

## The Influence of Trust, Assurance of Security and Accessibility on the Savings Interest of BRI Bank Lamongan Branch Customers

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### Article Info

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### ABSTRAK

A company can be said to be successful if seen from how much influence its human resources have. If a company is able to manage human resources well, it will be able to improve the quality and quality of the company. Banks are included in companies engaged in finance. A major change in the banking world is the increasingly strong level of competition between banks. Competition between banks is needed as one of the driving forces for increasing efficiency. A bank is an institution that is trusted by the community which is used to save money and manage its finances, therefore banks must be able to provide trust, a sense of security and accessibility to customers so that they are comfortable when making transactions, especially saving. The purpose of this study was to determine the influence of the variables of trust, security assurance and accessibility partially on the interest in saving of customers of Bank BPR Lamongan Branch, to determine the influence of the variables of trust, security assurance and accessibility simultaneously on the interest in saving of customers of Bank BPR Lamongan Branch, to determine the influence of the variables of trust, security assurance and accessibility which are more dominant in their influence on the interest in saving of customers of Bank BPR Lamongan Branch, the research method used was a quantitative method with a total population of 810. The results of the study showed that the variables of trust, security assurance and accessibility had a positive effect on the interest in saving partially and significantly with the results of the test analysis obtaining values of 2.882, 4.995, 7.633 > 1.66320 with a significance of 0.005, 0.000, 0.000 < 0.05, the variables of trust, security assurance and accessibility had a simultaneous effect on the interest in saving with the results of the analysis of 172.240 > 2.71 with a significance of 0.000 < 0.05 and the accessibility variable has a more dominant influence on the savings interest of customers of Bank BPR Lamongan Branch, as proven by the results of the beta value analysis which is far from zero (0), namely 0.337.

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### INTRODUCTION

Currently, the development of the business world is very rapid, therefore a company must be able to manage human resources properly and correctly. Company said to be successful not seen from how much income value but from the influence of human resources. If the company is able to manage human resources well, it will be able to improve the quality and quality of the company. A company

is a business entity whose purpose of establishment is to obtain profit or profit. A company is an act that is carried out continuously, acting to obtain income that is carried out by trading, delivering goods or making trade agreements.

Banks are companies engaged in the financial sector. A healthy, efficient and resilient banking system needs to be attempted by the government to issue several policies that regulate the mechanisms in the banking sector in Law No. 7 of 1992 which states "that in order to maintain the continuity of the implementation of national development to realize a just and prosperous Indonesian society based on Pancasila and the 1945 Constitution, the implementation of economic development based on family must pay more attention to harmony, alignment, and balance of the principles of the Development Trilogy" (Government of the Republic of Indonesia, 1992).

A major change in the banking world is the increasingly intense level of competition between banks. Competition between banks is needed as one of the driving forces for increased efficiency. A bank is an institution that is trusted by the public to save money and trust the bank to manage its finances (Kasman, 2021).

The problem in the banking world is that along with the development of the era, the number of banks is increasing, of course the competition is also getting fiercer. Banks must provide the best service to customers, provide a sense of security and provide accessibility. Healthy competition is very important to maintain customer trust.

Bank BPR is a financial institution that carries out business activities conventionally or based on sharia principles. Tabungan is one of the products and services offered by BPR banks. In serving a customer, BPR banks also have integrity in attracting customers to transact at BPR banks.

Recently, there have been problems heard from several customers, especially at Bank BPR Lamongan Branch, because the service is not fast enough, the queue is too long and the number of banks is increasing along with the development of the times. This condition causes public trust to imitate and the lack of people to make transactions through banks, one of which is saving. In completing transactions at a bank, customers consider several factors, including trust and confidence in a sense of security in placing their money. Customers feel more confident in saving their money if they have a sense of security. The next factor is that customers consider the ease of making transactions at a bank in terms of accessibility.

Judging from the problems explained previously, there are factors that can attract customers to make transactions at a bank, namely trust, a sense of security and accessibility. These things can attract customers to make transactions because they have trust and confidence in the sense of security to place their money and customers also choose transactions that are easy to do in other words easy accessibility.

Interest in the Great Dictionary of the Indonesian Language is a person's desire to do something. Interest is a process of development and direction of behavior so that individuals or groups can produce the expected output according to the goals that the organization wants to achieve. Interest follows a more general term that refers to the entire movement process, including the driving situation, the drive that arises within the individual, the behavior that arises and the purpose of the movement or action (Pratama & Nasution, 2023).

