

ABSTRAK

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FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUTUSAN NASABAH PAYROLL BANK XYZ UNTUK MEMILIKI TABUNGAN DEPOSITO

(xvi + 112 halaman; 3 gambar; 25 tabel; 4 lampiran)

Tujuan penelitian ini adalah menguji faktor – faktor yang mempengaruhi nasabah memiliki intensitas menabung sampai memiliki tabungan deposito. Pengujian ini menggunakan metode regresi logistik biner dan di analisis melalui perangkat lunak R. Populasi penelitian ini adalah nasabah karyawan yang memperoleh penggajian melalui Bank XYZ. Sampel penelitian adalah 14.144 nasabah yang memperoleh penggajian melalui Bank XYZ dan bersedia mendengarkan penawaran deposito. Hasil penelitian menunjukkan dampak positif dan signifikan dari faktor usia, saldo tabungan, gaji, lama bekerja dan suku bunga terhadap intensitas menabung. Hasil penelitian selanjutnya juga menunjukkan dampak positif dan signifikan dari suku bunga dan intensitas menabung terhadap keputusan membuka tabungan deposito. Hampir seluruh indikator variabel bebas terhadap intensitas menabung berdampak positif namun untuk indikator gaji 5 <-10 juta dan gaji ≥ 50 juta memiliki koefisien negatif sehingga menghasilkan nilai probabilitas lebih kecil dibandingkan model referensinya. Selain itu, indikator suku bunga <4% tidak signifikan dalam keputusan mengambil tabungan deposito namun untuk suku bunga 4 – 5% berpengaruh positif dan signifikan. Hasil penelitian variabel usia, gaji, saldo tabungan, lama bekerja dan suku bunga menjelaskan 35,81% peningkatan variasi dari model referensinya dalam menjelaskan intensitas menabung. Sedangkan variabel suku bunga dan intensitas menabung menjelaskan 39,26% peningkatan variasi dalam menjelaskan keputusan membuka tabungan deposito. Penelitian ini dapat membantu perbankan dalam melakukan penawaran produk kepada kriteria nasabah tertentu yang memiliki peluang lebih besar untuk membuka produk tabungan perbankan sehingga penawaran produk lebih efektif dan efisien.

Referensi: 57 (1963 – 2022)

Kata Kunci: saldo tabungan, intensitas menabung, tabungan deposito.

ABSTRACT

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FACTORS AFFECTING PAYROLL CUSTOMER'S DECISION AT BANK XYZ TO OPEN DEPOSIT SAVINGS

(xvi + 112 pages; 3 figures; 25 tables; 4 appendices)

The aim of this research is to explore factors influencing customer's decision to have saving intention and open deposit savings. This research employs binary logistic regression method and analyzed using R software. Population for this research comprises all employee customers who receive their salary through Bank XYZ. Sample of this research consisting of 14,144 customers who receive their salary through XYZ bank and are willing to listen offers deposit savings products. The research results indicate a positive and significant impact of age, savings balance, salary, length of employment, and savings interest rates on customer savings intention. Subsequent findings also show a positive and significant impact of savings interest rates and savings intention on the customer's decision to open deposit savings account. Almost all indicators of independent variables on saving intention have a positive impact, but there are specific indicators related to the salary range of 5 - <10 million and salary \geq 50 million that have negative coefficients, resulting in lower probability values compared to the reference model. Furthermore, from the perspective of the interest rate indicator <4%, it is not significant in an individual's decision to open deposit savings account, but for interest rates of 4 – 5%, it has a positive and significant influence. For variables of age, salary, savings balance, length of employment, and savings interest rates explain 35.81% increase in variation from the reference model which only has an intercept in explaining savings intention. On the other hand, the variables of savings interest rates and savings intention explain 39.26% increase in variation in explaining the customer's decision to open deposit savings account. This research can assist banking sector in offering products to specific criteria customers who have a greater probability of opening banking savings products. This way, product offerings can be more effective and efficient.

References: 57 (1963 – 2022)

Keywords: savings balance, savings intention, deposit savings.