ANALYSIS OF FACTORS AFFECTING DISTRIBUTION FUNDS IN A SYARIAH BANK
(CASE STUDY ON BANK SUMUT SYARIAH KCP BINJAI)

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Abstract : The objectives of this study are (1). To analyze whether there is a significant influence on product facility factors on the distribution of funds at Bank Sumut Syariah KCP Binjai. (2). To analyze whether there is a significant influence on the promotion factor on the distribution of funds at Bank Sumut Syariah KCP Binjai. And (3). To analyze whether there is a significant influence on the location factor on the distribution of funds at Bank Sumut Syariah KCP Binjai. This research was conducted at Bank Sumut Syariah KCP Binjai. Address of the research location Jalan T. Amir Hamzah Binjai City. The instrument in this study is a questionnaire (questionnaire) consisting of statement items related to research variables, namely product, price, place, promotion and community decisions. The method used in this research is multiple regression analysis method. Multiple regression analysis is used to predict the size of the dependent variable using data from two or more independent variables whose size is known. The results of this study are product, promotion and location facilities at Bank Sumut Syariah KCP Binjai can be said to be good, but from the results of the R2 test which shows the value of R = 0.586 and R2 = R x R = 0.343 or 34%. From these results it proves that the 34% score obtained from the analysis results is still not satisfactory because the value obtained (close to 0). These results indicate that the product, promotion and location facilities can be said to be good, but not satisfactory. The results of the analysis can be said to be satisfactory if they are close to 100%. From the R2 test which results in 34% percentage which shows that the product facilities, promotion and location have sufficient influence on the distribution of funds, but the results of this analysis are not satisfactory. Because it only achieved 34%, this is something that must be corrected and evaluated in the coming years to improve service quality through the quality of service as an individual or person who is directly dealing with customers. Based on the t test table of 3.469 means that the variable X which is the independent variable has an effect on variable Y which is the dependent variable.

Keywords: The factors that influence the distribution of funds.

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Introduction

Banking service facilities such as banks, in facing the era of globalization, seek to improve the quality of goods and services offered to the public. Implementation of goods offered by banks in the form of products capable of providing benefits and convenience for customers. The quality of services provided by banking service facilities by providing the best service for consumers with the aim of creating customer satisfaction.

Marketing is a combination of activities that are interconnected to determine consumer needs through the creation, offering and exchange of valuable products and services and developing promotions, distribution, services and prices so that consumer needs can be properly satisfied at a certain profit level. Marketing mix (marketing mix), are important internal elements that make up the marketing program of an organization. Philip Kotler defined the marketing mix as a set of controlled marketing variables that a company combines to produce the responses it wants in its target market.

The variable of the marketing mix is the product, which is a real offer to the market which includes the characteristics of the product, packaging, brand and service policies, the product and service appearance that results in variable prices, namely the amount of money that the customer must pay to get the product. Place or distribution is a place where banking products are traded and the center for banking control. In practice, there are several types of bank office locations, namely the location of the head office, main branches, sub-branches, and cash offices. Location, namely determining a strategic location so that customers are not disappointed to get fast service according to consumer desires.

Meanwhile, promotion is a component that is used to inform and influence the market for a company's products, so that the market can find out about the products that the company produces. Promotion aims to inform the presence of new products, brand awareness, or maintain product sales. The means of promotion commonly used by banks are advertising, sales promotion, publicity, and personal selling. Advertising is a promotional tool used by banks to inform all products produced by the bank. The information provided is the product benefits, product prices and product advantages compared to competitors. The purpose of promotion through advertising is to try to attract and influence potential customers.

Of the three factors, namely product, promotion and location related to the distribution of funds, it is very influential on the distribution of funds made by the Islamic Bank of North Sumatra, Binjai City. So that these three factors are indicators of the success of a bank in channeling funds. Banking is one of the sectors that has a big role in the economy of a country because the function of the bank is as a financial intermediary between parties with excess funds and parties that are underfunded. Excess funds can be channeled to parties who need funds and provide benefits to both parties. Banks receive money deposits from the public (Third Party Funds) and then channel them back in the form of credit.

The next commercial bank activity is channeling funds to the public (lending). This activity is carried out through providing credit to the community. The credit granted by the bank depends on the ability of the bank to channel it. The last activity of a commercial bank is to provide other bank services such as transfers, clearing, collection, bank cards and others that can provide benefits for banks and customers. Commercial banks and Bank of North Sumatra Syariah KCP Binjai in financing their activities as an intermediary function have sources of

funds that can be used according to the needs of the bank itself. "The sources of these funds can come from the bank itself or funds that come from the wider community (Third Party Funds) and funds from other institutions".

