

## THE INFLUENCE OF PERCEPTION, PROMOTION AND KNOWLEDGE ON THE DECISION TO BECOME A DEPOSIT CUSTOMER AT PT BPR BKK PURWOREJO (Perseroda)

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### ABSTRACT

The influence of perception, promotion, and knowledge aims to determine how much influence customers have in depositing their funds. The data used in this study are qualitative and quantitative. The methods used are interviews and observations.

This study aims to determine the influence of perception, promotion, and knowledge on the decision to become a deposit customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch. The population in this study were deposit customers at PT BPR BKK Purworejo (Perseroda) Bayan Branch with a sample size of 30 people. The instrument used in this study was a questionnaire on the decision to become a deposit customer that had previously been tested and had met the validity and reliability requirements, while for data analysis, multiple regression analysis was used.

The results of this study indicate that the results of the t-test analysis on the perception variable showed a significant value greater than 0.05, namely  $0.609 > 0.05$ , did not have a significant effect on the decision to become a deposit customer. The results of the t-test on the promotion variable show a significant value greater than 0.05, namely  $0.146 > 0.05$ , which does not have a significant effect on the decision of deposit customers. The results of the t-test on the knowledge variable show a significant value less than 0.05, namely  $0.012 < 0.05$ , which has a significant effect on the decision to become a deposit customer. The results of the F-test analysis show that the F-test value is 3,565 with a significant amount of 0.028 less than 0.05, meaning that the perception, promotion and knowledge variables have a significant effect on the decision to become a deposit customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch.

**Keywords:** Perception, Promotion, Knowledge, Customer Decisions and Deposits

## **INTRODUCTION**

Financial institutions can be said to be companies engaged in the financial sector with the main activity of carrying out financial economic activities. In their activities, financial institutions strive to encourage the real sector to increase the rate of the economy and development in Indonesia. After the COVID-19 pandemic, the banking sector received attention from the government because it can affect people's welfare and increase the rate of economic growth in the country. In carrying out distribution activities, banks generally act as borrowers and provide loans by collecting funds from depositors, which will then be distributed to people who need funds.

Banks as financial institutions must know what the community wants and needs so that in marketing bank products, it can simultaneously carry out socialization to attract public interest. This activity is carried out so that the public knows and understands the types of products offered by the bank, so that it can attract public interest in buying products and services offered by the bank. This can be adjusted to the desires and needs of the community. In simple terms, a bank is defined as "a financial institution whose main function is to collect funds from the community, distribute funds to the community and provide services in the form of banking services" (Ismail 2018: 4). In carrying out banking activities, the level of success of a bank can be seen from how much third party funds have been collected by the bank. According to Kuncoro and Suhardjono (Zuriah. R 2021:55), "Third Party Funds (TPF) are funds originating from the public, both individuals and business entities obtained by banks through the use of various bank savings products". In general, funds originating from the public have a very influential role in bank operational activities.

Third-party funds (TPF) for banks aim to gain profitability and maintain public trust. If Third Party Funds (TPF) decrease, it can affect the bank's performance and can hinder the provision of financing funds to the community. In this case, it can be said that the development of a bank is greatly influenced by the bank's ability to collect funds from the community. Currently, banking competition in the business world is increasingly competitive with the establishment of many banks in the community. This can make people think about using and utilizing the products and services offered by banks. Some reasons make people consider becoming customers of a bank of their choice. One of the reasons is that there are various kinds of products or services offered by a bank. Sometimes, people are not only customers of one bank but also customers of different banks. This can be influenced by the need for products or services that cannot be met at a particular bank.

In terms of choosing products or services made by the community, it can be based on aspects of information regarding the benefits that will be obtained from the bank's products. This is not only influenced by product information but can be influenced by the approach taken by the bank, such as promotions, attractive interest rates, prizes or bonuses, and the existence of branches at the bank that are easily accessible to the public.

