

# Antecedents of Saving Interest at Bank Jatim Indonesia: Bank Atmosphere, Location, and Work Professionalism

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## ABSTRACT

**Purpose:** The purpose of this study is to analyze the influence of bank atmosphere, location and work professionalism on interest in saving at bank.

**Design/methodology/approach:** The data analysis technique used was multiple regression analysis.

**Findings:** The research results are: 1) There is an influence of the bank atmosphere on the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya, 2) There is an influence of location on the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya, 3) There is an influence of work professionalism on the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya, 5) variable location has a dominant influence on the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

**Originality/value:** This Paper is Original

**Paper type:** Research Paper

**Keyword:** Customer Purchasing Decision, Location, Price, Product

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## I. INTRODUCTION

Bank Jatim is one of the Regional-Owned Enterprises (BUMD) in East Java Province that has developed very rapidly. The existence of Bank Jatim is no stranger among the people of East Java and has become its own pride. Bank Jatim has been working hard to be able to advance and be able to compete in serving the community in the field of financial services by offering a wide range of products and services to customers. One of the products offered is savings, where the bank offers many conveniences and security for customers in terms of saving money. In addition, interest rates and various attractive prizes that can be obtained by customers when opening a savings account.

Banking product services such as savings are classified as the most popular savings and are widely known to the public compared to deposits or demand deposits. In addition to the relatively easy requirements such as simply filling in the application provided and attaching a personal identity such as a ID Card, driving licence, passport, or other identity card owned. In addition, the initial funds that must be deposited with the bank are also relatively small.

Interest is something that is personally related to attitude, individuals who are interested in an object will have the strength or drive to do a series of behaviors to approach the object (Meldarianda, 2010). One promotion

or marketing strategy that can be done by the company is to create a safe and comfortable atmosphere so that it can give an attractive impression to consumers so that it creates buying interest which can ultimately affect consumers to make purchases (Kotler & Keller, 2007). Factors that influence saving interest include bank atmosphere, it is a physical characteristic that is very important for every business and can affect the feelings or mood of consumers who visit the bank so that it influences the interest to save money in the bank, because bank atmosphere acts as the creator of a comfortable atmosphere in accordance with the wishes of consumers and make consumers want to linger in the character and indirectly stimulate consumers to make purchases (Ayu Purwaningsih, 2011). The atmosphere of the bank is a description of the overall atmosphere of a bank created by physical elements (exterior, interior, layout, display) and psychological elements (comfort, service, cleanliness, availability of goods, creativity, promotion, technology). Kotler & Keller (2014) said that the bank atmosphere is an overview of the overall atmosphere of a bank created by physical elements (exterior, interior, layout, display) and psychological elements (comfort, service, cleanliness, availability of goods, creativity, promotion, technology). The same thing stated by Purnama (2011) said in his research that the results of the analysis showed that there was an influence on the atmosphere of interest. Location is a place where a business or business activity is carried out. The location of banks is a network (net-working) where bank products and services are provided and can be utilized by customers. Including the location of the Bank here are office locations starting from the center, branch offices, branch offices and cash offices (Sofhian, 2016). Location factors are things that need to be considered. A strategic place, or close to consumers, will make it easier for consumers to come to places where they can find services that consumers need and vice versa (Yazid, 2001). The same thing stated by Setyawan & Japariato (2014) said in his research that the results of the analysis showed that there was an influence of location on interest. (Ardhana, 2012) explains that professionalism is the responsibility of individuals to behave better than just obeying existing laws and regulations. According to TUEGEH (2018) professionalism is a matter of attitude that can be considered as representing professionalism, that is, high skills, interest-oriented public services, strict supervision of workplace behavior and a reward system that is a symbol of work performance.

The same thing stated by (Resnik, 2015) said in his research that the results of the test analysis showed that there was an influence of work professionalism on interest.

Based on the statements above, the formulation of the problem is made as follows:

1. Does the bank atmosphere influence the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya?
2. Does the location influence the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya?
3. Does work professionalism influence the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya?
4. Do the atmosphere of the bank, location and work professionalism influence the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya?
5. Among the variables of the bank atmosphere, location and work professionalism, which variable has the dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya?