Trust or Trust plays an important role in a relationship, individuals have a tendency to judge others and decide whether to trust them when undergoing interactions. Trust is also needed in banks to overcome various crises when customers experience difficulties. Trust is also a very important asset in describing a long-term relationship in an organization. Things that can influence someone to trust others are maintaining a good relationship, being open in communication, having more patience and providing positive information (Suille, 2021).

Trust is a factor that can influence customers' interest in saving, where banks are institutions that make public trust a mainstay for managing funds. In order for customers to be interested in saving, banks need to maintain the trust given in managing funds.

A sense of security is a trust or belief in the security of placing their money. Customers will feel safer if they have a sense of security towards a bank used to store their money (Ningsi & Manuiruing, 2023). Not only trust is a factor that customers consider in choosing a bank to manage

funds, but a sense of security is also a factor that customers take into account in managing funds and other transactions at a bank, where they will store their money if they have a sense of security.

Customers have several factors to consider in choosing a bank to manage funds accessibility including the factor, customers assess the bank in terms of ease of transaction, which can adjust to customer needs. Accessibility is a condition that can make it easier for someone to access something. If in the banking world, accessibility is a condition that can make it easier for customers to make transactions with a bank. The way to think about accessibility is how easy it is to access. So accessibility is a concept that is based on how wide the environment, products and services are available to users (Aguistin et al., 2023).

Based on the background and description above, researchers need to understand the influence of trust, security guarantee and accessibility, the topic is expected to help Bank BPR in increasing customer savings interest. This researcher conducted a study entitled "The Influence of Trust, Security Guarantee and Accessibility on Customer Saving Interest of Bank BPR Lamongan Branch".

## RESEARCH METHODS

This research method is to use a quantitative experimental research method which is a qualitative research approach that best meets the requirements for testing the relationship as a result. Which is used to determine the influence of certain behaviors on others under controlled conditions (Putri et al., 2023).

## RESULTS AND DISCUSSION

### Results of Daitai Analysis Daitai's Disability Test

#### Validity Test

The results of the validity test of this study indicate that the question items are valid, because the increase in the calculated r value is  $> r$  tably. This can be seen from the tably below:

**Tabel 1. Validity Test Results**

Variabel	Pernyataan	Rhitung	Rtabel	Keterangan
Kepercayaan X1	X1.1	0,687	0,2072	VALID
	X1.2	0,660	0,2072	VALID
	X1.3	0,692	0,2072	VALID
	X1.4	0,682	0,2072	VALID
	X1.5	0,715	0,2072	VALID
	X1.6	0,676	0,2072	VALID
Jaminan Rasa Aman X2	X2.1	0,645	0,2072	VALID
	X2.2	0,731	0,2072	VALID
	X2.3	0,652	0,2072	VALID
	X2.4	0,777	0,2072	VALID
	X2.5	0,766	0,2072	VALID
	X2.6	0,724	0,2072	VALID
	X2.7	0,785	0,2072	VALID
	X2.8	0,629	0,2072	VALID

Aksesibilitas X3	X3.1	0,770	0,2072	VALID
	X3.2	0,833	0,2072	VALID
	X3.3	0,656	0,2072	VALID
	X3.4	0,564	0,2072	VALID
Minat Menabung Y	Y1.1	0,759	0,2072	VALID
	Y1.2	0,816	0,2072	VALID
	Y1.3	0,852	0,2072	VALID

### Reliability Test

The results of the reliability test in this study used the Cronbach's Alpha ( $\alpha$ ) statistical test. The Cronbach's Alpha ( $\alpha$ ) value of the trust variable (X1) was 0.771, the Cronbach's Alpha ( $\alpha$ ) value of the target variable (X2) was 0.862, the Cronbach's Alpha ( $\alpha$ ) value of the accessibility variable was 0.677 and the Cronbach's Alpha ( $\alpha$ ) value of the saving interest variable (Y) was 0.735. So it can be concluded that the variables X1, X2, X3 and Y are reliable because the Cronbach's Alpha ( $\alpha$ ) value is  $> 0.60$ .

### Classical Assumption Test

#### Normality Test

The results of the normality test in this study used SPSS version 25 with the Kolmogorov Smirnov test, one sample was used, and the data were found to be normally distributed if the significance value was  $> 0.005$ . The Kolmogorov Smirnov Z value was 0.125 and the Monte Carlo value. Sig. (2-tailed) was 0.107 obtained from the regression model  $> (\alpha) (0.05)$ . ( $0.107 > 0.05$ ) so it can be concluded that the data were normally distributed.

