



Influence of Service Quality and Promotion Towards Customer Interests in Saving Sari Giri Sedana Cooperative in Badung District

Ni Kadek Ari Novita^{1*}, Ni Made Yudhaningsih², Komang Asri Pratiwi³
Faculty of Economics and Business, Mahendradatta University
Corresponding Author: Ni Kadek Ari Novita novitaari511@gmail.com

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ABSTRACT

This research is motivated by the phenomenon of decreasing customer interest in saving at the Sari Giri Sedana Cooperative. This research aims to examine the influence of service quality and promotion on customers' interest in saving at the Sari Giri Sedana Cooperative in Badung Regency. This research uses explanatory research with a quantitative approach. The population in this study was 903 people and the sample size in this study was 90 customers at the Sari Giri Sedana Cooperative. Data collection methods in this research are observation, interviews and questionnaires, with a Likert scale. The results of this research show that the results of the t test calculation show that service quality and promotion show a significance level of 0.021 and 0.022 < 0.05, meaning that, partially, service quality and promotion have a significant influence on interest in saving. The results of the F test show that the quality of service and promotion shows a significance level of 0.000 < 0.05. This means that simultaneously the quality of service and promotion has a significant influence on interest in saving at the Sari Giri Sedana Cooperative in Badung Regency. The Durbin-Watson determination test results of 1.907 indicate that the model does not experience significant autocorrelation problems. Suggestions for cooperatives in this research are to provide immediate, accurate and satisfactory services to customers because they have the lowest scores on the results of the questionnaire that has been distributed.

INTRODUCTION

Currently, cooperatives have an influence on economic progress in an area, apart from that, cooperatives offer services to the community. Cooperatives were founded based on Pancasila and the 1945 Constitution, so they must comply with the rules in Pancasila and the 1945 Constitution when running their business. Cooperatives are based on family. This means that the goal of cooperatives is to achieve mutual benefit, not one person. This is what differentiates cooperatives from other types of business organizations. In accordance with article 1 of Law No. 17 2012, regarding cooperatives which states that a legal entity whose founder is an individual with the separation of members' assets as capital for running the business. Cooperatives are very important in today's modern world, and almost every sector involved in various financial businesses always needs their services. If in the past customers looked for cooperatives, now cooperatives are looking for customers. This is because more and more new cooperatives are emerging, causing competition between cooperatives to be very high. Each cooperative must compete in offering services according to community needs. To attract customers to save at the Cooperative, service quality and promotion must be prioritized. Many customers gain information through the experiences of other individuals. Because this experience and information arises from the quality of service from the cooperative itself. Good service quality can lead to customer satisfaction and these customers will evaluate the services provided by the cooperative. Interest in saving is a comprehensive business because it includes a series of actions starting with the provision of each bank's attractive stimulus which influences the customer's desire to apply certain types of banking services (Y. N. Setyawan & Japariato, 2014). The Sari Giri Sedana Cooperative is a financial institution located on Jalan Darmawangsa, Kutuh Village, Kec. South Kuta, Kab. Badung, Bali. The Sari Giri Sedana Cooperative carries out community fund collection activities, and these funds are provided as social loans or financing. The Sari Giri Sedana Cooperative offers various types of savings, including participation savings, mandatory savings, and principal savings. The requirements for opening a deposit are very easy, just by using a resident's identity card.

The number of customers saving at the Sari Giri Sedana Cooperative has decreased. In 2022 the total savings balance will be IDR. 2,475,768,393 while in 2023 Rp. 1,777,313,192, the total decrease is IDR. 698,455,201 (-28.21 %). In an effort to attract customers' interest in saving at the cooperative, the Sari Giri Sedana Cooperative carries out promotions. Promotion is an important marketing element for companies in marketing products and services, promotion is a function to communicate with consumers, apart from that it is a function to instruct consumers to buy products according to their needs and desires (Rambat Lupiyoadi, 2013: 120). Promotional activities carried out by the Sari Giri Sedana Cooperative are word of mouth promotions and through WhatsApp group media, to introduce the products owned by the cooperative to customers. However, customer interest in the products offered is still low, so promotional evaluations must be carried out so that customer interest in saving