### **A.Bank**

Banks are business entities that collect funds from the public in the form of deposits and channel them to the public in order to improve the lives of many people. According to OECD (2017), the Bank is a business entity whose activities collect funds from the community then distribute and collect it to the public. Here are some quotes about the definition of the bank (Latumaerissa, 2013):

1. Bank is a business entity whose main activity is to receive deposits from the public or other parties, then re-allocate them to obtain profits and provide services in payment traffic.
2. Bank is an industry engaged in the field of trust that connects debtors with credit creditors.

Santoso (2012) suggest that the basis of bank classification is Law Number 10 of 1998 concerning changes to Law Number 7 of 1992 concerning Banking, the classification of banks not only in the type of business activities but also in the form of legal entities, establishment and ownership and target market.

According to Julia Kagan (2020) the main function of commercial banks is the provision of credit to trustworthy borrowers. While in its activities commercial banks have several functions besides the main function as intermediation. According to Bossone (2000) these functions include:

1. Agent of Trust

This function shows that bank activities as intermediary institutions are based on the principle of trust, meaning that collection activities carried out by commercial banks must be based on community trust for the credibility and existence of each bank, because without trust the community will not save the funds in the bank.

## 2. Agent of Development

This function is related to the responsibility of the bank in promoting the economic transactions carried out by each economic actor, both in production, distribution and consumption activities which have become a separate entity.

## 3. Agent of Service

This function is carried out by banks in providing financial services and non-financial services as intermediary activities.

The main activities or principal of banks as financial institutions that collect funds from the public and channel funds are not different from each other, provide services in payment traffic, and other services based on trust. In addition to the above objectives, commercial banks also have the objective of providing facilities and facilities to facilitate customer transactions, provide security and try for both the bank and other parties to be mutually beneficial. Bank will also increase its credibility in the eyes of its customers

## **B.Bank Atmosphere**

The atmosphere of the bank is the activity of designing a bank environment that is attractive and gives an impression to customers. In general, the bank atmosphere is a description of the overall atmosphere of a bank created by physical elements (exterior, interior, layout, display) and psychological elements (comfort, service, cleanliness, availability of goods, creativity, promotion, technology). The following is the definition of bank atmosphere according to some experts. According to (Kotler & Keller, 2014) said that the bank atmosphere is an overview of the overall atmosphere of a bank created by physical elements (exterior, interior, layout, display) and psychological elements (comfort, service, cleanliness, availability of goods, creativity, promotion, technology). According to Fajrin (2017) the atmosphere is a physical characteristic that is very important for every retail business, this serves as the creation of a comfortable atmosphere in accordance with the wishes of consumers and make consumers want to linger indoors and indirectly stimulate consumers to make purchases . Whereas according to Adjil & Subagio (2013), said that the definition of atmosphere is one of the marketing mix in outlets that plays an important role in attracting buyers, makes them comfortable in choosing groceries, and reminds them what products they want to have for their needs. personal, or for household purposes. From the definition above, the writer can conclude that the bank atmosphere is a very physical characteristic and is very important for every business. It plays a role for every creation of a comfortable atmosphere for consumers and makes consumers want to linger in the bank and indirectly stimulate consumers to make purchases. In addition, the atmosphere of the bank also has elements, where these elements can greatly influence a place or bank.

According to (Berman & Evans, 1998), the elements of the atmosphere include:

### 1. Exterior

These exterior components have a very important role to attract the attention of people who pass by and encourage them to enter the bank. The outside design of the bank must be clear, easily recognizable and easy to remember. Design outside the bank must clearly identify the name and general description of the bank and provide guidance on the services available therein. In general, what is included in the store front design is signage outside the bank and architecture from the outside of the bank itself. In some cases, store fronts also include display windows in front of the bank. Display windows must be able to attract the attention of people passing in front of the bank and encourage them to enter the bank. Therefore the display window must be made as attractive as possible and replaced regularly and must reflect the items offered in the bank.

### 2. Inside (General Interior)

When consumers are in a store, many elements influence their perceptions. Bright lights with vibrant colors can contribute to a different atmosphere than lighting with dim lights. Sounds and scents can affect consumers' feelings. Bank equipment can be planned based on usability and aesthetics. A good display is one that can attract the attention of visitors and help the brand to easily observe, check product selection and finally conduct banking transactions.

