal alternation1	.330	.607	.443	.131	.303
Advertising1	.691	-.497	.247	-.148	-.069
Advertising2	.630	-.573	.138	-.148	-.069
Sales Promotion	-.079	.745	.329	.098	.176
Public Relations1	.369	-.073	.706	-.337	-.152
Public Relations2	.497	-.119	.438	-.392	.169

Source: Primary Data

From the data, the component matrix of private employee groups is formed groups or indicator factors:

1. Factor 1 consists of indicators transcendence 2 (0.859), Meaning1 (0.767), General Finance (0.737), Grace 1 (0.728), Grace 2 (0.709), Advertising 1 (0.691), Meaning 2 (0.683), transcendence 1 (0.681), Investment (0.643), Grace 3 (0.584), Truth 2 (0.555), Grace 2 (0.537), Truth1 (0.513), Public Relations2 (0.497) and Saving (0.460).
2. Factor 2 with indicators consisting of Sales Promotion (0.7465) and Personal selling1 (0.607).
3. Factor 3 with the indicator Public Relations1 (0.706).
4. Factor 4 is empty.
5. Factor 5 is with the consciousness indicator 1 (0.580).

Table 11. Component Matrix civil servant

Component Matrix civil servant					
	Component				
	1	2	3	4	5
Borrowing	.673	-	.429	-	.146
		.246		.095	
Insurance	.747	-	.313	-	-
		.035		.197	.157
Investment	.446	.361	.400	-	-
			.429	.103	
consciousness 1	.402	.685	.067	-	-
			.031	.321	
consciousness 2	.686	.217	-	.264	-
			.372	.136	

Grace 1	.733	-	-	.108	-
		.422	.182		.048
Grace 2	.715	-	-	.022	.050
		.530	.091		
Grace3	.508	.249	-	-	.191
			.276	.413	
Meaning 1	.817	.011	-	-	-
			.365	.050	.251
Meaning 2	.586	.159	.190	-	-
				.295	.255
transcendence 1	.801	-	-	.008	-
		.177	.261		.231
transcendence 2	.535	.181	-	-	.604
			.351	.249	
truth 1	.753	-	.219	-	.079
		.360		.004	
Personal selling	.489	-	.453	.244	.434
		.351			
Advertising 1	.302	.615	.001	.263	.476
Advertising 2	.380	.644	.456	.228	.061
Sales Promotion	.397	.269	-	.308	.099
			.458		
PublicRelation 2	.355	.044	.200	.805	-
					.203

Source: Primary Data

From the data, the component matrix of private employee groups is formed groups or indicator factors:

1. Factor 1 with indicators of Significance 1 (0.817), transcendence 1 (0.801), Truth 1 (0.753), Insurance, (0.747), Rahmat 1 (0.733), Grace 2 (0.715), consciousness 2 (0.686), Borrowing (0.673), Meaning 2 (0.586), Grace 3 (0.503), Personal selling1 (0.48) and Investment



- (0.466).
- 2. Factor 2 with indicators of consciousness 1 (0.685), Advertising 2 (0.644), and Advertising 1 (0.615).
- 3. Factor 3 with Sales Promotion indicator (0.458).
- 4. Factor 4 with indicators Public Relations2 (0.805).
- 5. Factor 5 with the indicator transcendence 2 (0.604).

Because there are factors that do not have members or the spread of factors is not evenly distributed in the component matrix table. The next step is to perform a distributed indicator factor rotation using the method varimax.

*H. Rotation Factors*

To simplify the value of the loading factor, rotation is needed to make it easier to interpret the data. Data rotation matrix components (rotated-component matrix) from the three groups are as follows:

Table 12. Rotation Faktor private employee

Indicators	Component				
	1	2	3	4	5
General Finance	.442	.44	.114	-	.516
Saving	.016	1	-	-	.198
Investment	.235	.773	.227	-	.391
consciousness 1	.235	.515	.069	-	.822
consciousness 2	.508	.082	.340	-	.331
Grace 1	.701	.193	-	.129	.094
Grace 2	.802	.496	.169	-	.012
Grace 3	.838	-	-	.181	.017
Meaning1	.679	.100	.215	.095	.368
Meaning2	.341	.207	.254	.176	.154
transcendence 1	.745	.608	.166	.123	.212
transcendence 2	.717	.097	.194	.155	.131
Truth 1	.159	.491	.354	.117	-

