The Influence Of Marketing Strategy On Interest In Savings At Bank Mega Mamuju Branch Office

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ABSTRACT

This study aims to determine the effect of marketing strategy variables on interest in savings at Bank Mega Mamuju Branch Office. The research method used is a quantitative method with primary data using a questionnaire. Respondents in the study were all customers at Bank Mega Mamuju Branch Office with a population of 726 customers, the sample used was the Probability Sampling technique, and the number of samples was determined using the Slovin formula with a sample of 88 respondents. The formula used in this study is validity test, reliability test, multiple linear regression, t test and coefficient of determination test (R2). The results of this study indicate that marketing strategy (X) has a significant partial effect on interest in savings (Y) at Bank Mega Mamuju Branch Office and marketing strategy (X) has a correlation with interest in savings (Y) mega fund savings products at Bank Mega Mamuju Branch Office.

INTRODUCTION

In the business world, of course, business activists must prioritize the reasons why consumers want to shop or partner in a business and why consumers do not want to make a purchase transaction in a business, this is what we usually know, namely the indication made by someone about anything related to the needs they want to obtain related to the provision of adequate infrastructure and services for each community, without denying that one of the benchmarks of society for a product they want is the quality of good service, price facilities and others or what we often call consumer behavior.

Basically, every purchasing decision refers to each pattern of a person's needs, how to respond, analyze needs and accumulate costs charged to a product. In addition, the occurrence of purchasing decisions depends on how marketers provide an overview of what will be offered to consumers, this includes the procedures for a business or company in implementing its business strategy. Marketing strategy is "a marketing mindset that will be used by a business unit to achieve its goals. Marketing strategy also determines a target market and a related marketing mix. This is a big picture of what the company will do in several markets" Setyorini, et al (2016:50).

One of the banking companies in Mamuju Regency is Bank Mega Mamuju Branch Office, located at Jalan Andi Pangeran Pettarani No. 45. Mamuju, Mamuju District, Mamuju Regency, West Sulawesi Province. Bank Mega itself is a trusted and well-known private bank that is relatively young compared to several banks in Indonesia. However, the bank has offered various types of savings with high interest rates, ranging from conventional savings, term deposits to foreign exchange.

Based on the results of observations conducted by researchers at Bank Mega Mamuju Branch Office, researchers found a factor that is related to customer savings interest, namely in terms of marketing strategy. Although Bank Mega Mamuju Branch Office is classified as a young bank, so the bank's management carries a strategy of distributing information continuously to every community. However, when carrying out the information distribution process, employees at Bank Mega Mamuju Branch Office only rely on paper media or brochures as an alternative choice in carrying out promotions, but the results of the process carried out are not balanced or not very effective, because they only waste printing costs. This can be seen from the lack of pamphlet installation in each area to make it easier for the public to obtain information.

Furthermore, there are also things related to the interest in saving mega fund savings at Bank Mega Mamuju Branch Office, namely in terms of marketing strategy, where to have mega fund savings, people are facilitated to open savings with easy requirements compared to banks in Mamuju Regency, even mega fund savings are targeted at small communities who need savings. However, the problem found by the researcher is the limited features and benefits that can be used by the community, because mega fund savings have coins for purchases at minimarkets that have collaborated with Bank Mega but this feature cannot be used considering that minimarkets continue to be unable to operate in Mamuju Regency, especially in Mamaju City. The drawback of mega fund savings also lies in the absence of e-channel facilities, so they are not supported by e-banking access such as internet banking and mobile banking and when you want to withdraw funds from a mega fund savings ATM, it can only be done at a Ban Mega ATM or cannot be used at ATMs at other banks and in making withdrawals, mega fund savings can only be done 4 times a month, so that this can reduce the community in using mega fund savings at Bank Mega Mamuju Branch Office.

THEORETICAL BASIS

1. Marketing Services

According to Ferdy and Afriyeni (2018:8), marketing of bank services is "an effort, or a process of every action or activity that is needed and desired through creation that can be offered by one party to another party". Furthermore, according to Payne in Ferdy and Afriyeni (2018:10), that marketing of services is "a process of perceiving, understanding, stimulating and fulfilling the needs of a specifically selected target market by channeling the resources of an organization to meet those needs". A similar opinion was also expressed by Zeithaml and Bitner in Ferdy and Afriyeni (2018:13), marketing of services is basically "all economic activities with output other than products in the physical sense, consumed and produced at the same time, providing added value and in principle intangible *for* its first buyer.

