

The Influence of Promotion and Service Quality on Customers' Decisions to Save at PT Bank Rakyat Indonesia (Persero) Tbk Medan Gatot Subroto Branch

Perlaban Karo-Karo¹, Margono Ginting², Hendri Mayanta Tarigan³, Riduan Siagian⁴, Eggi Indriani Pratami⁵, Jayati Taruli Saragih⁶
1,2,3,4,5,6 Efarina University

ARTICLE INFO

Article history:

Received July 15, 2024
Revised July 22, 2024
Accepted Aug 05 2024

Keywords:

Promotions,
Quality of Service,
Customer Decisions

ABSTRACT

This research aims to see the influence of promotion and service quality on customers' decisions to save at Bank Rakyat Indonesia (Persero) Tbk Medan Gatot Subroto Branch, both partially and simultaneously at Bank Rakyat Indonesia (Persero) Tbk Medan Gatot Subroto Branch. The type of research used is quantitative. This research uses two independent variables, namely promotion and service quality with one dependent variable, namely the customer's decision to save. The population in this research is Bank Rakyat Indonesia (Persero) Tbk Medan Gatot Subroto Branch customers, totaling 100 customers determined the sample size in this research by making the population a sample so that the sample for this research is 50 respondents. The data source for this research is primary data using a research instrument in the form of a questionnaire. The data collection method used is survey research. Promotions influence customers' savings decisions. Promotion and service quality together influence customers' savings decisions. The service quality variable has a significant influence on customers' decisions to save at BRI Bank Medan Gatot Subroto Branch, having at value of 2.537 with a significance of 0.014. Then the value in the distribution table (0.025) is 2.011. So the calculated t value is $2.537 > t$ table 2.011, which means that H_a is accepted and H_0 is rejected so that the service quality variable has a significant influence.

This is an open access article under the [CC BY-NC](#) license.



Corresponding Author:

Parlaban Karo-Karo,

Efarina University,
Jl. Pendeta J. Wismar Saragih No.72-74, Bane, Kec. Siantar Utara, Kota Pematang Siantar, Sumatera Utara 21143.
Email: perlabankarokaro@gmail.com

1. INTRODUCTION

A customer decision is a customer's choice to purchase a product, initiated by awareness of the fulfillment of needs and desires. So that management can get to know customers and understand customers' current and future desires. Therefore, competitors' advantages in this business mainly come from a bank's ability to meet the needs of its customers or customers. In order for the products offered by banks to be accepted by customers, banks must provide more value to customers by providing quality products in accordance with customer expectations.

Bank Rakyat Indonesia Medan Gatot Subroto branch is a company operating in the financial services sector. With increasingly competitive competition, and to get a large number of customers

and in line with the bank's targets or objectives, a promotion system and service quality is needed that are in accordance with the bank's procedures. By implementing strategies through increasing promotions and service quality, you will be able to get customers who will decide to save at BRI so that the company can survive, compete and gain sympathy from the public, the service facilities provided at PT. Bank Rakyat Indonesia Medan Gatot Subroto branch provides comfort, convenience and security for PT customers. Bank Rakyat Indonesia, Medan Gatot Subroto branch, provides fast, precise and friendly service from employees, then provides ATM, telephone banking, SMS banking, internet banking and mobile banking, a 24-hour banking service to make things easier for PT customers. Bank Rakyat Indonesia Medan Gatot Subroto branch carried out the transaction.

Researchers saw that there was a problem with some saving customers aimed at finding out the influence of promotions and service quality on customers' saving decisions, so the researchers were interested in researching this problem.

2. RESEARCH METHODS

The research method used in this research is a quantitative research method. According to Priyono (2016:1) Research Methods are a way of doing something by using the mind carefully to achieve a goal.

