

STUDENTS' PERCEPTION OF SIPINTAR SAVINGS PRODUCTS (STUDENT EDUCATION SAVINGS) AT BANK KERINCI

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ABSTRACT

SIPINTAR savings product is a savings product issued by Bank Kerinci specifically for students. This study aims to determine the system and procedure of SIPINTAR savings products and students' perceptions of SIPINTAR savings products at Bank Kerinci. The type of research used is descriptive quantitative research with a survey approach. The number of samples in this study was 76 respondents who were students of SMPN 1 Kerinci. The data was analyzed using perceptual analysis with the help of SPSS version 23. The results showed that SIPINTAR savings procedures consist of 3, namely account opening, deposit, and withdrawal; two service systems are coming directly to the office and shuttle services. Students' knowledge of SIPINTAR savings products is adequate; this is shown by students' responses to statements in the questionnaire that predominantly voted strongly agree and agree.

Keywords: Bank Kerinci; Perception; Junior High School Students; SIPINTAR Savings

INTRODUCTION

Banking competition and the business situation in today's market are rapidly changing. Every bank is competing to attract customers in various ways and strategies. Starting from introducing efficient and profitable banking products to excellent service programs aimed at (Idris 2020). Achieving company success and determining and designing marketing tactics are crucial in meeting customer needs. Seeing the increasingly fierce competition in global banking, every bank must have the perfect to obtain low-cost third-party funds with large enough donations. The contribution of savings in increasing bank third-party funds (DPK) cannot be doubted. Research conducted by Juliandi et al. (2015) proves that savings products positively affect increasing third-party funds. On the other hand, savings are a well-known fundraising instrument among the public. Almost all levels of society can open a savings account because the requirements are relatively cheaper, and the initial balance is not too large.

One of the marketing tactics of savings products carried out by banks in Indonesia is the launch of student savings products (simple). Student Savings Account (SimPel) is a savings account for students issued nationally by banks in Indonesia using easy, easy, and simple requirements and attractive features; this aims at educating and financial inclusion to encourage a culture of saving from an early age. Similarly, what was done by the People's Credit Bank (BPR) of Kerinci Regency in Sungai Full City, namely Bank Kerinci. In supporting the program, this rural bank (BPR) presents the SIPINTAR savings product (Student Education Savings).

SIPINTAR (Student Education Savings) is a savings account for students ranging from PAUD, KINDERGARTEN, SD/MI, SMP/MTs, and SMA/MA. This savings account has a very cheap initial deposit for opening a savings account of only Rp. 5.000,- (Five Thousand Rupiah), so deposits can be made with any amount even if only Rp. 1.000,- (One Thousand Rupiah). The annual administration fee for this type of savings is only Rp. 2000,- (Two Thousand Rupiah). In addition, the bank also provides pick-up and drop-off services to make it easier for customers to deposit or take savings. This is also felt by students at SMP Negeri 1

Kerinci, who are customers at Bank Kerinci. SMP Negeri 1 Kerinci is one of the favorite junior high schools in Kerinci Regency located in Semurup, Air Hangat Barat District.

RESEARCH METHODS

The type of research used is quantitative descriptive with a survey approach. In this study, the definition of research variables is (1) Savings Product Knowledge is all information stored in the customer's memory about various kinds of savings products and services or services, other knowledge related to products and services or services, and information related to their function as a customer. (2) Systems and Procedures According to Mulyadi (2001: 2), a system is a group of closely related elements that function together to achieve certain goals. According to Baridwan (2009: 30), procedures are a sequence of work of several people in one or more sections to ensure uniform treatment of company transactions. (3) Service can be defined as meeting needs and requirements and on punctuality to meet customer expectations. The service applies to all types of services the company provides while the client is in the company. (Arianto, 2018: 83). (4) Facilities are objects to improve satisfaction, such as customer convenience and meeting service convenience needs. If the services provided meet the requirements, the client will be satisfied (Oetama, 2017: 60). The study population was all SMP Negeri 1 Kerinci students, totaling 311 people. The sample size in this study was using the Slovin formula. Sample quantity calculation formula:

