THE EFFECT OF SAVINGS PRODUCT KNOWLEDGE, MOTIVATION AND FACILITIESON THE DECISION TO SAVING AT PT.BPR DHARMA NAGARI

Handika [1], Kelik Purwanto [2], Mayroza Wiska [3]

[1,2,3] Dharmas University of Indonesia,

[*] handikabangko37@gmail.com,

klkpurwanto@gmail.com, mayrozawiska@gmail.com

Keywords :	Abstract
Online Marketing, Purchase Decisio	This study was conducted to determine the effect of knowledge of savings products, motivation and facilities on saving decisions at PT. BPR Dharma Nagari. The purpose of this study was to determine and analyze the effect of knowledge of savings products, motivation and facilities on saving decisions at PT. BPR Dharma Nagar. This study uses a quantitative method with data collection using a questionnaire. Data analysis techniques with validity tests, reliability tests, multiple linear regression analysis, classical adjustion tests, t tests, f tests, determination tests (R^2). The population in this study was 436 respondents for the year 2022/2023 and 209samples were used.

INTRODUCTION

Bank is a financial institution that is directly supervised by OJK (Financial Services Authority), (Oliver, 2019) whose main business is to provide storage services and redistribute in various alternatives, banks provide profit loans to customers or the public in general to satisfy customers and attract people to continue to grow and become customers of the bank in order to make bank profits. The banking world is currently experiencing very rapid developments starting from the emergence of conventional banks and Islami banks, thus giving rise to very tight competition in the banking business. The fairly rapid competition and development in the banking business makes each banking institution have to compete to improve the quality of the banking busines

Handika¹, Kelik², Roza³

In the banking world there are various forms of PT. BPR Dharma Nagaribank products provided to facilitate customers. Sharing savings products owned by PT. BPR Dharma Nagari, these products can meet all the desires of the community, which are usually not available or available at conventional banks, for example PT BPR Dharma Nagari provides Savings Products such as Tami Savings, Student Savings and Bajapuik Savings. And PT.BPR Dharma Nagari, provides customer money pick-up and delivery services during working hours.

This savings product is intended to facilitate every customer who cannot visit PT.BPR Dharma Nagari every time to save. Because of the customer's distance factor which is quite far from the office in terms of savingat PT. BPR Dharma Nagari, this savings product is certainly easy for every customer, but also has risks in terms of savings, the condition of customers who do not understand, one of which is the lack of security in terms of savings.Due to the lack of knowledge of savings products for each customer, namely in the form of ATM cards or personal M-banking customers. this is certainly a lack of security in managing savings products.

Motivation plays a role as a driver for customers to save PT. BPR Dharma Nagari always motivates customers and opens opportunities for customers who are active or diligent in saving, this motivation can come from various factors, for example from a desire, achieving financial goals and to prepare for future life or face financial risks that occur in times of future change, the relationship between motivation and saving decisions provides space for further exploration of how these psychological factors play a role in shaping customer savings behavior. Motivation according to James in the journal (Amari, 2023) needs or motives are activated when there is an adequatemismatch between the actual state and the desired state.

The phenomena that occur in the field regarding the problem of customer motivation include the lack of appreciation given by PT. BPR Dharma Nagari Cabang from Koto Baru to its customers, such as customers who achieve savings targets have not received the promised prizes, in addition to receiving bonuses for savings achievements, sometimes customers are not satisfied with the prizes received and there is also a sense of dislike from customers which makes some customers feel that they have not received an award for the savings they have made.

Handika[1], Kelik[2], Roza[3]

RESEARCH METHOD

The type of research used in this study is a quantitative research method. Quantitative research is a research that emphasizes more on the objective measurement aspect of social phenomena. In order to be able to make measurements, each social phenomenon is described into several components of problems, variables and indicators. Each variable that is determined is measured by providing different number symbols according to the category of information related to the variable. By using these number symbols, quantitative mathematical calculation techniques can be carried out so that they can produce a conclusion that applies generally within a parameter. The population in this study was 436 rounded up to 209 samples.

.