Interest is a relationship of acceptance between oneself and something outside oneself. The existence of interest possessed by a person can be shown by a statement of liking something or by participating in an activity. What can be done by financial institutions to attract the interest of the community as customers? Financial institutions must know what the desires and needs of the community are for products and services that can be adjusted to the needs offered. At the People's Credit Bank of the Sub-district Credit Agency (BPR BKK) Purworejo Bayan Branch. Based on annual data from the People's Credit Bank of the Sub-district Credit Agency (BPR BKK) Purworejo Bayan Branch, the development of the number of customer deposits has decreased. The following is the number of customer deposits at the People's Credit Bank of the Sub-district Credit Agency (BPR BKK) Purworejo Bayan Branch from 2019 to 2023:

**Table 1.** Number of Deposit Customers of PT BPR BKK Purworejo Bayan Branch in 2019-2023

Jumlah Nasabah Deposito	
Tahun	Jumlah Nasabah
2019	34
2020	32
2021	35
2022	39
2023	35

Source: PT BPR BKK Purworejo Bayan Branch

Based on Table 1.1 above, it can be seen that the number of customers increased from 2020 to 2022 but decreased in 2023. In this case, it shows that the number of deposit customers at the Purworejo Sub-district Credit Agency Rural Credit Bank (BPR BKK) Bayan Branch can be said to be not as expected. This has an influence that can influence someone to become a prospective deposit customer. According to Imran and Bambang Hendrawan (Novieati Dwi Lestari 2023:4), "Perception as a process that starts from a stimulus, after that concerns the human senses, then there is a response to those senses". The perception that arises from motivational factors, experience and personality possessed by each community can influence a person's thinking to have an interest in becoming a customer.

Deposit customers at PT BPR BKK Purworejo (Perseroda) Bayan Branch have perceptions that arise within themselves in choosing deposit products. These things are caused by the motivation that customers have within themselves to deposit their money for future interests, such as being used for education costs for depositors who have children and are still in school, can be used as savings for depositors who plan to buy a house or car and can be used for savings in old age. A person's interest in becoming a customer can be influenced by promotions. According to Eko Mardiyanto (Malik and Syahrizal 2021:31), "Promotion is a direct or indirect way to influence consumers to prefer to buy a particular

brand of goods". With promotions carried out through print media or social media, people can have an interest that arises within themselves, This is due to the existence of clear and attractive information about the product or the existence of bonuses or prizes that people will get when they become customers.

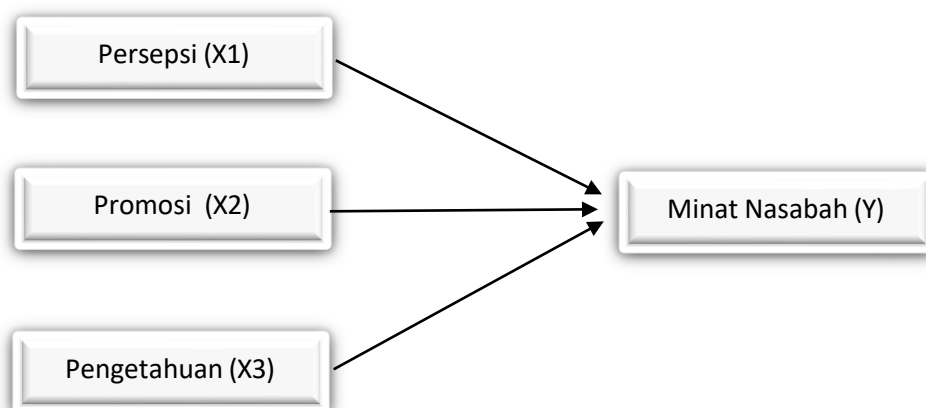
In addition to perception and promotion, there is knowledge that someone has to become a customer. According to Prasetyo (Novieati Dwi Lestari 2023:5), "Knowledge is information that has been processed and realized to gain experience, learning and understanding that is collected so that it can be applied in carrying out business processes. With this, it can be concluded that the knowledge that the community has about banks can make a customer deposit the money they have.

Customer deposits at PT BPR BKK Purworejo (Perseroda) Bayan Branch are interested in choosing deposit products in terms of the knowledge they have, according to them the deposit product has a higher interest rate compared to savings deposits, in addition, deposits can be used as collateral or credit guarantees for example when a depositor has a sudden need for education costs, the depositor has already allocated funds to a deposit with a period of 6 months, the need comes unexpectedly and must be met.