$$= \frac{N}{1 + Ne^2}$$

Where:

$$\begin{aligned} N &= \text{Population size} \\ n &= \text{Sample size} \\ e &= \text{Error rate} \\ n &= \frac{311}{1+311 \times (0,1)^2} \\ &= \frac{311}{1+3,11} \\ &= \frac{311}{4,11} \\ &= 75.66 = 76 \end{aligned}$$

The research data collection technique is a questionnaire. The instrument used is a questionnaire using a scale with a rating (*Scale Likert Scale*). In this scale, respondents were asked to determine their level of approval of the question item by choosing one of five available options, namely: Strongly Disagree (STS), Disagree (TS), Agree (S), and Strongly Agree (ST). The scoring in this questionnaire uses Likert scale measurements, which are scales containing five levels of answer preferences as follows:

Table 1.
Likert Scale Scoring Criteria

No	Alternative Answers	Score
1.	Strongly Disagree (STS)	1
2.	Disagree (TS)	2
3.	Agree (S)	3
4.	Strongly Agree (ST)	4

The research data analysis technique was carried out by descriptive analysis, with 76 questionnaires filled out by students of SMPN 1 Kerinci class VII, VIII, and IX. Descriptive statistics provide an overview of data. In this case, the descriptive explains the characteristics of respondents and the variables used. To describe the characteristics of each research variable by presenting data into a frequency distribution table, calculate the centring value, in this case, the average value, total score, and respondent achievement level (TCR) with the following formula:

$$TCR = \frac{\text{Average score}}{5} \times 100$$

Where:

TCR = Respondent Achievement Level

Arikunto (2014) stated the respondents' answer criteria as follows:

Table 2.

Respondent Achievement Level	
Respondent Achievement Level (TCR)	Criterion
90% - <100%	Excellent
80% - <90%	Good
65% - <80%	Good enough
55% - <65%	Not Good
0% - <55%	Bad

RESULTS AND DISCUSSION

Result

1. Descriptive Analysis

The respondents' characteristics were gender, age, and class.

Table 3.

Respondent Profile			
No	Predictor	Sum	Percentage
1.	Gender		
	Man	34	45%
	Woman	42	55%
2.	Age		
	12 Year	4	5%
	13 Years	23	30%
	14 Years	41	54%
	15 Years	8	11%
3.	Class		
	VII	14	18%
	VIII	43	57%
	IX	19	25%

Table 4.

Results Summary				
No	Statement	Mean	TCR	Information
1	Knowledge of savings products	3,42	86,4	Good
2	Student perception of savings	3,47	85,4	Good

3	Service	3,63	90,9	Excellent
4	Facilities	3,56	89,1	Good

2. Classical Assumption Test

Normality Test

The normality test is useful for determining data that has been collected redistributed, normal, or retrieved from normal populations. This normality test tests whether the data used is normally distributed. This test uses the normal probability curve of the plot, provided that if the points on the graph spread and squeeze together around the diagonal line, the data used are normally distributed.

Based on the Kolmogorov-Smirnov test results, normality test results were obtained at $0.200 > 0.05$, meaning the research data is normally distributed.

Table 5.
Normality Test Results

Tests of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistics	Df	Sig.	Statistics	Df	Sig.
Unstandardized Residual	0,080	76	0,200*	0,972	76	0,093

Source: SPSS 22 Processing

Discussion

1. SIPINTAR savings product system and procedure

According to Mulyadi (2001: 2), the system is a group of elements closely related to one another, which function together to achieve certain goals. Meanwhile, according to Baridwan (2009: 30), the procedure is a sequence of work of several people in one or more sections arranged to ensure uniform treatment of company transactions.

