Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)
Accredited No. 204/E/KPT/2022
DOI: https://doi.org/10.30651/jms.v11i4.31893
Volume 11, No. 1, 2026 (273 - 291)
Received 10 Apr 2026, Accepted 11 Apr 2026, Published Online: 21 Apr 2026

EFFECT OF PROMOTION, GOLD PRICE CHANGES, AND DIGITALIZATION ON CUSTOMERS' DECISIONS TO SAVE GOLD AT BANK SYARIAH INDONESIA, ADAM MALIK BRANCH, BENGKULU CITY

Aurin Novima Setra [1], Andang Sunarto [2], Miko Polindi [3]
Universitas Islam Negeri Fatmawati Sukarno Bengkulu
anovimasetra@gmail.com [1], andang99@gmail.uinfasbengkulu.ac.id [2], miko@mail.uinfasbengkulu.ac.id [3]

Abstract

This study aims to analyze the effects of promotion, gold price fluctuations, and service digitalization on customers' decisions to invest in gold savings at Bank Syariah Indonesia (BSI) KCP Adam Malik, Bengkulu City. The research employs a quantitative approach using a survey method with 95 respondents selected through purposive sampling. The data were analyzed using multiple linear regression with the assistance of SPSS version 23. The results indicate that promotion, gold price fluctuations, and service digitalization each have a significant effect on customers' decisions to invest in gold savings, with significance values of 0.000 (< 0.05). Simultaneously, these variables significantly influence customers' decisions, as evidenced by an F-value of 112.241 and a significance level of 0.000. The coefficient of determination (R^2) of 0.787 indicates that 78.7% of the variation in customers' decisions can be explained by promotion, gold price fluctuations, and service digitalization. These findings confirm that promotion strategies, gold price dynamics, and digital service convenience play an important role in shaping customers' decisions to invest in gold savings at BSI KCP Adam Malik, Bengkulu City

Keywords *: Promotion, Gold Price Fluctuations, Digitalization, Customer Decision, Gold*

1. Introduction

A. Background Behind

In the ever-evolving modern financial era, the public's need for safe, easily accessible, and sharia-compliant investment instruments is increasing. One innovative financial product that addresses this need is sharia-compliant gold savings, such as that offered by Bank Syariah Indonesia (BSI) through the e-gold feature in the BSI Mobile application. Gold is known to maintain purchasing power *against* currency fluctuations and inflation. In Islam, this is a consideration because it maintains sharia-compliant assets protection (*hafidzul mal*). Therefore, gold is often chosen as a sharia-compliant *hedging instrument.* A descriptive study of the BSI Mobile E-Gold mechanism shows that this feature truly facilitates customers to digitally purchase, sell, and transfer gold balances, following procedures in accordance with the DSN-MUI fatwa, which confirms the halal and sharia-compliant nature of this digital gold savings.

In Islamic economics, gold is seen as having a stable and universally recognized intrinsic value . This intrinsic value makes gold a legitimate medium of *exchange in business transactions* and a fair *measure of value* , in accordance with the principles of justice in Islamic muamalah. Gold is considered an asset free from speculation (*gharar*), making it a safe long-term investment. From a sharia perspective, BSI's gold savings product uses the *Wadiah Yad al-Amanah contract* as its basis, a pure deposit contract without compensation, in accordance with the National Sharia Council-MUI fatwa No. 77/DSN-MUI/VI/2010 concerning the Non-Cash Sale and Purchase of Gold. With this system, the gold saved will be held by financial institutions that have obtained gold storage permits from regulators, such as Pegadaian or other official gold custodian partners.

Empirical studies show that perceptions of sharia marketing, service excellence , and institutional reputation significantly influence public interest in saving gold at BSI. Global gold demand for investment reached 1,174 tons, an 18% increase compared to the previous year. This reflects that gold remains a favorite asset, both as a hedge and a long-term investment instrument. This increase is also evident in Indonesia, where interest in gold savings products is growing rapidly through sharia financial institutions, such as Pegadaian Syariah and Bank Syariah Indonesia (BSI). Gold savings products provide a bridge for people who want to start investing without having to purchase large amounts of physical gold.