According to Arikunto (2017:173), the population is the entire research subject. Population is a group of research elements, where elements are the smallest units which are the source of the required data. In this case, the population that is the object of research is the customers of Bank Rakyat Indonesia Savings, Gatot Subroto Medan Branch. The total customer population of Bank Rakyat Indonesia, Gatot Subroto Medan Branch, includes 100 savings customers.

Validity Test

According to Sugiyono (2017: 125), it shows the degree of accuracy between the data that actually occurs on the object and the data collected by the researcher. This validity test is carried out to measure whether the data obtained after the research is valid data or not, using the measuring instrument used (questionnaire).

Ghozali (2018:51) validity test is carried out by comparing the calculated r value with the r table for degree of freedom (df) = $n - 2$ with alpha 0.05, in this case n is the number of samples. If r count > r table and the value is positive then the statement or indicator is declared valid.

This validity test was carried out using the SPSS 24.0 for Windows program with the following criteria:

- a) If r count > r table then the statement is declared valid
- b) If r count < r table then the statement is declared invalid
- c) The calculated r value can be seen in the corrected item total correlation column

Reliability Test

According to Sugiyono (2017:270) reliability tests are carried out to find out how far the measurement results remain consistent if measurements are made twice or more on the same symptoms using the same measuring instrument. This reliability test was carried out on respondents totaling 50 savings customers at the BRI Gatot Subroto Medan branch, using questions that had been declared valid in the validity test and their reliability would be determined. Using the SPSS 24.0 for Windows program, variables are declared reliable with the following criteria:

- a) If r -alpha is positive and greater than r -table then the statement is reliable.
- b) If r -alpha is negative and smaller than r -table then the statement is not reliable.
 1. If the Cronbach's Alpha value is > 0.6 then it is reliable
 2. If the Cronbach's Alpha value is <0.6 then it is not reliable

3. RESEARCH RESULTS

Table 1.Research Sample Data

No	Information	Amount	Percentage
1	Number of questionnaires distributed	50	100%
2	Number of unreturned questionnaires	0	0%
3	Number of questionnaires that cannot be processed	0	0%
4	Number of questionnaires that can be processed	50	100%

Table 2.Respondent's Gender

No	Gender	Number of people)	Percentage (%)
1	Man	16	0.32%
2	Woman	34	0.68%
	Total	50	100%

Table 3.Respondent's Age

No	Age	Number of people)	Percentage (%)
1	18-23 years old	9	0.18%
2	24-29 years old	14	0.28%
3	30-35 years old	14	0.28%
4	36-40 years old	6	0.12%
5	41-45 years old	7	0.14%
6	More than 45 years	0	0%
	Total	50	100%

Table 4.Respondent's last education

No	last education	Number of people)	Percentage (%)
1	high school	13	0.26%
2	DIPLOMA	17	0.34%
3	BACHELOR	20	0.4%
	Total	50	100%

Validity Test Results

According to Priyatno (2019:176) the validity test is used to measure how accurate a statement is in the questionnaire that will be asked to respondents. To test whether the instrument used is valid or not with Pearson correlation. The method of analysis is to correlate each value in the statement number with the total value of the previous questionnaire statement numbers which were distributed at Bank BRI (Persero) Tbk, Medan Gatot Subroto Branch. Furthermore, the significance of the correlation coefficient obtained by r must still be tested by comparing it with the r table. A statement item is said to be valid if the calculated r value $>$ r table or p value $<$ 0.05.

This research uses a sample of $(n) = 50$ to carry out trials first, so the degree of freedom $(df) = n - 2 = 48$ with an alpha of 0.05 can obtain an r table of 0.278. The results of the validity test for the promotional influence variables, service quality and customer decisions are as follows.