increases. Promotions not only help companies communicate with customers, but can also influence customers to buy and use products according to their needs and desires (Astuti, iR., Ardila, I., &iLubis, R. R. 2021). The way to improve promotional strategies is to add promotional media through social media so that many people know about it. According to Hasanuddin (2019) Word of Mouth Marketing is an effort to get people to talk about brands, goods and services in an easier way. To trigger consumer interest in sharing experiences, this can be done by looking for individuals who are satisfied with the product. Then, the individual will recommend good things to other people. Apart from that, the service quality factor has a strong relationship with customer satisfaction. Service quality will encourage companies to build strong relationships with customers to fully understand customer needs and expectations.

Service quality consists of all the attributes and features of a product or service that have an impact on the ability of a good or service to meet needs, both stated and unstated (Abdullah and Tantri, 2019: 89). The Sari Giri Sedana Cooperative always tries to provide the best service to its customers and members. The services provided by the Sari Giri Sedana Cooperative are convenience and security for customers through services such as electricity and water payments, as well as services provided by polite, friendly and responsive employees. Apart from that, the Sari Giri Sedana Cooperative also offers a pick-up and drop-off system transaction, so that customers can still save and withdraw savings without having to go to the office. However, the Sari Giri Sedana Cooperative does not yet have its own building and still has a temporary office in a banjar hall, so the facilities and infrastructure to support cooperative activities are still lacking. Poor service quality can cause fatal problems because it is very sensitive. The aim is to ensure customer and member defence occurs and attract people to save. Responsiveness, responsiveness, facilities, ethics of employees are supporting factors for a cooperative. Service quality and promotion are hot topics to research because they have the opportunity to consider consumers staying and saving in cooperatives. The reason researchers chose this variable is because service quality is still lacking, and the reason for saving on average is due to good service and meeting customer needs.

LITERATURE REVIEW

Grand Theory

Izek Ajzen (1985), a social psychologist, has created a theory to understand the relationship between attitudes and behaviour. In his article entitled "From intention to action: A Theory of Planned Behaviour" in 1985, Icek Ajzen created a theory known as the "theory of planned behaviour", which explains how an attitude can develop into behaviour. TPB is based on attitude theories, including attribution theory, expectancy-value theory, and learning theory. The Theory of Planned Behaviour (TPB) is an evolution of the Theory of Reasoned Action (TRA).

The theory of planned behaviour in psychology discusses the relationship between beliefs and behaviour. The Theory of Planned Behaviour (TPB) explains how behavioural intentions arise. According to the TPB, there are three main determinants that determine behavioural intentions, such as attitudes, norms, and behavioural control. And now, many scientific fields use this theory to discuss environmental behaviour and problems.

Service Quality

Service quality can be said to be the performance provided by employees to consumers (Kotler, 2011: 14). To determine the distance between consumer expectations and the service received from their expectations, it can be seen from the dimensions, namely Physical Evidence (Tangible) shows that the company can provide the best service to its customers. Empathy (empathy) is a concept that correlates with consumer satisfaction, such as sincere and close attention to every customer, Reliability is the company's expertise in providing services to customers, Responsiveness is the way the company can fulfil customer wants and needs, Assurance is related to certainty. Then, indicators of service quality, namely Reliability, is a company's expertise in providing services, Responsiveness is a company's skill in providing services quickly and listening to customer complaints, Assurance is a measure of employee expertise and politeness and the nature of employees who can be trusted, Empathy is sincere attention given (Kotler and Keller, 2016: 284).

Promotion

Promotion is a marketing aspect to market a product, through communicating and influencing consumers to use company services according to their needs and desires (Rambat Lupiyoadi, 2013: 120). Wells (2010) states that there are three ways to measure advertising promotions, namely frequency, namely how often the advertisement is seen and read, intensity, namely the extent to which the audience understands the advertising message, and duration, namely how long the audience pays attention to the advertisement.

