



THE EFFECT OF DIGITAL MARKETING AND CELEBRITY ENDORSEMENT UTILIZATION ON CUSTOMERS' SAVING INTEREST IN SYARIAH BANKS (STUDY ON BSI BANK CUSTOMERS IN BONE REGENCY)

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ABSTRACT. This study aims to determine the effect of the use of digital marketing and the influence of celebrity endorsement on customer savings interest at the BSI bank, Bone branch. The variables used in this study are the dependent variables whether digital marketing and celebrity influence customer savings interest. This study uses a quantitative research method. The data for this study uses primary data by distributing questionnaires to 70 BSI customer respondents in Bone Regency. The sampling technique uses simple random sampling. The data processing for this study uses SPSS software version 29. The results of this study indicate that (1) Utilization of Digital Marketing has a positive and significant effect on Customer Saving Interest. (2) Utilization of Celebrity Endorsement has a positive and significant effect on Customer Saving Interest (3) The value of the coefficient of determination shows that the variables digital marketing and Celebrity Endorsement have an influence of 31.1% while the remaining 68.9% is influenced by other variables not used in this study.

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Introduction

A purchase decision is an action taken by consumers to be able to make a product purchase. When buying products or services, there are stages that consumers go through to make purchases such as the desired needs, consumer decision-making is basically a problem solving, considering that the increasing number of products in circulation results in the need for various considerations for the public in making purchase decisions. Most consumers, both individual consumers and organizational buyers go through a mental process that consumers can be done if the product is in accordance with what consumers want and need.¹

Currently, technological advances are increasingly rapid, today's people's lifestyles cannot be separated from technology, technology plays a very important role which will bring human civilization into the digital era, because it can facilitate humans in doing their jobs with

¹ Fatih Fuadi, *Bank dan Lembaga Keuangan Non Bank (Teori Dan Aplikasi)* (Jawa Barat: Adab, 2020),

this, it is likely that the bank will improve its services to customers, in various ways, one of which is by expanding banking services, one of the factors that influences an increase in the number of customers is with digital through digital marketing, marketing is highly expected to be able to provide opportunities to build relationships with customers and can also increase the number of customers, the approach to marketing in the Digital Marketing era is to attract customers through product marketing, but also through the relationship between the bank and customers, both before or after becoming a customer, this digital marketing channel also makes it easier for business actors to learn how consumers react to products that have been offered by business actors through comments.

Digital Marketing become one of the media that is often used by business actors because of the new ability of consumers to follow the flow of digitalization and there are several companies that are gradually starting to leave the conventional marketing model and switch to modern marketing. With Digital Marketing communication and transactions can be done at any time and can be accessed worldwide, someone can also see various goods via the internet, ease of ordering and the ability of consumers to compare a product with a service product.²

In the banking sector, digitalization is developing very rapidly. The change in concept from traditional banking to the future banking model is reflected in the value of digital banking transactions recorded at IDR 12,827 trillion as of June 2023 and growing by 11.6% YoY, based on Bank Indonesia data.

Table 1
Number of Customers of Bank Syariah Indonesia

Year	Number of customers (In millions)
2021	16.5
2022	17.7

Source: Official Website of Bank Syariah Indonesia

Based on the results in table 1, it can be seen that although Bank Syariah Indonesia is still relatively new because it only announced its merger in early 2021, it was able to obtain 16.5 million customers in 2021. In the following year, namely 2022, Bank Syariah Indonesia's customers increased from 16.5 million customers to 17.7 million customers at the end of 2022. Bank Syariah Indonesia is currently the largest Islamic bank in Indonesia after announcing its merger. With this, of course, there is great hope for Bank Syariah Indonesia to further expand its customer reach.

A simple research was conducted to determine customer decisions in using financial services at Bank Syariah Indonesia. In a simple research conducted on 30 respondents, the results were less than optimal.

Table 2
Decision to Use Bank Syariah Indonesia

Bank Name	User Percentage
BCA	40%
BNI	13.3%
BRI	13.3%
BCA Syariah	6.7%

² Nur Faizah. Pengaruh Digital Marketing Dan Brand Image Terhadap Minat nasabah Dalam Penggunaan Produk Tabungan Pada Bank Syariah Indonesia Kc Jember. UIN KH AHMAD SIDDIQ JEMBER. 2022. h 1

Source: Pre-Research on the Decision to Use Bank Syariah Indonesia (Data Processed 2022)

The survey results show that out of 30 respondents, around 40% of respondents or around 12 people prefer to use conventional banks, namely BCA bank. Then BSI bank is in second place with a decision to use only around 26.7% or around 8 users, then followed by BNI bank at 13.3%, BRI bank 13.3% and there is BCA Syariah bank at 6.7%. As the largest Islamic bank in Indonesia, of course the figure of 26.7% is still considered. If you look at the fact that most of the Indonesian population is Muslim. Of the 30 respondents who participated in the survey, most of them reasoned that they preferred to use conventional banks because they were easier to find around their homes. From these data, it can be seen that the level of decision to use Indonesian Islamic banks is still quite low. Quoting from the official website of the Ministry of Home Affairs, the number of young or productive population in Indonesian currently tends to be high at 190.83 people (69.3%) as of June 2022.⁷ In response to this, of course, the market share targeting the younger generation must continue to grow.

