

## THE EFFECT OF QUANTITY AND QUALITY OF VARIETY PRODUCTS AND SERVICE ADVANTAGES ON STUDENTS' SAVE ATTRACTION

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### ABSTRACT

Intense business competition in the banking sector requires banks to have strategies and a variety of services. Students are important customers for banking. The aim of this research is to find out the effect of the quantity of product types, service quality, on students' interest in saving at PT. BPR Pijer Podi Kekelengen. The research method is quantitative. Data collection techniques by filling out a questionnaire. Sampling using the incidental method, namely a sampling technique based on coincidence, coincidentally meeting directly with students who are customers of PT. BPR Pijer Podi Kekelengen. The number of respondents was 81 students. Data analysis with validity test, reliability test, normality test, heteroscedasticity test, linear regression analysis, coefficient of determination test, f test and t test. The results of the study show that the quantity of product types has a positive and significant effect on customers' interest in saving, in this case students, to save with significant value, while the quality of service has a positive and significant effect on students' interest in saving. Thus, the quantity and quality of product variety and service excellence have an effect on students' interest in saving.

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## 1. INTRODUCTION

The marketing concept can be used to achieve success for the company. Marketing starts with an idea to achieve long term profit. The company must divide its market into segments or groups of consumers and determine the desires of each of these segments [1]. Marketing is defined as a process by which companies create value for customers and build strong relationships with consumers, with the aim of capturing value from consumers in return. The sector of business that is experiencing intense competition is banking, due to the presence of an increasing number of competitors with a variety of business strategies. The product and financial services offered are increasingly developing, the target and quality are also getting better. As a provider of financial services, the provider must be able to provide the maximum quality of products and services so that the provider is able to compete with his value [2].

PT. BPR Pijer Podi Kekelengen, one of the companies providing financial services, is still considered stable in terms of competition with its new competitors. Namely, in seeking and attracting customers to save, especially through the quantity of types of savings products and the quality of service. The main key to winning the competition is through the delivery of higher quality products and services. The interest in saving can result in higher funding so that the profit that will be obtained by banks is higher [3]. Looking at market conditions that are getting tighter, there must be a strategy to win the competition by providing products that can satisfy the needs and wants of customers so that the products are desirable. In addition to satisfying products, customers will also see whether the service can provide customer satisfaction or not. The product is one of the important elements of the marketing mix. The product is determined by the uniqueness of the product, the continuous innovation of the product, the ability of the product to meet customer needs, the ability of the product to reduce the costs incurred by the customer, the sophistication of the product and the design of the product itself [4].

Undang Undang Perbankan nomor 10 tahun 1998, that savings are deposits that can only be withdrawn according to certain agreed conditions, but cannot be withdrawn by check, giro or other means equivalent to that. At PT. BPR Pijer Podi Kekelengen itself currently has 3 (three) types of savings available, namely Simalem Savings, Diakonia Savings, and Simbisa Savings. According to [5], service is the process of fulfilling needs through the activities of other people directly. According to [6], the quality of service can be defined as the level of quality that is expected and the control over the level of quality is to fulfill the desires of consumers. If that happens, the demands of the customer's in-laws, the customer hopes that banking can provide services in the form of answers that are given rhythmically, quickly, and

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precisely [7]. Regarding the product quantity variable, after a study was conducted by [8], the results of this study showed that the variable cuteness of service has a significant effect on interest in saving. Meanwhile, in another study conducted by [9], the results of this study showed that the variable quality of service did not have a significant effect on interest in saving.

Students are young people of the nation's next generation [10]. So that students must also be introduced to the name of banking. Given that banking is an important component in the economic sector. Where banking can be a solution in many ways. Starting from storage to funding for business and education. It is commonly known that the percentage of students who save is very low. Students are still focused on a consumerist lifestyle [11]. Students are also still vulnerable to the challenges called independent living. Global economic challenges are getting tougher, requiring all elements to be involved in what is called the world of banking, including students. Students must be introduced to banking, including the products in it. One bank that has the potential to become the focus of students, namely PT. BPR Pijer Podi Kekelengen. PT. BPR Pijer Podi Kekelengen is a private bank whose basic essence begins with participation services to the community. So it is suitable for students to be involved in its development through saving activities carried out by students [12].

