ANALYSIS OF TRUST, PRODUCT QUALITY, AND BRAND IMAGE OF e'BATARAPOS SAVINGS ON THE SAVING INTEREST OF TRADERS AT PASAR JOHAR IN PT BANK TABUNGAN NEGARA (PERSERO) TBK SEMARANG CITY

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ARTICLEINFO	ABSTRACT
Keywords: Trust, Product Quality, Brand Image, Interest in Saving	This research aims to analyze the influence of Trust or Confidence, Product Quality and Brand Image of e'BATARAPOS Savings on the Interests of Saving in Pasar Johar Market Seller at PT Bank Tabungan Negara (Persero) Tbk. Semarang city. In this research using quantitative methods by processing primary data obtained through a questionnaire of 100 respondents, using a simple random sampling technique with the Slovin formula. The data obtained were processed using the SPSS Version 26 application. The data test parameters used in this study included validity tests, reliability tests, multiple linear analysis, hypothesis testing (F test, coefficient of determination test (R^2), and t test). Based on the research tests conducted, the results were found: (1) Trust has no effect and is not significant on the saving interest, (2) Product quality has a positive and significant effect on the saving interest, (3) Brand Image has a positive and significant effect on the saving interest.
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1. INTRODUCTION

Banks are financial institutions owned by the Indonesian government. Banking in Indonesia is governed by Law No. 10 of 1998 concerning banking, which distinguishes two types of banks: Commercial Banks and People's Credit Banks (BPR) (Law No. 10 of 1998). Commercial Banks are banks that conduct conventional or sharia-based business activities, providing or offering services in payment transactions and fund mobilization. On the other hand, People's Credit Banks (BPR) are banks that conduct conventional or sharia-based business activities but do not provide or offer services in payment transactions or fund mobilization.

Banks are known as financial institutions primarily involved in mobilizing funds from the public in the form of savings, time deposits, current accounts, deposits, fixed-term deposits, certificate of deposits, and similar forms, and channeling funds to the public in the form of loans (credit). Banks also serve as places to exchange currency, facilitate currency exchange, and handle various payment and deposit transactions such as utility bills, telephone bills, water bills, taxes, educational fees, virtual accounts, and more.

The main function or primary business of banks, widely recognized by the public, is fund mobilization through deposits. Banks gather funds from various sources, including third-party funds such as savings. Savings are affordable banking products that significantly impact the bank's operations. Therefore, the more customers are interested in saving or depositing their funds, the more the bank can thrive.

According to Lapoliwa and Kuswandi, each bank offers different types of savings products. Calculation of interest rates, rewards (maintenance), deposit and withdrawal procedures also vary for each bank. Promotion can be conducted through attractive interest rates, rewards, convenient facilities, and other means [1]

To attract customer interest, banks must be sensitive to the desires and needs of the community by implementing various strategies that can appeal to the public to become customers. Savings represent a significant source of third-party funds. Savings play a crucial role because they are more familiar to the public and can be utilized and enjoyed by all segments of society [2].

Customer interest in saving is essential for banking companies that provide and offer deposit services or savings products [3]. Currently, awareness of saving interest among the public, particularly traders at Pasar Johar Semarang, is still not optimal. However, some traders have started to practice regular saving. PT Bank Tabungan Negara (Persero) Tbk. Semarang Branch has a special counter for traders at Pasar Johar, where employees such as Customer Service, Tellers, and Marketing from the Funding department are assigned to interact directly with customers at Pasar Johar. The employees facilitate deposit and withdrawal transactions.

During the research, the researcher observed the service activities at the Bank BTN kiosk located in Pasar Johar, specifically in the basement of the building. Initially, BTN opened a stand in front of the service office located in the building of Pasar Johar Tengah. The researcher had the opportunity to observe the service provision, product offerings, or promotions, and various interactions between the employees on duty and the customers. Factors considered by customers and potential customers in their decision-making process for saving were the level of trust in the bank, the quality of the offered products, and the existing brand image [4].

Bank BTN has been providing services at Pasar Johar since May 2022. The kiosk at Pasar Johar is primarily focused on savings products, with Bank BTN offering various savings products according to the needs of potential customers. The most popular savings product is the e'BATARAPOS savings. From this opportunity, the researcher observed that the interest in saving among some customers was quite good.

As mentioned earlier, the product favored by traders at Pasar Johar is the e'BATARAPOS Savings. This product is a savings product resulting from a collaboration between Bank BTN and PT Pos Indonesia (Persero). The e'BATARAPOS Savings offers convenience to customers by providing service facilities through designated counters at the Post Office. Deposits can be made at the Post Office or at Bank BTN outlets throughout Indonesia. The target audience for the e'BATARAPOS Savings product is the general public, as it offers many efficient conveniences for traders. The perception of customers at Pasar Johar regarding tested trust, good product quality, and positive brand image becomes a driving factor for their interest in saving.