Bank Syariah Indonesia is expected to be more critical in following market developments or customer needs in order to obtain a larger market share. From the above phenomenon, it can be concluded that in customer decisions, the influence of digital marketing and Celebrity Endorsement becomes a consideration for using a product. Famous celebrities are a very big consideration for becoming a communicator in a product advertisement, commonly called Celebrity Endorsement, celebrities who are on the rise or popular are believed to be able to influence someone to take action, of course in accordance with the initial goal, advertising is one of the strategies carried out by companies to communicate products and introduce a brand, this form of communication can be done in various ways.³

In marketing through digital marketing in Islamic banking also requires marketing with a Celebrity Endorsement system, namely individuals who are known to the public for their achievements in attracting customer interest, famous celebrities are believed to be able to attract customer interest, one of which is the celebrity couple who became the BSI brand ambassador, namely Atta Halilintar and Aurel Hermansyah, this is proven from the official Instagram life with BSI, celebrities are believed to be more interesting and arousing than using ordinary people in influencing potential consumers, many factors will be considered by companies that will use celebrities to promote their products. the use of these celebrities is sometimes able to increase sales because they are widely known by the public, celebrities will provide benefits to customers. To Determine Decisions because celebrities have popularity, talent, charisma, and credibility in promoting products, of the four elements, credibility is the most important element for consumers because high credibility describes consumer perceptions of celebrity expertise and knowledge.⁴

Utilizing Digital Marketing as a product offering and marketing tool to make it easier for consumers to get various products promoted by Islamic banks, Regarding this, can it attract consumer interest in the products promoted and get a good response from consumers. This phenomenon is utilized by Islamic banking business actors, who are increasingly innovative in developing technology-based services that facilitate customer activities, for example Digital marketing and celebrity endorsements that customers can use to obtain information or transact on every product offered in Islamic banking services, The purpose of this study is to determine

³ Muhammad Trio Febrianto, *Pemanfaatan Digital Marketing Bagi Usaha Mikro, Kecil Dan Menengah Pada Era Masyarakat Ekonomi Asean* Universitas Asean, Vol 1 No 2, Desember 2018, h 64

⁴ Afif Zaerofi dan Nawarendra Nawarendra, "Pengaruh Celebrity Endorsement dan Iklan Instagram Terhadap Minat Pembelian", *Institut Agama Islam Tazkia Bogor Indonesia*, h .50.

whether the use of digital marketing carried out by Islamic banks is able to attract customer interest.⁵

Literature Review

Digital Marketing

Digital Marketing according to WJ. Stanton divides it into two basic forms of understanding, namely in the social sense, Marketing is every exchange activity aimed at satisfying human needs, and in the commercial sense, it is a business that aims to prepare, set prices, advertise active systems and distribute services and some goods that meet market needs.

The importance of digital marketing in this modern era cannot be ignored. In an increasingly digitally transformed world, effective marketing strategies on online platforms have become the key to success for both businesses and brands. Through digital marketing, search engines, and email to reach their target audience more efficiently. With the existence of social media, it is very important for both business people to reach consumers. Putra's research results show that more than 3.8 billion people worldwide use the internet, and 2.9 billion people use social media. The development of social media has given rise to various applications that can be easily accessed such as Websites, WhatsApp, Instagram, Facebook, Twitter, and so on.⁶

Digital Marketing is a type of marketing that is liked by many people to be able to reach consumers directly and can minimize promotional costs. Digital marketing not only has the benefit of being able to access a very wide market and streamline promotional costs, as well as create unlimited marketing space and time. Not only that, digital marketing has a real time nature so entrepreneurs can immediately observe the interest and feedback from the target market, and can decide on a strategy to adjust the advertising content for better and faster results. Types of Digital Marketing Used in Banks There are several that can be used in marketing at banks, namely: websites, web banners, and email marketing.⁷

Celebrity Endorsement

According to Putra & Soebadi Celebrity Endorsement is someone who enjoys public recognition and uses this recognition for consumer product needs by appearing with the product in advertisements. Celebrity Endorsement has positive or significant benefits because it has popularity, talent, charisma and credibility of the four elements, credibility is the most important element for consumers. High credibility describes consumer perceptions of its expertise. With the endorsement of celebrities who are believed to be famous and have a good image among the public, customers are interested in saving. In choosing celebrities to promote bank products, of course banks also choose celebrities who often promote financial institutions, and not many celebrities also participate in saving at the financial institutions they promote..