## RESEARCH METHODS

In compiling this report, the author uses the data analysis method. According to Saleh (Waruwu 2023:2901) "The implementation of data analysis is carried out by systematically searching and compiling which is obtained by organizing, describing, synthesizing, compiling patterns, choosing which is important, and drawing conclusions from field data". According to Ibrahim (2023:119) "The framework of thought is a context model that connects theory with the variables to be studied". The independent variables in this study are perception, promotion, and knowledge, while the dependent variable is the interest of deposit customers. Based on the description above, the framework of thought that is prepared to explain the relationship between the independent variables and the dependent variables is as follows:

**Table 2.** Framework



Source: Primary Data, 2024

## RESULTS AND DISCUSSION

### Validity Test

In conducting the validity test, the instrument's accuracy level as a measuring tool is tested, which can be said to be valid if the calculated R is greater than the R table; in this case, the R table is 0.3494. In conducting data acquisition, which was carried out on 30 respondents, it can be seen that the calculated R is greater than the R table. In this case, it can be concluded that the statement used to determine the decision to become a customer of deposits at PT BPR BPR Purworejo (Perseroda) Bayan Branch as a deposit product is valid.

### Reliability Test

The reliability test results for each variable show that the overall reliability coefficient of the questionnaire is a Cronbach's alpha value exceeding 0.400. This indicates that each variable falls into the moderate reliability category.

**Table 3.1** Outcomes of the reliability assessment for the perception variable (X1)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.556	.591	4

Source: Primary Data, 2024, processed with SPSS 12

**Table 3.2** Outcomes of the reliability assessment for the promotion variable (X2)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.550	.577	4

Source: Primary Data, 2024, processed with SPSS 12

**Table 3.3** Outcomes from the reliability assessment of the knowledge variable (X3)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.551	.562	4

Source: Primary Data, 2024, processed with SPSS 12

**Table 3.4** Results of the reliability test of the decision variable to become a customer (Y)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.480	.494	4

Source: Primary Data, 2024, processed with SPSS 12

## F Test

**Table 3.4** F test analysis results

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	10.192	3	3.397	3.565	.028 <sup>b</sup>
Residual	24.774	26	.953		
Total	34.967	29			

a. Dependent Variable: TY

b. Predictors: (Constant), XT3, XT1, XT2

Source: Primary Data, 2024, processed with SPSS

Based on the analysis table of the F test results, it is known that the F test value is 3.565 with a significance of 0.028<sup>b</sup> less than 0.05, meaning that the independent variable, namely the interest of deposit customers which includes: perception, promotion and knowledge simultaneously has a significant influence on the decision to become a deposit customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch.

## T Test

This study analyzes the regression results to explore how perception, promotion, and knowledge influence the decision to become a savings customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch. This test aims to evaluate the impact of each independent variable (perception, promotion, and knowledge) on the dependent variable (consumer decision). The outcomes of the t-test analysis are shown in the table below:

**Table 3.4** F test analysis results

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.707	2.826		2.373	.025
XT1	.056	.107	.086	.517	.609
XT2	.187	.125	.249	1.499	.146
XT3	.355	.132	.449	2.701	.012

a. Dependent Variable: TY

Source: Primary Data, 2024, processed with SPSS 12

The results of hypothesis testing using the t-test include the following:

1. Significance test between perception and decision to become a customer  
The significance test between perception and consumer interest obtained a value of  $0.609 > 0.05$  and t count  $0.517 < 2.055$  t table, so it can be concluded that there is no significant influence of perception on the decision to become a consumer.
2. Significance test between promotion and decision to become a customer  
It is known that the significant value for the influence of promotion on consumer decisions is  $0.146 > 0.05$  and t count  $1.499 < 2.055$  t table, so it can be concluded that there is no significant influence of promotion on the decision to become a consumer.
3. Significance test between knowledge and decision to become a customer  
The significant value for the influence of knowledge on customer decisions is  $0.012 < 0.05$  and t count  $2.701 > 2.055$  t table, so it can be concluded that there is a significant influence of knowledge on customer decisions.