According to Lupiyoadi (2013: 240), indicators of Word of Mouth are obtaining information or how consumers inform other people regarding the products consumed, growing motivation or the customer's desire to involve other individuals in the use of products consumed, obtaining recommendations or the consumer's desire to recommend to individuals. other information related to a product.

Interest in Saving

Kurnia (2013:60) states that interest in saving is when customers decide on a purchase by considering the feasibility of purchasing and the information obtained. There are also factors that influence the interest in saving, such as family because parents who are diligent in saving can indirectly set an example for their children in the aspect of saving, attitudes and beliefs, a person feels security in preparing for the future when implementing a mature plan, one of

which is financial, social motives are wrong. The only need for a person to be better is to be accepted by his environment. Motivation is a plan for future needs as a motivator for saving. According to Akbar (2013: 45), there are four indicators, namely transactional interest, namely someone tends to buy something, referral interest, namely the tendency to look at people or be inspired by other people, preferential interest, namely interest that shows the behaviour of individuals who have a choice in a product, Explorative interest is behaviour the behaviour of individuals who are always looking for information related to the desired product.

Cooperative

Cooperatives are groups of individuals and legal entities that mingle to build businesses for the common good and benefit all aspects (Article 1 UUi Number 25 of 1992 concerning Cooperatives). Cooperatives are also a people's economic movement based on the principle of kinship. Cooperatives become autonomous groups of individuals who become one volunteer in fulfilling socio-economic needs and are controlled decoratively (ICA, 1995).

METHODOLOGY

This type of research is explanatory research with a quantitative approach. This type of quantitative research is research based on philosophical positivism in studying a population and sample in collecting research data and analysing hypotheses (Sugiyono, 2017: 8). The total population in the Sari Giri Sedana Cooperative is 903 customers, this was obtained from data from the Sari Giri Sedana Cooperative in April 2024 which was conducted through interviews between researchers and the manager of the Sari Giri Sedana Cooperative. Based on the Slovin formula in sampling, 90 people were obtained as samples. Interviews, observations and questionnaires are data collection techniques in this research. Data analysis techniques use classical assumption tests, multiple linear regression analysis, hypothesis testing and determination tests.

RESULT AND DISCUSSION

Validity Test

The results of validity test calculations on the questionnaire for the variables of service quality, promotion and interest in saving show that the entire questionnaire can be declared valid because each item is $> r$ table 0.2072. So, it can be stated that all indicator items are valid so they can be used as research instruments. The following table presents the results of the validity test:

Tabel 1. Hasil Uji Validitas

NO	Instrumen	Item Total Correlation	Nilai r Tabel	Keterangan
Kualitas Pelayanan(X₁)				
1	KP1	0.651**	0,2072	Valid
2	KP2	0.772**	0,2072	Valid
3	KP3	0.665**	0,2072	Valid
4	KP4	0.775**	0,2072	Valid
5	KP5	0.695**	0,2072	Valid
Promosi (X₂)				
1	PR1	0.647**	0,2072	Valid
2	PR2	0.720**	0,2072	Valid
3	PR3	0.782**	0,2072	Valid
4	PR4	0.747**	0,2072	Valid

Minat Menabung				
1	MM1	0.792**	0,2072	Valid
2	MM2	0.787**	0,2072	Valid
3	MM3	0.761**	0,2072	Valid
4	MM4	0.743**	0,2072	Valid

Sumber : Hasil SPSS 21

Reliability Test

According to Ghozali (In Jeanasis, 2012), Cronbach Alpha is used to test the reliability of each valid statement item. Data is considered reliable if it has a Cronbach Alpha value above or equal to 0.60. Based on the following table, the results of the reliability test calculation for the variables service quality, promotion, and interest in saving show that all question items are reliable because the alpha value is > 0.60.