⁵ Nur Faizah, "Pengaruh Digital marketing Dan Brand Image Terhadap Minat Nasabah dalam Penggunaan produk Tabungan Pada Bank Syariah Indonesia" Oktober, 2022, Universitas Islam Negeri Hji Achmad Siddiq Jember, Fakultas Ekonomi Dan Bisnis Islam, h. 8-9.

⁶ Dr. Sitti Nikmah Marzuki, S.E.I., M.E. (Pemasaran Melalui Sosial Media) Institut Agama Islam Negeri Bone, Eruka Media Aksara, Maret 2024, h. 78

⁷ Nur Faziah "Pengaruh Digital Marketing dan Brand Image Terhadap Minat Nasabah Dalam Menggunakan Produk Tabungan Pada Bank Syariah Indonesia ke. Jember" 2022, h. 19.

Utilizar celebridades es una promoción popular en este momento porque las celebridades tienen las habilidades para promocionar una marca. Además de promocionar, por supuesto, las celebridades también utilizan los productos que se promocionan. Las celebridades pueden resultar atractivas y confiar en el público para que los productos que se promocionan puedan ser conocidos y reconocidos por los consumidores. Los bancos utilizan celebridades para crear una buena marca e imagen porque se cree que las celebridades famosas pueden atraer el interés de los clientes, por supuesto, las celebridades también utilizan los productos que se promocionan, aumentando así la confianza de los clientes. Products es una pareja de celebridades que también son abbasadors de la marca BSI, a saber, Atta Halilintar y Aurel Hermansyah, como lo demuestra el Instagram oficial de Life with BSI. Las celebridades Atta Halilintar y Aurel Hermansyah también se unieron e invirtieron en bancos de la sharia y se convirtieron en celebridades que promocionaron productos bancarios de BSI como ahorros, financiación, depósitos e inversiones. Esto está demostrado y se puede ver en la página de Instagram de BSI, es decir, la vida con BSI.⁸

Figure 1
Celebrities Who Promote BSI Bank Products



in simple terms, Celebrity Endorsement is using someone who has a positive impact because of the achievements and image that he has achieved. The way of conveying messages through advertisements to prospective buyers must be considered. Advertisements can be packaged as attractively and creatively as possible, namely by using figures who have the ability to persuade the attention of many people. Figures who can be exemplified by behavior and activities that have a good impact can be called Celebrity Endorsers. Using this celebrity endorser strategy is expected to be one of the techniques to increase the power of product purchasing decisions.⁹ Bank services promoted by Celebritish like, Savings, Financing, Deposits and investmentstation.¹⁰ With promotions through celebrities, it can accelerate the reach and speed up the spread of information, because celebrities have many followers and the information that is always conveyed by celebrities is always a topic of conversation, and is trusted by the wider community and whatever is promoted by celebrities always becomes a trending topic so that it can accelerate information through celebrity endorsements.

Research methods

This research was conducted on BSI Bank Customers in Bone Regency. The type of research used by the researcher is correlation research with a quantitative approach. The data collection technique for this research uses a questionnaire. The collected data will be analyzed

⁸ Kerin, S., & Musadad, A. / *Jurnal ilmiah Wahana Pendidikan* 8(17), h. 498-501

⁹ *Jurnal Ilmiah Wahana pendidikan*, "Pengaruh digital marketing dan celebrity endorsement terhadap keputusan pembelian produk Ergo di kota Cirebon", h. 501

¹⁰ *Jurnal Komunika*, Volume VI Nomor1, Maret 2015, *Faktor-Faktor yang Mempengaruhi Minat Masyarakat Jakarta Dalam Mengakses Fortal Media Jakarta Smart City*,h. 10-11.

statistically to see the relationship between the variables studied. The population of this study is BSI Bank customers in Bone Regency. The sample used in this study is BSI Bank Customers in Bone Regency. The researcher will take as many as 70 respondents, determining the number of respondents using the Cochran formula. The measurement scale used in this study is the Likert scale. In this study, the questionnaire was compiled using Google Form or met directly using a printed questionnaire.

