

## ABSTRAK

Bank merupakan wadah bagi masyarakat yang memiliki keinginan untuk menyimpan uang. Bank mempunyai peran penting didalam perekonomian negara sebagai wadah perantara keuangan. Penelitian ini bertujuan untuk menguji pengaruh produk, harga, lokasi, promosi, orang, proses dan bukti fisik terhadap keputusan menabung nasabah PT Bank Jatim.

Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan Kausal Komparatif penelitian tipe *expostfacto*. Populasi yang digunakan adalah nasabah yang menggunakan produk tabungan Simpeda PT Bank Jatim KCP UNTAG Surabaya yang jumlahnya tidak bias diprediksi. Teknik pengambilan sampel yang digunakan adalah *non probability sampling* dengan jumlah sampel sebanyak 100 responden. Jenis data yang digunakan data primer dan sekunder yang diperoleh dari penyebaran kuesioner. Teknik pengumpulan data dengan skala likert sedangkan instrument yang digunakan dalam penelitian ini menggunakan uji validitas dan uji reliabilitas. Metode analisis menggunakan regresi linier berganda.

Hasil uji hipotesis dalam penelitian ini menunjukkan bahwa proses dan bukti fisik berpengaruh positif dan signifikan terhadap keputusan menabung, sedangkan produk, harga dan orang berpengaruh positif dan tidak signifikan terhadap keputusan menabung, selain itu promosi dan lokasi negative dan tidak signifikan terhadap keputusan menabung. Hasil perolehan signifikan koefisien determinasi ( $R^2$ ) sebesar 0,825. Disimpulkan bahwa 82,5% variable keputusan menabung dipengaruhi oleh produk, harga, lokasi, promosi, orang, proses dan bukti fisik.

**Kata kunci:** Produk, Harga, Lokasi, Promosi, Orang, Proses, Bukti Fisik, Keputusan Menabung.

## ABSTRACT

Bank is a public facility where people can save their money and has important roles within state economic as financial mediator facility. This research aimed to examine the effect of product, price, location, promotion, people, process, and physical evidence on customers' saving decisions of PT. BPD Jawa Timur Tbk.

The research was quantitative with causal-comparative of ex post facto. Moreover, the population was customers who used Simpeda at PT. BPD Jawa Timur Tbk which had unpredictable number of people. Furthermore, the data collection technique used non-probability sampling with 100 respondents as the sample. While the data were primary which were taken from questionnaires. Additionally, the instrument used Likert Scale, validity and reliability test. In addition, the data analysis technique used multiple linear regression.

The research result concluded that process as well as physical evidence had a positive and significant effect on saving decisions. On the other hand, product, price, and people had a positive but insignificant effect on buying decisions. In contrast, both promotion and location had a negative and insignificant effect on saving decisions. Meanwhile, the significance result of the determination coefficient ( $R^2$ ) was about 0.825. It meant, 82.5% of saving decisions were affected by product, price, location, promotion, people, process, and physical evidence.

**Keywords:** Product, Price, Location, Promotion, People, Process, Physical Evidence, Saving Decisions



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