Table 2. Reliability Test Results

No.	Variabel Penelitian	Alpha	Nilai Minimum Alpha	Keterangan
1	Kualitas pelayanan	0,780	0.60	Reliabel
2	Promosi	0,787	0.60	Reliabel
3	Minat Menabung	0,799	0.60	Reliabel

Sumber: Hasil SPSS 21

Classic Assumptions Test

Normality Test

Normality testing is applied to determine the distribution of variables in a normal regression model. When the distribution of points approaches the diagonal line, the data is normally distributed, and vice versa. Figure 1. Normality Test Results

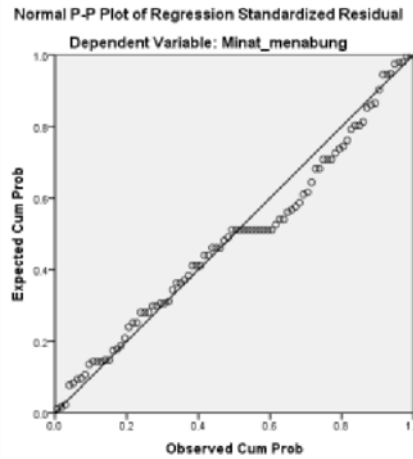


Figure 1. Normality Test

The results of the normality test show that the distribution of this research data is normally distributed. The line across the data actually follows the diagonal line. Because the regression meets the normality requirements, the data has a normal distribution.

Multicollinearity Test

Linear correlation between variables can be seen through multicollinearity testing. If the VIF value is < 10 and the tolerance value is $> 10\%$ or 0.1 , it indicates that there are no symptoms of multicollinearity. The test results are listed below:

Table 3. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	(Constant)	8.257	1.924				
1 Kualitas_pelayanan	.181	.077	.249	2.357	.021	.854	1.170
Promosi	.255	.109	.247	2.341	.022	.854	1.170

Dependent Variable: Minat_menabung

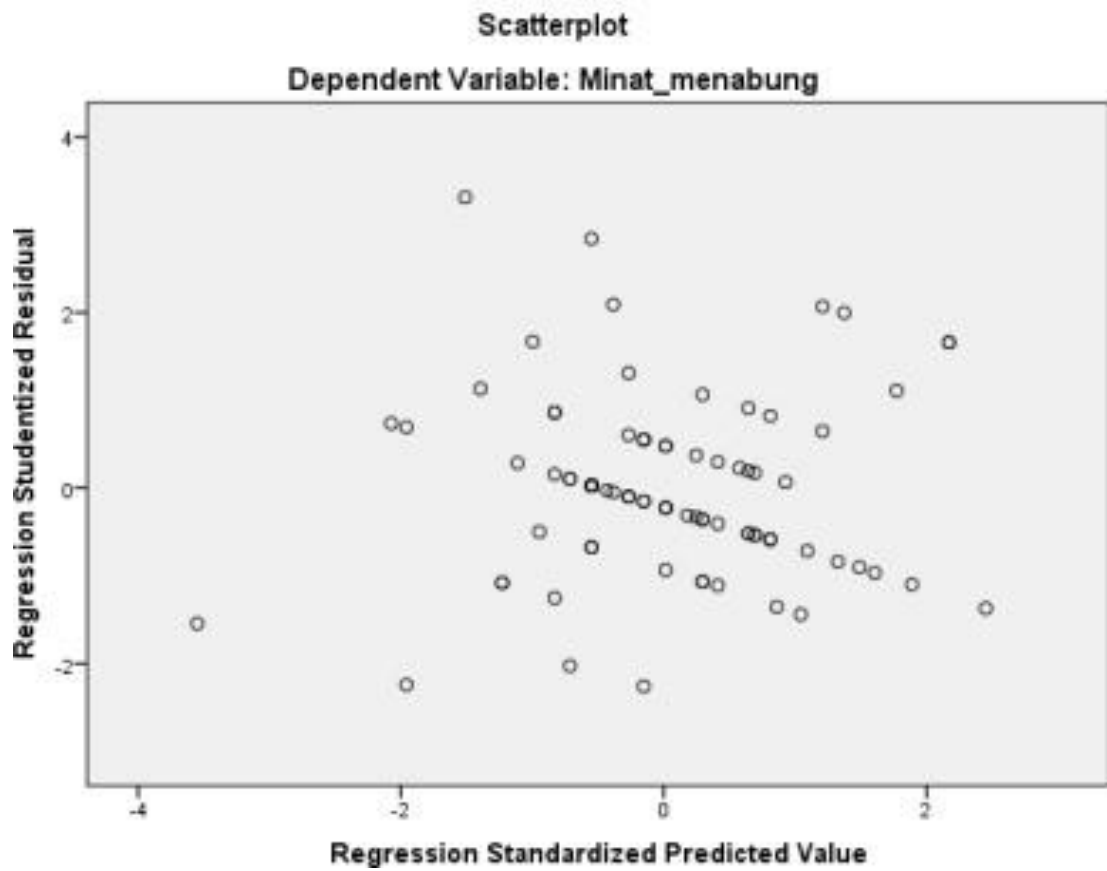
The test results show that the independent variables each have a VIF < 10 and > 0.1 . So, the multiple linear regression model is not affected by the classic multicollinearity assumption test. In other words, the regression model has no symptoms of multicollinearity between variables.