### Multicollinearity Test

Multicollinearity test in this study was conducted by observing the tolerance value and Variance Inflation Factor (VIF) from the analysis results using SPSS. The results of the multicollinearity test analysis showed that the tolerance value of the Trust variable (X1) obtained 0.341 and the VIF value was 2.932, the tolerance value of the Jaimina Raisai AImain variable (X2) obtained 0.296 and the VIF value was 3.382, the tolerance value of the Accessibility variable X3 obtained 0.480 and the VIF value was 2.081. This value indicates that there is no multicollinearity symptom between the free variables because the tolerance value is  $\geq 0.10$  and the VIF value is  $< 10$ .

### Heteroscedasticity Test

The heteroscedasticity test was conducted using the Geljser test. The regression coefficient values of each independent variable in this regression model were not statistically significant at  $> 0.05$ . The results of the heteroscedasticity test analysis obtained a significance value (Sig) of the Confidence variable X1 of 0.293, the Jaiminain Raisai AImain variable X2 of 0.805 and the Accessibility variable X3 of 0.903. These results indicate that there are no significant independent variables. statistically influences the dependent variable, because the increase in the significance value (Sig)  $> 0.05$  can be concluded that the regression model does not show symptoms of heteroscedasticity.

### Autocorrelation Test

The autocorrelation test in this study used the Durbin Waitson (DW) method. The results of the autocorrelation test can be seen in the table below:

**Tabel 2 Autocorrelation Test Results**

Variabel	Constant	Durbin-Watson
Minat Menabung Y	Kepercayaan X1 Jaminan Rasa Aman X2 Aksesibilitas X3	2,259

Based on table 2, it shows that the Durbin-Waitson value = 2.259,  $dL = 1.5889$ ,  $dU = 1.7264$  and  $4-dU$  value = 2.2736,  $dU < d < 4-dU$  and it is concluded that the value is not autocorrelated.

**Multiple Linear Regression Analysis**

The regression analysis in this study was used to determine the influence of independent variables, namely trust, trustworthiness, and accessibility on related variables, namely interest in saving at Bank BPR Caibaing Laimongain. The results of the multiple linear regression test can be seen in the table below:

**Tabel 6 Multiple Linear Regression Test Results**

Variabel	Nilai Coefficients (B)	Sig.
Constant	0,1433	0,345
Kepercayaan X1	0,113	0,241
Jaminan Rasa Aman X2	0,145	0,044
Aksesibilitas X3	0,337	0,002

Based on the table 6, the coefficient value for part B is obtained by multiplying the linear regression equation as follows:

$$Y = 1,143 + 0,113x_1 + 0,145x_2 + 0,337 x_3 + e$$

Based on the above, the fabric can be explained as follows:

1. Evaluate the dependent variable (Y) interest in saving as seen from the constant value, which is 1.143.
2. The trust variable on saving interest can be seen from the regression coefficient of 0.113, which means that if the trust value (X1) increases by 1 point, the saving interest will increase by 0.113 with the trust variable (X1) and the value of the interest in saving will remain the same.
3. The variable of interest in saving is seen from the value of the regression coefficient of 0.145, although the value of interest in saving (X2) increases by 1 point, although the interest in saving increases by 0.145 with the value of the trust variable (X1) and accessibility (X3) but remains the same.
4. Accessibility variables for interest in saving can be seen from the magnitude of the regression coefficient of 0.337, although the accessibility value (X3) has increased by 1 point, while interest in saving has increased by 0.337 with the confidence variable (X1) and the interest in saving has increased by 0.337, but.

**Coefficient of Determination (R2)**

The determination coefficient of this study uses the Adjusted R Square for independent variables in this study is considered more than two. The results of the analysis of the determination coefficient test obtained a value of 0.761, with other variables of trust, the main factor and accessibility influencing the interest in saving by 76.1% and categorized as a strength of  $> 0.67$ .

