

ANALYSIS THE EFFECT OF PERSONAL SELLING AND DIRECT MARKETING ON DECISIONS OF EASY WADIAH SAVING CUSTOMERS AT KC 2 MAKASSAR BANK SYARIAH INDONESIA (Tbk)

Genelly Putri Arnandha¹, Dian Anggraece Sigit Parawansa², Muhammad Ismail³

¹Student of Masters management, Faculty of Economics and business, Hasanuddin Universities; @gmail.com

² Faculty of Economics and business, Hasanuddin University; e-mail@e-mail.com

³ Faculty of Economics and business, Hasanuddin University; e-mail@e-mail.com

Abstract

The purpose of this research is to examine the impact of personal selling and digital marketing on easy wadiah savings at KC 2 Makassar Bank Syariah Indonesia (Tbk). The research data was derived from the responses of 319 Kc 2 Makassar Bank Syariah Indonesia customers to a questionnaire about their decisions to save on easy wadiah savings in 1 month. The data collection method employs a questionnaire that has been validated and reliable. The results of this research indicate that (1) personal selling and direct marketing have a 0.723 effect on decisions. Personal selling and direct marketing can represent 72.3% of the variety of saving decisions in this case. (2) A simultaneous test of the hypothesis on the effect of personal selling and direct marketing on saving decisions yields a F test statistic of 416,739 with a probability of 0,000. (3) A t-test statistic of 4,695 with a probability of 0 is obtained from partial constant testing of the hypothesis on the decision to save. (4) A t-test statistic of 4,302 with a probability of 0 is obtained by testing the hypothesis partially on personal selling on saving decisions. (5) Testing partial direct marketing hypotheses on saving decisions yields a t-test statistic of 10,511 with a probability of zero. This researchers reported that (1) personal selling has a positive and significant effect on saving decisions. (2) that direct marketing has a significant and positive impact on saving decisions.

Keywords: *Personal Selling, Digital Marketing, Savings Decisions*

A. INTRODUCTION

In today's environment, the banking world, particularly the banking sector, is becoming increasingly competitive. Banking is an institution that plays a critical role in harmonizing and balancing various aspects of development, particularly the function of banks as institutions that can effectively and efficiently collect and distribute public funds. It supports the implementation of development in the framework of increasing economic growth and national stability in the direction of raising the standard of living of the common people, based on the principles of economic democracy. Banking institutions play an important strategic role in achieving national development goals, resulting in effective supervision and guidance to ensure that banking institutions in Indonesia operate efficiently, soundly, and fairly, and that public funds deposited in banks are properly protected. In addition to being able to direct public funds into productive fields for development purposes.

There are two types of banking in Indonesia: conventional banking and sharia banking. Conventional banks are well-known in Indonesian society, having first appeared and developed in conventional business activities in Indonesia. Meanwhile, Islamic banks are banks that conduct business in accordance with Sharia principles (Yumanita, 2005). The Muslim community in Indonesia is the world's largest Muslim community. Sharia-based banks are still relatively new, having first appeared in the early 1990s. However, in the early 1980s, discussions about Islamic banking as the foundation of Islamic economics were held. As a result, many Muslim communities opted for Islamic gradual bank savings products. The emergence of sharia banking initiatives and sharia-based financial institutions resulted in the emergence of awareness, desire, and movement towards characteristic Islamic values.

People are increasingly required to be smarter in managing and managing finances in the future by investing, given the current economic conditions. A society must also be skilled at forecasting future financial needs. in uncertain and uncertain economic conditions. The customer's decision to save is the result of a purchase, which is interpreted as a future attitude and intention to behave, and is expressed through things like a commitment to buy products from the company if other products are required. According to Schiffman and Kanuk translated by Sumarwan, commitment to provide recommendations to others, intention to increase savings, and intention to provide positive things to the company (2002: 289). These motivations serve as the foundation for people to choose to save and plan their finances for the future within a specific time frame. Customers frequently choose bank products based on information about the benefits they will receive from the bank's products. Banks attempt to reach out to customers in a variety of ways; service products, promotions, attractive interest rates, and prizes can all influence customers' saving decisions. On the other hand, a lack of adequate information and promotion about bank products can lead to irregularities in banking business operations, which can be harmful to prospective customers who are not interested in saving at the bank.

