

The Influence of Service Quality, Products, Trus and Promotion on Customers' Decisions to Save at Bank Jatim, Bojonegoro Branch

By :
Handa Aprilliana¹
Isnaini Anniswati²
Martha Laila Arisandra³

¹ Student of management Departement, Faculty of Economics, Islamic University of Darul'ulum Lamongan.

ABSTRACT

This study aims to determine the effect of service quality, product, trust, and promotion on customers' decisions to save at the Bojonegoro branch of Bank Jatim. This research method used is a quantitative method. Sampling was carried out by purposive sampling with data collection through questionnaires distributed to 96 respondents. Data analysis was carried out using multiple linear regression with the help of SPSS version 26. The results of the partial study showed that all variables had t count $>$ t table and sig. $<$ 0.05. Service Quality has a positive and significant effect on customer decisions (2,828 $>$ 1,662), Products have a positive and significant effect on customer decisions (2,346 $>$ 1,662). Trust has a positive and significant effect on customer decisions (2,177 $>$ 1,662), Promotion has a positive and significant effect on customer decisions (2,509 $>$ 1,662. The simultaneous research results show that service quality, product, trust and promotion have a significant effect on customer decisions. This can be seen from the calculated F value $>$ F table (60,945 $>$ 2,315) .

Keywords : ***Service Quality, Product, Trust, Promotion, Decision Customer***

Pengaruh Kualitas Pelayanan, Produk, Kepercayaan dan Promosi Terhadap Keputusan Nasabah Menabung Di Bank Jatim Cabang Bojonegoro

Oleh:

Handa Aprilliana¹

Isnaini Anniswati²

Martha Laila Arisandra³

**¹Mahasiswa Jurusan Manajemen Fakultas Ekonomi Universitas Islam
Darul'ulum Lamongan**

ABSTRAK

Penelitian ini Bertujuan untuk mengetahui pengaruh kualitas pelayanan, produk, kepercayaan, dan promosi terhadap keputusan nasabah menabung di bank jatim cabang bojonegoro. Metode penelitian ini yang digunakan adalah metode kuantitatif. Pengambilan sampel dilakukan dengan purposive sampling dengan pengambilan data melalui kuisioner yang disebarkan kepada 96 responden. Analisis data dilakukan dengan menggunakan regresi linier bergnada dengan bantuan SPSS versi 26. Hasil penelitian secara parsial menunjukkan bahwa seluruh variabel memiliki nilai t hitung > t tabel dan tingkat sig. < 0.05. Kaulitas Pelayanan berpengaruh positif dan signifikan terhadap keputusan nasabah ($2.828 > 1.662$), Produk berpengaruh positif dan signifikan terhadap keputusan nasabah ($2.346 > 1.662$). Kepercayaan berpengaruh positif dan signifikan terhadap keputusan nasabah ($2.177 > 1.662$), Promosi berpengaruh positif dan signifikan terhadap ketusan nasabah ($2.509 > 1.662$). Hasil Penelitian secara simultan menunjukkan bahwa kualitas pelayanan, produk, kepercayaan dan promosi berpengaruh signifikan terhadap keputusan nasabah. Hal ini dilihat dari nilai F hitung > F tabel ($60.945 > 2.315$).

Kata Kunci : Kualitas Pelayanan, Produk, Kepercayaan, Promosi, Keputusan Nasabah