RELIABILITY TEST

Table 1. Reliability Test

Variables	N=209		Rule of thumb	Decision
	Number of question items	Cronbach's alpha		
Product knowledge (X1)	8	0.660	0.60	Reliable
Motivation (X2)	8	0.618	0.60	Reliable
Facilities (X3)	8	0.618	0.60	Reliable
Decision to save (Y)	9	0.628	0.60	Reliable

Data Source: Spss 20.0 year 2024

It can be seen that all instruments based on the analysis of the reliability of the research variables show that the Cronbach's alpha value for all variables is large (>) from 0.60, and this means that all variables are said to be reliable and reliable. From these results, this study will produce the same data even though it is used several times to measure the same object.

Handika[1], Kelik[2], Roza[3]

Normality Test

Table 2. Normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		209
Normal Parameters [a,b]	Mean	0E-7
	Std. Deviation	3.68566541
Most Extreme Differences	Absolute	.041
	Positive	.026
	Negative	-.041
Kolmogorov-Smirnov Z		.587
Asymp. Sig. (2-tailed)		.881

a. Test distribution is Normal.
b. Calculated from data.

above which is processed with the one-sample Kolmogorov-smirnov test because the data owned is more than 209 and to make an assessment refers to the significance number with a large significance level (>) of 0.05. And from the data above it can be concluded that the results and data of this study are normal. Based on the results of the normality test, the significance value is 0.881> 0.05, so it can be concluded that the residual value is normally distributed.

Table 4. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.733 [a]	.538	.531	1,856	1,354
a. Predictors: (Constant), X3, X1, X2					
b. Dependent Variable: Y1					

Source: Data processed with SPSS (2024)

Handika[1], Kelik[2], Roza[3]

above that the relationship between product knowledge, motivation and facilities on the decision to save is seen from the Adjusted R2 value, the coefficient value obtained is 0.531. This means that the contribution or influence given by variable X on Y is 0.531 (53.1%) which is greater (>) than 0.06, indicating a strong relationship, because only 46.9% is influenced by other factors.

Table 5. Partial Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	822,300	3	274,100	19,887	.000 [b]
	Residual	2825.499	205	13,783		
	Total	3647.799	208			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X1, X2						

Source: Data processed with SPSS (2024)

above it can be seen that this test is done by comparing the calculated f value with the f table, because the calculated f value is greater than the f table value (19,887 > 2.65) and the level of significance (0.000 < 0.05). So it is obtained that Ho is rejected and H4 is accepted, which means that this is done together between product knowledge, motivation and facilities have a significant effect on saving decisions.)

Product knowledge variables, motivation and facilities on saving decisions simultaneously (t-test) Shown by the results of SPSS management, the calculated f value is greater than the f table value (19,887> 2.65) and the level of significance (0.000 <0.05) . So it is obtained that Ho is rejected and H3 is accepted, which means that this is done together between facilities and YouTube video promotion media which have a significant effect on repeat visit interest.

The result of the R Square determination is 0.285, so this result can be said that the contribution of the independent variables, product knowledge (X1), motivation (X2) and facilities (X3) influences the dependent variable (savings decision).

Handika[1], Kelik[2], Roza[3]

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and data analysis that have been conducted and described regarding the influence of knowledge of savings products, motivation and facilities on the decision to save at PT. BPR Dharma Nagari, the following conclusions can be drawn:

1. The product knowledge variable (X1) partially has a positive and significant effect on the decision to save. It can be seen from the calculated t value of 7.233 and the t table of 1.652 where the calculatedt is greater than the t table (7.233> 1.652). This shows that the independent variable of product knowledge has a positive and significant effect on the dependent variable of the decision to save. And the level of significance is smaller than alpha (0.000 <0.05) thenit can be obtained that Ho is rejected and H1 is accepted, meaning that facilities (X1) have a significant effect on the decision to save (Y). This means that product knowledge can influence the decision to save at PT.BPR Dharma Nagari, the more product knowledge customers know, the more decisions they will make to save at PT.BPR Dharma Nagari. Increasing product knowledge will also affect the productivity of the decision to save at PT.BPR Dharma Nagari.