As a result, there is a need for greater transparency of information about bank products in order to improve good governance in the banking sector. (2020) (<http://www.bsi.co.id>) Bank Syariah Indonesia is a sharia banking services provider that places a premium on good governance and sharia compliance. The largest Islamic bank in Indonesia's primary goal is customer satisfaction. Customers are offered a variety of products that are tailored to their current needs. In this day and age, the use of strategy in marketing, particularly service marketing, has become common, with one example being the promotion strategy. Activities that communicate product superiority and persuade customers to buy the product are mentioned by Kotler and Armstrong (2014).

The goal of promotion is to draw attention to, educate, remind, and interest Islamic banking customers in saving, which is one of the marketing focuses. Islamic banking that provides offers and facilities to entice customers to use Bank Syariah Indonesia kc 2 Makassar's savings products. Low administrative costs, profit sharing, a variety of ATM facilities, and other offers are among those made. Bank Syariah Indonesia KC 2 Makassar also conducts numerous promotions for existing savings products, ranging from advertising in print or electronic media to promotions by becoming sponsors for various activities or participating in specific events to raise awareness of products and sharia banks among the general public. Personal selling and direct marketing are two methods of communication that businesses can use (*pemasaran langsung*). Personal selling,

according to Saladin, is "long-distance communication" between the seller and the customer in order to recommend a product to the customer (2006:42).

Meanwhile, direct marketing, according to Kotler and Armstrong (2008: 221), is an interactive marketing system that uses one or more advertising media to generate measurable responses and transactions in multiple locations. In a marketing strategy, hard selling includes both personal selling and direct marketing. Hard selling is a type of marketing that is used to persuade consumers to take action. Examples of hard selling include: personal selling and direct marketing. In their journal article titled "The Effect of the Promotion Mix on Saving Decisions at PT Bank Central Asia Tbk in Jakarta," Al-Kharis and Wahyuni (2014) stated that BCA bank advertisements had a positive and significant effect on customers' saving decisions. Bank BCA's personal selling has a negative and insignificant effect on the decision to save. One of the limitations of bank BCA's promotional strategy is the lack of direct marketing variables in the promotion mix. Prasetiowati (2013), in his article "Analysis of the Influence of Advertising, Sales Promotion, Public Relations, Personal Selling, and Direct Marketing on Honda Matic Motorcycle Purchase Decisions in Surakarta," Variable advertising, sales promotion, public relations, and personal selling are among the several elements that have a positive and significant influence on purchasing decisions Honda Matik motorbikes in Surakarta.

Meanwhile, the direct marketing variable has a negative and insignificant effect on automatic Honda motorcycle purchases in Surakarta. According to Ayu and Budiadi (2013) in their article "The Influence of Personal Selling and Sales Promotion on Consumers' Decisions to Save Britama at PT Bank Rakyat Indonesia (Persero), Tbk Sidoarjo Branch," there is a significant influence between personal selling and sales promotion on purchasing decisions when they are used together or simultaneously. The data analysis results show that personal selling has a positive and significant influence on the decision to save on Britama products at the PT Bank Rakyat Indonesia (Persero) Tbk Sidoarjo Branch when compared to sales promotion. Customers who are considering saving money on Britama products from PT Bank Rakyat Indonesia (Persero) Tbk Sidoarjo Branch pay special attention to and prioritize the performance of the salesperson or personal selling. People can already have investment products that are relatively affordable in the pocket by setting aside money, for example, Rp. 100,000 per month. In addition to the issue of access, banking, which has traditionally been known as a place for saving and channeling credit, has begun to target business development by selling investment products such as time deposits, mutual funds, bonds, insurance offers, sukuk, and other products provided by the bank. Banking technology advancements enable customers with funds to access investment products directly from their homes or mobile phones. When banking conditions are deteriorating, one of the efforts to reduce the burden is to "shift" customer service from simply saving funds to investment products. Deposit products offered by Bank Syariah Indonesia include Easy Wadiah Savings and Easy Mudharabah Savings. Customer deposit products include all types of savings.