Funds sourced from TPF are the most important source of funds for bank operations and are a measure of the success of a bank if it is able to finance its operations from this source of funds. DPK is then used to encourage economic growth through lending. Based on the Indonesian Banking Statistics report for 2015-2019, it can be seen the position of TPF for Commercial Banks, Sharia Banks and BPRs.

Table 1.1.
Percentage of DPK (Third Party Funds)

No	Bank name	Year				
		2015	**2016**	**2017**	**2018**	**2019**
1	Commercial Banks	95,61%	94,77%	94,37%	94%	93,70%
2	Islamic Bank	3.10%	3.92%	4.31%	4.70%	4.96%

The proportion of DPK of Commercial Banks to national banks in 2015, 2016, 2017, 2018 and 2019 (December position) was 95.61%, 94.77%, 94.37%, 94% and 93.70% respectively, while the position Sharia Bank DPK amounted to 3.10%, 3.92%, 4.31%, 4.70%, and 4.96% respectively. The position of DPK for Commercial Banks is greater than the position of DPK for Sharia Banks, as well as the position of DPK for Rural Banks (Rural Banks) is still below 2%. This shows that Commercial Banks in collecting funds from the public are very effective compared to Sharia Banks and BPRs so that Commercial Banks have large funds to finance their activities, especially in providing credit to the public. Credit provided to the public will provide benefits or benefits to the bank.

Tabel 1.2.
Persentase DPK (Dana Pihak Ketiga)

No	Bank Name	Tahun				
		2015	**2016**	**2017**	**2018**	**2019**
1	Islamic Bank	68,187	102,655	147,505	180,833	199,330
2	Commercial Bank	1.765.845	2.200.094	2.725.674	3.319.842	3.706.501

Based on Indonesian banking statistics for 2015-2019 (December), the amount of financing in Islamic banks was respectively 68,187, 102,655, 147,505, 180,833, 199,330, billion rupiah. Meanwhile, for commercial banks, the amount of credit extended was respectively 1,765,845, 2,200,094, 2,725,674, 3,319,842, 3,706,501, billion rupiah. This looks very different. Although from year to year, financing at Islamic banks has always increased. But the nominal figure for financing is much smaller than the nominal figure for credit at commercial banks. The small

amount of financing channeled by Islamic banking can be caused by several factors originating from the internal activities of the bank and also from external banks.

Table 1.2.
Financing Distribution Margin at PT. Bank Sumut Syariah
Periode 2017-2019 (in Rupiah)

No	Tahun / Bank	PT. Bank Sumut Syariah
1	2017	23.726.134
2	2018	27.439.590
3	2019	34.509.582

Sumber : Bank Sumut Syariah

From table 1.2. shows that there is an increase in the distribution of financing at PT. Bank Sumut Syariah in the last three years that in 2017 amounted to 23,726,134, in 2018 amounted to 27,439,590 and in 2018 amounted to 34,509,582. In fact, such assumptions are not always true. In addition to available funds, the behavior of bank credit offers is also influenced by bank perceptions of the debtor's business prospects and banking conditions, such as capital (CAR), amount of bad credit (NPL), and Loan to Deposit Ratio (LDR). According to Djoko Retnadi, stated that "the ability to channel credit by banks is influenced by various things that can be viewed from the internal and external sides of the bank. From the internal side, the bank is influenced by the bank's ability to collect public funds and determine interest rates. And from the external side of the bank is influenced by economic conditions, government regulations and others. Meanwhile, according to Sinungan, "the credit policy must consider several factors, such as: the current bank financial condition, bank experience and economic conditions. The following indicators will explain the factors that influence lending or financing to Islamic banking in Indonesia, where these factors consist of Third Party Funds (TPF), Return On Assets (ROA), Non Performing Financing (NPF) and Inflation Rates ".

Third Party Funds (DPK) are the largest source of funds that most banks rely on (they can reach 80% -90% of all funds managed by banks). According to Law Number 21 of 2008 concerning Islamic banking (Article 1), it is stated that deposits are funds entrusted by the Customer to a Sharia (Islamic) Bank and / or UUS based on Akad wadi'ah or other Akads that do not conflict with sharia principles in the form of demand deposits, savings accounts , or other equivalent form. Public funds stored in banks are the largest source of funds that banks rely on, consisting of 3 (three) types, namely: in the form of demand deposits, deposits and savings.