According to Zainurossalamia (2020:7), the purpose of service marketing is "to know and understand customers in such a way that the product or service fits the customer and then sells itself". A similar opinion was also expressed by Hurriyati in Triska, et al. (2014:41), the purpose of service marketing is "elements that are interrelated, blended, organized, and used

appropriately, so that companies can achieve marketing goals effectively in satisfying the needs and desires of consumers or customers".

2. Bank

Based on Law Number 10 of 1998, concerning banks, an improvement of Law Number 7 of 1992, a bank is "a business entity in its activities collecting public funds in the form of credit or in other forms in order to improve the standard of living of many people". The industry has also experienced very significant developments and changes along with the progress of the times like today, deregulation of regulations has given a huge change to the banking industry. It has caused banks to be able to compete in providing banking services and so on, which is meant by these services including investment facilities, fund transfers between accounts, foreign exchange, bill payments and so on.

According to Kasmir (2012:3), who stated that a bank has the meaning of "a financial institution with its business activities, namely collecting public funds and then distributing them back to the public and also providing other banking services". A similar opinion was also expressed by Hasibuan in Triska, et al. (2014:48), a bank is "a business entity whose wealth is mainly in the form of financial assets and is motivated by profit and also social, so it is not just seeking profit".

3. Marketing Strategy

According to Manap (2016:89) Says that "a good marketing strategy must be built on a strong understanding of business in market dynamics, combined with an understanding of needs and wants, competitors, human capital skills, and suppliers, both internally and externally". Meanwhile, according to Charles in Setianingrum and Sanjaya (2021:95), "Strategy is the overall concept of how a company organizes itself and all activities with the aim of making the business run successfully, competing, and providing returns to shareholders". A similar opinion was also expressed by Ulyah, N (2016:25) marketing strategy is "to market its products because business needs are seen from the current situation which is very tight, if the company does not carry out the right marketing strategy, it will make the company lose to its competitors".

According to Assauri (2017:75) marketing strategy indicators are, the first is Segmenting (Market Segmentation), Segmentation means that each marketer categorizes a market group, which is appropriate based on consumer lifestyle, personality, age, gender, how to wear clothes and consumer loyalty to a brand. The second is Targeting (Market Target), Target market is the selection of a group by a business to be made a customer by targeting and segmentation. Target market can be done by business actors increasing production, distribution and advertising so that consumers can get the needs they want. Providing the best service, offering products persuasively, so that good relationships occur individually. The third is Positioning (Product Placement), Product placement which means that a business must be able to place products in the face of market competition. This method is done so that consumers can compare goods or services with their competitors.

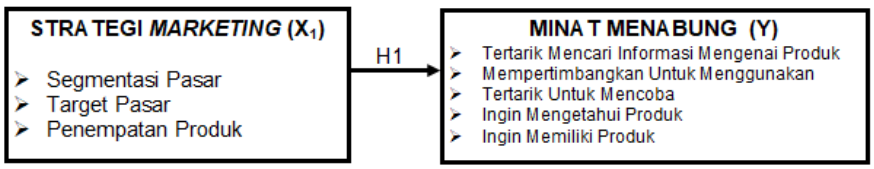
4. Interest in Saving

According to Silalahi and Sultami (2020:33), "interest is a choice of something that can influence a person's attitude". Meanwhile, according to Tulwaidah, et al. (2023:170), "consumer interest is often referred to as interest in choice, referring to how consumers are likely to buy a product or switch from one product to another". A similar opinion was also expressed by Maharani, et al. (2021:132), "saving is an activity of setting aside assets owned for a better future".

According to Shaleh and Wahab in Riyanadan and Saadatirrohmi (2022:21), defining customer interest is "a person pays attention to people, activities, situations, which are objects by understanding in an effort to know deeply and master it from there there is an attraction and feeling of pleasure from the object or a feeling of preference and interest in something or activity without anyone telling him to". Meanwhile, according to Kinnear and Taylor in Riyana and Saadatirrohmi (2022:21), "argue that customer interest is part of the component of customer behavior in consumption attitudes, the tendency of respondents to act before making a decision is actually implemented".

According to Schiffman & Kanuk in Alfiyanti and Antikasari (2022:25), indicators of interest in saving include: Interested in seeking information about the product, Considering using it, Interested in trying it, Wanting to know about the product, and Wanting to have the product.