This research aims to analyze: (1) the influence of trust, product quality, and brand image on the saving interest of traders at Pasar Johar in PT Bank Tabungan Negara (Persero) Tbk. in Semarang City, (2) the influence of trust on the saving interest of traders at Pasar Johar in PT Bank Tabungan Negara (Persero) Tbk. in Semarang City, (3) the influence of product quality on the saving interest of traders at Pasar Johar in PT Bank Tabungan Negara (Persero) Tbk. in Semarang City, (4) the influence of brand image on the saving interest of traders at Pasar Johar in PT Bank Tabungan Negara (Persero) Tbk. in Semarang City.
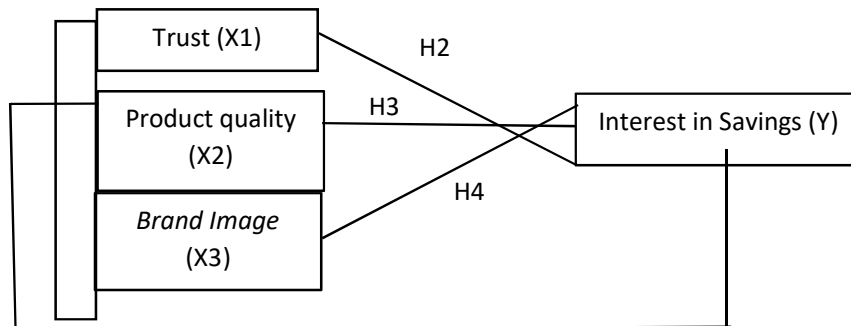

Figure 1 Thinking Framework

2. LITERATURE REVIEW
Bank

According to Law Number 10 of 1998, a bank is a financial institution that collects funds from the public in the form of deposits and channels them to the public in the form of credit or other forms (Law Number 10 of 1998). The word "bank" originates from the Italian word "banco," which means bench. A bench is a piece of furniture used by bankers to serve their customers during their operational activities. The term "bank" officially and popularly became the term for this financial institution. A bank is classified as a service industry company because its products solely provide service-based offerings to the public. A bank can be defined as a financial institution whose business activities involve the collection and distribution of funds [5]. In the book "Keuangan dan Perbankan" (Finance and Banking), Amelia, Lesatari, and Nasib state that "a bank is one type of financial institution that provides various services" [6]

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Trust

Trust refers to acknowledging the honesty and capability of someone to fulfill expectations [7]. Trust is crucial for maintaining relationships between a company and its consumers or other involved parties. Trust can be perceived as a party's willingness to accept the risk of another party's actions based on the expectation that the trusted party will perform actions that are beneficial to the trusting party, regardless of the ability to monitor and control the trusted party's actions [8]. Trust is a patent aspect that should be possessed by a service provider [9]. There are two indicators of trust: trusting belief and trusting intention [10].

Product Quality

A product as anything that can be offered to a market to attract attention, generate purchases, usage, or consumption that satisfies consumers' desires or needs [11]. Understanding a product and its characteristics, including banking products and services, is essential for marketers to offer their products accurately [12]. Markoni identifies six indicators of product quality dimensions: product performance, range and type of features, reliability and durability, maintainability and serviceability, sensory characteristics, and ethical profile and image [13].

Brand Image

Brand image refers to the impression, opinion, or belief about a brand or product. According to Isnaeni Pamilih and Ratieh Widhiastuti, brand image has a positive and significant impact on saving interest in Islamic banks [14]. State that banks must develop a strong and positive brand image in the eyes of the public to attract interest in their offered products [15]. Brand image is a reflection of consumers' emotions regarding associations with a particular brand, as perceived by consumers [16]. According to Kotler, as cited by Pirous et al., brand image has three indicators: strength, uniqueness, and favorability [15].

INTEREST IN SAVING

Interest refers to a preference and attraction towards something or an activity. Having a strong interest in something signifies a significant asset in achieving or obtaining the desired object or goal [10]. Interest is a psychological aspect that not only influences a person's behavior but also motivates them to engage in activities that they find appealing [16]. According to Kotler, as cited by Syahriyal, interest is described as the situation a person experiences before taking action, which can serve as a basis for predicting or estimating their behavior or actions [17]. Based on the aforementioned understanding of interest, interest in saving implies a liking or attraction to the activity of saving or setting aside money. Ferdinan states that interest has several indicators, namely transactional interest, referential interest, preferential interest, and exploratory interest (Ferdinan, 2002).