Based on this definition, it can be concluded that a system is composed of several procedures. A procedure is a sequence of processes carried out by several people in one or more parts to conduct internal company transactions that occur routinely or continuously. The existence of systems and procedures in the company is expected so that the stages or sequences of interrelated steps in completing work are organized. The SIPINTAR savings product has account opening, deposit, and withdrawal procedures.

a. SIPINTAR Savings Account Opening

The procedure for opening a SIPINTAR savings account specifically for students is by visiting customer service and bringing a personal identity card in the form of a report card and the first deposit that has been determined, namely Rp. 5000 (Five Thousand Rupiah), filling out the form provided by the bank. Next, customer service will create a passbook with a savings account number. Or you can also use shuttle services that regularly visit customers to school.

b. SIPINTAR Savings Deposit

After getting a SIPINTAR passbook, customers can save at any time and a minimum of Rp for subsequent deposits. 1000 (One Thousand Rupiah) by visiting customer service and then filling in the savings deposit slip that is made in duplicate. The first duplicate savings deposit slip is submitted to *Front Linner*, and the second duplicate is handed over to the customer after being validated by the Account Officer. Or you can also use shuttle services that regularly visit customers to school.

c. SIPINTAR Savings Withdrawal

In savings withdrawals, this withdrawal slip is filled based on the nominal amount requested by the customer and is made in duplicate. The first duplicate slip is to be submitted

to the Front Linner. The second duplicate is handed over to the customer after being validated by the Account Officer, with a minimum withdrawal of Rp. 10,000 (Fifteen Thousand). Or you can also use shuttle services that regularly visit customers to school.

The savings system in Bank Kerinci determines a company's prospect order that will be used as a budget to provide services to customers so that the achievement of the desired goals is neatly arranged. This will also make it easier for customers to choose the type of services and market products offered according to their needs.

The shuttle is one of the systems applied in Bank Kerinci; the shuttle is a presentation or service provided by the company in providing marketing activities, namely using one of the bank employees responsible for the obligation to visit customers or prospective customers to save for the achievement of previously agreed goals. This strategy is quite effective because the company provides convenience for customers to meet their needs easily. This can also cause interest in other prospective customers transacting at Bank Kerinci because they can do it easily without coming to the office. Hence, this is also a plus point for parties to get more profits.

2. Student Knowledge About SIPINTAR Savings Products

Their self-perception of the situation influences the way people act. Perception is an internal factor influencing decision-making (Kotler & Amstrong, 2008: 174). Knowledge of savings products is all information stored in the customer's memory about various kinds of savings products and services or services, other knowledge related to them, and information related to their function as a customer. This knowledge can encourage customers to decide on savings products that suit their needs, sacrificing time and costs to the desire to maintain their savings account at the bank. The higher the level of customer knowledge, the higher the customer's confidence and confidence to invest their funds in savings at the bank. (Widowati, 2018: 105).

Consumers' knowledge will influence purchasing decisions and even repeat purchases (Sumawarman, 2003: 119). Through knowledge of their savings products, customers can make strong savings decisions. This can be assessed from the knowledge indicators of savings products, which include the introduction of product variations, needs, and guarantees. This knowledge can encourage customers to choose savings products that suit their needs. This is in line with the opinion of Brown & Graf (2013: 11), which states that when you have knowledge of financial products and make them principles in decision-making, you have higher confidence in planning future savings.

The results of this study identify that knowledge is very important for humans because, with knowledge, humans can distinguish right and wrong. The wider the knowledge, the broader one's thoughts about something. When consumers have more knowledge, consumers can make better decisions and be more efficient and precise in processing information (Suwarman, 2011: 147).