In Indonesia, the presence of Bank Syariah Indonesia (BSI) has been a significant catalyst for the penetration of Islamic financial products, including gold savings. According to BSI's internal data, gold savings products experienced a

12.5% growth in the number of new customers in 2022. In the Bengkulu region, particularly at BSI KCP Adam Malik, this increased demand has also driven the strengthening of marketing strategies and investment education. However, this growth remains overshadowed by external challenges such as fluctuations in global gold prices and low promotional effectiveness. Changes in gold prices are a key factor influencing people's investment decisions. Data from Antam shows that the price of gold per gram rose from IDR 850,000 in early 2022 to IDR 1,150,000 in mid-2023. However, volatile price changes can be a deterrent for potential investors. Price fluctuations significantly affect customer interest in purchasing or postponing investment in Islamic gold savings. BSI provides digital services such as a mobile banking application that allows customers to open gold savings accounts, buy, and sell gold online without having to visit a branch office. In the digitalization era, ease of access and time efficiency are the main considerations in making financial decisions. The perception of ease of use of digital services has a significant influence on people's decisions in using digital application-based investment products, including gold savings.

On the other hand, promotional activities play a strategic role in attracting the attention and interest of potential customers. Strategies such as discounts on administration fees, promotions through social media, product bundling, and digital education are frequently used by BSI and Pegadaian Syariah. However, promotional activities are not yet fully effective. Promotional strategies have a significant impact only when supported by strong financial education and price transparency.

At Pegadaian Syariah Lumajang, they found that promotions had no significant impact on customer interest, while gold price fluctuations had a significant impact. This indicates a difference in perception between promotional stimuli and the actual response of potential investors. Therefore, it is important to re-examine this phenomenon in different contexts and populations . Risk perception and financial literacy are also important mediators between price fluctuations and investment decisions. In their research, people tend to withhold investments when prices rise sharply due to the perceived risk of buying at peak prices . Promotions are only effective when integrated with good service and service digitization. At Pegadaian Syariah Padang Sidimpuan, promotions and service significantly influenced customer interest. However, there has been no in-depth quantitative study focusing on the interaction of price and promotion variables simultaneously in the Bengkulu region. Dipalopo's study showed that the combination of promotional strategies and changes in gold prices can significantly influence investment decisions. These findings provide strong motivation to expand the scope of research to other regions, such as Bengkulu, by considering new variables

such as financial literacy and lifestyle . The unique context of the Bengkulu region, which has not been widely studied, especially in the Islamic finance literature, makes this research important. The nature of local communities who are more cautious in making investment decisions, as well as low Islamic financial literacy, are differentiating factors that require an empirical approach. Low risk tolerance and low literacy influence investment decisions in gold savings.

2. Literature review

Consumer Behavior

Consumer behavior is defined as the social interactions and behavior of individuals, groups, and organizations as they evaluate, acquire, and use goods and services during the exchange or purchase process. The initial stage of this procedure is the decision-making process that determines these actions. Consumer behavior is the behavior exhibited by consumers in selecting and deciding on several alternative products or services to be subsequently purchased and owned. Consumer behavior includes consumer decisions regarding what to buy, whether to buy or not, when to buy, where to buy and how to buy, how to obtain goods and how to pay (cash or credit). Consumers here are divided into two, namely individual consumers and organizational consumers. Consumer behavior is a process. Most marketers now recognize that consumer behavior is, in fact, an ongoing process, not only what happens when consumers hand over money or credit cards and in turn receive goods or services. In the modern marketing concept, consumers are the main focus. Both practitioners and academics continue to study various aspects related to consumer behavior in order to formulate effective marketing strategies, with the hope of optimizing the acquisition of existing market share. Islam teaches about human limitations in consuming a product or service, both explained in the Qur'an and the Hadith. Consumer welfare will increase if they consume more useful, halal goods and reduce consumption of bad or haram goods.