					.366
Truth 2	.075	.700	.411	.377	.239
Personal selling	.204	.458	.191	.825	.076
Advertisi ng 1	.179	.134	.695	-	.168
Advertisi ng 2	.141	.427	.616	-	.201
Sales Promotio n	.102	.406	-	.806	-
Public Relations 1	.085	-	.838	.163	-
Public Relations 2	.129	.028	.744	.116	.225

Source: Primary Data

- 1. Factor 1 consisted of indicators Rahmat 3 (0.838), Grace 2 (0.802), transcendence 1 (0.745), transcendence 2 (0.717), Grace 1 (0.701), meaning1 (0.679) and consciousness 2 (0.508).
- 2. Factor 2 which consists of indicators Saving (0.773), Truth1 (0.700), Meaning 2 (0.608), Investment (0.515) and Truth 2 (0.458).
- 3. Factor 3 with indicators consisting of Public Relations1 (0.838), Public Relations2 (0.744), Advertising 1 (0.695), and Advertising 2 (0.616).
- 4. Factor 4 with indicators consisting of Personal selling 1 (0.825) and Sales Promotion (0.806).
- 5. Factor 5 with indicators consisting of consciousness 1 (0.822) and General Finance (0.516).

Table 13. Rotation Faktor civil servant

Indicators	Component				
	1	2	3	4	5
Borrowing	.08	.7	.3	.0	.0
Insurance	.27	.5	.6	-	.0
Investment	.06	.1	.7	.1	.1
consciousness	.29	-	.6	.3	-

1		.267	.84	.05	
		.43			
Consciousness 2	.78	.085	.105	.30	.025
Grace 1	.63	.58	.019	-.131	.044
Grace 2	.51	.699	.012	-.19	.109
Grace 3	.33	.062	.317	.122	.613
Meaning 1	.82	.26	.314	-.019	.167
Meaning 2	.25	.23	.601	-.021	.088
transcendence	.76	.37	.205	-.099	.075
transcendence 2	.30	.26	.430	.053	.769
Truth1	.31	.78	.271	-.030	.044
Personal selling 1	-.05	.863	-.049	.248	-.052
Advertising	.08	.017	.073	.840	.217
Advertising 2	-.03	.100	.523	.714	-.168
Promotion	.59	-.065	-.099	.407	.126

Public Relations 2	.36	.24	-.023	.432	-.082
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Source: Primary Data

1. Factor 1 consists of several indicators including Meaning 1 (0.826), consciousness 2 (0.784), transcendence 1 (0.761), Grace 1 (0.638), Sales Promotion (0.590).
2. Factor 2 with indicators Personal selling1 (0.863), Truth 1 (0.771), Borrowing (0.769) and Grace 2 (0.699).
3. Factor 3 with indicators Investment (0.779), consciousness 1 (0.667), Meaning 2 (0.661) and Insurance (0.609).
4. Factor 4 with the indicator Advertising 1 (0.840) and Advertising 2 (0.714).
5. Factor 5 with indicators transcendence 2 (0.769), Public Relations2 (0.769) and Garce 3 (0.613).

After grouping the rotation matrix, the factor names are given to the combined group, private employee and civil servant, as shown below.

I. Naming

Table 14. Private employee

Factor	Variant	Indicator	Value Loading	
	36 370	Grace 3	0.838	
Factor 1		Grace 2	0.802	spiritua lity of
		transcenden ce 1	0,745	
		transcenden ce 2	0.717	
		Grace 1	.701	
		Meaning 1	0.679	
		Consciousn ess 2	0.508	
Factor 2	13 032	Saving	0.773	Spiritu ality
		Truth 1	0,700	

				Invest
		Meaning 2	0.608	
				ment
		Investment	0.515	
		Truth 2	.458	
factor 3	9852	public Relations 1	.838	public Relations
		public Relations 2	0.744	
		Advertising 1	0.695	
		Advertising 2	0.616	
factor 4	6603	Personal selling 1	0.825	Promotions
		Sales	0.806	
factor 5	5048	Consciousness 1	0.822	Financial
				Aware
		General Finance	0.516	ness

Source: Primary Data

The table above shows indicators truth two value loading < 0.5, which is not included in the factor because it does not meet the requirements.