B. METODOLOGI

This research employs quantitative research methods, namely systematic scientific research on the parts and phenomena and their relationships, based on the method of analysis and the type of data. The goal of quantitative research is to create and apply mathematical models, theories, and/or hypotheses. The measurement of quantitative data and objective statistics through scientific calculations derived from a sample of people or residents who are asked to answer a number of questions on a survey to determine the frequency and percentage of their responses is known as quantitative research. Statistics determines the sample size for a survey using a formula that determines how large a sample size is required from a population to achieve results with an acceptable level of accuracy.

C. ANALYSIS AND DISCUSSION

1. Instrument Validity Testing

The Pearson Correlation technique was used to test the instrument's validity by correlating each item score with a total score (Product Moment). The Pearson Correlation technique was used in the test criteria, which states that if the correlation coefficient (r_{IT}) table correlation (r_{table}) means that the questionnaire items are declared valid or able to measure variables measured, and thus can be used as a data collection tool. The following table provides a summary of the validity test results.

Variabel	Item	Koefisien Korelasi	Keterangan
Personal Selling	X1.1	0.600	Valid
	X1.2	0.676	Valid
	X1.3	0.693	Valid
	X1.4	0.580	Valid
	X1.5	0.821	Valid
	X1.6	0.594	Valid
	X1.7	0.766	Valid
	X1.8	0.774	Valid
	X1.9	0.758	Valid
	X1.10	0.790	Valid
	X1.11	0.783	Valid
	X1.12	0.753	Valid
	X1.13	0.491	Valid
	X1.14	0.754	Valid
	X1.15	0.604	Valid
	X1.16	0.702	Valid
	X1.17	0.838	Valid
Direct Marketing	X2.1	0.771	Valid
	X2.2	0.831	Valid
	X2.3	0.808	Valid
	X2.4	0.822	Valid
	X2.5	0.881	Valid
	X2.6	0.836	Valid
	X2.7	0.602	Valid
	X2.8	0.653	Valid
	X2.9	0.612	Valid
	X2.10	0.802	Valid
	X2.11	0.750	Valid
	X2.12	0.775	Valid
	X2.13	0.936	Valid
	X2.14	0.838	Valid
Keputusan Membung	Y.1	0.762	Valid
	Y.2	0.727	Valid
	Y.3	0.597	Valid
	Y.4	0.860	Valid
	Y.5	0.849	Valid
	Y.6	0.852	Valid
	Y.7	0.872	Valid
	Y.8	0.829	Valid
Y.9	0.707	Valid	

According to the summary of the results of testing the validity of the research variables, all indicators have item correlation coefficient values with a total score (RIT) greater than the table correlation value (0.361). As a result, the questionnaire items measuring personal selling, direct marketing, and saving decisions have been declared valid or capable of measuring these variables, allowing them to be used as data collection tools in this study.

2. Instrument Reliability Testing

Variabel	Cronbach Alpha	Keterangan
Personal Selling	0.932	Reliabel
Direct Marketing	0.948	Reliabel
Keputusan Menabung	0.920	Reliabel

The purpose of testing the reliability of personal selling, direct marketing, and saving decisions variables is to determine the research instrument's reliability and consistency as a tool for measuring the variables it measures. Cronbach's Alpha is a technique used in reliability testing. Based on the summary of the results of the research instrument reliability testing, it is known that the indicators contained in the variables personal selling, direct marketing, and saving decisions produce Cronbach's Alpha values greater than 0.6. As a result, the questionnaire items measuring personal selling, direct marketing, and saving decisions are declared reliable or consistent in measuring these variables. so that they can be used as data collection tools in this study in order for them to be used as data collection tools in this study.