### 3. Layout

Layout planning includes structuring space placement to fill the available floor area, classifying the products to be offered, managing traffic in the bank, setting the width of the space needed, mapping the bank space and compiling the products offered individually. A good layout will be able to invite consumers to be more comfortable and see firsthand the products in the bank, so that customers can choose the desired product.

### 4. Interior Point of Purchase (POP) Display

Interior design can be divided into two parts, namely finishing used for all surfaces (both for floors, walls and ceilings) and architectural forms within the store itself. There are so many small things that must be needed to create an image for a bank and it is necessary to choose material materials that support the creation of that image. For example, choosing a plain, unpainted floor will create an ordinary and cheap impression, the use of carpets will create a comfortable impression at home and encourage shopping more leisurely, or the use of marble which will create a luxurious and expensive impression. For walls also have many choices ranging from

painting the walls, lining the walls with wallpaper or using a variety of paneling options or wall hangings. Likewise for the ceiling, where there are various kinds of choices, each of which can give a different impression. For example, the use of drywall ceilings will create an exclusive impression because the process is expensive, suspended ceilings are widely used and create a unique impression.

### **C.Location**

Each bank has a strategy for the placement of each of its cash offices, one of which is the strategic location, excellent service that is realized, one of which is the opening of bank services. Location is a network where bank products and services are provided and can be utilized by customers (Wahjono, 2010). Location is a place where a business or business activity is carried out. The location of banks is a network where bank products and services are provided and can be utilized by customers. Including the location of the Bank here is the location of offices starting from the center, branch offices, sub-branch offices and cash offices (Sofhian, 2016).

According to Kotler & Keller (2009) location is distribution channels in the form of a group of organizations that are interdependent in their involvement in the process that allows a product or service available to users or consumption by consumers or industrial users. This place includes marketing channels, market coverage, grouping, location, inventory and transportation. Location is a place where a business or business activity is carried out. The location of banks is a network (net-working) where bank products and services are provided and can be utilized by customers. Including the location of the Bank here is the location of offices starting from the center, branch offices, sub-branch offices and cash offices (Sofhian, 2016).

Lupiyoadi (2013) location means dealing with where the company must be headquartered and carry out operations or activities. In this case there are three types of interactions that affect location:

1. Consumers come to service providers (companies), if the situation is like this then the location becomes very important. The company should choose a place that is close to consumers so that it is easy to reach and must be strategic.
2. Service providers come to consumers, in this case, location becomes not too important, but what must be considered is the delivery of services must be of high quality.
3. Service providers and consumers do not meet in person, meaning service providers and consumers interact through certain facilities such as telephones, computers or letters. In this case the location becomes very insignificant as long as communication between the two parties can be carried out.

Wahjono (2010) explains that the location determination is essentially to get closer to the customer, both the source of funds customers and credit customers, but there are several objectives in determining the location of the bank, include:

1. Facilitate customer service by approaching and facilitating its achievement (accessibility). Included in the understanding of accessibility is not only the proximity of distance, but the ease of reaching it from public transport, located on a road that is easily accessible from any direction, located in the middle of the city, and many city transportation passes throughout the working hours of the bank office. Including convenience in terms of parking the vehicle.
2. Ease of installation and connection with technology networks.
3. Location allows banks to organize offices and layout freely so as to support the availability of parking, service space, waiting rooms and other service facilities so as to be able to make customers comfortable and flexible in utilizing bank products and services.
4. The layout in the office allows a queuing system that is effective but at the same time efficient. Support for air conditioning, spaciousness of the queue, entertainment support in the queue (audio-video) are things that need attention.
5. Facilitate the work force of the bank office in achieving it. This is expected to facilitate employees in serving customers well without being disturbed by the delay in entering the office on the grounds that the streets are crowded.

According to Yazid (2001) the criteria should be considered in choosing a location are:

1. Population characteristics and size
2. Availability of labor
3. Proximity to the source of production
4. Promotion
5. Economic base
6. Conformity with facilities
7. Competitive situation
8. Convenience of store location.