Heteroscedasticity Test

The purpose of heteroscedasticity testing is to identify differences in variables. One test that can be used to test heteroscedasticity is to look at a particular plot, such as the distribution of points on a scatter plot. If a regular pattern is formed then there is heteroscedasticity, but if on the other hand the

points are spread randomly then no symptoms occur. The following are the results of the test:

Table 4. Heteroscedasticity Test Results



The results of the heteroscedasticity test show that the distribution of intersection points does not form certain patterns and is mostly spread out. This means that in this test, there were no problems with heteroscedasticity.

Multiple Linear Regression Analysis

Table 5. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	8.257	1.924		4.291	.000		
¹ Kualitas_pelayanan	.181	.077	.249	2.357	.021	.854	1.170
Promosi	.255	.109	.247	2.341	.022	.854	1.170

a. Dependent Variable: Minat_menabung

$Y = 8.257 + 0.181X_1 + 0.255X_2$ This equation can be explained as follows:

- $\alpha =$ Constant 8,257, this means that the quality of service (X_1) and promotions (X_2) do not change (constant), so interest in saving (Y) will increase by 8,257.
- $\beta_1 = 0.181$, this shows that if the quality of service (X_1) increases by 1 point, then the amount of increase in interest in saving (Y) is 0.181. Assuming the other variables are constant, the opposite applies. This indicates that service quality has a positive influence on interest in saving.
- $\beta_2 = 0.255$, this shows that if promotion (X_2) increases by 1 point, then the amount of interest in saving (Y) will also increase by 0.255 assuming other variables are constant, and vice versa. This means that promotions have a positive influence on interest in saving.

Judging from the coefficient value, the variable that dominates interest in saving is service quality (X_1) because it has a beta coefficient value of 0.249.

Hypothesis Testing

T test

Based on the results of data processing with SPSS version 21, the following results were obtained:

1. Service quality (X_1) has a t-value of 2.357 > t table 1.987 and a significance of 0.021 < 0.05. so that service quality (X_1) has a significant positive influence on interest in saving (Y) at the Sari Giri Sedana Cooperative in Badung Regency partially.
2. Promotion (X_2) has a t-count value of 2.341 > t table 1.987 and a significance value of 0.022 < 0.05. so that promotion (X_2) has a significant positive influence on interest in saving (Y) in the Sari Giri Sedana Cooperative in Badung Regency partially.

F test

Based on the results of data processing using SPSS 21, it shows that the calculated F value obtained is 8,920 > F table value 2.71 with a significance of 0.000. This is a sign that there is a positive and significant influence simultaneously between service quality (X_1) and promotion (X_2) on interest in saving (Y) at the Sari Giri Sedana Cooperative in Badung Regency.

Determination Analysis

From the results of the analysis of determination, promotion and service quality simultaneously describe 17% of the variation in interest in saving at the Sari Giri Sedana Cooperative. Meanwhile, after adjusting for the number of predictors in the model, the variation explained 76 by the model slightly reduced to 15.1%. Although the R^2 and Adjusted R^2 values show a sufficient contribution, there are other factors outside of promotion and service quality that also influence interest in saving that are not included in this model. The

Durbin-Watson value of 1.907 indicates that the model does not experience significant autocorrelation problems.

