Analysis of Factors Affecting Student Saving Interest in Bank Mini Smk Muhammadiyah 2 Pekanbaru

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A B S T R A C T

This research was motivated by the low interest in saving students at Bank Mini SMK Muhammadiyah 2 Pekanbaru, which was only 36% of the total number of students. The aim of this study is to analyze the factors that influence the students interest in saving at the Mini Bank SMK Muhammadiyah 2 Pekanbaru. This research used descriptive methods. As a result, there is a partial effect of students 'saving knowledge, student saving motivation, student pocket money, and bank services, on students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru. As well as the joint effect of student saving knowledge, student saving motivation, student pocket money and bank services on student saving interest. It can be concluded that there is a significant and positive influence on student saving knowledge, student saving motivation, student pocket money, and bank services either partially or jointly towards students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

1. Introduction

The poverty rate of the Indonesian population is quite high (Kurniadi et al., 2019). Based on BPS data for March 2017, the number of poor people (residents with per capita expenditure per month below the poverty line) in Indonesia reached 27.77 million people (10.64 percent), an increase of 6.90 thousand compared to September 2016 which amounted to 27.76 million people (10.70 percent). The percentage of poor people in urban areas in September 2016 was 7.73 percent, decreasing to 7.72 percent in March 2017. Meanwhile, the percentage of poor people in rural areas in September 2016 was 13.96 percent, decreasing to 13.93 percent in March 2017 During the period September 2016 - March 2017, the number of poor people in urban areas in Indonesia increased by 188.19 thousand people (from 10.49 million people, September 2016 to 10.67 million people in March 2017).

Education is one of the important things needed by the community because through education the community can socialize and transform social values and norms that apply from the previous generation to the next generation. That is the important role of education in social life, then making the government in a country including Indonesia continue to make changes so that everyone can get an education (Lastri et al., 2020).

Teachers and parents do not get children to get something then parents just pay (Mundir, 2018). Especially if our child has entered school, the teacher must introduce money not only to be spent, but set aside for saving or donated to those in need as donations or alms to cultivate the child's social spirit. It is better if schools can also organize student savings programs that are coordinated by teachers and schools. The goal can be just in case or it will be used to pay for something, for example for the needs of a study tour out of town which certainly requires a lot of money. Saving is closely related to discipline for the success of achieving goals at a later date. Students who have knowledge of how to determine priority scales in meeting needs, how to manage finances combined with daily consumption behavior, and have knowledge of savings, investment, money and banking, and can apply knowledge in everyday life will have a great opportunity to generate interest in saving in students (Mubarak et al., 2017).

Said that the indicators of learning motivation can be classified based on the following according to the expert's explanation, namely: Feeling happy with the lesson given. Provide feedback on lessons given. There is an interest in continuing to take lessons. The desire to compete with classmates. Not much different from students' saving motivation, students are expected to have a happy feeling to save, provide good feedback after learning the knowledge of saving and managing finances by saving money at the School Mini Bank, there is an interest in saving money every day consistently and competing with friends at school to increase the amount of savings (Maulida et al., 2019).

Based on data from the world bank in 2011 the culture of saving in Indonesia was still low, only around 19.6% of Indonesians, and from the amount of pocket money students had on average 75% was used for consumption activities such as buying food. and drinks in the canteen, while the remaining 25% is stored in cash instead of in the form of savings (Ulfi et al., 2017). Dakhi & Lubis, 2014 also stated that the culture of saving among students in Indonesia is currently still low. Bank Indonesia (BI) noted that people's interest in saving in 38 districts or cities in East Java is 54.05% of the 37 million people who save at a bank.

Lail & Maulana (2015) said that at SDN 1 Sentono Dusun Sentono, there is still low awareness of children about saving even they don't even know about the benefits of saving, as well as student interest in saving at SMK Muhammadiyah 2 Pekanbaru, it is very important for teachers to know how interested students save and direct it, so that the mini bank in school functions properly. Likewise with the initial survey at SMK Muhammadiyah 2 Pekanbaru, there were still many students who did not save at the school's mini bank. This can be seen from the percentage of students who save only 36%.