Results and Discussion

1. Research Instrument Test

a. Validity Test

Table 3
Validity Test

Variabel	No Item	r-Hitung	r-Tabel	Nilai Sig	Keterangan
Digital Markting (X1)	1	0,764	0,235	0,001	Valid
	2	0,809	0,235	0,001	Valid
	3	0,774	0,235	0,001	Valid
	4	0,795	0,235	0,001	Valid
	5	0,776	0,235	0,001	Valid
	6	0,775	0,235	0,001	Valid
	7	0,789	0,235	0,001	Valid
Clebritney endorsement (X2)	1	0,620	0,235	0,001	Valid
	2	0,669	0,235	0,001	Valid
	3	0,761	0,235	0,001	Valid
	4	0,702	0,235	0,001	Valid
	5	0,825	0,235	0,001	Valid
	6	0,652	0,235	0,001	Valid
	7	0,754	0,235	0,001	Valid
Interest (Y)	1	0,716	0,235	0,001	Valid
	2	0,716	0,235	0,001	Valid
	3	0,764	0,235	0,001	Valid
	4	0,793	0,235	0,001	Valid
	5	0,791	0,235	0,001	Valid
	6	0,826	0,235	0,001	Valid
	7	0,616	0,235	0,001	Valid
	8	0,655	0,235	0,001	Valid

Source: Processed Primary Data, 2024

b. Reliability Test

Tabel 4
Reliability Test

Variabel	Jumlah Pertanyaan	Batas Reabilitas	Cronbach s Alpha	Keterangan
Digital Markting (X1)	7	0,60	0,894	Reliabel
Clebritney endorsement (X2)	7	0,60	0,839	Reliabel
Interest (Y)	8	0,60	0,894	Reliabel

Source: *Processed Primary Data, 2024*

2. Classical Assumption Test

To produce good research, the regression method requires a classical assumption test to determine whether there are errors or deviations in the classical assumption test. The following are the results of the classical assumption test that has been carried out using SPSS Software Version 29

a. Uji Normalitas

Uji normalitas bertujuan untuk mengetahui distribusi data dalam variabel yang digunakan dalam penelitian. Data yang baik dan layak digunakan dalam penelitian adalah Data Yang Memiliki Distribusi Normal. Cara untuk mendeteksi agar melihat penyebaran data pada sumber diagonal grafik *Normal P-P Plpt of regression* standardized Sebagai dasar Pengambilan Keputusan.

Table 5
Data Normality Test
One-Sample Kolmogrove Smirov Test

One-Sampel Kolmogrove Tes			Unstandardized Residual
N			70
Normal Pramateres	Mean		.0000000
	Std. Deviation		3.68600911
Most Extreme Differences	Absolute Positive		.105
	Neative		-.057
Test Statistic			.105
Asymp. Sig. (2-tailed)			.052
Monte Carlo Sig. (2-tailend)	Sig		.054
	99% Confidence Interval	Lower Bound	.048
		Upper Bound	.060

Source: *Output SPSS 29, 2024*

Based on Table 5, it can be seen that the significant value of 2 tales is 0.54 thousandths greater than the specified significance rate, which is 0.05 ($0.200 > 0.05$). This indicates that the data is normally distributed, which is a requirement to conduct further testing.

b. Multicollinearity Test

The multicollinearity test is used to test whether there is a high correlation between the independent variables and the dependent variables of a multiple linear regression. A regression model is said to be good if it does not have a correlation with the independent variables or there is no multicollinearity. To find out that a regression model does not experience multicollinearity, use the VIF (Variance Inflation Factor) and tolerance values. If the VIF value is <10 and the tolerance value is >0.1 , it means that the data does not show multicollinearity.

Table 6
Multicollinearity Test

Model	Unstandadized Cofficients	Standardised Cofficients	Collinearity Statistics
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		B	Std. error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	13.269	3.735		3.553	<,001		
	Digital Marketing	.187	.179	.171	1.047	.299	.388	2.580
	Celebrity Endorsement	.514	.202	.414	2.540	.012	.388	2.580