Gambar 1
Kerangka Pemikiran



The hypothesis in this study is

H_1 : *Marketing strategy has a significant partial influence on interest in savings at Bank Mega Mamuju Branch Office.*

H_2 : *Marketing strategy has a correlation with interest in saving products at Bank Mega Mamuju Branch Office.*

RESEARCH METHODOLOGY

This study uses a quantitative approach with a survey method to analyze the influence of *marketing strategies* on *savings interest at Bank Mega Mamuju Branch Office* . Data were collected through questionnaires distributed to respondents who met the research criteria. The variables in this study were measured using a Likert scale with a range of 1 to 5 to measure the level of respondent agreement with each statement. This approach was chosen because it allows for a more objective measurement of customer perceptions and allows for a more in-depth analysis of the relationship between the variables studied.

According to Sugiyono (2019:130), Population is "everything in the research location, which can be used as an object and source in obtaining research data that has the amount and characteristics that are worthy of being used as research subjects". In this study, the population used was the customers of the mega fund savings product at Bank Mega Mamuju Branch Office, with a population of 726 customers.

According to Sugiyono (2019:131), a sample is "a portion of a population that can be used as a respondent if it meets the characteristics". Sugiyono (2019:131). The sample in this study is part of the people who are members of the population of the study, in this study the population was 726 customers. The researcher determined the sample by using Nonprobability Sampling using a technique in determining the sample size, the researcher used the Slovin formula as many as 87.89 rounded up to 88 samples as respondents. Furthermore, according to Sugiyono (2019:133), Incidental Sampling is "a technique for determining samples based on coincidence, namely anyone who happens to meet the researcher can be used as a sample, if it is considered that the person who happened to meet is suitable as a data source".

The data analysis technique in this study uses validity test, reliability test, multiple linear regression test, t test (partial), and determination coefficient analysis (R2 Test) . This linear regression model is used to test the effect of independent variables (X) on dependent variables (Y). In simple regression, the X variable whose effect on Y variable is calculated :

Y = a + bX

Information:
Y : Interest in Saving
a : Constant
X_1 : *Marketing* Strategy
b : Regression Coefficient
e : *Error* (Other variables not included in the model)

DISCUSSION

1. Results of testing research instruments

a. Validity Test Results

Validity testing is done by comparing Pearson Correlation (r count) with Product Moment (r table), the level of significance used in this study is 0.05. r count is seen from the Pearson Correlation Output from SPSS, r table is seen from the r distribution table, but what must be known first is the degree of freedom or Degree of Freedom then combined with the level of significance of the study used

Degree of freedom formula equation:
df = N-2
df = 88-2
df = 86
The results obtained from the product moment (rtable) with a significance level of 0.05 are 0.210

Data validity test decision-making criteria:

If r count > r table, the variable statement item is declared valid.

If rcount < rtable, the variable statement item is declared invalid.

Hasil Uji Validitas Instrumen Penelitian

Variabel	Butir Tanggapan	r_{hitung}	r_{tabel}	Keputusan
Strategi *Marketing* (X)	Tanggapan X1	0,776	0,210	Valid
	Tanggapan X2	0,551	0,210	Valid
	Tanggapan X3	0,451	0,210	Valid
	Tanggapan X4	0,771	0,210	Valid
	Tanggapan X5	0,666	0,210	Valid
	Tanggapan X6	0,714	0,210	Valid
Minat Menabung (Y)	Tanggapan Y1	0,833	0,210	Valid
	Tanggapan Y2	0,788	0,210	Valid
	Tanggapan Y3	0,816	0,210	Valid
	Tanggapan Y4	0,852	0,210	Valid
	Tanggapan Y5	0,837	0,210	Valid
	Tanggapan Y6	0,761	0,210	Valid

The results of the validity test in the table above show that all statements of each variable indicator in this study can be said to be valid because the calculated r value> r table (the calculated r value is greater than r table).

b. Reliability Test Results

Reliability testing of research variables is conducted to ensure the consistency of statements in each item of variable indicators submitted in the questionnaire. A questionnaire is said to be reliable, consistent or reliable if a person's answer to the statement is consistent or stable over time .

Hasil Uji Reliabilitas Variabel Penelitian

Variabel	*Cronbach's Alpha*	*Angka*	Kesimpulan
Strategi *Marketing* (X)	0,701	0,60	Reliabel
Minat Menabung (Y)	0,898	0,60	Reliabel

Based on the table above, the Cronbach's alpha value of each variable is greater than 0.60, so it can be stated that all statements from the variables used in this study are reliable to be used as research measuring tools .

