

ABSTRAK

Penelitian ini bertujuan seberapa besar pengaruh variasi produk (X1), promosi (X2), kualitas pelayanan (X3) secara bersama-sama dan parsial terhadap minat menabung (Y). Metode pengumpulan data melalui survei dan mengedarkan kuesioner. Metode analisis yang digunakan adalah uji validitas dan realibilitas, uji asumsi klasik, analisis regresi berganda, untuk uji hipotesis digunakan yaitu uji t dan uji f.

Dari hasil regresi berganda didapat persamaan $Y = 10,728 + 0,347 X1 + 0,286 X2 + 0,124 X3 + e$, maka berdasarkan uji parsial (Uji t) diperoleh: (a) variasi produk berpengaruh positif dan signifikan terhadap minat menabung. (b) promosi berpengaruh positif dan signifikan terhadap minat menabung. (c) kualitas pelayanan berpengaruh positif dan tidak signifikan terhadap minat menabung. Kemudian berdasarkan uji hipotesis secara bersama-sama (Uji f) dapat diketahui bahwa variasi produk, kualitas pelayanan, promosi berpengaruh positif dan signifikan terhadap minat menabung.

Kata Kunci : Variasi Produk, Promosi, Kualitas Pelayanan dan Minat Menabung

ABSTRACT

This research aims at how much influence product variation (X1), promotion (X2), service quality (X3) jointly and partially on interest in saving (Y). Methods of data collection through surveys and distributing questionnaires. The analytical method used is the validity and reliability test, the classical assumption test, multiple regression analysis, for the hypothesis test used the t test and f test.

From the multiple regression results, the equation $Y = 10.728 + 0.347 X1 + 0.286 X2 + 0.124 X3 + e$ is obtained, so based on the partial test (t test), it is obtained: (a) product variation has a positive and significant effect on interest in saving. (b) promotion has a positive and significant effect on interest in saving. (c) service quality has a positive and insignificant effect on interest in saving. Then based on the joint hypothesis test (f test) it can be seen that product variation, service quality, promotion has a positive and significant effect on interest in saving.

Keywords: Product Variation, Promotion, Service Quality and Interest in Saving