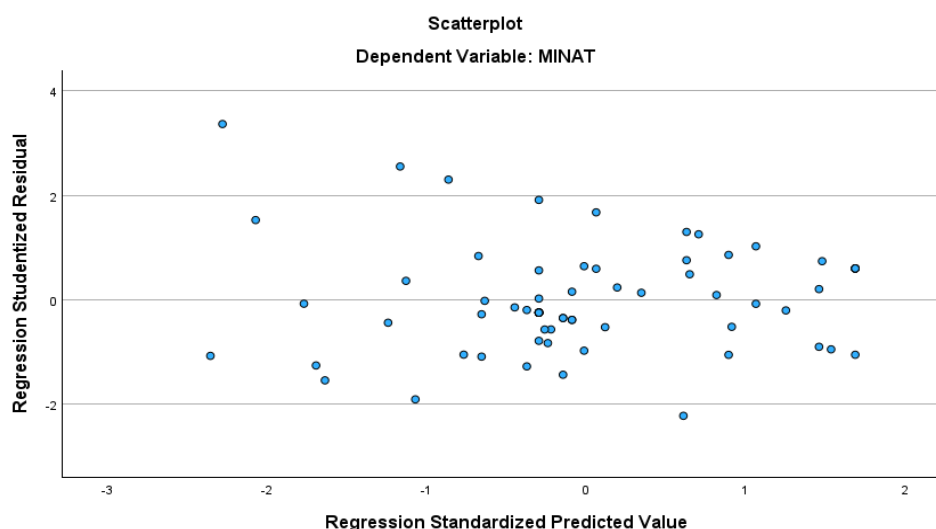
Source: SPSS data processing Version 29, 2024

Based on Table 6, it can be seen and understood that in the data, multicollinearity does not occur by looking at the tolerance value for each variable, namely $0.299 > 0.01$. Furthermore, it can be seen from the VIIF value < 10 . From each variable, both digital marketing variables are capable of celebrity endorsement and have a value of $2.580 > 10$. 9n9 indicates that there is no multicollinearity in the data.

c. Heteroscedasticity Test

It is used to intuitively test whether there is a difference in residual variance from one observation to another.

Table 7
Heteroscedasticity test results



Based on table 7, it can be explained that, based on the information presented in table 7, it can be seen that the two variables studied, namely digital marketing (X1) and celebrity endorsement (X2), show a normal distribution, so it can be concluded that the distribution data is normal.

d. Multiple linear regression analysis

This study uses multiple linear regression analysis to analyze the data. This regression is chosen because there are several independent variables, namely Digital Marketing (X1) and Consumer Loyalty (X2), which affect the external variable, namely Interest (Y). The purpose of this researcher is to intuitively assess how much influence the independent variables have on the external variable. The results of the multiple regression analysis can be found in table 4.1.1

Table 8
Multiple linear regression analysis

Model		Unstandadized Cofficients		Standardised Cofficients		
		B	Std. eror	Beta	t	Sig
1	(Constant)	13.269	3.735		3.553	<,001.299
	Digital Marketing	.187	.179	.171	1.047	.299
	Celebrity Endorsement	.514	.202	.414	2.540	.013

Source: SPSS data processing Version 29, 2024

Based on the regression coefficients listed in the table, the multiple linear regression equation is as follows:

$$Y = 13.269 + 0.187X_1 + 0.514X_2$$

Based on the equation created above, the interpretation can be explained as follows:

1. constant of 13.269 indicates that the price does not change the bounded value (customer interest in sharia banking) is equal to 13.269.
2. The regression coefficient X1 of 0.187 indicates that for every 1% increase in customer interest (due to digital marketing), customer interest in sharia banking increases (customer interest in sharia banking products through consumer confidence) increases by 0.514. The coefficient is positive, so it can be seen that the X1 to Y ratio is positive.
3. The regression coefficient X2 of 0.514 indicates that for every 1% increase in customer interest (due to the credibility of the investor), the customer's interest in investing (customer interest is determined by the promotion of Islamic banking through the credibility of the investor) increases, so the customer's interest in investing in X2 to Y is positive.

3. Hypothesis testing

This test is an intuitive test to see whether there is a significant influence of the independent variable on the dependent variable. To find out, the following test can be carried out::

a. Uji T (Persial)

Table 9
Autocorrelation Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	13.269	3.73		3.553	<,001
	Digital Marketing	.187	.179	.171	2.540	.229
	Celebrity Endorsement	.514	.202	.414	2.540	.013

Source: Output SPSS 29, 2024

Based on Table 9, it can be interpreted:

- 1) The digital marketing variable shows a positive regression coefficient of 0.187. The t-test of this variable produces a t-count value of 1.407 > t-test of 1.666 with a significance of 0.000 (less than 0.005). The interpretation is that the individual or partial digital marketing variable has a significant effect on customer interest in investing in Islamic banks in Bonei Regency. This means that H1 is accepted, namely digital marketing has an effect on customer interest in investing in Islamic banks in Bonei Regency.
- 2) The digital marketing variable intuition coefficient is 0.514 (positive). The t-test results show > t-count 1.666 with a significance value of 0.000 (below 0.05) this results in that the consumer loyalty variable partially has a significant effect on customer interest in investing in Islamic banks in Bonei Regency. Therefore: h1 is accepted, namely Consumer Loyalty has a significant effect on customer interest in investing in Islamic banks in Bone Regency.

b. F Test (Simultaneous)

The F test is a hypothesis analysis that is used to intuitively evaluate and determine the extent to which individual variables simultaneously or jointly influence the respective variables. In this research context, the F test is applied intuitively to assess the collective influence of independent variables, namely digital marketing (X1) and global marketing (X2) on the independent variable, namely marketing interest (Y).