This study aims to determine the effect of the quantity of types of savings products, quality of service on interest in saving at PT. BPR Pijer Podi Kekelengen. This research is important because the banking sector is a very important sector in the economy. Where students are one of the components that can support the banking situation. This research is also important to do because banking challenges are currently very tight. Where many banks have their own strategies in attracting customers to save and transact at their bank. This research is different from previous research. This study refers to the variable quantity of the type of savings product and the quantity of services. Where the focus of research is students. It is hoped that through the research conducted, references will be obtained related to how to get students interested in saving. This research is not only to make students interested, but can also be used as a reference to get other parties interested in saving.

## 2. METHOD

The method used is quantitative. Research to determine the effect of the quantity of types of savings products and service quality on interest in saving at PT. BPR Pijer Podi Kekelengen. The population in the study were all students who were customers of PT. BPR Pijer Podi Kekelengen. The study used the questionnaire method, in which the respondents' answers were measured using a Likert scale [13]. The variables studied were the quantity of types of savings products (X1), quality of service (X2) and interest in saving (Y). Technical Analysis with validity test, linear regression analysis, and t test.

## 3. RESULT AND DISCUSSION

### Characteristics of Respondents

Respondents have their own characteristics. Need to do grouping. The characteristics of the respondents are used to describe the condition of the respondents who can provide information to understand the research results. The characteristics of the respondents who became the sample in this study were classified based on gender. Following are the conditions of the characteristics of respondents based on gender:

Table 1. Characteristics of Respondents

Gender	Amount	%
Men	35 Students	43,3
Female	46 Students	56,7
<b>Total</b>	<b>81 Students</b>	<b>100%</b>

### Normality test

Using graphical and statistical tests. View the distribution of data, by classification:

- If it spreads around the diagonal line and follows the direction of the diagonal line and shows a normal distribution, then the regression model meets the normality assumption.
- If the data spreads away from the diagonal and does not follow the direction of the diagonal line, it does not show a normal distribution, then the regression model does not meet the assumption of normality.

Following are the results of the normality test in this study:

Table 2. Normality test

		Unstandard Residual
N		94
Normal	Mean	0.7
	Std.Dev	.22
Most Extreme Differences	Absolut	.087
	Positive	.087
Kolomogrov-Smirnov	Negative	.085
	Sig 2	.846
		.472

### Reliability Test

Used to measure the reliability of the questionnaire. Using a statistical test by looking at the Cronbach Alpha ( $\alpha$ ) value, a variable is said to be reliable or fulfills if the Cronbach Alpha ( $\alpha$ ) value is > 0.60. The research reliability test is described in the following table:

Table 3. Reliability Test

Component	Cronbach Alpha	Conclusion
Product Type Quantity (X1)	.716	fulfil
Service Quality (X2)	.748	fulfil
Interest in Saving (Y)	.726	fulfil

### Validity test

The data obtained from the questionnaire, actually validated. To find out whether the questionnaire is valid or not. Following are the test results for each question:

Table 4. Validity test

Component	Questionnaire List	Correlation Mean	Conclusion
Product Type Quantity (X1)	Questionnaire List 1 - 6	.641	Valid
Service Quality (X2)	Questionnaire List 7 - 13	.632	Valid
Interest in Saving (Y)	Questionnaire List 14 - 20	.612	Valid

### Partial Test

Partial test is used to see the significant level of independent variables affecting the dependent variable partially or individually. Partial test results can be seen in the table:

Table 5. Partial Test

Component	B	Std.E	Beta	t	Sig
C	.466	.278		1.675	0.97
Product Type Quantity (X1)	.357	.086	.352	4.166	.000
Service Quality (X2)	.535	.084	.535	6.341	.000

### Simultaneous Test

Simultaneous Test to find out how far the independent variables affect the dependent variable. Results can be seen in the following table:

Table 6. Simultaneous Test

Component	Sum	DF	Mean	F	Sig
Interest in Saving (Y)	8.798	2	4.399	94.99	.000
Product Type Quantity (X1)	4.214	91	.046		
Service Quality (X2)	13.013	93			