The factors that influence customers in choosing savings products at Bank Sumut Syariah KCP Binjai are:
a. Promotion Factor
b. Promotion is an attempt to inform or offer a product or service with the aim of attracting potential customers to buy or consume it.
c. Promotion objectives include:

1) Disseminate product information to potential target markets
2) To get an increase in sales and profit
3) To acquire new customers and maintain customer loyalty
4) Distinguishing and favoring products compared to competitors' products
5) Forming the image of the consumer's eye product as desired.
The customer's decision to open BSM savings at Bank Sumut Syariah KCP Binjai is always influenced by promotional factors carried out by the company to communicate the advantages of its products, such as the product facilities offered that are very beneficial to customers, as well as a very strategic bank location.

d.   Location Factor

Company location is a place where the company performs physical activities. The position of the company can be different from the location of the company, because the position of the company is the head office of the company's physical activities.

Main factors determining the choice of industrial location:
1) Location of source of raw material for production
2) The location of the consumer market
3) Availability of labor
4) Availability of transportation or transportation
5) Energy availability

Location is one that affects customers due to the proximity between the customer's house and the location of the bank and the location that is easily accessible by public transportation as well as the condition of the building with space management, building maintenance so that it makes customers feel comfortable. Based on the explanation above, the role of banking in Indonesia is very important in economic development. Activities carried out by banks such as lending can assist in influencing the business cycle in the economy as a whole. The lending activity at each bank has different nominal figures. As is the case with Islamic banking, although financing disbursed from year to year increases, the nominal figure distributed is very small when compared to commercial banks. This is thought to be due to deteriorating financial ratios and unsupportive external factors. Therefore, the researcher wants to know which factors are more influential on lending in Islamic banking at Bank Sumut Syariah KCP Binjai.

Based on the background stated in the previous paragraph, the researcher is interested in conducting research with the title "Analysis of Factors That Affect the Distribution of Funds for Islamic Banks (Case Study at Bank Sumut Syariah KCP Binjai)".

Based on the description that has been stated above, the formulation of the problem in this study is as follows: Is there a significant influence on the promotion factor on the distribution of funds at Bank Sumut Syariah KCP Binjai? Is there a significant influence on location factors on the distribution of funds at Bank Sumut Syariah KCP Binjai? Is there a significant influence on promotion and location factors on the distribution of funds at Bank Sumut Syariah KCP Binjai?

Method

A. Research Methods
Research is a way of evaluating, analyzing, and selecting various alternatives, methods or techniques. The scientific method is a way of applying logical principles to discovery, validation,

and explanation. The research method is a sub-part of the research proposal planning. The research plan must be logical, followed by sequential, consistent, and operational elements regarding how the research will be carried out.

B. Population and Research Sample

Population is the set of all characteristics of the object under study. Another definition of population is the whole or totality of psychological objects that are limited by certain criteria. Psychological objects can be objects that can be captured by the five human senses and have concrete characteristics. The population in this study were all savings customers at PT. Bank Sumut Syariah KCP Binjai, amounting to 1,076 people.

The sample is the small group that is observed and is part of the population also owns by the sample. The sample in this study was determined by the author using the Slovin formula.

$$n = \frac{N}{N(e)^2 + 1} \quad 14$$

Where :

N   = Total Population
N   = Number of Samples
e   = Error Tolerance Limits

$$n = \frac{1.076}{1.076(0,15)^2 + 1}$$

$$n = \frac{1.076}{1.076(0,0225) + 1}$$

$$n = \frac{1.076}{24,21 + 1}$$

$$n = \frac{1.076}{25,21} = 42,68 = 43$$

In this study, the samples taken were 43 customers.

C. Research Techniques and Instruments

The technique used in data collection in this research is the study of written communication, namely collecting data by providing a questionnaire related to the research variables. Data collection instruments are tools used in data collection. The instrument in this study is a questionnaire (questionnaire) consisting of statement items related to research variables, namely product, price, place, promotion and community decisions. The preparation of instruments is based on indicators taken from theory.