3. Personal Selling

Item	Jawaban Responden					Rata-Rata	
	SS	S	N	TS	STS		
X1.1	F	101	163	54	1	0	4.14
	%	31.7%	51.1%	16.9%	0.3%	0.0%	
X1.2	F	88	107	85	2	0	3.99
	%	27.6%	33.2%	26.7%	0.6%	0.0%	
X1.3	F	83	174	58	4	0	4.05
	%	26.0%	54.5%	18.2%	1.3%	0.0%	
X1.4	F	94	150	64	4	1	4.06
	%	29.5%	46.9%	20.1%	1.3%	0.3%	
X1.5	F	87	171	55	6	0	4.06
	%	27.3%	53.9%	17.2%	1.9%	0.0%	
X1.6	F	85	175	54	2	0	4.07
	%	26.0%	54.9%	16.9%	0.6%	0.0%	
X1.7	F	87	162	65	5	0	4.04
	%	27.3%	50.8%	20.4%	1.6%	0.0%	
X1.8	F	100	140	58	4	0	4.13
	%	31.2%	43.9%	18.2%	1.3%	0.0%	
X1.9	F	111	153	54	1	0	4.17
	%	34.8%	48.0%	16.9%	0.3%	0.0%	
X1.10	F	98	164	63	4	0	4.08
	%	30.7%	49.8%	19.7%	1.3%	0.0%	
X1.11	F	109	162	44	4	0	4.18
	%	34.2%	50.8%	13.8%	1.3%	0.0%	
X1.12	F	118	161	46	4	0	4.20
	%	37.0%	47.3%	14.4%	1.3%	0.0%	
X1.13	F	116	140	49	4	0	4.19
	%	37.0%	43.9%	15.4%	1.3%	0.0%	
X1.14	F	107	154	56	2	0	4.15
	%	33.2%	48.3%	17.6%	0.6%	0.0%	
X1.15	F	103	169	43	2	0	4.18
	%	32.3%	52.7%	13.5%	0.6%	0.0%	
X1.16	F	121	160	36	3	0	4.25
	%	37.9%	50.2%	11.3%	0.9%	0.0%	
X1.17	F	101	165	51	4	0	4.13
	%	31.7%	51.1%	16.0%	1.3%	0.0%	

The most important details in this text are that out of 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2 Makassar, a maximum of 51.1% agreed that they knew the product and received information from bank officers (security guards & customer service) directly when visiting branch offices, and 31.7% strongly agreed. Additionally, 58.6% of respondents agreed to receive information on the product from bank officers who visited the company, 20.4% were very agreed, and 26.0% were strongly agreed. The average item of 4.05 indicates that the majority of respondents agree that they know the product and receive information from the marketing officer. The average item of 4.06 indicates that most respondents agree that bank officers look for potential customers by grouping them based on customer needs and the type of product offered. From 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2

Makassar, a maximum of 53.6% agreed that bank officers actively searched for information about customers' savings goals, and 27.3% of respondents agreed that bank officials actively seek information about customer savings goals. A survey of 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2 Makassar found that a maximum of 50.8% agreed that bank officers visited companies and approached customers, and 27.3% of respondents strongly agreed. The average item score of 4.04 indicates that bank officers make visits to companies and approach customers, and a maximum of 46.4% agreed that they had good skills in starting interesting conversations. Additionally, a maximum of 48.0% of respondents agreed that presentations given by bank officers can increase the attractiveness of opening a bank.