Savings

Savings refer to the accumulation or deposit of funds by the public, which can be withdrawn by customers at any time. This banking product typically offers relatively high interest rates, reflecting intense competition in gathering public funds [1]. Saving deposits are deposits held in a bank that can be withdrawn using a passbook or ATM. Account holders receive interest, the amount of which depends on the respective bank (Amelia et al., 2019). Savings are deposits that can only be withdrawn under certain agreed-upon conditions and not through checks, drafts, or similar instruments. The most common withdrawal methods used by customers are passbooks, cash cards or ATM cards, and debit cards [18].

e'BATARAPOS Savings

BTN e'BATARAPOS Savings is one of the savings products offered in collaboration with PT Pos Indonesia (Persero). It provides convenience to customers by offering services through designated post office counters. Deposits can be made at post offices or BTN outlets located throughout Indonesia (BTN, Produk Dana, 2023).

3. METHOD

The objective of this study is to examine customers and potential customers of PT Bank Tabungan Negara (Persero) Tbk, specifically merchants in Pasar Johar, Semarang City. The method used in this study is quantitative research. Quantitative research is a systematic scientific method applied to the object under

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investigation [19]. Quantitative research can be defined as a research method based on positivism philosophy and used to investigate a specific population or sample [20].

The sources of data in this study are primary data and secondary data. Primary data is obtained through field research. In this study, primary data refers to data obtained directly from respondents through questionnaires targeting customers and potential customers of PT Bank Tabungan Negara (Persero) Tbk, specifically merchants in Pasar Johar, Semarang City. On the other hand, secondary data is obtained indirectly through intermediaries. The secondary data used in this study includes books, journals, articles, and observations of activities conducted by the researcher during service provision in Pasar Johar, Semarang City.

Questionnaire is a set of question or statement instruments designed to measure research variables, and data collection using this method is efficient as respondents only need to select answers provided by the researcher [21]. In this questionnaire method of research, a Likert scale is used. The Likert scale in this study utilizes a 1-5 scale with graduated answer choices.

A sample is a subset of the total population with its own characteristics. The sample taken from the population must be truly representative [20]. The sampling method used in this research is simple random sampling, which involves randomly selecting samples from the population without considering strata or levels [21]. To facilitate and expedite the research given the time constraints faced by the researcher, the number of respondents was determined using the Slovin's formula as follows:

$$n = N / (1 + N(e)^2)$$

Where:
n: Number of samples
N: Total population
e: Tolerance error level of 10%

Using the Slovin's formula, the calculated sample size for this study is as follows:

$$n = N / (1 + N(e)^2)$$
$$= 2{,}592 / (1 + 2{,}592(0.01))$$
$$= 2{,}592 / 26.92$$
$$\approx 96.28$$

The population in this study consists of 2,592 merchants who occupy Pasar Johar according to the data provided by the Department of Trade. The research was conducted from June 19th to June 20th, 2023. Based on the calculation, the obtained sample size is approximately 96.28, which is rounded up to 100 merchants to be selected as respondents.

Validity test is used to measure the validity or accuracy of a questionnaire. A questionnaire is considered valid if the questions are capable of expressing or indicating what is intended to be measured [22].

Reliability test, according to Imam Ghozali, is a tool used to measure the consistency or stability of a questionnaire's indicators. A questionnaire is considered reliable if respondents' answers to the statements are consistent or stable over time [22].

Multiple regression analysis is a technique used to measure the influence of two or more independent variables on a dependent variable [19]. Additionally, regression analysis measures the strength of the relationship between two or more variables [22].

To determine the magnitude of the influence of independent variables on the dependent variable, this study employs the SPSS (Statistical Product and Service Solution) software and multiple regression analysis with the following formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:
Y: Interest in Saving
a: Constant (intercept value)
X1: Trust
X2: Product Quality
X3: Brand Image

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b1: Regression coefficient of Trust
b2: Regression coefficient of Product Quality
b3: Regression coefficient

Hypothesis Testing
Simultaneous Test (F-test)
The F-test is used to examine the collective or simultaneous ability of Trust, Product Quality, and Brand Image in explaining the Interest in Saving of merchants in Pasar Johar. According to Imam Ghozali, the testing can be done by comparing the calculated F-value with the tabulated F-value at a significance level of ≤ 0.05 [22].