**Partial Test (T-Test)**

The pairwise test (T test) for this research was carried out by looking at the probability of significance (Sig.) t. A probability value of probability significance  $< 0.05$  and value of t-calculation  $\geq$  t-table according to pairsail there is an influence that is significant and the probability is independent of the related variables. If the value of the probability significance is  $> 0.05$  and the value

of  $t\text{-calculation} \leq t\text{-effect}$  then the pairwise no significant influence is found on the related variables. The results of the pairwise test (T-Test) can be seen below:

**Tabel 3 Partial Test Results (T-Test)**

Variabel	Nilai Sig	t-hitung	t-tabel	Keterangan
Kepercayaan X1	0,005	2,882	1,66320	Berpengaruh secara signifikan
Jaminan Rasa Aman X2	0,000	4,995	1,66320	Berpengaruh secara signifikan
Aksesibilitas X3	0,000	7,633	1,66320	Berpengaruh secara signifikan

Table 3 shows that the variables of trust, confidence and accessibility have a significant effect on interest in saving because the significance value of each variable is  $<0.05$  and  $t\text{-count} > t\text{-table}$ .

### Simultaneous Significance Test (F Test)

The significance test of the F test is carried out by looking at the value of the significant probability (Sig) F. If the value of the significance probability  $<0.05$  and  $F\text{-count} \geq F\text{-table}$ , there is a significant influence on the independent variables on the related variables. If the value of the significance probability  $> 0.05$  and  $F\text{-count} \leq F\text{-table}$ , there is no significant influence on the variables. The results of the F test can be seen from the table below:

**Tabel 4 Results of Simultaneous Significance Test (F Test)**

Nilai Sig	F hitung	F tabel	Keterangan
0,000	172,240	2,71	Secara simultan terdapat pengaruh yang signifikan

Based on table 4, it shows that the variables of trust, trustworthiness, and accessibility have a Sig value of  $0.000 < 0.05$  and the calculated F value is  $172.240 > F\text{ table}$ , so it can be concluded that the variables of trust, trustworthiness, and accessibility have a significant simultaneous effect on saving interest.

## DISCUSSION

- The influence of trust on saving interest. Based on the results of the study of the trust variable (X1), the calculated  $t\text{-test} > t\text{-table}$  with a value of  $2.882 > 1.66320$  with a significance of  $0.005 < 0.05$ , so  $H_0$  is rejected and  $H_1$  is accepted. That means there is a significant influence of trust on saving interest. Trust becomes the main element to assess the quality of relationships such as service providers to consumers. The scope of trust is the willingness of customers to trust or believe in a particular brand in a risky situation due to the fact that the brand in question can provide positive results.
- The influence of trust on saving interest. Based on the results of the study of the variable trust (X2), the  $t\text{-test}$  was obtained  $> t\text{-table}$  with a value of  $4.995 > 1.66320$  with a significance of  $0.000 < 0.05$ , so  $H_0$  was rejected and  $H_1$  was accepted. That is, there is an influence of trust on saving interest as a pair and significant. In the world of improvement, trust is a belief that trust is a belief that trust is a belief in saving money in a good place..
- The influence of accessibility on saving interest. Based on the results of the research on the accessibility variable (X3), it was obtained that  $t\text{-count} > t\text{-table}$  with a value of  $7.633 > 1.66320$  with a significance of  $0.000 < 0.05$ , so  $H_0$  is rejected and  $H_1$  is accepted. It means that there is an influence of trust on saving interest in a pairwise and significant manner.. Aksesibilitas is the ability of a certain person to obtain the necessary cloth to receive the necessary cloth. It is to think about the accessibility of the material in terms of the ability to access.

## CONCLUSION

Based on the results of the analysis and the results of the test on the Influence of Trust, the Main Achievement and Accessibility of the Savings Interest of BPR Caibaing Laimongain, it can be concluded that:

1. Trust, Investment, and Accessibility have a positive effect on savings interest in Bank BPR Caibaing Laimongain. This result is proven by the results of the T-test analysis (pairwise) which is known that  $t\text{-count} > t\text{-table}$  with values of 2.882, 4.995, 7.633 > 1.66320 with significance of 0.005, 0.000, 0.000 < 0.05, so it can be concluded that the variables of trust, investment, and accessibility have a positive effect on savings interest in a pairwise and significant manner.
2. Trust, Credit, and Accessibility have a simultaneous effect on savings interest in Bank BPR Caibaing Laimongain. This result is proven by the results of the analysis of the F test results (simultaneously) with the value of  $F\text{-count} > F\text{-table}$ , which is 172.240 > 2.71 with a significance of 0.000 < 0.05, so it can be concluded that the variables of trust, credit, and accessibility have a simultaneous effect on savings interest.
3. Accessibility is a variable that has a more dominant influence on savings interest in Bank BPR Caibaing Laimongain. This result is proven by the results of the beta value analysis which is close to zero (0) which is 0.337, so it can be concluded that the accessibility variable is a variable that has a more dominant influence on savings interest.

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