4. Direct Marketing

Item	Jawaban Responden					Rata-Rata	
	SS	S	N	TS	STS		
X2.1	F	125	165	28	1	0	4.30
	%	39.2%	51.7%	8.8%	0.3%	0.0%	
X2.2	F	95	174	47	3	0	4.13
	%	29.8%	54.5%	14.7%	0.9%	0.0%	
X2.3	F	114	157	44	4	0	4.19
	%	35.7%	49.2%	13.8%	1.3%	0.0%	
X2.4	F	107	158	50	4	0	4.15
	%	33.5%	49.5%	15.7%	1.3%	0.0%	
X2.5	F	110	157	51	1	0	4.18
	%	34.5%	49.2%	16.0%	0.3%	0.0%	
X2.6	F	104	164	44	7	0	4.14
	%	32.6%	51.4%	13.8%	2.2%	0.0%	
X2.7	F	121	154	43	1	0	4.24
	%	37.9%	48.3%	13.5%	0.3%	0.0%	
X2.8	F	101	181	36	1	0	4.20
	%	31.7%	56.7%	11.3%	0.3%	0.0%	
X2.9	F	116	145	55	3	0	4.17
	%	36.4%	45.5%	17.2%	0.9%	0.0%	
X2.10	F	108	168	42	1	0	4.20
	%	33.9%	52.7%	13.2%	0.3%	0.0%	
X2.11	F	125	159	35	0	0	4.28
	%	39.2%	49.8%	11.0%	0.0%	0.0%	
X2.12	F	124	154	38	3	0	4.25
	%	38.9%	48.3%	11.9%	0.9%	0.0%	
X2.13	F	113	159	45	2	0	4.20
	%	35.4%	49.8%	14.1%	0.6%	0.0%	
X2.14	F	134	154	28	3	0	4.31
	%	42.0%	48.3%	8.8%	0.9%	0.0%	

The descriptive analysis of 319 customers of Easy Wadiah Bank Syariah Indonesia KC 2 Makassar Savings revealed that a maximum of 51.7% of respondents agreed that bank officers had provided an explanation of product information in an interesting and informative manner. The average item of 4.30 indicates that the majority of respondents agreed with the bank staff. From 319 customers of the bank, a maximum of 54.5% agreed that the bank officers had sufficient knowledge in explaining product information, and 29.8% agreed that they had a friendly attitude and alertness in answering customer questions 33.5% of respondents agreed that bank staff had a friendly attitude and were alert in answering customer questions. 49.2% agreed that product offer proposals that customers received via e-mail had an attractive appearance. 51.4% agreed that they knew about the existence and advantages of Easy Wadiah Savings Products from e-mail product offerings. 48.3% agreed that the offer proposals received by the Customer were appropriate and informative. 56.7% agreed that after reading and understanding the offer proposal, they became interested in the products offered. The majority of respondents agreed that after reading and understanding the offer proposal for Easy Wadiah Savings, they became interested in the products offered. The average item score of 4.20 indicates that most respondents agreed that they received information and the truth about the products from brochures and catalogs, and that the

brochure and catalog had an attractive and informative appearance. From 319 customers of Easy Wadiah Bank Syariah Indonesia KC 2 Makassar Savings, a maximum of 48.8% agreed that they were interested in the product, and 39.3% agreed that it was important for banks to promote banks through online media and he most important details in this text are that 38.9% of respondents strongly agree that it is important for banks to promote banks through online media, with an average item score of 4.25. From 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2 Makassar, a maximum of 49.8% of respondents agreed that the BSI webform provided detailed and informative information about Easy Wadiah savings products, and 35.4% of respondents stated that they strongly agreed that it was easily accessible anytime and anywhere. The average item score was 4.31.

1.4 Saving Decisions

Item		Jawaban Responden					Rata-Rata
		SS	S	N	TS	STS	
Y.1	F	127	154	38	0	0	4.28
	%	39.8%	48.3%	11.9%	0.0%	0.0%	
Y.2	F	102	171	45	1	0	4.17
	%	32.0%	53.6%	14.1%	0.3%	0.0%	
Y.3	F	110	166	41	2	0	4.20
	%	34.5%	52.0%	12.9%	0.6%	0.0%	
Y.4	F	110	177	32	0	0	4.24
	%	34.5%	55.5%	10.0%	0.0%	0.0%	
Y.5	F	124	140	54	1	0	4.21
	%	38.9%	43.9%	16.9%	0.3%	0.0%	
Y.6	F	108	170	39	2	0	4.20
	%	33.9%	53.3%	12.2%	0.6%	0.0%	
Y.7	F	112	161	44	2	0	4.20
	%	35.1%	50.5%	13.8%	0.6%	0.0%	
Y.8	F	133	146	39	1	0	4.29
	%	41.7%	45.8%	12.2%	0.3%	0.0%	
Y.9	F	146	138	29	6	0	4.33
	%	45.8%	43.3%	9.1%	1.9%	0.0%	