(Hurriyati, 2015) suggests that the choice of place or location requires careful consideration of several factors including:

1. Aksees, for example, locations that are easily accessible by means of transportation.
2. Visibility, for example, a location that can be clearly seen from the road.
3. Traffic (traffic), where there are two things that need to be considered, namely (1) many people who are lalulalang can provide great opportunities for impulse buying, (2) traffic congestion and congestion can also be an obstacle.
4. Large and safe parking lot.
5. Expansion, there is enough space to expand the business in the future.
6. Environment, which is the surrounding area that supports the services offered.
7. Competition, namely the location of competitors.
8. Government regulations.

Some criteria that can be used to assess a strategic location are as follows Adiwijaya (2010):

1. Location of the location that is located near (near) the center of trade activities and offices.
2. Location of this location is strategic because generally in the trade and office centers there is very high traffic. Traffic density automatically creates markets or leads consumers to pass through retail business locations and increases the likelihood of them stopping and shopping, or at least knowing the existence of the retail business.
3. The proximity of the location to the target market
4. A location is said to be strategic if it is easily accessible to target markets or consumers.
5. It was clearly visible from the side of the road
6. A good location means making it easier for consumers to see, find, and find this retail business. In other words, a good location has high visibility.
7. Access to good location
8. Access greatly affects the strategic value of a location. Criteria for good access, for example, paved roads are good, smooth, not bumpy, and not perforated, there are regular and not chaotic road route patterns, and are free from the threat of flooding during the rainy season.

According to Fajrin (2017), a location is called strategic if it is located in the center of the city, population density, ease of achieving it regarding ease of public transportation, smooth traffic and its direction does not confuse consumers. Strategic location makes consumers easier to reach and also guaranteed security. So that, there is a relationship between the strategic location and the attractiveness of consumers to make a product purchase.

The flexibility of a location is a measure of the extent to which a service business can react to a changing economic situation. Because the choice of location decision is related to a long-term commitment to aspects of intensive capital, a service provider must really consider and select a location that is responsive to future economic, demographic, cultural and competitive changes. Competitive positioning is the methods used so that a business can develop its relative position compared to competitors. Kasmir (2006), the advantages of choosing the right location are:

1. Services provided to consumers can be more satisfying.
2. Ease in obtaining the desired workforce.
3. Ease in obtaining continuous raw materials or auxiliary materials.
4. Ease to expand business location.
5. Having higher economic values and prices in the future

#### **D. Work Professionalism**

In working someone is recommended to work professionally and skillfully in order to produce good quality work so that they can provide the best service to the community. In addition to location factors, work professionalism also influences saving interest, with the professionalism of work from service providers as one of the important factors in influencing customer satisfaction, not only in the form of good competency and technical expertise but also attitude oriented towards providing good service will give a reciprocal influence to customers as service recipients. Satisfied customers will also give a good assessment to the organization and through the feedback the organization will be able to improve and improve the quality of its services to customers, so that customers have an interest in saving at the bank. Oerip & Tatag (2012) defined professionalism as the behavior, ways, and qualities that characterize a profession. A person is said to be professional if his job has a characteristic technical or ethical standard of a profession. Ardhana (2012) defines professionalism as an individual's responsibility to behave better than just complying with existing community laws and regulations. Professionalism reflects a person's attitude towards his profession and there is accountability for his profession. David H. Maister defines professionalism as a matter of attitude, not a set of competencies. A true professional is a caring technician (Maister, 1998).

Professional characteristics according to Santoso (2012) include:

1. Have high skills in one field, as well as proficiency in using certain equipment needed in the implementation of tasks related to the field.
2. Having knowledge and knowledge and intelligence in analyzing a problem and being sensitive in reading situations, fast and precise and careful in taking the best decisions on the basis of sensitivity.
3. Having a future-oriented attitude, so that you have the ability to anticipate the development of the environment that lies ahead of him.
4. Having an independent attitude based on the belief in personal abilities and being open to listening and respecting other people's opinions, but careful in choosing the best for him and his personal development.

