

**Public Interest in the Savings Product Tabungan Berjangka  
Sejahtera (TBS)  
(Case Study at KSPPS Bina Syari'ah Ummah East Java)**

**Ely Rosita Mazlin<sup>1\*</sup>, Syamsir Alamsyah Harahap<sup>2</sup>, Fatihatus Sahliyah<sup>3</sup>**

Universitas Qomaruddin Gresik<sup>\*1, 2, 3</sup>

<sup>\*1</sup>email: [elyrose1802@gmail.com](mailto:elyrose1802@gmail.com)

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**Abstract:** This study aims to determine community interest in savings products Tabungan Berjangka Sejahtera (TBS) at KSPPS Bina Syari'ah Ummah East Java. This study was conducted with a qualitative approach, the procedure in this approach is that researchers collect descriptive data about people's behavior and words. In addition, the type of research carried out is field research, which aims to study in depth the background and current conditions. The data analysis techniques used are data reduction, data presentation and drawing conclusions. The research results show that: Public interest in savings products TBS is influenced by various factors including individual factors, environmental factors and marketing factors. The main benefits of savings products TBS include the potential for higher returns, direct prizes and flexibility in taking profit sharing. The development of more attractive features and more targeted market targeting with customized offers is expected to increase the attractiveness of savings products TBS at KSPPS Bina Syari'ah Ummah without changing the variation of the storage period.

**Abstrak:** Penelitian ini bertujuan untuk mengetahui minat masyarakat terhadap produk simpanan Tabungan Berjangka Sejahtera (TBS) pada KSPPS Bina Syari'ah Ummah Jawa Timur. Penelitian ini dilakukan dengan pendekatan kualitatif, prosedur pada pendekatan ini peneliti mengumpulkan data deskriptif tentang perilaku dan perkataan orang. Selain itu tipe penelitian yang dilaksanakan adalah penelitian lapangan, yang bertujuan untuk mempelajari secara mendalam latar belakang dan keadaan terkini. Teknik analisis data yang digunakan adalah reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa: Minat masyarakat terhadap produk simpanan TBS dipengaruhi oleh berbagai faktor termasuk faktor individual, faktor pengaruh lingkungan dan faktor pemasaran. Manfaat utama simpanan TBS mempunyai potensi imbal hasil yang lebih tinggi, hadiah langsung dan fleksibilitas pembagian bagi hasil. Pengembangan fitur yang lebih menarik dan menargetkan pasar yang lebih terarah dengan

**Keywords:** Community Interest; Savings Products (TBS); Benefit

penawaran yang disesuaikan diharapkan dapat meningkatkan daya tarik simpanan TBS tanpa merubah variasi jangka waktu penimpanannya.

**Kata Kunci:** Minat Masyarakat; Tabungan Berjangka Sejahtera (TBS); Benefit

## A. Introduction

Based on Law No. 25 of 1992, Indonesian Cooperatives are related to cooperatives. A cooperative is a business entity whose members are individuals or cooperative legal entities that carry out their activities based on cooperative principles and community economic movements that are in accordance with family values.(Sitio, 2001) The existence of Islamic financial institutions in Indonesia is growing, especially in providing alternative financing products and savings that are in accordance with Islamic principles. In their daily lives, Islamic cooperatives carry out similar activities to other financial institutions. The products available are also not much different, including savings, loans, investments, and so on.

Savings products, which are one type of savings product available at banks, are the products that are most in demand by the public. Currently, there are many savings products available, there are various types of savings products that customers can choose from. These savings include hajj and umrah savings, education savings, term savings, and others. Various types of savings products have been provided and offered by banks to customers.(Rosanti, 2019)

Customers in the process of considering, choosing and using products or services from financial institutions will be influenced by various factors. In general, these factors include marketing mix factors, social factors, cultural factors, personal factors and psychological factors.(Andespa, 2017) What must be done to attract public interest is that cooperatives need to recognize the behavior of the surrounding community. For

marketers, understanding customer behavior will make it easier to develop strategies to increase customer loyalty.(Suryani, 2017)

Sharia-based cooperatives play an important role in strengthening the people's economy and have social goals. Along with the rapid growth of sharia-based cooperatives, people have begun to invest their funds through sharia cooperative services. Currently, sharia cooperatives are a very influential economic sector for society and are growing rapidly. This growth is not only due to the growth of previously existing types of services, but also the emergence of new products in response to the needs and expectations of society.(Fuad, 2006)

The Tabungan Berjangka Sejahtera (TBS) savings product is one of the savings products designed by KSPPS Bina Syari'ah Ummah to meet the needs of the community who want to save safely and in accordance with sharia law. Tabungan Berjangka Sejahtera (TBS) savings have many advantages or advantages so that public interest in this product is increasing. The attractive advantages are that the profit sharing is higher than general savings, getting a prize at the beginning and not including profit sharing, profit sharing can be taken at the beginning, in addition to being cashed, profit sharing can be requested in the form of a prize, so that's what causes this savings to be increasingly in demand by the community. In this context, it is important to analyze public interest in this product and the factors that influence it.