Promotion

Promotion is a key element in the marketing mix , serving as a means of communication between companies and consumers to convey information, build awareness, and influence purchasing decisions. Promotion in the context of Islamic banking must be aligned with Islamic principles, which emphasize honesty, transparency, and ethical values in every marketing activity . Promotion in Islamic banking currently faces the challenge of digitalization, where banks must be able to integrate technologies such as social media and *influencers* to reach a wider market segment. Promotion must be innovative but still maintain the essence of Islamic law, which prohibits manipulative and deceptive elements in advertising. Promotion encompasses various activities such as advertising, sales promotions,

public relations, personal selling, and direct marketing, which are used to communicate with consumers. Recent academic literature has shown that digital promotion in the sharia sector is effective in building interest among the younger generation. Promotion combined with financial education has a positive impact on investment interest .

Gold Price Changes

Changes in gold prices refer to fluctuations in the value of gold in global and domestic markets which are influenced by fundamental factors such as demand and supply, global economic conditions, currency exchange rates, inflation, and monetary policy. Gold price fluctuations refer to changes in gold prices that occur in a certain period, either in the form of increases or decreases in prices that can affect investment decisions . Changes in gold prices directly affect interest in saving because prices act as a signal of risk and the opportunity for gold price increases tends to increase the perception of value as a safe- *haven asset* , thus encouraging interest in saving/investing in gold, while sharp fluctuations can create uncertainty that reduces the interest of *risk-averse customers* . Theoretically, this can be explained through the theory of investor behavior and simple portfolio theory: when expectations of rising gold prices are strong, individuals shift preferences from consumption liquidity to gold accumulation, conversely, expectations of decline or high volatility encourage delays in purchasing or saving decisions. Gold price fluctuations have a significant effect on customer interest in Pegadaian Syariah gold savings products in Surabaya.

Digitalization

Digitization is the process of converting or transforming information or data from analog to digital form. In the context of information technology, digitization refers to the process of converting documents, images, sounds, and other data into a digital format that can be accessed and used through computers or other electronic devices. Digitalization also refers to changes in the way businesses, organizations, or industries use digital technology to improve efficiency, productivity, and the quality of the services or products they offer. For example, companies might adopt digital management systems to improve efficiency and reduce their operational costs, or organizations might develop online platforms to communicate with their members or customers. Advances in information technology have driven major transformations in the financial services sector, including Islamic banking. One key innovation is the implementation of digital services that make it easier for customers to conduct various banking activities, such as saving, investing, and conducting other financial transactions without having to visit a branch.

Customer Decision

Decision theory consumer or customers emphasize on sequence psychological from awareness to product until loyalty . The *AIDA* (*Attention–Interest–Desire–Action*) model is one of the the most well-known approach . In context this , decision customers For invest in savings gold pass several indicators:
Awareness : Customer know existence product .
Interest: Arise interest to product gold .
Evaluation : Considering benefits and risks .
Purchase : Decision to open account .
Post Purchase : Satisfaction and potential loyalty .

3. Research methods

This research uses an associative research type. This research aims to... For know connection or influence between variables , namely promotion , change price gold , and convenience digital services (variable independent) against decision customers save gold (variable dependent).

Study This use approach quantitative approach This chosen Because in accordance with objective research of a nature associative , namely For know influence between variables in a way statistics . With approach quantitative , researcher can measuring and testing influence promotion , change price gold , and convenience digital services to decision customers save gold at BSI KCP Adam Malik, Bengkulu City in a manner systematic and measurable. Technique in taking samples in research This use method purposive sampling. *purposive sampling* is determination respondents as sample Because based on existence objective certain or criteria certain , not based on on random and stratified. Population in study This is all over Customers of Bank Syariah Indonesia (BSI) Adam Malik Branch Office (KCP) Bengkulu City who use or planning open Gold Savings products . Population This chosen Because they in a way direct exposed to BSI's promotional strategies and affected by changes price gold , which becomes focus study this.Customer active that has been open account savings Gold at BSI KCP Adam Malik. Potential customers open savings gold in time close . In the study This that is customers savings BSI gold KCP Adam Malik Bengkulu City is assumed as much as 1600 customers .

Study This use purposive sampling technique , namely method taking sample non - probabilistically choosing respondents based on characteristics certain things that are considered relevant with objective research . This technique chosen Because allows researchers For focus on respondents who have appropriate experience and knowledge with variables research . Ensure respondents own experience direct with product savings gold , Avoiding possible bias appear If use

sample random without notice characteristics customers . The data obtained direct from respondents , namely customers of Bank Syariah Indonesia (BSI) KCP Adam Malik, Bengkulu City who use or planning open product savings gold . This data collected through questionnaire and observation directly . Aimed at For get information about influence promotion, change price gold, and digitalization to decision customers save gold .