Coefficient of Determination Test (R-squared Test)
The R-squared test is used to measure the extent to which the model can explain the variation in the dependent variable. A small value of the coefficient of determination (R-squared) indicates limited ability of the independent variables to explain the variation in the dependent variable. A value close to one means that the independent variables provide almost all the information needed to predict the variation or changes in the dependent variable [22].

Partial Test (t-test)
The t-test is used to determine the individual (partial) effects of Trust, Product Quality, and Brand Image on the Interest in Saving of merchants in Pasar Johar. The t-test can be conducted by comparing the calculated t-value with the tabulated t-value at a significance level of 5% [22].

4.   RESULT AND DISCUSSION

Tabel 1 Hasil Uji Validitas

No.	Statement Variables & Per Indicator	r count	r table	Information
1	Trust			
	X1.1	0,882	0,196	**Valid**
	X1.2	0,891	0,196	**Valid**
	X1.3	0,900	0,196	**Valid**
	X1.4	0,876	0,196	**Valid**
2	Product quality			
	X2.1	0,920	0,196	**Valid**
	X2.2	0,882	0,196	**Valid**
	X2.3	0,926	0,196	**Valid**
	X2.4	0,864	0,196	**Valid**
	X2.5	0,869	0,196	**Valid**
	X2.6	0,902	0,196	**Valid**
3	*Brand Image*			
	X3.1	0,862	0,196	**Valid**
	X3.2	0,907	0,196	**Valid**
	X3.3	0,930	0,196	**Valid**
	X3.4	0,886	0,196	**Valid**
	X3.5	0,905	0,196	**Valid**
	X3.6	0,849	0,196	**Valid**
4	Interest in Savings			
	Y1	0,987	0,196	**Valid**
	Y2	0,916	0,196	**Valid**
	Y3	0,924	0,196	**Valid**
	Y4	0,907	0,196	**Valid**
	Y5	0,846	0,196	**Valid**
	Y6	0,881	0,196	**Valid**

Based on the validity test table, the calculated r-value for the independent variables (Trust, Product Quality, and Brand Image) as well as the dependent variable (Interest in Saving) shows values greater than the tabulated r-value. Therefore, the indicators used to measure the variables are considered valid.

Table 2: Results of Reliability Test

Variable	*Cronbach Alpha*	Information
Trust (X1)	0,910	**Reliable**
Product Quality (X2)	0,949	**Reliable**
Brand Image (X3)	0,947	**Reliable**
Interest in Savings (Y)	0,950	**Reliable**

According to the table above, it states that the Cronbach's Alpha values (reliability level) for each variable are > 0.70. Therefore, all indicators or questionnaires in this study are considered reliable.

Table 3: Results of Multiple Linear Regression Analysis
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-2.193	1.446		-1.516	.133
X1 Trust	.305	.209	.162	1.458	.148
X2 Quality Product	.495	.142	.441	3.500	.001
X3BRANDIMAGE	.366	.118	.332	3.110	.002

a. Dependent Variable: Y INTEREST IN SAVINGS

Based on the table of multiple linear regression analysis, the regression equation is obtained as:
Y = a + b1X1 + b2X2 + b3X3 + e
Y = -2.193 + 0.305X1 + 0.495X2 + 0.366X3 + e

The constant term (-2.193) indicates a negative value, which implies that when the variables of trust, product quality, and brand image have a value of zero, the interest in saving will have a negative value.

The regression coefficient for the trust variable (b1) has a value of 0.305, indicating a positive value. This means that for every 1% increase in the trust variable, the interest in saving is expected to increase by 0.305, assuming the other variables remain constant.

The regression coefficient for the product quality variable (b2) has a value of 0.495, indicating a positive value. This means that for every 1% increase in the product quality variable, the interest in saving is expected to increase by 0.495, assuming the other variables remain constant.

The regression coefficient for the brand image variable (b3) has a value of 0.366, indicating a positive value. This means that for every 1% increase in the brand image variable, the interest in saving is expected to increase by 0.366, assuming the other variables remain constant.

Table 4: Results of F-Test
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1853.540	3	617.847	146.899	.000^b
	Residual	403.770	96	4.206		
	Total	2257.310	99			

a. Dependent Variable: Y INTEREST IN SAVINGS
b. Predictors: (Constant), X3BRANDIMAGE, X1TRUST, X2QUALITYPRODUCT

Based on the table of the F-test results, the calculated F-value is 146.899 with a significance level of 0.000. When compared to the significance level of ≤ 0.05 and the tabulated F-value of 2.70 (at α = 5%), it is observed that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. This indicates that the variables of trust, product quality, and brand image of e'BATARAPOS savings have a significant simultaneous effect on the interest in saving among the traders of Pasar Johar in PT Bank Tabungan Negara (Persero) Tbk in Semarang City. Hypothesis 1 is accepted.