The results of data analysis to determine the influence of perception, promotion, and knowledge on savings customer decisions at PT BPR BKK Purworejo (Perseroda) Bayan Branch. Thus, the analysis of the data results is as follows:

1. The influence of perception on the decision to become a deposit customer. The significant test between perception and customer savings interest obtained a value of  $0.609 > 0.05$  and t count  $0.517 < 2.055$  t table, so it can be concluded that there is no significant influence of perception on customer decisions. This means that based on the perception variables owned by each customer that PT BPR BKK Purworejo (Perseroda) Bayan Branch is located near the highway and is easy to reach does not have a significant effect because other banks near BPR BKK Purworejo (Perseroda) Bayan Branch offer better and more efficient online products and services. With the many other financial institutions that are easy to reach and have location strategies,



the location factor is not enough to attract customer decisions in depositing their funds because many banks have followed technological developments to make it easier for customers to make transactions. The desire to become a customer based on self-motivation does not have a significant influence due to the existence of products and services provided by other banks around BPR BKK Purworejo (Perseroda) Bayan Branch, which are more attractive, for example, higher interest rate differences.

2. The influence of promotion on the decision to become a deposit customer  
The significant test for the influence of promotion on customer interest is  $0.146 > 0.05$  and  $t_{count} 1.499 < 2.055 t_{table}$ , so it can be concluded that there is no significant influence of promotion on customer decisions.  
This means that the socialization carried out by the bank is easy to understand and does not have a significant effect because the explanation of the products and services offered is convoluted and does not directly explain the products and services. In conducting socialization to offer deposit products, the bank does not directly explain the core of the deposit product and does not explain the advantages or benefits of deposits in detail. This reduces a person's knowledge of deposits and causes interest in deposit products to decrease.
3. The influence of knowledge on the decision to become a deposit customer.  
The significant test for the influence of knowledge on customer interest is  $0.012 < 0.05$  and  $t_{count} 2.701 > 2.055 t_{table}$ , so it can be concluded that there is a significant influence of knowledge on customer decisions.  
The varying periods of 1,3,6, and 12 months can be disbursed significantly due to the desire of customers who want to manage their finances in a planned manner and can be disbursed in a certain month. Short-term storage is suitable for urgent needs and is needed immediately, while long-term storage is suitable for larger investment purposes in the future. The longer the storage period, the higher the interest or yield obtained. Deposits can be used as collateral or credit guarantees that have a significant impact because they can help manage credit risk better. If a customer has credit and fails to pay their credit, then the customer can withdraw the deposit according to the selected term. The funds stored will be kept safe at BPR BKK Purworejo (Perseroda) Bayan Branch, which has been guaranteed by the Financial Services Authority (OJK) and the Deposit Insurance Corporation (LPS).



## CONCLUSION

Based on the discussion on the influence of perception, promotion and knowledge on the decision to become a savings customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch, it can be concluded that:

1. Perception has a positive but not significant effect on customer decisions. The results of the t-test on the perception variable are known to have a significant value greater than 0.05, namely 0.609 or ( $0.609 > 0.05$ ), so it can be concluded that the perception variable partially does not have a significant effect on the decision to become a customer.
2. Promotion has a positive but not significant effect on consumer decisions. The results of the t-test on the promotion variable are known to have a significant value greater than 0.05, namely 0.146 or ( $0.146 > 0.05$ ), so it can be concluded that the promotion variable partially does not have a significant effect on the decision to become a customer.
3. Knowledge has a significant positive effect on customer decisions. The results of the t-test on the knowledge variable are known to have a significant value smaller than 0.05, namely 0.012 or ( $0.012 < 0.05$ ), so it can be concluded that the knowledge variable partially has a significant effect on the decision to become a customer.
4. Based on the analysis table of the F test results, it is known that the F test value is 3.565 with a significance of 0.028<sup>ab</sup> less than 0.05, meaning that the independent variable, namely the decision of savings customers which includes: perception, promotion and knowledge simultaneously has a significant influence on the decision to become a savings customer at PT BPR BKK Purworejo (Perseroda) Bayan Branch.

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