

THE EFFECT OF INTERET INTEREST RATES AND SERVICE QUALITY ON CUSTOMER SAVING DECISIONS AT BANK BRI

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ABSTRACT

The aim of this research is to determine the influence of interest rates and service quality on customers' decisions to save at Bank BRI Topoyo Unit, Central Mamuju Regency. This research uses quantitative methods by collecting data through questionnaires. This research was carried out at Bank BRI Topoyo Unit, Central Mamuju Regency with a sample size of 96 customers. Questionnaire data were analyzed with the help of the SPSS program. The results of the research show that interest rates have a significant effect on customers' decisions to save at Bank BRI Topoyo Unit, Central Mamuju Regency, service quality has a significant effect on customers' decisions to save at Bank BRI Topoyo Unit, Central Mamuju Regency and interest rates and service quality have a significant effect simultaneously on customer's decision to save at Bank BRI Topoyo Unit, Central Mamuju Regency.

Keywords: Interest Rates, Service Quality, Saving Decisions

INTRODUCTION

In today's modern era, the support of a healthy and stable financial system is the most important factor in the development of a country. The rapid development of the times has become one of the triggers for economic development in recent years which has caused the public's need for financial institution services to also increase both in terms of quantity and quality. This must be a concern for banks in order to be able to influence the public in deciding to save or transact. The phenomenon found in temporary observations is that the interest rates for savings products offered by Bank BRI Mamuju Unit vary depending on the type of savings product such as Simpedes Savings, TabunganKu and BritAma. Based on the results of interviews during observations at Bank BRI Mamuju Unit, problems were found related to slow customer service both when they wanted to save at the Teller section and when they were about to open a new savings account at the Customer Service section which made customers queue for a long time.

Based on observations made, it was found that customers complained about the lack of chair facilities that made customers uncomfortable because they had to stand for a long time while queuing. This illustrates the lack of maximum service quality provided by Bank BRI Mamuju Unit to customers and prospective customers, especially those who visit directly to make transactions so that it must be improved. This illustrates the lack of maximum service quality provided by Bank BRI Mamuju Unit to customers and prospective customers, especially those who visit directly to make transactions so that this must be considered because it can have an impact on customer convenience and customer decisions in saving and transacting. Based on the phenomena in the background description, the authors are interested in conducting research with the title "The effect of interest rates and service quality on customer decisions to save at Bank BRI Mamuju Unit, Central Mamuju Regency".

RESEARCH METHODS

According to Santoso and Madiistriyatno (2021: 105), "Population is the totality of

analysis units that have certain qualities and characteristics set by researchers to study and draw conclusions”. The population of this study were all customers of Bank BRI Mamuju Unit, Central Mamuju Regency. According to Rani (2021: 74), “Purposive sampling is a sampling technique with certain considerations”. Thus, the criteria set by researchers are people who save at Bank BRI Mamuju Unit, Central Mamuju Regency.

After obtaining the required amount of data, data processing and analysis must then be carried out through the SPSS program to answer each problem to be studied through the following tests and analyses. According to Paramita (2021: 73), “Reliability or reliability tests are carried out to determine the extent to which the questionnaire submitted can provide results that are not different if measurements are made again on the same subject at different times”. This analysis is used to determine the effect between variables and to analyze the data obtained through the SPSS program with the following equation: $Y = a + b_1 X_1 + b_2 X_2 + e$. According to Sahir (2021: 53), “The t test is a test of the regression coefficient partially to determine the partial significance or each independent variable on the dependent variable”. According to Ghozali (2018: 98), “The F test is carried out to determine all independent variables that jointly (simultaneously) affect the dependent variable”.

RESULTS AND DISCUSSION

Reliability Test Results

The decision-making requirement is if the Alpha Cronbach (AC) value of the SPSS data processing results > the Alpha Cronbach (AC) coefficient value of 0.60, then the questionnaire is said to be reliable or consistent.

Table 1.
Reliability Test Results

Variable	Nilai Cronbach's Alpha	Standard Reliability	Description
Interest Rates (X1)	0,615	0,60	Reliability
Service Quality (X2)	0,664	0,60	Reliability
Saving Decision (Y)	0,639	0,60	Reliability

Referring to Table 1, it can be seen that the Cronbach alpha value of the interest rate variable (X1) is 0.615 greater than the reliability standard of 0.60, the Cronbach alpha value of the service quality variable (X2) is 0.664 greater than the reliability standard of 0.60, the Cronbach alpha value of the saving decision variable (Y) is 0.639 greater than the reliability standard of 0.60. Thus, all questionnaire statements submitted in this study are reliable or reliable, consistent and can be used in the next stage of analysis.