Based on the problems above, as well as the results of the report on the recapitulation of customers who save at Bank Mini SMK Muhammadiyah 2 Pekanbaru and interviews with the supervisor at Bank Mini SMK Muhammadiyah 2 Pekanbaru, the author is interested in researching "Analysis of Factors Affecting Student Interest in Saving. At Bank Mini SMK Muhammadiyah 2 Pekanbaru ".

The purpose of this study was to analyze the effect of student saving knowledge, student saving motivation, student pocket money, bank services partially or collectively on student saving interest at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

2. Methodology

This research used a descriptive method. The population in this study were all students who saved at Bank Mini SMK Muhammadiyah 2 Pekanbaru, totaling 142 students. (Sugiyono, 2010: 85) table determining the number of samples of Isaac and Michael from a certain population with an error rate of 1% 5% and 10%. In this study, the authors set an error rate of 10% of the total population of students who save, namely 142 people, with a sample of 97 students (purposive sampling). The data collection technique used in this study was a questionnaire, in the form of a number of questions about students 'interest in saving, students' motivation to save, student pocket money, and mini bank services in schools. This questionnaire aims to obtain data on interest in saving (Y), motivation (X2), pocket money (X3), and bank services (X4). And documentation, in the form of banking subject scores for students of SMK Muhammadiyah 2 Pekanbaru to obtain data on students' saving knowledge. For more details about this research, see the following table 1.

Table 1. Variable Operationalization

Variabel	Definition Conceptual	Indicator	Data Collection Instruments
Interest in Saving (Y)	A strong tendency or desire to encourage students to save at Bank Mini SMK Muhsmmsdiysh 2 Pekanbaru happily without coercion from anyone.	1. Feelings of pleasure 2. Attention 3. Interest 4. Awareness 5. Participate	Questionnaire
Students' Saving Knowledge (X1)	Basic abilities students have about all information related to money and financial institutions, the benefits and importance of saving activities for life.	Value of Banking Subjects	Value documentation

Motivation to Save Students (X2)	The motivation that exists within students that moves students to save at Bank Mini SMK Muhammadiyah 2 Pekanbaru.	1. Reasons to be vigilant 2. Preparation for the future 3. Enjoy flowers 4. Improve the standard of living 5. Enjoy a sense of freedom	Questionnaire
Student Allowance (X3)	An amount given by parents to students to meet their needs during school, such as snacks, study needs and to be set aside as savings	The amount of allowance given by parents per day	Questionnaire
Bank Services (X4)	An activity in the form of services provided by the Bank Mini SMK Muhammadiyah 2 Pekanbaru to provide satisfaction and pleasure to the goods or services provided by Bank Mini SMK Muhammadiyah 2 Pekanbaru to students in saving.	1. Facilities and infrastructure 2. Good employees 3. Serve quickly and precisely 4. Able to Communicate 5. Guarantee of confidentiality 6. Have knowledge and abilities 7. Understand your needs 8. Give trust	Questionnaire

3. Results and Discussion

This research was conducted to analyze the factors that influence students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru. This discussion explains the results of the research that researchers have done, where the results of the discussion are used as a basis for drawing conclusions. The results of the descriptive analysis in this study are seen from the value of the respondent's achievement level (TCR) in each category from the variable data of student saving motivation (X2) bank services (X4) and student saving interest (Y). are as in Table 2.

Table 2. TCR Value. Motivation to save, bank service and student interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru

No	Variabel	Score	%	Category
1	Motivation to save	2964	84,87	Very high
2	Bank services	4647	85,54	Very high
3	Interest in saving	2860	81,90	Very high

In conducting this multiple linear regression analysis, it is carried out by using the enter method, where all independent variables are used to explain their effects on the dependent variable.

From the results of the variable instrument test above, it can be concluded that the data used in this study is normally distributed and does not have multicollinearity and linearity problems, so that it meets the requirements to perform multiple linear regression analysis. Writing multiple linear regression equations can be done by interpreting the numbers in the Beta coefficient as in table 3 below.