Table 15. Civil servant

Factors	Variant	Indicator	Value Loading	
Factor1	35 640	Meaning1	0.826	Promotion of sharia
		Consciousness 2	0.784	
		transcendence 1	0.761	
		Grace 1	.638	
		Sales Promotion	.590	

Factor2	13 546	Personal selling 1	.863	Educational finance
		Truth 1	.771	
		Borrowing	0.769	
		Grace 2	0.699	
Factor3	9853	Investment	0.779	spirituality Investment
		Consciousness 1	0.667	
		Meaning 2	0.661	
		Insurance	0.609	
Factor4	8.670	Advertising 1	0.840	Advertising
		Advertising 2	0.714	
Factor5	6.900	transcendence 2	0.769	education
		PublicPublic Relations2	0.682	
		Grace 3	0.613	

Source: Primary Data

*J. Component Transformation Matrix*

The component transformation matrix test aims to determine whether the formed factors correlate. In the test results, it appears that there are negative numbers. This only illustrates that it only shows the direction of the correlation.

Table 16. Matrix Transformation private employee  
Matrix Transformation private employeeComponent

Component	1	2	3	4	5
1	.653	.531	.431	.022	.322
2	.488	-.300	.30	.748	-.13

			6		8
3	-.361	.101	.68	.486	-.388
4	-.220	.785	.49	.219	-.199
5	-.394	-.021	.01	.396	.829

Source: Primary Data

From the table data processing, the private employee group has a value for factor 1 of 0.653, factor 2 of 0.748, factor 3 of 0.687, factor 4 of 0.785, and factor 5 of 0.829. This shows that the five forming factors have a high correlation.

Table 17 MatrixComponent civil servant

Transformation MatrixComponent civil servant					
Component	1	2	3	4	5
1	.636	.583	.434	.201	.163
2	-.024	.571	.447	.679	.110
3	-.653	.448	.446	.125	-.399
4	.253	.088	-.467	.501	-.678
5	-.325	.354	-.442	.482	.585

Source: Primary Data

The civil servant group table shows the value of factor 1 is 0.636, factor 2 has a value of 0.679, factor 3 has a value of -0.653, factor 4 has a value of -0.678, and a factor of 5 has a value of 0.585. It can be concluded that the five factors formed have a high correlation value.

CONCLUSION

From the factor analysis results of the two groups of people who intend to save in Islamic NTB banks, there are two dominant factors. The community group with private employee profession is driven by the

Spirituality factor with a percentage of 36.370% then followed by the investment spirituality factor of 13.032%, the public relations factor 9.852%, the promotion factor 6.603, and financial awareness 5.048%, while the community group working as civil servants is driven by the promotion factor. Sharia by 35.640%, followed by financial education factor of 13.546, investment spirituality factor of 9.853%, advertising factor of 8.670, and public education factor of 6.900%.

The results above show that internal incentives for saving intentions more dominate community groups who work as private employees. In contrast, community groups working as civil servants are more dominated by external factors because civil servants tend to be the target of promotion by Islamic NTB banks more intensely. The exciting thing is that the community's education, literacy, and spirituality also play a role in encouraging the people of Sumbawa Regency to intend to save at an NTB Syariah bank.

SUGGESTIONS

Bank NTB has good potential in the regional Islamic banking market. By more intensively carrying out promotional innovations that easily reach all levels of society in Sumbawa district. Promotion can be done using social media and mass media. Making advertising content that is interactive, attractive, and creates two-way interactions on social media accounts, has the potential to add customers; this can be seen in the social media of the Islamic NTB bank, which still has little interaction with its followers. Religious, community and financial literacy activities must also be maintained for the general public and millennials, students, and college students.

Appendixes, if needed, appear before the acknowledgment.

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