### Discussion

Based on the test results, it appears that the independent variables partially and simultaneously have an effect on the dependent variable. The effect is positive and significant, in other words the quantity

of product types and service quality of PT. Bank BPR Pijer Podi increases interest in saving. The effect of these variables is as follows:

### **1. Effect of Product Type Quantity (X1) on Interest in Saving (Y)**

The test shows that the quantity of product type variable has a positive sign, meaning that the quantity of product type is directly proportional to the interest in saving and the results of the partial test show a significance value for the quantity of product type of  $0.000 < 0.05$ , meaning that the quantity of product type is significant to the interest in saving at PT. Bank BPR Pijer Podi. The better the quantity of savings products provided by PT. Bank BPR Pijer Podi will further increase the Interest in Savings. So that the first hypothesis (H1) which states that the quantity of savings products has a positive and significant effect on the interest in saving at PT. Bank BPR Pijer Podi is acceptable.

PT. Bank BPR Pijer Podi in this case students assess PT. Bank BPR Pijer Podi has a good quantity of savings product types. It is evident from the answers of respondents who are in the range of ratings close to the strongly agree category for questions regarding the Quantity of Product Types. This will increase the Interest in Saving at PT. Bank BPR Pijer Podi. Such as research [14] which found that the more products owned and offered by banks, the more interest or interest from customers to save at the bank. In line with research [15] which states that someone will choose a particular bank because of the heterogeneity of the products owned by that bank.

### **2. Effect of Service Quality (X2) on Interest in Saving (Y)**

The test shows a positive sign of Service Quality, meaning that Service Quality is directly proportional to Interest in Saving and the results of the partial test show a significance value of Service Quality of  $0.000 < 0.05$  meaning that Service Quality has a significant effect on Interest in Saving at PT. Bank BPR Pijer Podi. Indicates that the higher the quality of service PT. Bank BPR Pijer Podi will further increase the Interest in Savings. So that the second hypothesis (H2) which states Service Quality has a positive and significant effect on Interest in Saving at PT. Bank BPR Pijer Podi.

PT. Bank BPR Pijer Podi especially students assess the quality of services provided by PT. Bank BPR Pijer Podi has fulfilled student expectations, as evidenced by the answers of respondents who are in the range of ratings close to the strongly agree category for questions regarding Service Quality. This will further increase the Interest in Saving at PT. Bank BPR Pijer Podi. In accordance with research [16] which states that the interest in saving at a particular bank is highly dependent on the quality of services provided by that bank. This is in line with research [17] which states that good service quality will create greater interest in saving.

### **3. Effect of Product Type Quantity, Service Quality on Saving Interest.**

The test shows a significance value of  $0.000 < 0.05$ , meaning that the Quantity of Product Type and Quality of Service simultaneously has a positive and significant effect on Interest in Saving at PT. Bank BPR Pijer Podi. This indicates that if the quantity of product types and service quality increases, it will increase the interest in saving at PT. Bank BPR Pijer Podi. Thus the third hypothesis (H<sub>3</sub>) which states the Quantity of Product Type and Service Quality together have a significant effect on Interest in Saving at PT. Bank BPR Pijer Podi is acceptable. Product Type Quantity and Service Quality have a strong relationship with Saving Interest, this can be seen from the correlation coefficient value which is close to number one. While the value of the coefficient of determination is known to be 0.676, meaning that the effect or contribution of the Quantity Type of Product and Service Quality variables on Interest in Saving at PT. Bank BPR Pijer Podi is 67.6%. While the remaining 32.4% is influenced by other variables.

## **4. CONCLUSION**

The quantity of product types has a positive and significant effect on students' interest in saving at PT. Bank BPR Pijer Podi. The better the quantity of product types in PT. Bank BPR Pijer Podi, will further increase the interest in saving. Service quality has a positive and significant effect on students' interest in saving at PT. Bank BPR Pijer Podi. The better the quality of service provided by PT. Bank BPR Pijer Podi to its customers, in this case students, will further increase the customer's interest in saving. The quantity of product types and service quality have a significant effect on students' interest in saving at PT. Bank BPR Pijer Podi. The effect or contribution of the quantity of product types and quality of service together influences the interest in saving at PT. Bank BPR Pijer Podi. Indicates that the quantity of product types and service quality increases, it will increase the interest in saving students at PT. Bank BPR Pijer Podi.

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