2. Results of Multiple Linear Regression Equation

The simple linear regression method is intended to determine the closeness of the relationship between the two variables. Data processing in this study uses the help of the SPSS (Statistical Package for Social Science) program. The following is a description of the results of data processing of simple linear regression equations using SPSS 24.0 along with the determination coefficient

Hasil Pengujian Analisis Regresi Linear Sederhana

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,163	2,351		1,345	0,182
	Strategi *Marketing*	0,884	0,089	0,731	9,936	0,000
a. Dependent Variable: Minat Menabung						

The simple linear regression equation resulting from the calculation analysis is as follows:

Y = 3.163 + 0.884 + e

1. The Constant value (a) is 3.163 or the condition when the saving interest variable (Y) has not been influenced by other variables, meaning that if there is no change in the marketing strategy variable, then the saving interest value at Bank Mega Mamuju Branch Office is 3.163.

2. Coefficients Marketing strategy regression with a positive direction of 0.884. Shows that the marketing strategy variable has a positive influence on the interest in savings at Bank Mega Mamuju Branch Office, meaning that every one unit increase in the marketing strategy variable will affect the interest in savings by 0.884 assuming that other variables do not change or are in a constant state.

3. Hypothesis testing results

Partial testing is conducted with the aim of determining the individual influence of independent variables on dependent variables. The decision-making criteria are by comparing the ttable value with the tcount value. The significance level used is 5% or 0.05 .

Ttable value = a/ 2 ; N – K – 1
0.05/ 2 ; 88 – 1 – 1
0.025 ; 86 (ttable = 1.988)

The partial test results show that the regression coefficient value of the marketing strategy variable shows a positive direction of 0.884, while the t-count value of 9.936> t-table 1.988 is interpreted as having a partial effect, a significance value of 0.000 <0.05 is interpreted as significant. The test results are interpreted as "marketing strategy has a significant partial effect on interest in savings at Bank Mega Mamuju Branch Office", so the researcher's initial perception is proven, in other words H0 is rejected and H1 is accepted, which means the first hypothesis in this study is accepted.

Furthermore, this study is in line with research conducted by Sukmana (2022). "The results of this study indicate that marketing strategies consisting of products, prices, promotions and distribution simultaneously influence customer interest in saving at Bank BSI Mataram with a determination coefficient value of R Square = 0.596. This indicates that 59.6% of the variation in the variable of customer interest in saving (influenced) by product, price, promotion and place. by other variables is 40.4%".

Then the research conducted by Flapiana and Sinta (2021) "The results of the study show that: 1). Segmenting has a significant effect on interest in saving with a significant value of 0.009. 2). Targeting does not have a significant effect on interest in saving with a significant value of 0.453. 3). Positioning has a significant effect on interest in saving with a significant value of 0.005. and 4). Segmenting, Targeting and Positioning together or simultaneous interest in savings with a calculated F value of 39.830 and a significant value of F of 0.000. The R-squared coefficient value is 0.768 or 76.8%".

And research conducted by Sirait and Sinaga (2020). "Based on the results of the study, it shows that there is a significant positive influence between the marketing strategy variable (X) on customer interest (Y) at Bank Mandiri Kc Pematangsiantar, the magnitude of the contribution of the influence of the marketing strategy variable (X) on customer interest (Y) determination coefficient (R2) 0.76 indicates that 76% of marketing strategy (X) affects customer interest (Y), while 24% is influenced by other variables not discussed in this study".

Results of the Determination Coefficient test

Hasil Pengujian Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731[a]	0,534	0,529	1,95167
a. Predictors: (Constant), Strategi *Marketing*				

Referring to the table above, the Output Model Summary results explain the coefficient of determination figure with an R value of 0.731. This means that the strong relationship (correlation) of the independent variable (marketing strategy) in this study influences the dependent variable (interest in saving) and the R-square value is 0.534 (53.4%) while the remaining 46.6% is influenced by other variables that were not tested in this study.

CONCLUSION

From the results of the data analysis that has been carried out in this study, it can be concluded that.

1. Marketing strategy has a significant partial effect on interest in savings at Bank Mega Mamuju Branch Office. This can be seen from the t-value of 9.936> t-table 1.988, which means it has a partial effect, a significance value of 0.000<0.05 means it is significant.
2. Marketing strategy has a strong relationship with interest in savings at Bank Mega Mamuju Branch Office. This can be seen from the R value of 0.731. This means that the strong relationship (correlation) of the independent variable (marketing strategy) in this study affects the dependent variable (interest in saving) and the R-square value is 0.534 (53.4%).

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