As research conducted by Siti Zahira shows, the factors that influence customer interest in using mudharabah deposit products, apart from profit sharing, are location, belief/religion, service, and product quality.(Zahira, 2019) Meanwhile, in the research conducted by Luluk Latifah, the factors that influence customer interest in using term savings products are location factors, promotion factors, excellence factors, service quality factors, and reference group factors, and the most dominant factor is the location factor. (Latifah, 2019) In addition, in another study conducted by Novita Rosanti, the factors that influence customer interest in using savings plan products are interest rates,

bank location, promotion of bank service products, and the dominant one is interest rates. (Rosanti, 2019)

Although various studies have contributed to the understanding of term savings products, most previous studies tend to focus more on factors that influence public interest in term savings products. Previous studies also generally have not studied in more depth the various benefits offered by the financial institutions studied and the obstacles faced by the public in relation to term savings products. In fact, the success of utilizing term savings products is also very much determined by a deep understanding of the various benefits offered and efforts to overcome the obstacles faced by the public in relation to term savings products.

Therefore, this study is to analyze what factors influence public interest in the Tabungan Berjangka Sejahtera (TBS) savings product, what benefits are provided by the Tabungan Berjangka Sejahtera (TBS) savings product, and what obstacles are faced by the public in using the Tabungan Berjangka Sejahtera (TBS) savings product at KSPPS Bina Syari'ah Ummah.

Judging from the years, the number of people doing Tabungan Berjangka Sejahtera (TBS) has increased, as seen in the following table:

**Table 1 Number of Tabungan Berjangka Sejahtera (TBS) Customers at Head Office**

Year	Number of TBS Customers
2021	62
2022	156
2023	249
2024	268

From  
above, it can

the table  
be

concluded that in the period 2021-2024, the number of Tabungan Berjangka Sejahtera (TBS) customers at the KSPPS Bina Syari'ah Ummah Head Office has increased. This proves that there is increasing public interest in this savings product, and indicates that

there are factors that influence people to make Tabungan Berjangka Sejahtera (TBS) savings.

## **B. Research Methods**

This research uses a qualitative approach, a qualitative research approach is a way to investigate natural objects. The researcher acts as a key instrument.(Sugiyono, 2017). The type of research used is descriptive qualitative, descriptive qualitative research is research that describes and explains an issue as it is so that it becomes a disclosure of facts by collecting information that is relevant to the object being studied.(Moleong, 2014) The data collection technique combines observation, interviews and documentation.(Sukirman, 2021) Meanwhile, the data analysis technique uses data reduction steps, data presentation and then drawing conclusions.(Fiantika, 2022)

To check the validity of the data, researchers use triangulation techniques of data sources and time. Triangulation of data sources is checking data by searching for data from various sources that are still related to each other in terms of the Tabungan Berjangka Sejahtera (TBS) savings product. While time triangulation is checking data by collecting data at various different points in time.(Arianto, 2024)

## **C. Results and Discussion**

### **1. Implementation of Savings Agreement Tabungan Berjangka Sejahtera (TBS)**

Tabungan Berjangka Sejahtera (TBS) is a general term savings that has a certain time period in deposits and withdrawals of the money saved. The contract used by KSPPS Bina Syari'ah Ummah for the Tabungan Berjangka Sejahtera (TBS) savings product is the mudharabah contract.

Profit Sharing Ratio of Sejahtera Term Savings (TBS) is:

- a. 3 month term, profit sharing of 7% per year or equivalent to 0.58% per month.
- b. 6 month term, profit sharing of 8% per year or equivalent to 0.67% per month.
- c. 12 month term, profit sharing of 10% per year or equivalent to 0.83% per month.

There are three profit sharing models, namely profit sharing can be taken at the beginning, profit sharing can be taken in the middle, or profit sharing can be taken at the end.

## **2. Factors that Influence Community Interest in Savings Products Tabungan Berjangka Sejahtera (TBS)**

Tabungan Berjangka Sejahtera (TBS) is one of the leading savings products provided by KSPPS Bina Syari'ah Ummah and is a choice that is widely sought after by the community. This savings provides benefits for both parties, both for customers and the Islamic financial institution itself. This time deposit not only plays a role in improving the economy, but also becomes one of the important sources of funds for Islamic financial institutions in distributing financing products provided for customers who need loans.

The public interest in using the Tabungan Berjangka Sejahtera (TBS) savings product is certainly influenced by various factors. The following are factors that influence public interest in the Tabungan Berjangka Sejahtera (TBS) savings product at KSPPS Bina Syari'ah Ummah, namely:

### **a. Individual Faktors**

#### **1) Motivation from within the Individual**

The drive that comes from within an individual in the form of actions that encourage consumers to use products and services that they hope will fulfill their needs and desires is called personal motivation. (Priansa, 2017)

People are generally interested in term savings products due to their own motivation and interest as well as their understanding of these savings products.

#### **2) Belief or Religion**

Belief or religiosity is the main trigger for consumers in making transactions, especially related to understanding religious principles and the halalness of products and services.