Use questionnaire structured with Likert scale for measure perception customers to promotion , change price gold , and decisions saving . Questionnaire shared in a way directly at the BSI KCP Adam Malik office . Loading related questions with promotion , literacy finances , and preferences investment . Help in understand trend price gold and promotional strategies in the industry Islamic banking , makes it easier possible quantitative data collection processed in a way statistics . For determine mark from questionnaire so use scale Likert . Each item of questionnaire has 5 answers with each mark or different scores . Here This mark or score evaluation from every question in questionnaire answered by respondents .

4. Results And Discussion

Validity Test

Validity Test Results

Variables	Item	R count	Information
Variables Promotion (X_1)	1	0.666	Valid
	2	0.793	Valid
	3	0.715	Valid
	4	0.686	Valid
	5	0.657	Valid
	6	0.314	Valid
	7	0.701	Valid
	8	0.727	Valid
	9	0.755	Valid
	10	0.528	Valid
	11	0.578	Valid
	12	0.670	Valid
	13	0.763	Valid
	14	0.632	Valid
	15	0.688	Valid
	16	0.742	Valid
	17	0.606	Valid
	18	0.800	Valid

Variables Gold Price X_2Changes ( )	19	0.627	Valid
	20	0.812	Valid
	21	0.652	Valid
	22	0.646	Valid
	23	0.639	Valid
	24	0.709	Valid
Variables Digitalization (X_3)	25	0.496	Valid
	26	0.534	Valid
	27	0.323	Valid
	28	0.584	Valid
	29	0.539	Valid
	30	0.706	Valid
	31	0.554	Valid
	32	0.586	Valid
	33	0.717	Valid
	34	0.668	Valid
	35	0.628	Valid
	36	0.313	Valid
	37	0.287	Valid
	38	0.321	Valid
	39	0.315	Valid
	40	0.343	Valid
	41	0.317	Valid
Customer Decision Variable (Y)	42	0.324	Valid
	43	0.348	Valid
	44	0.459	Valid
	45	0.315	Valid
	46	0.323	Valid
	47	0.337	Valid
	48	0.381	Valid
	49	0.384	Valid
	50	0.396	Valid
	51	0.455	Valid

Source: Data processed with SPSS 23, 202 6

From the data above, it can be concluded that each item in the Promotion variable (X1) , changes in gold prices (X2), digitalization (X3) and items in the customer satisfaction variable (Y)), this study can be said to be valid, because the

calculated r (0.202) is more than the value in the r table.

Reliability Test

Instrument reliability testing in this study was conducted using the *Cronbach's Alpha formula* , found in the IBM SPSS program. A variable is considered reliable if it produces *a Cronbach's alpha value* of ≥ 0.60. An alpha value of less than 0.60 is considered unreliable.

X1 Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,759	13

Source: Data processed with SPSS 23, 202 6

From the table above, it is explained that the *Cronbach Alpha value* of the tested data is 0.759 which means > 0.60 and it can be concluded that the tested data is said to be reliable.

X2 Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,766	13

Source: Data processed with SPSS 23, 202 6

From the table above, it is explained that *the Cronbach Alpha value* of the tested data is 0.766 which means > 0.60 and it can be concluded that the tested data is said to be reliable.

X3 Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,733	18

Source: Data processed with SPSS 23, 202 6

From the table above, it is explained that *the Cronbach Alpha value* of the tested data is 0.733 which means > 0.60 and it can be concluded that the tested data is said to be reliable.

Y Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items

,660	11

Source: Data processed with SPSS 23, 202 6

From the table above, it is explained that the *Cronbach Alpha value* of the tested data is 0.660 which means > 0.60 and it can be concluded that the tested data is said to be reliable.

Normality Test

A normality test is performed to determine whether the residual values are normally distributed. A good regression model has normally distributed residual values. The basis for decision-making is that if the significance value is >0.05, then the residual values are normally distributed. However, if the significance value is <0.05, then the residual values are not normally distributed.

Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters [a,b]	Mean	,0515789
	Standard Deviation	2.25775895
Most Extreme Differences	Absolute	,082
	Positive	,039
	Negative	-,082
Test Statistics		,082
Asymp. Sig. (2-tailed)		,117 [c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Data processed with SPSS 23, 202 6

Based on the results of the normality test, the significance value is 0.117 > 0.05, so it can be concluded that the residual value is normally distributed.

Homogeneity Test

The heterogeneity test is a test to see whether the population data being tested is similar or not. The basis for decision making is if the significance value > 0.05, it is said that the variance of two or more population groups is the same or homogeneous. However, conversely, if the significance value is <0.05, it is said that the variance of two or more population groups is not the same or not

homogeneous.

Heterogeneity Test Results

Test of Homogeneity of Variance

		Levene Statistics	df1	df2	Sig.
VARIABLES	Based on Mean	,010	2	291	,990
	Based on Median	,023	2	291	,977
	Based on Median and with adjusted df	,023	2	276,466	,977
	Based on trimmed mean	,022	2	291	,978

Source: Data processed with SPSS 23, 202 6

From the results above, it can be seen that the significance of the promotion, gold price changes, and digitalization variables is above 0.05. significance > 0.05 then it can be concluded that the data has the same variance

Linearity Test

The linearity test is used to identify the relationship between independent variables and dependent variables. The basis for determining the decision is if the linearity significance value is > 0.05, then there is a linear relationship between the independent variable and the dependent variable. dependent variable. Conversely, if the linearity significance value is <0.05, there is no linear relationship between the independent variable and the dependent variable.

Linearity Test Results

Variables	Sig. Deviation from Linearity	Information
X1→Y	0.490	Linear
X2→Y	0.815	Linear
X3→Y	0.561	Linear

Source: Data processed with SPSS 23, 202 6

From the output, It can be seen that the sig. Linearity value > 0.05 concludes that the linearity test has been fulfilled.

Multicollinearity Test

If the VIF > 10 and the tolerance value < 0.10, then there is high multicollinearity between the independent variables and other independent variables. If the VIF < 10 and the tolerance value > 0.10, then it can be interpreted that there is no multicollinearity in the study.

Multicollinearity Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	45,958	3,394		13,542	,000		
	X1	,073	,068	,211	1,067	,289	,270	3,704
	X2	,034	,073	,097	,463	,644	,240	4,172
	X3	-,088	,066	-,203	-1,341	,183	,459	2,177

a. Dependent Variable: Y

Source: Data processed with SPSS 23, 202 6

Based on the table above, it is known that the VIF value of the independent variable is X1 is 3.704, X2 is 4.1172, and X3 is 2.177. It can be seen that the VIF value of the three variables is <10, then the variables do not experience multicollinearity.

Multiple Linear Regression Test

According to Sugiyono, multiple regression analysis is used by researchers, if the researcher intends to predict the condition (rise and fall) of the dependent variable (criterion), if two or more independent variables as predictor factors are manipulated (rise and fall).

Multiple Linear Regression Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	45,958	,373		123,109	,000
	X1	,073	,008	,903	9,699	,000
	X2	,034	,008	,416	4,212	,000
	X3	-,088	,007	-,869	-12,187	,000

a. Dependent Variable: Y

Source: Data processed with SPSS 23, 202 6

From the output table results equality simple linear regression *coefficients* obtained equality regression following :

$Y= 45.958 + 0.073X_1 + 0.034X_2 - 0.088X_3$

Note =

Y = Customer Decision (a) 45.958

b_1 = Promotion 0.073

b_2 = Change in Gold Price 0.034

b_3 = Digitalization 0.088

In the partial test (t-test), the three independent variables (Promotion, Changes in Gold Prices, and Digitalization) have a significant effect on Customer Decisions because all sig values <0.05.

t-test (Partial Test)

Partial test criteria (t-test) if $t_{count} > t_{table}$ for degrees of freedom (df) = nkl is 100-1-1 = 98. Based on the t distribution table, t = 1.984 is obtained. This test is used to determine the partial influence between independent and dependent variables. In this test, the criteria for accepting and rejecting the hypothesis are as follows:

1) If the Sig value is > 0.05, then Ho = accepted, so there is no influence of variable X on Y.
2) If the sig value <0.05, then Ho = is rejected, so there is an influence of variable X on Y.