Hamalik (2004) develop understanding of the professionalism of employees or labor. He argued that the workforce contained essentially the following aspects:

1. Potential Aspects, that every workforce has dynamic potential, which continues to develop and can be developed. Potentials include: the power of remembering, the power of thinking, the power of will, the power of feelings, talents, interests, motivations, and other potentials.
2. Professionalism and vocational aspects, that every workforce has the ability and work skills or honesty in a particular field, with those abilities and skills, he can devote himself in certain jobs and create good results optimally.
3. Functional Aspect, that every workforce carries out his work appropriately, meaning that he works according to his duties and functions in the appropriate field as well, for example a workforce that has skills in the electronic field.
4. Operational Aspects, that every workforce can utilize the abilities and skills in the processes and procedures for implementing work activities that are being practiced.
5. Personal aspects, that every work must have the personality traits that support its work, for example: an independent attitude and a strong, responsible, diligent and diligent attitude.
6. Productivity aspects, that every workforce must have an achievement motive, strive to succeed and provide results from their work, both quantity and quality.

According to Maskun (1997), a professionalism is a form or field of activity that can provide services with high specialization and intellectuality. The form or field of this activity in carrying out its performance carries out three basic principles, include:

1. There is a basic knowledge that can be studied carefully and there is an attitude in someone who masters something that can provide services to the community.
2. The success achieved by a profession, the standard measure is how we complete fast service to the community and not what one can achieve for his personal interests.
3. A system of supervision of the efforts and practical activities of professionals is developed in applying their knowledge and educational outcomes through the establishment of associations and the creation of various codes of ethics.

Hall. R in Yendrawati, (2006). Develop the concept of professionalism from the individual level covering five dimensions, namely:

1. Dedication, which is reflected in the professional dedication through the use of knowledge and skills possessed. This attitude is an expression of total surrender to work.
2. Social obligation, namely the view of the importance of the profession and the benefits obtained either by the community or by professionals due to the existence of such work.
3. Autonomy demands, namely a view that a professional must be able to make his own decisions without any pressure from the other party.
4. Confidence in professional rules (belief in self-regulation), which is a belief that those authorized to judge professional work are fellow professions, and not outsiders who do not have competence in their fields of science and work.
5. Professional community affiliation, means using professional ties as a reference, including formal organizations and groups of informal colleagues as the main source of work ideas.

### **E. Interest in saving**

Interest is the tendency of a high heart towards something, passion, desire. So there must be something that is caused, both from inside and outside to like something. According to Iskandarwassid and Dadang Iskandarwassid & Suhendar (2016), interest is a combination of desire and willingness that can develop. Interest is a desire that arises from oneself without any coercion from others to achieve certain goals. Interest is the feeling of being happy and interested in an object or activity without anyone telling or usually there is a tendency to look for the object that is loved. Interest is better known as the decision to use or purchase certain services or products. The purchase decision is a decision-making process for purchases that includes determining what will be purchased or not making a purchase and the decision is obtained from previous

activities, namely the needs and funds owned (Jha, 2014). Interest is a psychological aspect and not just coloring a person's behavior to do activities that cause someone to feel attracted to something (Ibrahim, 2016). In addition, interest has a broad meaning, because with interest will be able to change something that is not clear becomes clearer. In the world of banking, the largest source of funds comes from customers who conduct transactions, in this case customers who make savings transactions, so that financial institutions have strict rules for financial management sourced from the community or customers.

Interest is one of the important factors in influencing customer preferences in saving. There are three limitations of interest namely first, an attitude that can bind one's attention towards certain objects selectively. Second, a feeling that the activities and interests of certain objects are very valuable to individuals. Third, as part of motivation or readiness that brings behavior in a particular direction or goal (Iskandarwassid & Suhendar, 2016). Interest is a fixed tendency to pay attention to several activities. Thus, interest can be seen from aspects of attention, pleasure, hobbies, and satisfaction as stimulations for one's actions and actions.

The factors that influence interest include Shaleh & Wahab (2004):

1. Encouragement from within individuals.

For example, the urge to eat. The drive to eat will arouse interest in working or earning income, interest in food production and others.

2. Social Motives.

Social motives can be a factor that arouses interest in doing a certain activity.

3. Emotional Factor.

Interest has a close relationship with emotions. Thus, it can be said that interest is a strong impetus for someone to do everything in realizing the achievement of goals and ideals that become his desire.