Student knowledge is described in four aspects: knowledge of savings products, perception of systems and procedures, services, and facilities.

a. Knowledge of savings products

Table 6.
Results of Questionnaire Variable Knowledge Savings Product
Introduction Indicator

No	Statement	Alternative Answers			
Introduction		SS	S	TS	STS

1	I know the variety of savings products offered by Bank Kerinci	40	36	-	-
2	I know the characteristics or characteristics of Bank Kerinci savings products	39	32	5	-

From the results of the introduction indicators, all students know the variations of savings products offered by Bank Kerinci that are specifically for students. Most students also know the characteristics of savings products at Bank Kerinci, even though some do not. Product knowledge is one of the consumer considerations in evaluating products. By having product knowledge, a person can distinguish which products are good or bad, which will form a positive or negative attitude toward the product. The study's results were strengthened by previous research by Dewi (2015) and Diana (2017), which stated that Savings Product Knowledge had a positive and significant effect on Saving Decisions.

Table 7.
Results of Questionnaire Variable Knowledge
Product Savings Indicators Needs Indicators

No	Statement	Alternative Answers			
		SS	S	TS	ST
	Needs				
1	I know where I can deposit funds in Bank Kerinci savings products	41	34	1	-
2	I know the usefulness of Bank Kerinci savings products	36	29	4	-
3.	Bank Kerinci savings products provide benefits to set aside the funds I have	36	37	3	-

From the results of the needs indicator, all students know where they can save their funds and the uses of Bank Kerinci savings products. Also, all students feel the benefits of savings products that are by the targets offered by the bank even though some students do not know the uses and benefits of the savings products offered. This knowledge can encourage customers to decide on savings products that suit their needs; this is in line with the opinion of Brown & Graf (2013: 11), which states that when you have knowledge of savings products and make it a principle in decision making, the higher the trust in planning future savings.

Table 8.
Results of Questionnaire Variable Knowledge
Product Savings Guarantee Indicator

No	Statement	Alternative Answers			
		SS	S	TS	ST
	Guarantee				
1	Bank Kerinci savings products make it easy to store the funds I have safely	39	36	1	-
2	I feel happy saving on Bank Kerinci savings products	41	32	3	-

From the results of the guarantee indicator that all students agree with the existence of SIPINTAR savings products that make it easy for students to save their funds because they are safe in the bank and not easily stolen or scattered, students also feel satisfaction with these savings product because it can set aside money and avoid the habit of buying items that are not needed.

b. Perception of Systems and Procedures

Table 9.
**Results of the Questionnaire Variables Perception System
and Procedure Indicators of Excellence**

No	Statement	Alternative Answers			
		S	S	T	S
	Superiority	S	S	T	S
		S		S	T
					S
1	Bank Kerinci has excellence in providing services	4	3	-	-
		3	3		
2	Employees who work provide good service to customers	3	3	4	-
		8	4		
3.	Bank Kerinci provides a variety of service products that are more complete when compared to other banks	3	3	9	-
		5	2		
4.	Bank Kerinci has savings products according to the needs I need	4	3	-	-
		0	6		
5.	Bank Kerinci has an account opening system with a relatively cheap initial deposit	6	1	-	-
		2	4		
6.	Forms that are made concisely and innovatively in format and content so that they are easy to understand	5	1	1	-
		6	9		
7.	Bank Kerinci has adequate facilities	4	3	1	-
		2	3		

From the results of excellence indicators, all students have information about various service products, savings products, opening systems, deposits, and withdrawals that are known through posters, brochures, and so on, or information from officers directly at the time of transaction. All students also know that the savings product that suits their portion has an account opening system with a relatively cheap initial deposit and a simple form so that students more easily fill out the form at the time of account opening.