Table 5: Results of Coefficient of Determination (R2) Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906ª	.821	.816	2.051

a. Predictors: (Constant), X3BRANDIMAGE, X1TRUST, X2PRODUCT QUALITY

Based on the results of the coefficient of determination (R2) test in this study, as shown in the table above, an Adjusted R Square value of 0.816 or 81.6% is obtained. This means that the variables of trust, product quality, and brand image of e'BATARAPOS savings contribute to 81.6% of the influence on the interest in saving. The remaining 0.184 or 18.4% is influenced by other variables not examined in this study.

Table 6: Results of the t-test

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.193	1.446		-1.516	.133
	X1TRUST	.305	.209	.162	1.458	.148
	X2QUALITYPRODUCT	.495	.142	.441	3.500	.001
	X3BRANDIMAGE	.366	.118	.332	3.110	.002

a. Dependent Variable: Y INTEREST IN SAVINGS

Based on the results of the t-test table above, the hypothesis can be tested for each variable as follows:

1. Based on the calculation results, the obtained t-value is 1.458 with a significance level of 0.148 (above 0.05) or the t-value is smaller than the t-table value of 1.984. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates that the variable of trust does not have a significant non-linear effect, and the regression coefficient of the trust variable is positive (+1.458) and in the same direction as the interest in saving among the traders in Johar Market at PT Bank Tabungan Negara (Persero) Tbk, Semarang Branch. Based on these calculations, hypothesis 2 is rejected. Trust does not have a significant and negative influence on customer interest. This means that customer trust in the bank does not determine customer interest in saving at the Ulak Karang Sharia Bank Branch in Padang City [23]. On the other hand, Himatul Ulya's study states that the hypothesis of the trust variable has a significant influence on customer interest in saving at PT Bank Tabungan Negara (Persero) Tbk, Semarang Branch [8]. Meanwhile, Ermawati and Sidiq state that trust has a positive and significant influence on saving interest [24]. This hypothesis is supported research, while the other two studies do not support it [23].

2. Based on the calculation results, the obtained t-value is 3.500 with a significance level of 0.001 (below 0.05) or the t-value is greater than the t-table value of 1.984. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates that the product quality variable has a significant and positive partial effect, and the regression coefficient of the product quality variable is positive (+3.400) and in the same direction as the interest in saving among the traders in Johar Market at PT Bank Tabungan Negara (Persero) Tbk, Semarang Branch. Based on these calculations, hypothesis 3 is accepted. Product quality does not have a significant influence on customer interest in saving at PT Bank Tabungan Negara (Persero) Tbk, Semarang Branch [8]. On the other hand, Darmawan states that service has a positive and significant influence on saving interest at Bank Jateng Syariah [12]. Product quality does not affect the saving interest of members in the cooperative [25]. This hypothesis in this study is supported research, while the other two studies do not support hypothesis 3 [12].

3. Based on the calculation results, the obtained t-value is 3.110 with a significance level of 0.002 (below 0.05) or the t-value is greater than the t-table value of 1.984. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates that the brand image variable has a significant and positive partial effect, and the regression coefficient of the brand image variable is positive (+3.110) and in the same direction as the interest in saving among the traders in Johar Market at PT Bank Tabungan Negara (Persero) Tbk, Semarang Branch. Based on these calculations, hypothesis

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6 is accepted. According to the study by Pamilih, brand image has a positive and significant influence on saving interest in Islamic banks [14]. Furthermore, the brand image affects the saving interest of Mabrur savings account customers at Bank Syariah Mandiri, Rancaekek Branch [15]. Additionally, the study by Khasanah and Mustofa states that brand image shows a significant positive result in relation to customer interest [26]. This means that all three studies support this hypothesis.

5. CONCLUSION

Based on the data analysis and discussions presented, the following conclusions can be drawn. First, trust, product quality, and brand image simultaneously influence the savings interest of traders at Johar Market in the Semarang Branch of PT Bank Tabungan Negara (Persero) Tbk. Second, trust has a positive but insignificant partial effect on the savings interest of traders at Johar Market in the Semarang Branch of PT Bank Tabungan Negara (Persero) Tbk. Third, product quality partially has a positive and significant effect on the savings interest of traders at Johar Market in the Semarang Branch of PT Bank Tabungan Negara (Persero) Tbk. Fourth, brand image partially has a positive and significant effect on the savings interest of traders at Johar Market in the Semarang Branch of PT Bank Tabungan Negara (Persero) Tbk.

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