2. The motivation variable (X2) partially has a positive and significant effect on the decision to save. It can be seen from the calculated t value

3. of 0.897 and the t table of 1.652 where the calculated t is greater than the t table (1.897> 1.652) this shows that the independent variable motivation has a positive and significant effect on the dependent variable of the decision to save. And the level of significance is smallerthan alpha (0.371> 0.05) then it can be obtained that Ho is rejected and H2 is accepted, meaning that motivation (X2) has a significant effect on the decision to save (Y). This means that motivation greatly influences customers who save at PT. BPR Dharma Nagari with the motivation given to customers will increase the activity of customers who save at PT. BPR Dharma Nagari.

Handika[1], Kelik[2], Roza[3]

4. The facility variable (X3) partially has a positive and significant effect on the decision to save. It can be seen in the t count value of -3.136 and t table 1.652 where the t count is greater than the t table (-3.136> 1.652) this shows that the independent variable motivation has a positive and significant effect on the dependent variable of the decision to save. And the level of significance is smaller than alpha (0.002 <0.05) then it can be obtained that Ho is rejected and H3 is accepted, meaning that the facility (X3) has a significant effect on the decision to save (Y). This means that the facility greatly influences customers who carry out activities when making transactions at PT. BPR Dharma Nagari with the facilities provided by PT. BPR Dharma Nagari to customers will increase the activity of customers who save at PT. BPR Dharma Nagari.

5. The variable of knowledge of savings products, motivation and facilities simultaneously (f test) the calculated f value is greater than the f table value (19,887 > 2.65) and the level of significance (0.000 < 0.05). So it is obtained that Ho is rejected and H4 is accepted, which means that this is done together between product knowledge, motivation and facilities have a significant effect on saving decisions.

REFERENCE

Adhita Prabawati. (2016). The Influence of Knowledge, Facilities and Location on the Decision of Customers of Teachers and Employees of Darut Taqwa Islamic Boarding School in Using Islamic Banking Services with Trust as an

Amari, RO (2023). The Influence of Product Knowledge and Customer Motivation on the Decision to Choose Home Ownership Credit Financing at Bank Tabungan Negara, Karanganyer Sharia Branch Office. 31–41.

Annisa Cikal Fitri, & Nur Kholis. (2023). The Influence of Knowledge, Religiosity, Income, Motivation and Hajj Waiting List on Interest in Saving Hajj Savings in Islamic Banking. In International Conference Of The Postgraduate Students And Academics In Syariah And Law 2023 (Inpac 2023) (Issue Syariah And Law Studies In Facing The Contemporary Challenges).

Handika[1], Kelik[2], Roza[3]

Approach, CG (2016). The Influence of Savings Product Knowledge, Promotion and Service Quality on Customer Satisfaction of Savers at Bank Muamalat Madiun Branch Office.

Bloom, N., & Reenen, J. Van. (2013). The Influence of Facilities and Reference Groups on Students' Decisions to Use Islamic Banking Services. In Nber Working Papers. Http://Www.Nber.Org/Papers/W16019

Fahmi, A. Mustika. (2017). The Influence of Product Knowledge, Usage and Purchase on Consumer Decision Making Process to Become BNI Syariah Bank Customers. In Jihbiz: Global Journal Of Islamic Banking And Finance.

, PM (2022). The Influence of Product Knowledge, Profit Sharing Ratio and Service on the Decision to Become a Customer at Kspps BTM Banjarnegara Punggelan Branch. In הארץ(Issue 8.5.2017).

Harapan, RO (2023). The Influence of Religiosity, Services and Facilities on Customer Decisions to Choose to Save at BSI KCP Gunung Ttua.

Izah, FN (2023). The Influence of Word Of Mouth, Product Knowledge and Service Quality on Saving Decisions at Kspps Sm Nu Sragi Branch.

Linton, J.D., Klassen, R., Jayaraman, V., Walker, H., Brammer, S., Ruparathna, R., Hewage, K., Thomson, J., Jackson, T., Baloi, D., Cooper , D.R., Hoejmose, S. U., Adrien-Kirby, A.J., Sierra, L.A., Pellicer, E., Yepes, V., Giunipero, L.C., Hooker, R.E., Denslow, D., … Anane, A. (2020). The Influence of Rewards and Motivation on Employee Performance at Bank Bri Kota Baru Tembilahan Main Branch. *Sustainability (Switzerland)* , *14* (2), 1–4. Http://Www.Unpcdc.Org/Media/15782/Sustainable Procurement Practice.Pdf%0ahttps://Europa.Eu/Capacity4dev/Unep/Document/Briefing-Note-Sustainable-Public-Procurement%0ahttp://Www. Hpw.Qld.Gov.Au/Sitecollectiondocuments/Procurementguideintegratingsustainab ilit

Handika¹, Kelik², Roza³

Maulinda, I. (2023). The Influence of Knowledge of Sharia Banking Products and Motivation to Avoid Usury on the Decision to Become a Customer of Bri Syariah Jelutung Branch, Jambi City. In *Jimt: Journal of Applied Management Science* (Vol. 4, Issue 5).