As for the size of the questionnaire (questionnaire) is to use the Likert scale, which is a scale based on the sum of the respondent's attitude in responding to statements related to the indicators of a concept or variable being measured. The Likert scale uses five levels of answers used in scoring which can be seen from the table below:

Tabel 3.1
Instrumen Skala Likert

No	Pernyataan	Skor
1	Sangat Setuju (SS)	5
2	Setuju (S)	4
3	Netral (N)	3
4	Tidak Setuju (TS)	2
5	Sangat Tidak Setuju (STS)	1

D. Data Analysis Techniques

Analysis in language can be interpreted as reviewing and studying in detail and thoroughly about an object, in this case the data obtained in this study. To get maximum results in research, it is necessary to test research instruments:

1) Validity Test

The validity test is an instrument that functions to obtain data that has similarities between the collected data and the data that actually occurs on the object under study. A valid instrument means that the measuring instrument used to obtain the data is also valid. Valid means that the instrument can be used to measure what should be measured. To provide a validity price, the price is confirmed by the critique price table, the product moment table with = 0.05, if r> r, the item is valid.

2) Reliability Test

Reliability test involves the provision of measuring instruments, whether a measuring instrument is sufficiently accurate, stable and consistent in measuring what you want to measure. Reliability test is used to see the stability and consistency of respondents in answering matters relating to questions arranged in a questionnaire form. The results of this test reflect whether or not a research instrument can be trusted, based on the level of accuracy and stability of a measuring instrument. The test instrument used was the Cronbach Alpha table.

3) Data Normality Test

The normality test is a type of statistical test to determine whether a population is normally distributed or not. This test is important because often before processing data on a population observation, many researchers assume that the observed population is normally distributed.

The background for this assumption is that problems can be resolved quickly and easily. Such assumptions can lead to fatal errors if they are not in accordance with the real conditions in the research being carried out. Therefore, normality test is needed before processing population data.

The analysis technique of this research includes simple linear regression analysis. One of the uses of simple linear regression is to predict or predict the value of a variable. Simple linear regression analysis is also used to determine whether the variables being studied are related to each other. Where the state of one variable requires the existence of other variables and the extent of their influence, and can estimate the value of a variable.

4) Hypothesis Test

Hypothesis testing can be done in the following stages:

a). Determination Coefficient Test (R²)

      Testing the determinant coefficient (R²) or testing the provisibility of estimates in essence measures how capable the model is in explaining the dependent variable or how much the contribution of the independent variable (X) is in the form of a service variable for fund distribution at Bank of North Sumatra Syariah KCP Binjai, namely the dependent variable (Y). If R² is greater, it can be said that the influence of the independent variable (X) is large on the dependent variable (Y). This means that the model used is getting stronger to explain the effect of the independent variables under study on the dependent variable. Conversely, if R² is getting smaller, it can be said that the effect of the independent variable (X) on the dependent variable (Y) is getting smaller, this means that the model used is not strong enough to explain the effect of the independent variable under study on the dependent variable.

b). Test F (Test Simultaneously)

      The F test in statistics aims to show whether the independent variable affects the dependent variable. Where in this case the independent variables are product, promotion and location of the distribution of funds, namely the dependent variable.

H0: r1 = r2 = 0, which means that together there is a positive and significant relationship from the independent variables, namely product, promotion and location to the distribution of funds at the Sharia Bank of North Sumatra KCP Binjai, namely the dependent variable.

Ha: r1 = r2 ≠ 0, meaning that together there is no positive and significant relationship from the independent variables, namely product, promotion and location to the distribution of funds at Bank of North Sumatra Syariah KCP Binjai, namely the dependent variable.

H0 is accepted if Fcount <Ftable at α = 5%

Ha is accepted if Fcount> Ftable at α = 5%

c). T Test (Partial Test)

      Tests are carried out using the statistical T-test. The purpose of using the statistical T-test is to test the parameters partially or individually with a certain level of confidence.

H0: b1 = 0, meaning that partially there is no positive and significant influence from the independent variable (X), namely in the form of product, promotion and location variables on the distribution of funds at Bank Sumut Syariah KCP Binjai, namely the dependent variable (Y).

H0: b1 ≠ 0, meaning that partially there is a positive and significant influence on the independent variable (X), namely in the form of product, promotion and location variables on the distribution of funds at Bank Sumut Syariah KCP Binjai, namely the dependent variable (Y).