The most important details in this text are that of the 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2 Makassar, a maximum of 48.3% of respondents agreed to set aside a portion of their income to open a Savings Account, and 39.8% of respondents stated that they strongly agreed that set aside part of their income. The average item score of 4.28 indicates that the majority of respondents agreed that they set aside some income to open the account. Additionally, from 319 customers of the bank, 53.6% agreed that searching for information about savings products to be used was an important factor before opening the account, and 32.0% agreed that it was easy to access or obtain information on the product. Finally, 55.5% agreed that they believed the features and benefits of the product matched their current needs. The most important details are that 43.9% of respondents agreed that other savings products could not provide better facilities than Easy Wadiah Savings, and 38.9% agreed that they I'm sure other savings products cannot provide better facilities. The item average of 4.20 indicates that most respondents strongly agreed that based on the results of the evaluation and product information search, they finally decided to open Easy Wadiah savings respondents from 319 customers of Easy Wadiah Savings Bank Syariah Indonesia KC 2 Makassar strongly agreed that the bank provided good post-purchase services and that they felt satisfied with the product they already had and would not switch to other

products. The average item of 4.29 indicates that the majority of respondents agreed that they would recommend the bank to other people.

2. Personal Selling and Direct Marketing's Influence on Saving Decisions

Multiple linear regression was employed to examine the influence of independent variables on the dependent variable. Multiple linear regression analysis was used in this study to test and predict the impact of personal selling and direct marketing on saving decisions.

4.1 Assumption of Normality

	Keputusan Menabung
<i>Kolmogorov Smirnov</i>	0.064
<i>Probabilitas Monte Carlo</i>	0.149

Normalcy Assumption According to the table above, the normality test for the influence of personal selling and direct marketing on saving decisions produces a probability greater than the level of significance ($\alpha = 5\%$). It can be seen that the normality test for the influence of personal selling and direct marketing on saving decisions is stated to be normally distributed.

4.2 Multicollinearity Assumptions

Variabel Independen	Collinearity Statistics	
	Tolerance	VIF
<i>Personal Selling</i>	0.249	4.019
<i>Direct Marketing</i>	0.249	4.019

From the results in the table above, it is known that the independent variables in this study, such as direct marketing and personal selling, produce tolerance values greater than 0.1 and VIF values less than 10. In this study's regression model, the independent variables indicated that there weren't any multicollinear symptoms. The multicollinearity assumption is thus verified.

4.3 Heteroscedasticity Assumption

Variabel Independen	T Statistics	Probabilitas
<i>Personal Selling</i>	-0.161	0.872
<i>Direct Marketing</i>	-0.700	0.484

A probability that is higher than the level of significance ($=5\%$) is obtained when testing the assumption of heteroscedasticity regarding the impact of personal selling and direct marketing on saving decisions. The results of the test show that a homogeneous variance is declared for the residuals. As a result, the heteroscedasticity premise is supported.

3. Approximate Effects of Direct Marketing and Personal Selling on Savings Decisions

5.1 Determination Coefficient Test

The coefficient of determination is used to determine the independent variable's ability to represent the dependent variable. The adjusted R square value can be used to calculate the coefficient of determination. As shown in the table below:

Variabel Dependen	R-squared	Adj. R-squared
Keputusan Menabung	0.725	0.723

The regression model's coefficient of determination (adjusted R square) for the effect of personal selling and direct marketing on saving decisions is 0.723. This means that personal selling and direct marketing can represent 72.3% of the diversity of saving decisions, or that personal selling and direct marketing contribute 72.3% of saving decisions, while the remaining 27.7% is contributed by other factors not discussed in this study.