Table 3. Results of the Calculation of Multiple Linear Regression Analysis t test

Coefficients[a]

| Model | Unstandardized Coefficients | | Standardized Coefficients | | |
	B	Std. Error	Beta	T	Sig.
(Constant)	-29.446	3.568		-8.253	.000
Knowledge	.249	.032	.346	7.847	.000
Motivation to Save	.192	.060	.144	3.200	.002
Pocket money	.033	.010	.154	3.469	.001
Bank Services	.584	.035	.762	16.884	.000

a. Dependent Variable: Interest in Saving

It is known that the t table value is at the 5% (2-tailed) significance level.

1. Knowledge. It is known that t count (7,847)> t table (1.986) and Sig. (0,000) This means that the knowledge variable has a significant effect on the interest in saving.
2. Motivation to save. It is known that t count (3.200)> t table (1.986) and Sig. (0.002) This means that the knowledge saving motivation variable has a significant effect on the interest in saving.
3. Pocket money. It is known that t count (3.469)> t table (1.986) and Sig. (0.001) This means that the variable pocket money has a significant effect on interest in saving.
4. 4.Bank services. It is known that t count (16,884)> t table (1.986) and Sig. (0,000) This means that the bank service variable has a significant effect on the interest in saving.

Based on data analysis and hypothesis testing that has been carried out in this study, the results of the study indicate that there is an influence of student knowledge on students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru. The result of multiple linear regression states that the higher the student's knowledge of the importance of saving, the higher the student's interest in learning, thus there is a significant influence on the student's interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

Based on data analysis and hypothesis testing that has been carried out in this study, the results of the study indicate that there is an effect of student saving motivation on students' saving interest at Bank Mini SMK Muhammadiyah 2 Pekanbaru. The results of multiple linear regression states that the higher the student's motivation to save, the higher the student's interest in learning, thus there is a significant influence on the student's interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

Based on data analysis and hypothesis testing that has been carried out in this study, the results of the study indicate that there is an effect of student pocket money on students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru. The results of multiple linear regression states that the higher the student's allowance, the higher the effect on the student's interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

Based on data analysis and hypothesis testing that has been carried out in this study, the results of the study indicate that there is an effect of student mini bank services on students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru. The results of multiple linear regression states that the higher the bank's service to customers or students who save, the higher the students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

While the Simultaneous Regression Coefficient Test (Test F) can be seen from table 4 below:

Table 4. Results of the Calculation of Multiple Linear Regression Analysis Test F

ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1541.982	4	385.495	112.146	.000[a]
Residual	316.245	92	3.437		
Total	1858.227	96			

It is known that F count is 112.146 with a significance of 0.000.
The F table can be obtained as follows:
F table = 2.471
Thus it is known that F count (112.146)> F table (2.471) with Sig. (0,000) This means that the variables of knowledge, motivation to save, pocket money and bank services together have a significant effect on interest in saving.

Determination Coefficient Test (R2)
In order to determine the magnitude of the influence of all independent variables on the dependent variable as a percentage value, it is indicated by the magnitude of the coefficient of determination (R2). The coefficient of determination (R2) is a measure used to assess how much an applied model can explain the dependent variable. The results of the calculation of the coefficient of determination (R2) in this study can be seen in Table 5 below:

Table 5. Determination Coefficient Test (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	911[a]	.830	.822	1.85403

a. Predictors: (Constant), P Bank Service, Knowledge, Allowance, Saving Motivation

b. Dependent Variable: Interest in Saving

Obtained the coefficient of determination of 0.830. This means that the percentage influence of the variable knowledge, motivation to save, pocket money and bank services on interest in saving is 83%. While the remaining 17% is influenced by other variables that are not included in this regression model.

Based on the data analysis and hypothesis testing that has been carried out in this study, the results of the study indicate that there is a joint influence on students 'saving knowledge, student saving motivation, student pocket money and mini bank services on students' saving interest at Bank Mini SMK Muhammadiyah. 2 Pekanbaru.

4.   Conclusion

Based on testing the results of research that has been conducted on the Analysis of Factors Affecting Students' Interest in Saving at the Mini Bank SMK Muhammadiyah 2 Pekanbaru, it can be concluded that there is a significant and positive influence both partially and jointly with students' saving knowledge, students' motivation to save, money. student pocket and bank services on students' interest in saving at Bank Mini SMK Muhammadiyah 2 Pekanbaru.

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