Partial Test Results (t-test)

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	45,958	,373		123,109	,000
	X1	,073	,008	,903	9,699	,000
	X2	,034	,008	,416	4,212	,000
	X3	-,088	,007	-,869	-12,187	,000

a. Dependent Variable: Y

3) *Source: Data processed with SPSS 23, 202 6*
4) From the results of the t-test in the *coefficients table* above, variable X1 has a calculated t-value of 9.699 with a significance of 0.000 , X2 has a calculated t-value of 4.212 with a significance of 0.000, X3 has a calculated t-value of 4.212 with a

significance of 0.000, also has a t-value of 12.187 with a significance of 0.000. This means that the significance is <0.05, meaning there is a significant influence between Promotion X1, Changes in Gold Prices X2, and Digitalization X3 on Customer Satisfaction .

F Test (Simultaneous Test)

The F-test is used to determine whether independent variables have a joint or simultaneous influence on the dependent variable. The significance level used is 0.05. If the significance value is smaller than the confidence level, we accept the alternative hypothesis stating that the independent variables simultaneously influence the dependent variable.

F Test Results

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20,585	3	6,862	112,241	,000 [b]
	Residual	5,563	91	,061		
	Total	26,149	94			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Data processed with SPSS 23, 202 6

From the results of the F test in the table above, it can be concluded that the significance value for the influence (X) of promotions, changes in gold prices, and digitalization on customer decisions (Y) is 0.000 < 0.05 , so it can be concluded that promotions, changes in gold prices, and digitalization have a simultaneous influence on customer decisions .

Coefficient of Determination Test (R2 ^{Test})

The coefficient of determination (R2) is often also called the coefficient of multiple determination (*coefficient of determination*). The coefficient of determination (R2) is basically to find out how much influence the independent variable (X) has on the dependent variable (Y). The R2 value ranges from 0 to 1, if R2 = 0 means there is no relationship between the independent variable and the dependent variable, if R2 = 1 means the independent variable has a perfect relationship with the dependent variable. The following are the results of the calculation of the coefficient of determination (R2) .

Results of the Determination Coefficient Test (R^2)

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,887 [a]	,787	,780	,247

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Data processed with SPSS 23, 202 6

Referring to the table above, it can be seen that the magnitude of the correlation/relationship value (R) is 0.247 . From the output, the coefficient of determination (R Square) is obtained at 0.787 which means that the influence of the independent variables (Promotion, Changes in Gold Prices, and Digitalization) on the dependent variable (Customer Decision) is 78.7 %.

F. Discussion

Based on research that has been conducted by researchers , obtained results data processing using analysis multiple linear regression , obtained findings that promotion , change price gold , and digitalization service influential to decision customers save Gold at BSI KCP Adam Malik, Bengkulu City. Testing done Good in a way partial through t-test or in a way simultaneous through the F test, so that capable give description comprehensive about strength connection intervariable in the research model .

Influence Promotion on Customers' Decisions to Save Gold

For know influence promotion to decision customers save gold in a way partial can be seen through multiple linear regression test in a way partial namely the t test is used For know whether in the independent variable model religious (X1) in partial influential significant on the dependent variable Customer Decision to Save Gold (Y). Based on results shown can explained the results of the t-test have t - value 9,699 with significance 0.000 , X2, has the calculated t value is 4.212 with significance 0.000, X3, also have t - value 12.187 with a significance of 0.000. In accordance with criteria then H1 is accepted and H0 is rejected .

The Influence of Changes in Gold Prices on Customers' Decisions to Save Gold in Banks

Sharia Indonesia Branch Office Adam Malik, Bengkul City

The variable of gold price changes was also shown to have a significant influence on customers' decisions to save gold. This finding is interesting because it indicates that customers have a good understanding of gold's characteristics as an investment instrument. Gold is known as a *safe haven asset* whose value tends to be

stable or even increase amidst economic uncertainty. When gold prices rise, this can trigger two responses from customers.