Table 10
Simultaneous F test results

ANOVA ^a						
Model		Sum of Square	df	Mean Square	F	Sig.
1	Reression	422.83	2	211.432	15.111	<.001 ^b
	Residual	937.480	67	13.992		
	Total	1360.343	69			
a. Dependent Variabel: Minat						
b. Predictors: (Constant), Celebrity_Endorsement, Digital_Marketing						

Source: Output SPSS 29, 2024

Based on the data results displayed in table 10, the F test analysis shows that the calculated F value obtained is 15.111, while the F-table value is 3.09. This comparison shows that Fh is much greater than the F table (15.111 > 3.13). In addition, the significance value produced is 0.000 which is below the threshold of 0.05 or 0.000 < 0.5. This means that H1 is accepted simultaneously or together, the variables Digital Marketing and Celebrity Endorsement are proven to have a positive and significant influence on Customer Savings Interest at Bank BSI Kab. Bone

c. Test of Determination Coefficient (R²)

The coefficient of deidentification test is a method used to intuitively evaluate the extent to which independent variables contribute to explaining the variation in the dependent variable. The effectiveness of this test is assessed by examining the R² value (Adjusted R Square), which ranges from 0 to 1. The interpretation of the R² value is that the closer it is to 1, the better the model is at explaining the relationship between the independent and dependent variables. Conversely, a value close to 0 indicates that the model is less effective in explaining the variation in the dependent variable. This figure is a table of the results of the Deiremination Coefficient test (Adjust R Square):

Table 11
Results of Determination Coefficient Test

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.558 ^a	.311	.290	3.741
a. Predictors: (Constant), Celebrity_Endorsement,				
b. Dependent Variabel: Minat				

Source: Output SPSS 29, 2024

Based on the data presented in table 11, the value of the determination coefficient (R Sq) obtained is 0.311. The interpretation of this result is that the independent variables in this model, namely Digital Marketing and Core Consumer, together are able to explain 31.1% of the variation that occurs in the independent variable (Interest). This figure shows that the model has a fairly strong predictive ability, considering that more than three-quarters of the variation in Interest can be explained by the two independent variables. Meanwhile, the remaining 68.9% of the variation in impulsive buying cannot be explained by this model. This indicates that there are other factors outside of Digital Marketing and Consumer Branding that also contribute to impulsive buying behavior, but are not included in this research model.

Discussion of Research Results

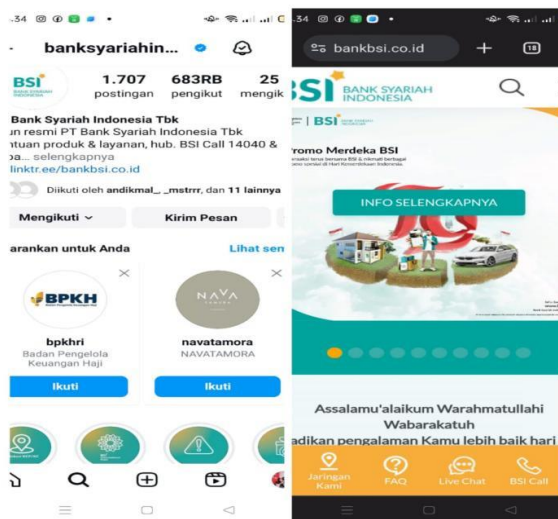
1. The Influence of Digital Marketing on Customers' Interest in Saving at Islamic Banks

The results of the study indicate that there is a positive and significant influence between digital marketing on customer interest in investing at BSI Bank, Bonei Regency. This is shown from the results of the hypothesis test, namely the (t) test shows that the significance value of the digital marketing variable is 0.000, smaller than the specified significance level of 0.05. The regression coefficient of the Digital Marketing variable is 0.187, with a calculated t value of $1.047 > t_{table} 235$. This shows that the digital marketing variable has a positive and significant influence on customer interest in investing in BSI Bank, especially for customers of BSI Bank, Bone branch. Which means that the higher the influence of Digital Marketing on the Bank, the higher the customer interest in investing in BSI Bank in Bone Regency. In other words, Digital Marketing influences customer interest in investing, customers make transactions and take BSI Bank products because they are influenced by digital marketing itself. This means that the higher the promotion on digital marketing, the more opportunities there will be to get more customers, especially at BSI Bank, Bonei Regency, in other words, digital marketing affects customer interest. With the digital marketing implemented by BSI Bank, customers can more easily find information through social media or electronic media. Because with digital marketing, in addition to making it easier for customers to find information and make transactions online, digital can also save time, speed up the transaction process and save costs without having to come directly to the bank, customers can already make transactions.