Badudu & Zain (1994) define saving as an activity of saving money in savings at the post office or in the bank, saving money in the bank with the aim of meeting future needs. In principle, buying behavior or interest in saving customers are often initiated and influenced by the number of stimuli from outside themselves, both in the form of marketing stimuli and from the environment. The stimulus is then processed in self according to his personal characteristics, before finally making a saving decision. The personal characteristics of consumers used to process these stimuli are very complex and one of them is the motivation to save. Peltola, Rautaoja, Alku, & Peltola (2017) describes several things that can influence the interest in saving, include:

1. Culture; habits that are usually implanted by the surrounding environment, such as teachers who direct their students to diligently save.
2. Family; parents who diligently save indirectly will be an example for their children.
3. Attitudes and Trust; someone will feel safer in preparing for his future if he has careful planning, including in financial terms.
4. Social motives; the need for someone to be more advanced so that they can be accepted by their environment can be reached through education, physical appearance, all of which require costs that will be more easily met if he saves.
5. Motivation; plans for future needs can encourage someone to save.

Shiozawa (2014) argue that interest in saving basically involves two things, namely:

1. The problem of the ability to save is determined by the difference between income and expenditure made. If income is greater than expenditure, it can be said that it has the ability to save.
2. Problem of willingness to save.
3. Each individual generally has a tendency to use all of his income to meet his needs. Because of this tendency, the ability to save is not automatically followed by a willingness to save.

Shaleh & Wahab (2004) explain factors affecting interests are:

1. Product Factor

Attributes that exist in a product are important to attract someone to use it.

2. Trust Factor

A person's trust in a product has its own role in shaping the behavior of that person, namely by choosing a product that is good and also reliable.

3. Need Factor

Needs are a person's nature so that it is used as a motivation to behave, that is by utilizing existing facilities.

4. Revenue Sharing Factor

Definitely profit sharing means distribution of some parts of profits to employees of a company.

5. Service Facility Factors

We already know that in providing services, a bank employee should show good ethics, so that customer and bank employee can respect each other.

6. Promotion Factor

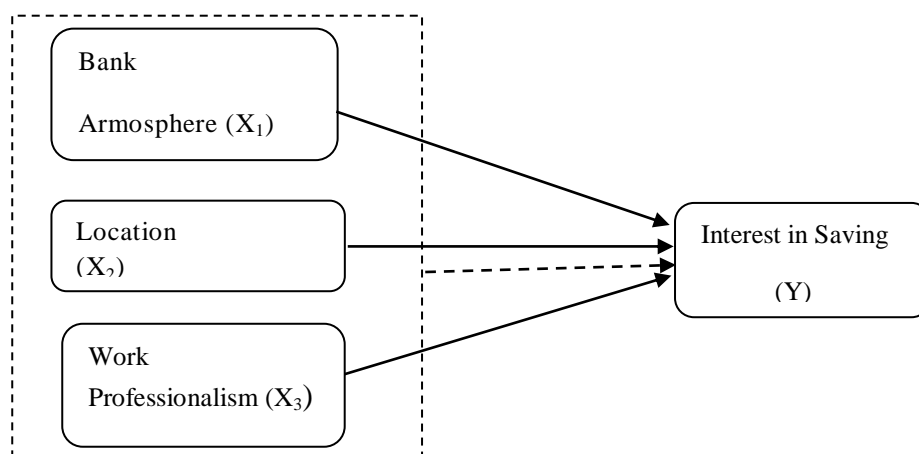
Promotion is an activity designated to influence consumers so that they can get to know the products offered so that consumers are expected to be happy to use them.

While the factors forming customer interest according to Wardani, Paramita, & Minarsih (2016) are as follows:

1. Cognition (Introduction Symptoms)
2. The activity or process of acquiring knowledge (including awareness, feelings, etc.) or an effort to recognize something through one's own experience. The recognition symptoms in the outline are divided into two, namely through the senses and through reason
3. Willingness  
Is one of the functions of human psychological life, can be interpreted as psychological activity that contains active efforts and is associated with the implementation of a goal.
4. Emotion  
The tendency to have distinctive feelings when dealing with certain objects in their environment.