The Influence of Digitalization on Customers' Decisions to Save Gold in Islamic Banks

Indonesia KCP Adam Malik Bengkulu City

Digitalization has been shown to significantly influence customers' decisions to save gold. This finding is highly relevant to the development of financial technology in Indonesia, including in Bengkulu City, which is also experiencing rapid digital transformation. BSI has developed digital services to facilitate customers' gold savings, primarily through the BSI *Mobile application* . Available features include *online gold purchases, real-time* gold savings balance monitoring , the latest gold price information, and the ability to print physical gold or resell gold without having to visit a branch office.

The influence of promotions, changes in gold prices, and digitalization have an impact on

Customers' decision to save gold at BSI KCP Adam Malik, Bengkulu City

The results of the multiple linear regression analysis indicate that the three independent variables significantly influence customer decisions. The significance value for each variable is 0.000, which is less than 0.05. This means that promotions, changes in gold prices, and digitalization are statistically proven to influence customer decisions in choosing gold savings products. The influence of promotions is reflected in the bank's ability to build awareness, provide investment education, and offer marketing programs such as discounts on administration fees, social media campaigns, and financial literacy events. When promotions are conducted in an informative and persuasive manner, the perception of product benefits increases, thus encouraging the decision to save gold. Changes in gold prices are also an important determinant. Price fluctuations influence perceptions of profit and risk. Price increases are often perceived as opportunities for capital gains, thus encouraging interest in saving. Conversely, sharp volatility can encourage a wait-and-see attitude among some customers. However, in general, price dynamics still contribute significantly to the formation of investment decisions. Digitalization strengthens customer decisions through easy transaction access. Features such as opening a gold account, buying, selling, and monitoring balances via mobile banking increase efficiency, convenience, and trust. Perceived ease of use and perceived usefulness are psychological factors that accelerate product adoption. Simultaneously, the three variables have a very strong influence. The calculated F value of 112.241 with a significance of 0.000 confirms that the research model is significant. The coefficient of determination (R^2) of 0.787 indicates that 78.7% of the variation in customer

decisions can be explained by promotions, changes in gold prices, and digitalization, while the rest is influenced by other factors outside the model. It can be concluded that customer decisions to save gold at BSI KCP Adam Malik are not only influenced by economic factors in the form of prices, but also by marketing strategies and digital transformation of services that increase utility value and customer experience.

4. Conclusion And Suggestion

Conclusion

Based on the results of research and discussion regarding the influence of promotions, changes in gold prices, and digitalization on customers' decisions to save gold at Bank Syariah Indonesia Adam Malik Branch, Bengkulu City, it can be concluded that the three independent variables partially and simultaneously have a significant influence on customers' decisions to save gold, so that H_0 is rejected and H_a is accepted :

1. Promotions successfully increase customer awareness and interest through various marketing communication media that function as external stimuli in the consumer decision-making process.
2. Changes in gold prices affect the perceived value *and* timing of customer decisions, where both price increases and decreases can motivate savings decisions depending on the customer's perspective on investment opportunities.
3. Digitalization through the BSI *Mobile application* provides convenience, speed, and transparency that reduce transaction barriers, thereby increasing customer interest in saving gold. These three variables work synergistically in the consumer decision-making process according to the *Engel-Kollat-Blackwell model* , starting from the need recognition stage, information search, alternative evaluation, to the execution of the purchase decision, which proves that these factors have a significant role in shaping customer decisions at the BSI Adam Malik Branch in Bengkulu City.

Suggestion

a. For Bank Syariah Indonesia Adam Malik Bengkulu Branch, optimize your promotional strategy. Increase the intensity and quality of promotions through various media (social media, website, billboards, brochures, events). Create engaging, informative, and easy-to-understand promotional content that emphasizes product advantages such as interest-free, secure, flexible, and long-term profit potential. Use customer testimonials to enhance credibility.
b. Advice for Customers: Utilize the digital platform provided by BSI to monitor gold price developments and conduct transactions practically and participate in educational programs provided by the bank to increase understanding of appropriate gold investment strategies.

c. For further research, it is recommended to add other variables such as trust, service quality, religiosity, or Islamic financial literacy, expand the scope of research to other Islamic branches or banks, use qualitative methods to explore customer motivations in depth, conduct comparative studies with conventional gold investment products, and examine the influence of these factors on customer loyalty and satisfaction in the long term to enrich the research repertoire in the field of Islamic banking and consumer behavior.