The output of this study is in line with previous research conducted by Nuir Faiziah in 2022 which revealed that Digital Marketing has a significant impact on customer interest in using banking products at Bank Syariah Indonesia, Jember Branch. Furthermore, when reviewed based on the analysis of descriptive data on the characteristics of respondents, it is known that the majority of BSI bank customers are 38 or 55.8% male and 32 or 44.2% female. This indicates that the people of Bonei Regency, especially men, mostly prefer to become BSI bank customers and have an intuitive interest in investing in banks because of the implementation of digital marketing at BSI Bank. This finding supports the theory of Kolteir & Armstrong, in Ruimond and Eit al. (2020) Digital marketing is marketing using digital technology such as email, web, social communication, and others. At Indonesian Islamic banks,

digital marketing uses web and social media (Facebook and Instagram). This is one of the images of digital marketing carried out by Indonesian Islamic banks:

Figure 2



Based on the image above, it can be seen that digital marketing from Indonesian Islamic banks is through web, facebook and instagram. Each account has a lot of participants. Based on table 3.16, it can be concluded that a value of 0.000 is obtained, where the value is $0.000 < 0.005$. So it rejects H_0 or which means that digital marketing has a significant peer influence on customer interest. Based on the analysis and interpretation, it can be concluded that digital marketing has a significant peer influence on customer interest in BSI Bank, Bonei Regency.

2. The Influence of Celebrity Endorsement on Customers' Interest in Saving

The results of the study indicate that there is a positive and significant correlation between Celebrity Indorseimeint and customer interest in investing at BSI Bank, Bone Branch. This is based on the results of the hypothesis test, namely the partial (t) test, indicating that the significance value of the variable is 0.000, smaller than the predetermined significance level of 0.05. The coefficient of regression of the Celebrity Endorsement variable is 0.514. With a calculated value of $2.540 > t$ table 1.66, this shows that the celebrity endorsement variable has a positive and significant influence on customer interest in investing at BSI Bank in Bonei Regency. This means that the higher the influence of Celebrity Endorsement, the more customers will be interested and interested because of the promotion from the celebrity endorsed by the company. Because an individual as a celebrity feels interested when he knows the information from people who have a good image and have the ability to promote something as attractively as possible. Celebrity influencers are considered capable of attracting customer interest because of their ability to promote something in detail and attractively and provide evidence of the success of the products they promote. Based on the findings of this study, Celebrity Endorsements have an effect on customer interest in buying at BSI Bank, Bone Regency, this is in line with previous research conducted by Afif Zeafori and Mahendra with the title Celebrity endorsements have an effect on buying interest using purposive sampling techniques. This study found that Celebrity Endorsements and Instagram ads have a significant positive effect on buying interest both individually and simultaneously.

This study supports Kolter's theory (2009) that celebrity endorsement is the use of a speaker as an attractive or popular figure in an advertisement, so that it can influence the image of something in the minds of customers. Kolter said that five specific indicators of celebrity

endorsement intuitively facilitate communication effectiveness are explained by the acronym TEARS. TEARS consists of Trustworthiness (can be trusted). Expertise (Expertise), which is a dimension of Credibility, physical attractiveness, price quality and similarity (similarity with the intended audience is a component and concept of physical attractiveness). In the context of this theory, customers become interested because of the celebrity who promotes the products of the BSI bank in the capital, in addition to being interested in buying, celebrity is also able to increase customer trust and customers feel safe in making transactions. So that with the existence of celebrity who is endorsed, it influences customer interest in buying at the BSI Islamic bank in Bone Regency..

3. The Influence of Digital Marketing and Celebrity Endorsement on Customers' Interest in Saving at Islamic Banks

Based on the results of statistical tests, F count is 15.111, while the F table value is 3.13. The results of the analysis show that $F_{count} > F_{table}$ ($15.111 > 3.13$) with a significance value of $0.000 < 0.05$. From these results, it can be concluded that there is a significant influence between the variables Digital Marketing and Celebrity endorsement on the interest in investing in BSI bank customers in Bone regency. The dilution coefficient analysis produced an r square value of 0.311 or equivalent to 0.31.1%. This indicates that 31.1% of customer interest in investing can be explained by the Digital Marketing and Celebrity Branding variables. While 68.9% is influenced by other factors not included in the scope of this study, furthermore, the correlation coefficient (R) value of 0.558 indicates a very strong relationship between the variables studied. The results of this study are in line with and in line with the findings of previous research studies, including research by Muhihlics, M. Fthony (2023), and Alfiandi, Rian (2022) and research conducted by Muihammad Al-Firdausiahla UiIN Walisogo Seimarang, namely regarding the influence of digital marketing and celebrity education on the interest in buying the Shopee application. This is proven by the t-count value of 16.284, which is greater than the t-table, namely 1.660 with a sig value of $0.000 < 0.05$ (Significant).