5.2 Simultaneous Hypothesis Testing

Variabel Dependen	F Statistics	Probabilitas
Keputusan Menabung	416.739	0.000

An F test statistic of 416,739 with a probability of 0 is obtained when simultaneously testing the hypothesis on the impact of personal selling and direct marketing on saving choices. The F test statistic > F table (3.024) or probability level of significance ($\alpha = 5\%$) is displayed in the test results. This indicates that personal selling and direct marketing have a significant impact on saving decisions simultaneously (together).

5.3 Partial Hypothesis Test

Variabel Independen	Variabel Dependen	T Statistics	Probabilitas
(Constant)	Keputusan Menabung	4.695	0.000
<i>Personal Selling</i>	Keputusan Menabung	4.302	0.000
<i>Direct Marketing</i>	Keputusan Menabung	10.511	0.000

a. Partial Hypothesis Testing Between Constants on Saving Decisions

Testing the hypothesis with partial constants on the decision to save produces a t-test statistic of 4,695 with a probability of 0,000. The test results show $|t \text{ test statistics}| > |t \text{ table}|$ (1,967) or probability < level of significance ($\alpha = 5\%$). This means that there is a significant constant influence on the decision to save.

b. Partial Hypothesis Testing Between Personal Selling and Saving Decisions

Testing the hypothesis partially on personal selling on saving decisions produces a t-test statistic of 4,302 with a probability of 0,000. The test results show $|t \text{ test statistics}| > |t \text{ table}|$ (1,967) or probability < level of significance ($\alpha = 5\%$). This means that there is a significant influence of personal selling on saving decisions.

c. Partial Hypothesis Testing Between Direct Marketing and Saving Decisions

Partial direct marketing hypothesis testing on saving decisions produces a t-test statistic of 10,511 with a probability of 0,000. The test results show $|t \text{ test statistics}| > |t \text{ table}|$ (1,967) or probability < level of significance ($\alpha = 5\%$). This means that there is a significant influence of direct marketing on saving decisions.

4. Regression Empirical Model

Independen	Dependen	Coefficients
(Constant)	Keputusan Menabung	5.376
<i>Personal Selling</i>	Keputusan Menabung	0.125
<i>Direct Marketing</i>	Keputusan Menabung	0.407

The linear regression empirical model based on the estimation results above is as follows:

$$Y = 5.376 + 0.125 X_1 + 0.407 X_2$$

1. A constant of 5,376 indicates that if personal selling and direct marketing have a constant value (do not change), then the measurement of the saving decision is 5,376.
2. The personal selling variable coefficient of 0.125 indicates that personal selling has a positive and significant effect on saving decisions. This means that the better personal selling tends to increase the decision to save.
3. The direct marketing variable coefficient of 0.407 indicates that direct marketing has a positive and significant effect on saving decisions. This means that the better direct marketing tends to increase saving decisions.

6.1 Dominant Effect

Independen	Dependen	Standardized Coefficients
<i>Personal Selling</i>	Keputusan Menabung	0.254
<i>Direct Marketing</i>	Keputusan Menabung	0.622

The estimation results listed in the table above can be seen that the independent variable that has the largest standardized coefficient on saving decisions is direct marketing of 0.622. Thus direct marketing is the most influential variable or has the most dominant influence on saving decisions.

D. CONCLUSION

The author can draw the following conclusions from the description and analysis in this article: Personal Selling or Personal Selling has a favorable and significant impact on Saving Decisions (Easy Wadiah Savings) in Kc 2 Makassar. One benefit of the Personal Selling promotion system is that because of the interaction between potential customers and frontliners, personal selling is an effective way for consumers to make financial decisions. Saving Decisions (Easy Wadiah Savings) at Kc 2 Makassar are positively influenced by digital marketing. Customers benefit from promotional media with digital marketing by having the convenience of obtaining information at any time and from any location via digital marketing media such as product offering emails, websites, and BSI Mobile. Once the hypothesis on the effect of personal selling and direct marketing on saving decisions is tested simultaneously, the F test statistic is 416,739 with a probability of 0,000. The F test statistic > F table (3.024) or probability level of significance (= 5%) is displayed in the test results. This means that personal selling and direct marketing have a significant influence on saving decisions at the same time (together).

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