G. List Library

Agnes L. Ch. P. Lapian Florensia K. Lamanele1, Daisy SM Engka2, “Consumer Behavior in Islamic Economics” 24, no. 1 (2024): 25–36.

Damiati et al., *Consumer Behavior* , *Widina* , vol. 5, 2021.

Ghefira Citra Lestari, R Ali Pangestu, and Imam Abdul Aziz, “ *Gold Savings on the Pegadaian Syariah Digital Application (Study at Pegadaian Syariah Graha Pos Cibinong) Factors That Facilitate Customers in Gold Savings Transactions on the Pegadaian Syariah Digital Application (Study at Sharia Pawnshop Graha Pos Cibinong* ,)” *Jurnal Sosial Humaniora* 2, no. 4 (2024).

HT Hidayah, "Promotional Strategy of Bank Syariah Indonesia, Ponorogo Soetta Branch Office in Increasing Interest in Gold Pawning," 2023,

I Nyoman Budiono, *Marketing Management of Islamic Banks* , *Journalism Ethics in Yellow Newspapers: A Study of the Lampu Hijau Newspaper* , vol. 16, 2022.

Jefik Zulfikar, “Gold Investment from an Islamic Law Perspective,” *Journal of Islamic Economic Law* Vol. 05, no. 2 (2021): p. 100.

Kasmaniar Kasmaniar et al., “The Influence of Marketing Strategy and Gold Price on Customer Interest in Pengadaian Syariah Gold Savings Products,” *JEMSI (Journal of Economics, Management, and Accounting)* 9, no. 5 (2023): 2228–35,

Khurotul Fadilah and Amma Fazizah, *"The Influence of Gold Price Fluctuations, Promotions, and Investment Risks on Public Interest in Gold Savings Products," Journal of Economics, Business and Management* 2, no. 3 (2023): 164–75.

K Kurniawati, “Customer Investment Interest in the BSI Mobile Digital E-Mas Savings Feature at Bank Syariah Indonesia,” *Widya Balina* 8, no. 2 (2023): 981–91,

Maharani, “The Influence of Promotion and Gold Price Fluctuations on Customer Interest in Gold Savings Products.”

Mita Rahmawati Fauziah, “Investment in Precious Metals (Gold) in Sharia Pawnshops from the Perspective of Sharia Economic Law,” *Tahkim: Jurnal Hukum Dan Syariah* XV, no. 1 (2019): 63–73,

Muhammad Nu'man, “Promotional Strategy in an Effort to Increase Customer Interest in Madani Hajj Savings Products at BPRS Metro Madani Jati Mulyo Branch Office, South Lampung,” *Aleph* 87, no. 1,2 (2023): 149–200,

Nila Sary Hasibuan *, "Analysis of Customer Decisions in Choosing Gold Savings Products at PT. Pegadaian Syariah Branch Office Alaman Bolak Padangsidimpuan* ," 2021, 61–77.

Nine Septa Maharani, *"The Influence of Promotions and Gold Price Fluctuations on Customer Interest in Gold Savings Products," Muhasabatuna: Journal of Islamic Accounting* 2, no. 1 (2020): 57.

Putri Yuanti and Muhammad Iqbal Fasa, "The Role of Digital Marketing in Influencer Integration in Islamic Banks Influencing Innovative Promotional Strategies," *Jurnal Media Akademik (JMA)* 2, no. 11 (2024): 3

R Widyasari, " *Promotion and Changes in Gold Prices on Customer Decisions, " IAIN Palopo Repository* , 2022.

Siti Ramadhani, Aufa Yasifa, and Ridho Rizky, "Digitalization of Administration in MI," *Jurnal Mappesona* 7, no. 2 (2024): 65–74,

Wahyuningsih ED, Aniqotunnafiah Aniqotunnafiah, and Khoiriyah SN, "The Effect of Gold Price Fluctuations, Financial Literacy, and Income on Gold Investment Decisions," *Taxation and Financial Management* 1, no. 4 (2024): 138–52