Decision making criteria:

H0 is accepted if Tcount <Ttable at α = 5%

H1 is accepted if Tcount> Ttable at α = 5%

d). Model Test

The analysis of this research is a simple linear regression analysis with the equation:

Y = a + bX

Based on these equations, the research model is:

MM = α + β KP + Ɛ

Information:

MM = Promotion and location

α = Constant

β = Regression Coefficient
KP = Fund Distribution
Ɛ = Error Term

Research Results and Discussion

1. Description of Research Results
In this research, which is used is to spread questionnaires (Quisioner) to customers of PT. Bank Sumut Syariah KCP Binjai as a sample (respondents) of 43 people with 3 question items. For promotions and locations 8 questions each. Below is the data processed from the results of respondents' answers about promotions and the location of the X variable as follows:
An overview of the respondent's understanding related to promotion and location is obtained from the respondent's answers, 8 questions related to promotion and location, namely the first to eight questions, with the answer choices in the form of an attitude scale, consisting of Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS) and Strongly Disagree (STS).
2. Test Statistics
a. Validity test
The validity test is used to determine the accuracy and feasibility of each item of the question posed so that a variable can be identified. Even so, the instruments used in this study were not directly processed and inputted in the analysis, but were processed based on a ratio scale according to the definition of each variable. Therefore, this validity test is a test of accuracy that does not negatively affect subsequent analyzes. The validity test used in this study was practical significance with the help of the SPSS program version 18.0. A question item is declared valid if the value of r (Corrected item-total correlation)> 0.30. The processed results of the SPSS program.
Based on SPSS calculations, it shows that all the questions have been processed. Of all the processed questions, the valid ones were 5 aspects with 24 question items, both aspects regarding promotion and location.
As explained above, the question in this research instrument is that answers are needed which will be processed in the form of ratio data, not directly into data that is processed in the form of nominal data. Therefore the results of the instrument validity did not affect negatively for the next analysis.
Furthermore, from ten question items given to customers of PT. Bank of North Sumatra Syariah KCP Binjai, from the results of the data validity test of the above research interest in saving is a valid question
2. Reliability Test
Reliability test is used to see the stability and consistency of the respondents in answering matters relating to questions arranged in a questionnaire form. The results of this test reflect whether or not a research instrument can be trusted, based on the level of accuracy and stability of a measuring instrument. The test instrument used was Alpha Cronbach. The level of reliability is based on the interval range from 0.00–1.00, as shown in table 4.2.

Tabel 4.3. Hasil Uji Reliabilitas Data Penelitian Produk, Promosi, dan Lokasi

Reliability Statistics

Cronbach's Alpha	N of Items
.693	24

Tabel 4.4. Hasil Uji Reliabilitas Data Penelitian Penyaluran Dana

Reliability Statistics

Cronbach's Alpha	N of Items
.904	10

Tabel 4.6. Uji Normalitas Data Promosi dan Lokasi terhadap Penyaluran Dana

One-Sample Kolmogorov-Smirnov Test

		Produk, Promosi dan Lokasi	Penyaluran Dana
N		100	100
Normal Parameters[a,b]	Mean	41.5800	41.9200
	Std. Deviation	3.64367	5.42288
Most Extreme Differences	Absolute	.142	.182
	Positive	.073	.091
	Negative	-.142	-.182
Kolmogorov-Smirnov Z		1.423	1.816
Asymp. Sig. (2-tailed)		.035	.003

a. Test distribution is Normal.

b. Calculated from data.

4. Hypothesis Testing

Hypothesis testing can be done in the following stages:

1). Determination Coefficient Test (R^2)

Regression analysis is a type of parametric analysis that can provide a basis for predicting and analyzing variance. Meanwhile, the purpose of general regression analysis is to determine the regression line based on the value of the constant and the resulting regression coefficient, to find a joint correlation between the dependent variable and to test the significance of the influence between the independent and dependent variables

Hasil Uji Koefisien Determinasi (R²)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.702[a]	.493	.488	2.60738

 a. Predictors: (Constant), Distribution of Funds
 b. Dependent Variable: promotions and location

From the results of the above output, the value of the coefficient of determination (R²) shows that the value of R = 0.510 and RxR = R² of 0.260 or 26% means that the dependent variable on distribution of customer funds can be explained by the independent variables of promotion and location and the rest (74%) explained by other variables outside the variables used.
2) F Test (Test Simultaneously)
The F test in statistics aims to show whether the independent variables, namely promotion and location, to the distribution of funds at Bank Sumut KCP Binjai as the dependent variable. Furthermore, the following table can be seen:

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	648.112	1	648.112	95.332	.000[a]
	Residual	666.248	98	6.798		
	Total	1314.360	99			

 a. Predictors: (Constant), promotions and location
 b. Dependent Variable: Distribution of funds
  From this ANOVA table it can be concluded that H0 is accepted because together there is a positive and significant relationship from the independent variables, namely promotion and location to the distribution of customer funds at Bank Sumut Syariah KCP Binjai, namely the dependent variable. Where Fcount <Ftable (9,939> 3,370).
3). T Test (Partial Test)
  T-test aims to determine the suitability of the model or the effect of each independent variable partially (individually) on the dependent variable. The test procedure is to test the hypotheses of the variables X and Y as follows:
H0: $\beta1$, $\beta2$, $\beta3$, $\beta4 = 0$, Variable X partially does not have a significant effect on variable Y.
H1: $\beta1$, $\beta2$, $\beta3$, $\beta4 \neq 0$, Variable X partially has a significant effect on variable Y.
The basis for decision making is to compare tcount with ttable with a significant level of 95%, α / 2 = 0.05 / 2 = 0.025 and df = n-k. If the statistical tcount> ttable, then H0 is rejected and if the tcount statistic <ttable, then H0 is accepted. Decision making can also be seen from the critical area of the 20.00 SPSS processing, H0 is rejected if Sig <α, where α = 0.05. The research data is 31 while the number of variables is one variable. If df in this study is = 31 - 2 = 29. With a significance level of 95%, α / 2 = 0.05 / 2 = 0.025, then the t table is 1.69.

Based on the calculation, it is known that tcount and Sig. the independent variable, namely the variable promotion and location. The t-count value of the distribution of funds is 3.196 and sig. 0.003. Thus tcount (3.196)> t table (1.69. This means that H0 is rejected, which means that the promotion and location variables have a significant effect on the distribution of funds. This can also be seen from the Sig. (0.003) <0.05, which means H0 is rejected.

Uji T (Uji Partial)
Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	21.801	2.042		10.674	.000
Distribution of funds	.472	.048	.702	9.764	.000

a. Dependent Variable: promotions and location

4). Model Test

Based on the regression results described in the equation above, it can answer the research hypothesis, namely the promotion and location variables have a positive and significant effect on the distribution of funds.

The above equation shows that Adjusted R Square is 004. This means that the Standard Error of the Estimate is 1.24699. If the promotion and location variables do not exist. The results above provide an explanation that the distribution of funds will increase if the promotion and location are further improved by Bank Sumut Syariah KCP Binjai.

The analysis of this research is a simple linear regression analysis with the equation: $Y = a + bX$
Based on these equations, the research model is:

Constants If KP = 0, then the distribution of funds is 21.801 ~ 22 people.
Coefficient 0.472, if KP ä 100 then the distribution of funds ä 47.2.

Discussion

The results of the discussion indicate that the product, promotion and location facilities can be said to be good, but not satisfactory. The results of the analysis can be said to be satisfactory if they are close to 100%. From the R2 test which results in 34% percentage which shows that the product facilities, promotion and location have sufficient influence on the distribution of funds, but the results of this analysis are not satisfactory. Because it only achieved 34%, this is something that must be corrected and evaluated in the coming years to improve service quality through the quality of service as an individual or person who is directly dealing with customers. Based on the t test table of 3.469 means that the variable X which is the independent variable has an effect on variable Y which is the dependent variable.

Based on the calculation, it is known that tcount and Sig. the independent variable, namely the variable promotion and location. The t-count value of the distribution of funds is 3.196 and sig. 0.003. Thus tcount (3.196)> t table (1.69. This means that H0 is rejected, which means that the promotion and location variables have a significant effect on the distribution of funds. This can also be seen from the Sig. (0.003) <0.05, which means H0 is rejected.

Conclusion

Based on the research results, it can be concluded as follows:

1. Promotion factors have a significant effect on the distribution of funds at Bank Sumut Syariah KCP Binjai. Promotion facilities have a significant effect and have a positive relationship with the distribution of financing growth. This means that promotional facilities contribute positively to the increase in financing provided. The more promotion of bank products, the more likely the bank will distribute financing.

2. The location factor has a significant effect on the distribution of funds at Bank Sumut Syariah KCP Binjai. The effect of promotion facilities and location on the distribution of funds at Bank Sumut Syariah KCP Binjai. From the level of reliability of research instruments made the value of Cronbach's Alpha, 637. Calculation of Adjusted R Square 004. This means that the Standard Error of the Estimate is 1.24699. If the variable promotion facilities and location do not exist. The results above provide an explanation that the distribution of funds to customers increases if promotion facilities and locations are further improved by Bank Sumut Syariah KCP Binjai.

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