Customer confidence in good and sharia-compliant products and services is believed to bring blessings and good benefits. Freedom from usury elements will affect customer interest in making transactions, in line with the prohibition of usury in Islam.

**b. Environmental Influence Faktors**

**1) Sosial Environment**

People can provide other consumers with their views on the quality of service they have received from a company. (Priansa, 2017)

The environment, whether family or friends, can influence a person's attitude and can influence someone in using certain products.

**2) Location**

Location is a place where a company or institution runs its business. Determining a suitable and strategic location is a very important element in doing business. Every company or institution considers the location based on the target market it wants to reach.

The proximity of the location or its strategic location for customers in making transactions can be a motivating factor for making transactions at the KSPPS Bina Syari'ah Ummah Head Office.

**c. Marketing Faktors**

**1) Product Promotion**

Promotion is one of the company's efforts in conveying information about the products they offer. Promotional activities aim to provide information, convince, and remind consumers about a product from the company with the intention that consumers can accept the existence of the

product and more potential people are interested in buying and loyal to the products provided. (Priansa, 2017)

Promotion is needed to attract people to be willing to become customers. The more often and smartly a financial institution runs promotions, the more people will know and be interested in becoming customers at the financial institution. In addition to conducting promotions by making direct offers and distributing brochures, providing good service to customers can also influence customer interest in term savings products at KSPPS Bina Syari'ah Ummah Head Office.

## 2) Profit Sharing

The profit sharing program provides a positive contribution, namely providing fair profits for customers, where profits are shared equally according to the agreed ratio.

Customer knowledge regarding profit sharing influences customers to make term deposits, meaning that customers understand the term profit sharing and its application in KSPPS Bina Syari'ah Ummah, namely that the profit sharing is higher than general savings, the profit sharing can be taken at the beginning and the profit sharing can be requested in the form of a gift.

## 3. Benefits of Savings Products Tabungan Berjangka Sejahtera (TBS)

Benefit is an advantage or benefit obtained by a person or certain party from something. The main benefit of a term deposit product is the potential for returns that are generally higher than regular savings. This is because customers are committed to saving funds for a certain period of time and not withdrawing them before maturity.

The benefits or advantages that can be obtained by Tabungan Berjangka Sejahtera (TBS) savings customers are:

- 1) The profit sharing is higher than general savings, but there is a time period.



- 2) Customers who make savings with Tabungan Berjangka Sejahtera (TBS) will receive a direct prize at the beginning and that is not included in the profit sharing.
- 3) The profit sharing from the funds saved can be withdrawn at the beginning.
- 4) In addition to being cashed, the profit sharing can also be requested in the form of a prize.

#### **4. Barriers faced by the Community towards Savings Products Tabungan Berjangka Sejahtera (TBS)**

Obstacles are something that hinders in achieving a certain goal. From the customers point of view, various reasons and considerations can underlie the customers decision to make a Tabungan Berjangka Sejahtera (TBS) deposit at KSPPS Bina Syari'ah Ummah Head Office.

Based on interviews with customers of Tabungan Berjangka Sejahtera (TBS) savings products, although Tabungan Berjangka Sejahtera (TBS) savings are attractive with their potential profits, there is a storage period that is the main consideration that makes customers tend to choose SiTakwa savings or general savings, especially concerns about sudden funding needs. Although information about Tabungan Berjangka Sejahtera (TBS) savings products has been well received by customers, flexibility and accessibility of funds are determining factors in customers' decisions to choose savings products.

#### **D. Conclusion**

1. The Tabungan Berjangka Sejahtera (TBS) at KSPPS Bina Syari'ah Ummah is a superior savings product that is in demand by the public because it provides benefits for customers and Islamic financial institutions. In addition to playing a role in improving the economy, this term deposit is also an important source of funds for Islamic financial institutions to distribute financing products to customers. Public interest in the Tabungan Berjangka Sejahtera (TBS) product at KSPPS Bina Syari'ah Ummah is influenced by various factors including individual factors

(motivation from within the individual and beliefs or religious), environmental factors (social environment and location), marketing factors (product promotion and profit sharing).

2. The main benefit of the Tabungan Berjangka Sejahtera (TBS) product is the potential for returns that are generally higher than general savings because customers are committed to saving funds for a certain period of time and not withdrawing them before maturity. Another advantage of the Tabungan Berjangka Sejahtera (TBS) product is that in addition to the profit sharing which is higher than general savings, you get a gift at the beginning and it is not included in the profit sharing and the flexibility where the profit sharing from the funds saved can be taken at the beginning or the profit sharing can be requested in the form of a gift.
3. The obstacle faced by the community regarding the Tabungan Berjangka Sejahtera (TBS) product is the existence of a storage period which is the main consideration in decision making. Based on customer statements, although this is attractive with its potential benefits, the storage period is the main consideration that makes customers tend to choose SiTakwa savings or general savings, especially because of concerns about sudden funding needs, so that flexibility and accessibility of funds become determining factors in choosing savings products.

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