The results of the analysis are in accordance with theory, problem identification, problem formulation and research objectives, so the researcher discusses the results as follows:

1. The results of multiple linear regression analysis are that Service Quality (X1) has increased by 1 point, which means that the amount of interest in saving (Y) has increased by 0181 assuming other variables remain constant, and vice versa. Service quality (X1) has a partial impact on interest in saving (Y). The t test found that service quality (X1) had a calculated t of $2.357 > t \text{ table } 1.987$, and a significance value of $0.021 < 0.05$. The results of this research are in line with Handika Nur Meilina's research (2021) entitled *The Influence of Service Quality, Trust and Promotion on Customer Interest in Saving at Banki Syariah Indonesia in Banjarnegara*. The results of the research are that, partially, service quality has a significant positive impact on customers' interest in saving.
2. Based on the results of multiple linear regression analysis, the promotion variable obtained is $B_2 = 0.255$, which means that the amount of interest in saving (Y) will increase by 0.255 if the promotion (X2) increases by 1 point, assuming other variables remain constant, and vice versa. This shows that promotion of interest in saving has a positive influence.
3. The results of the t test for the Promotion variable (X2) are $t \text{ count } 2.341 > t \text{ table } 1.987$ and the significance value is 0.022 , which means < 0.05 . Interest in Saving (Y) is partially and significantly influenced by Promotion (X2). The results of this research are in line with Muhammad Hassan Al-Husairi's (2022) research entitled *The Influence of Product Quality and Promotion on Customer Interest in Saving in Easy Wadiah Savings at Bsi Kcp Ulee Kareng*. The results of this research show similarities with research conducted by the author, which shows that promotions partially have a positive and significant impact on customers' interest in saving.
4. The calculated F test results are $8,920 > F \text{ table } 2.71$ with a significance of 0.000 . Thus, service quality (X1) and promotion (X2) have a positive and significant influence together on interest in saving (Y) at the Sari Giri Sedana Cooperative in Badung Regency. Based on the results of the determination test, service quality and promotion are simultaneously responsible for around 17% of the difference in interest in saving. Although the adjusted R² value shows a sufficient contribution, there are other factors outside of promotion and service quality that influence interest in saving, and these factors are not included in this model. There were no significant autocorrelation issues with the model, according to a Durbin-Watson value of 1.907.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of data analysis, researchers can draw conclusions in accordance with the research objectives, so it can be concluded that:

1. Service quality has a positive and significant effect on interest in saving at the Sari Giri Sedana Cooperative because overall the quality of service at the Sari Giri Sedana Cooperative is rated as good to very good by respondents, with the highest score given to employees hearing and resolving customer complaints and understanding customer needs.
2. Promotion has a significant positive influence on interest in saving at the Sari Giri Sedana Cooperative because every promotional aspect measured gets a very good assessment, showing the effectiveness of the cooperative's promotional strategy in attracting customers' interest in saving.
3. There is a positive and significant influence simultaneously between service quality and promotion on interest in saving at the Sari Giri Sedana Cooperative in Badung Regency.
4. Considering that in this research the quality of service and promotion has a significant positive influence and makes a significant contribution to the interest in saving at the Sari Giri Sedana Cooperative, the management of the Sari Giri Sedana Cooperative must pay attention to the quality of service in the statement with the lowest score, namely being able to provide services efficiently, immediately, accurately and satisfactorily so that it gets more attention. The promotion variable statement at the Sari Giri Sedana Cooperative was rated as very good by the respondents. Every promotional aspect measured received a very good assessment, showing the effectiveness of the cooperative's promotional strategy in attracting customers' interest in saving.
5. It is necessary to improve facilities, supportive and adequate layout so that customers are confident and influence their interest in saving.

FURTHER RESEARCH

This research still has limitations so further research is still needed on this topic "Influence of Service Quality and Promotion Towards Customer Interests in Saving Sari Giri Sedana Cooperative in Badung District".

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