Promotion Variable Validity Test Results (X1)

Table 5.Promotion Variable Validity Test Results (X1)

Statement	Pearson Correlation (r count)	Sig (2-Tailed)	r table	Conclusion
Item 1	0.876	0,000	0.278	Valid
Item 2	0.794	0,000	0.278	Valid
Item 3	0.779	0,000	0.278	Valid
Item 4	0.742	0,000	0.278	Valid
Item 5	0.863	0,000	0.278	Valid
Item 6	0.858	0,000	0.278	Valid
Item 7	0.819	0,000	0.278	Valid

Service Quality Variable Validity Test Results (X2)**Table 6.**Service Quality Variable Validity Test Results (X2)

Statement	Pearson Correlation (r count)	Sig (2-Tailed)	r table	Conclusion
Item 1	0.672	0,000	0.278	Valid
Item 2	0.721	0,000	0.278	Valid
Item 3	0.613	0,000	0.278	Valid
Item 4	0.682	0,000	0.278	Valid
Item 5	0.648	0,000	0.278	Valid
Item 6	0.800	0,000	0.278	Valid
Item 7	0.824	0,000	0.278	Valid

Customer Decision Variable Validity Test Results (y)**Table 7.**Customer Decision Variable Validity Test Results (y)

Statement	Pearson Correlation (r count)	Sig (2-Tailed)	r table	Conclusion
Item 1	0.666	0,000	0.278	Valid
Item 2	0.634	0,000	0.278	Valid
Item 3	0.643	0,000	0.278	Valid
Item 4	0.704	0,000	0.278	Valid
Item 5	0.557	0,000	0.278	Valid
Item 6	0.716	0,000	0.278	Valid
Item 7	0.807	0,000	0.278	Valid

Reliability Test Results**Table 8.**Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Information
Promotion	0.914	7	Reliable
Quality of service	0.842	7	Reliable
Customer Decision	0.797	7	Reliable

Multiple Linear Test Results on the Effect of Promotion and Service Quality on Customer Decisions**Table 9.**Linear Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	17,092	4,480		3,815	,000
Promotion	,080	,113	,096	,706	,484
Service Quality	,289	,117	,339	2,484	,017

4. CONCLUSION

Based on the results of the research and discussion previously presented, conclusions can be drawn from the research regarding the Influence of Promotion and Service Quality on Customers' Saving Decisions at PT Bank Rakyat Indonesia (Persero) Tbk, Medan Gatot Subroto Branch. There is no significant influence between promotions on customers' decisions to save at Bank BRI Medan Gatot Subroto Branch. There is a significant influence between service quality on customers' decisions to save at Bank BRI Medan Gatot Subroto Branch. There is a significant influence between promotion and service quality on customers' decisions to save at Bank BRI Medan Gatot Subroto Branch simultaneously.

REFERENCES

- Ghozali, Imam. 2018. Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro: Semarang
- Kotler Dan Keller, (2015), Manajemen Pemasaran, Jilid 1, Edisi 13, Jakarta: Erlangga
- Kotler, P. and Keller, Kevin L. 2016: Marketing Management, 15th Edition New Jersey: Pearson Prentice Hall, Inc.

- Kotler, Philip dan Gary Armstrong. 2016. Dasar-Dasar Pemasaran. Jilid 1. Edisi Ke 9. Jakarta: Erlangga.
- Laksana, M. F. (2019). Praktis Memahami Manajemen Pemasaran. Sukabumi: CV Al Fath Zumar.
- Priyatno, D. (2019). Panduan Praktis Olah Data Menggunakan SPSS. (R. I. Utami, Ed.). Yogyakarta: Andi.
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta, CV.
- Sugiyono. (2019). Metodologi Penelitian Kuantitatif dan Kualitatif Dan R&D. Bandung: ALFABETA.
- Sugiyono. 2018. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Tjiptono Fandy, Gregorius Chandra (2020) Pemasaran Strategik: Domain, Determinan, Dinamika (Edisi 4) Penerbit Andi Yogyakarta.
- Tjiptono Fandy, Gregorius Chandra (2020) Service, Quality dan Satisfaction (Edisi 5) Penerbit Andi Yogyakarta.
- Tjiptono. 2019. Strategi Pemasaran Prinsip & Penerapan. Edisi 1. Yogyakarta. Andy.