Oliver, J. (2019). Indonesian Banking Statistics October 2019. In *Journal Of Chemical Information And Modeling* (Vol. 53, Issue 9).

Product, P., & Service, AND (2022). *The Influence of Product, Promotion, and Service on the Decision to Use Jasa Batang Savings and Loan Cooperative Services. Thesis* .

Rahmayani, H., Zuhirsyan, M., & Wathan, H. (2021). The Influence of Motivation to Avoid Usury and Knowledge of Sharia Banking Products on the Decision to Become a Marhamah Savings Customer at PT Bank Sumut Syariah, Medan Branch. In *Jurnal Syarikah* (Vol. 7, Issue 2).

Reza, AA (2017). The Influence of Bank Facilities and Services on Transaction Interest in Islamic Banks among Students of the Faculty of Islamic Economics and Business. In *Skripsi* (Vol. 6).

Rustam. (2016). The Influence of Knowledge, Income and Location on Community Savings Interest at BMT El-Falah Surantih, Sutera District, Pesisir Selatan Regency. *Scientific Journal* .

Saragih, MS (2020). The Influence of Product Knowledge, Trust and Socialization on the Decision to Carry Out Future Package Financing (PMD) at BTPN Syariah (Case Study of the Silau Merawan Village Community, Dolok Masihul District). In *Faculty of Islamic Economics and Business, State University of West Sumatra* .

Sutrisno, HE (2009). *Human Resource Management* (Pert Edition). Prenadamedia Group.

Titis Wulan Purnamasari. (2020). The Influence of Product Knowledge, Profit Sharing Ratio and Service on the Decision to Become a Customer at Kspps BTM Banjarnegara, Punggelan Branch (Study. In *Thesis Uin* .

Handika¹, Kelik², Roza³

Tiyas, AS (2021). The Influence of Saving Motivation and Knowledge of Banking Products on Saving Interest at Bank Syariah Indonesia Kcp Mt. HaryonoMagetan (Study on the Setren Bendo Village Community, Magetan). In *Thesis* .

Wahyuni, ND, & Rochmawati, R. (2021). The Influence of Islamic Banking Learning, Service Quality, and Facilities on Saving Decisions at Islamic Banks. In *Eklektik: Journal of Economic and Entrepreneurship Education* (Vol. 4, Issue 2). Https://Doi.Org/10.24014/Ekl.V4i2.12925

Wiska, M., Purwanto, K., & Vitaloka, N. (2023). The Influence of SMS Banking, Mobile Banking, Automated Teller Machine (ATM) Facilities on Customer Satisfaction at PT Bank Bri Unit Rimbo Ilir. *Journal of Economics and Business* , *1* (4), 581.

Satisfaction
Customers (Case Study: Shopee Customers in Tangerang City 2020). *JI- Tech: Scientific Journal High School Technology NIIT Information* , 16(2): 72-80.

Simanjuntak, DR, Londa, N., & Waleleng, G. (2019). Students' Perceptions on Service Shopping On line Shopee (Studies On Student Major Knowledge Communication Faculty of Social and Political Sciences, Sam Ratulangi University). *Acta Diurna Communication* , 8(1): 1-13.

Sugiyono. (2017). *Quantitative, Qualitative, and R&D Research Methods* . Bandung: CV. Alphabet ,. CV.

Waziani, W., Mr. Saputra, R. H., Sari, N. Y., Kasmi., & Dear, D. (2022). Utilization E-Commerce Shopee as an Effort to Improve the Economy of PKK Mothers Perpetrator Business. *Near: Journal Devotion To Public* , 1(2): 107-1