Table 10.
**Results of the System Perception Variable
Questionnaire and Response Indicators**

No	Statement	Alternative Answers			
		S	S	TS	ST
	Responsiveness	S	S	TS	ST
		S			S
1	Every change in banking procedures is always passed through print media facilities	40	35	1	-
2	Bank Kerinci has a good security system	36	40	-	-

The results of the responsiveness indicator show that all students always see the update of the madding, or even information about the change is conveyed directly by the officer at the time of the transaction that there are changes in new procedures. In addition, all students feel safe in transactions because Bank Kerinci has a high level of security.

c. Service

Table 11.
**Results of the Service Variable Questionnaire
Direct Evidence Indicators**

No	Statement	Alternative Answers			
		S	S	TS	ST
Direct Evidence		S	S	TS	ST
1	The clerk always served me politely and kindly	44	31	1	-
2	In processing the transactions I make, the officer always communicates well with me	40	32	4	-

The indicators' results are direct evidence that all students always feel comfortable, safe, and peaceful during the service and the transaction process carried out by some students with officers; good communication is established even though some students disagree with officers who communicate well.

Table 12.
Results of the Service Variable
Questionnaire Reliability Indicators

No	Statement	Alternative Answers			
		SS	S	TS	ST
Reliability		SS	S	TS	ST
1	Bank officers provide equal and fair service for each customer	29	45	2	-
2	Bank Kerinci transaction services are by the queue number taken	70	6	-	-
3.	Bank Kerinci has a shuttle service, so I don't have to bother coming to the office	68	8	-	-

From the results of reliability indicators, all students feel fair in service where there is no special service between officers and customers; also, all students always queue according to the queue number taken. In addition, students also like the shuttle service system so that they do not sacrifice time and money to come to the office. The procedure for raising funds is that customers can save and manage their savings anytime. So, with a strategy like this, customers will always be active in saving at Bank Kerinci because of the system of mutual openness and trust between customers and Bank Kerinci.

d. Facilities

Table 13.
Results of the Variable Questionnaire
Facility Facilities Appearance Indicators

No	Statement	Alternative Answers			
		S	S	TS	ST
Appearance		S	S	TS	ST
1	Bank Kerinci already has a building design that is suitable for financial transactions	40	34	2	-

A building is a physical form of construction work integrated with its position, which functions as a place for special activities. The appearance indicators show that all students recognize that the Kerinci Bank building is suitable for designing financial buildings. Physical evidence that can make Bank Kerinci have character and added value in the eyes of its customers.

Table 14.
Results of Facility Variable Questionnaire
Facilities and Infrastructure Capability Indicators

No	Statement	Alternative Answers			
		SS	S	TS	STS
Facilities and Infrastructure Capabilities		SS	S	TS	STS
1	Bank Kerinci has a comfortable waiting room for its customers	36	28	12	-
2	Bank Kerinci has a building with an adequate capacity for customers	39	34	3	-
3.	Bank Kerinci has a large parking area and a clean parking yard	52	22	2	-

The indicators of the ability of facilities and infrastructure, most students feel comfortable with a comfortable waiting room, and the building that accommodates the number of customers is also adequate. However, some students disagree with a comfortable waiting room; this is shown by the high points of disagreement in the first statement. However, students feel satisfied with the spacious parking, which is neatly arranged and clean. A building that always has a high-level design with interiors, equipment, neat layout, and air freshener will put its customers in a good mood.

Table 15.

**Results of the Facility Variable Questionnaire
Equipment and Equipment Indicators**

No	Statement	Alternative Answers			
		SS	S	TS	STS
Appearance		SS	S	TS	STS
1	Bank Kerinci has mobile cash cars for shuttle services	67	9	-	-

The equipment and equipment indicators results, all students take advantage of the shuttle service owned by Bank Kerinci so that students don't have to bother coming to the office anymore. The availability of this cash car will provide convenience. It will be utilized properly by customers so that sales turnover will increase easily and the implementation of fundraising runs smoothly.

CONCLUSION

The conclusions of this study are:

1. The system and procedure are good because they make transactions easier for students. In this case, there are 3 (Three) procedures: account opening, deposit, and withdrawal. Using two service systems, come directly to the office or use the shuttle service.
2. Student knowledge about SIPINTAR savings products is widely known; this is shown by students' responses to statements in the questionnaire that are dominant in the choice of strongly agree and agree.

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