Table 2
Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	17.307	4.622		3.744	.000
Interest Rates	.267	.096	.268	2.781	.007
Service Quality	.220	.079	.269	2.798	.006

a. Dependent Variable: Saving Decision

The interpretation of the results of the multiple linear regression equation that has been made is as follows The constant value is 17.307 which means the value of Saving Decision if Interest Rates and Service Quality are equal to zero (0) or do not increase or decrease, the value of b1 is 0.267, which is the amount of change in Saving Decision if Interest Rates are increased by one unit or 1% so that Saving Decision will increase by 0.267 assuming other variables are constant and the value of b2 is 0.220, which is the amount of change in Saving Decision if Service Quality is increased by one unit or 1% so that Saving Decision will increase by 0.220 assuming other variables are constant.

Hypothesis Test Results

The following are the results of data analysis for hypothesis testing through the t test (partial) and f test (simultaneous)

T Test Results (Partial)

The t test is used to determine the effect and significance of each or each independent variable, namely Interest Rates (X1) and Service Quality (X2) on the dependent variable Saving Decision (Y). From the results of the above calculations, the tTable value obtained is 1.989. The following are the results of the t test (partial):

Table 3
Result Uji t (Parsial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	17.307	4.622		
Interest Rates	.267	.096	.268	2.781	.007
Service Quality	.220	.079	.269	2.798	.006

a. Dependent Variable: Saving Decision

Result Uji F (Simultan)

Uji F digunakan untuk mengetahui pengaruh secara simultan atau secara bersama sama seluruh variabel bebas Interest Rates (X1) dan Service Quality (X2) terhadap variabel terikatnya Saving Decision (Y). Dari Result perhitungan diatas maka nilai FTable didapatkan adalah 3,09. Berikut Result olah data untuk uji F:

Table 4.
Result Uji F (Simultan)

Model		Sum of Squares	df	Mean Square	F Sig.
1	Regression	139.935	2	69.968	7.490.001^b
	Residual	868.721	93	9.341	
	Total	1008.656	95		

Berdasarkan Table diperoleh bahwa Interest Rates dan Service Quality memiliki nilai Fhitung sebesar 7,490 dan nilai signifikansi sebesar 0,001. Dengan demikian nilai Fhitung 7,490 lebih besar dari nilai FTable 3,09 dan nilai signifikansi 0,001 lebih kecil dari 0,05 sehingga dapat disimpulkan jika Interest Rates dan Service Quality memiliki pengaruh signifikan secara simultan terhadap Saving Decision. Hipotesis ketiga yang menyatakan bahwa Interest Rates dan Service Quality berpengaruh signifikan secara simultan terhadap keputusan nasabah untuk menabung pada Bank BRI Unit Mamuju Kabupaten Mamuju Tengah, diterima.

CONCLUSION

Sehubungan dengan pengolahan data yang sudah dilakukan, berikut sejumlah kesimpulan yang diambil adalah Variabel Interest Rates berpengaruh signifikan secara parsial terhadap keputusan nasabah untuk menabung pada Bank BRI Unit Mamuju Kabupaten Mamuju Tengah dengan nilai thitung 2,781 > tTable 1,989 dan nilai signifikansi 0,007 < 0,05 dengan ini hipotesis pertama diterima, Variabel Service Quality berpengaruh signifikan secara parsial terhadap keputusan nasabah untuk menabung pada Bank BRI Unit Mamuju Kabupaten Mamuju Tengah dengan nilai thitung 2,798 > t-Table 1,989 dan nilai signifikansi 0,006 < 0,05 dengan ini hipotesis kedua diterima dan Variabel Interest Rates dan Service Quality berpengaruh signifikan secara simultan terhadap keputusan nasabah untuk menabung pada Bank BRI Unit Mamuju Kabupaten Mamuju Tengah dengan nilai Fhitung 7,490 > tTable 3,09 dan nilai signifikansi 0,001 < 0,05 dengan ini hipotesis ketiga diterima.

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