his study supports the theory of Pof Kolteir & Kelleir (2016) about digital marketing and celebrity endorsement by showing that digital marketing is a promotional activity carried out for a brand or product using electronic (digital) media. Kolteir's theory (2009) celebrity endorsement is the use of a speaker as an attractive or popular figure in an advertisement, so that it can influence the image of a brand in the minds of customers. The results of the study showed an r-squaring value of 0.311 or equivalent to 0.31.1%. This indicates that 31.1% of customer interest in banking can be explained by the Digital Marketing Variable. In line with the views of Kolteir and Kelleir on digital marketing and celebrity endorsement that influence customer interest in banking. Which will increase customer interest because of the existence of digital marketing and celebrity endorsement that makes it easy and gives a sense of trust to customers to borrow from Islamic banks. In the context of this theory, with the existence of Digital Marketing and celebrity endorsement, it is able to increase insight, expand reach, increase interest in fast and easy-to-reach promotions, making companies get many customers. Based on the research results, both digital marketing and celebrity endorsement have a significant effect on customer interest in BSI Bank, Bonei Regency. However, to determine which variable has the most significant value, we need to look deeper into the regression coefficient and significance value of each variable. The results of the analysis show:

1. Digital Marketing: Regression coefficient is 0.187 with a t-calculation value of 1.047
2. Celebrity Endorsements: The regression coefficient is 0.514 with a t-calculation value of 2.540

Although both variables show significant influence, digital marketing has a higher regression coefficient (0.187) compared to the Celebrity Indorseimeint (0.514). This shows that the Celebrity Indorseimeint has a greater contribution to customer purchasing interest compared

to Digital Marketing. The Celebrity Eendorseimeint variable has the most significant value in influencing customer interest, celebrity eendorseimeint is a celebrity who is famous and has many followers so that when the celebrity promotes a product with great value, it gets more customers. and is able to reach more widely and provide information faster so that the desires of prospective customers arise by seeing through celebrity promotions, so that celebrity promotions are bigger than digital marketing.

Conclusion

Based on the results of the research that has been conducted, the conclusions that can be drawn are as follows: 1. Digital Marketing Has a Positive and Significant Influence on Customer Interest in Investing. This means that H1 is accepted, the better the Digital Marketing at the bank, the more it will increase customer interest in investing at BSI Bank. 2. Celebrity Promotion Has a Positive and Significant Influence on Customer Interest in Investing. This means that HI is accepted, the more Promotion through Celebrity Promotion at the Bank, the more it will increase customer interest in investing at BSI Bank. 3. Together or simultaneously, both Digital Marketing and Celebrity Ecommerce have a positive and significant influence on customer interest in investing. This means that H1 is accepted, the more promotions through Digital Marketing and Celebrity Ecommerce, the more it will increase customer interest in investing in Islamic Banks, especially in BSI Bank in Bonei Regency. Although both variables show a significant influence, Celebrity Ecommerce has a higher regression coefficient, namely (0.514) compared to Digital Marketing, which is larger (0.514). This proves that celebrity endorsement provides a greater contribution than digital marketing. The celebrity endorsement variable has the most significant value on customer interest in banking at BSI Bank in Bonei Regency. The celebrity endorsement is able to influence customer interest in choosing a bank and choosing the right product compared to digital marketing because it can influence someone and provide a sense of trust, because it is promoted by a well-known celebrity and has a good image.

Suggestion

The suggestions that researchers can provide in this study are as follows:

1. For the Bank Improving digital marketing strategies and digital identity development to attract customer interest is very important. This helps customers make decisions in choosing and investing in BSI Bank, the goal is to protect customers from things that are detrimental to both customers and the bank.
2. For Customers Increase the sense of satisfaction and interest in bank products that are promoted in digital marketing and digital identity development. This helps customers find information and makes it easier to make transactions while providing a sense of customer satisfaction.
3. For Further Researchers Further researchers can broaden the results or compare the results with other researchers to better understand the factors that influence customer buying interest. Furthermore, it can also be done through long-term studies to monitor changes in customer interest in products implemented from time to time. This can provide in-depth insights into the use of marketing that can attract customer buying interest.

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