**F.Hypothesis**

The model of this research is as follows:



*Figure 1: The research model and hypotheses*

Notes :

- \_\_\_\_\_ : parsial relation
- : simultaneous relation

From the model above, the research hypothesis is arranged as follows:

1. Atmosphere of the bank influences the interest in saving at the Bank Jatim Cash Office of Haji Hospital Surabaya.
2. Location influences the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.
3. Work professionalism affects the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.
4. Atmosphere of the bank, location and work professionalism influence the interest in saving at the Bank Jatim Cash Office of Haji Hospital Surabaya.
5. Location has a dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

**II.METHODS**

**A.Population and Sample**

Definition of the population according to Marzuki (2015) is the whole material or element that is investigated. Thus the population is not just the amount that is on the subject or object studied, but includes all the characteristics possessed. The population in this study were all customers totaling 1,908 customers at Bank Jatim Cash Office of Haji Hospital Surabaya. According to Sugiyono (2016) samples are part of the number and characteristics possessed by the population. Because the population is more than 100 people, then the sampling in this study uses proportional random sampling. Proportional random sampling is a sampling technique if the population has members / elements that are not homogeneous and proportionately structured (Sugiyono, 2016).



While the sampling technique uses a formula from Taro Yamane or Slovin to be 95. Data collection techniques use questionnaires with five choice options using Likert scale.

### **B.Data Analysis Techniques**

In order to examine the relationship between independent variables and dependent variables and to analyze research hypothesis proposed, the authors use multiple linear regression analysis with the help of SPSS for Windows.

## **III. RESULT AND DISCUSSION**

### **A.Validity test**

*Table 1 : Validity Test of Bank Atmosphere*

Statement	r count	r table	Remark
1	0.552	0.361	Valid
2	0.539	0.361	Valid
3	0.534	0.361	Valid
4	0.643	0.361	Valid
5	0.592	0.361	Valid
6	0.660	0.361	Valid
7	0.684	0.361	Valid
8	0.670	0.361	Valid
9	0.747	0.361	Valid
10	0.683	0.361	Valid

Table 1 above shows that all items in the bank atmosphere variable ( $X_1$ ) are valid because having a calculated r value greater than r table is  $r > 0.361$ .

*Table 2 : Validity Test of Location*

Statement	r count	r table	Remark
1	0.816	0.361	Valid
2	0.815	0.361	Valid
3	0.779	0.361	Valid
4	0.821	0.361	Valid
5	0.841	0.361	Valid
6	0.679	0.361	Valid
7	0.288	0.361	Valid
8	0.660	0.361	Valid
9	0.647	0.361	Valid
10	0.482	0.361	Valid

Table 2 above shows that all items in location variable ( $X_2$ ) are valid because having a calculated r value greater than r table is  $r > 0.361$ .

*Table 3 : Validity Test of Work Professionalism*

Statement	r count	r table	Remark
1	0.846	0.361	Valid
2	0.923	0.361	Valid
3	0.869	0.361	Valid
4	0.853	0.361	Valid
5	0.869	0.361	Valid
6	0.625	0.361	Valid
7	0.778	0.361	Valid
8	0.606	0.361	Valid
9	0.643	0.361	Valid
10	0.778	0.361	Valid

Table 3 above shows that all items in work professionalism variable ( $X_3$ ) are valid because having a calculated r value greater than r table is  $r > 0.361$ .

*Table 4 : Validity Test of Interest in Saving*

Statement	r count	r table	Remark
1	0.909	0.361	Valid
2	0.781	0.361	Valid
3	0.530	0.361	Valid
4	0.734	0.361	Valid
5	0.700	0.361	Valid
6	0.777	0.361	Valid
7	0.793	0.361	Valid
8	0.872	0.361	Valid
9	0.739	0.361	Valid
10	0.730	0.361	Valid

Table 4 above shows that all items in Interest in Saving variable (Y) are valid because having a calculated r value greater than r table is  $r > 0.361$ .

**B. Reliability Test**

*Table 5 : Reliability Test*

Variabel	Cronbach's Alpha	Standard of Reliability	Remark
Bank Atmosphere ( $X_1$ )	0,774	0,60	Reliable
Location ( $X_2$ )	0,805	0,60	Reliable
Work Professionalism ( $X_3$ )	0,833	0,60	Reliable
Interest in Saving (Y)	0,824	0,60	Reliable

Table 5 above shows that the results of the cronbach's alpha ( $\alpha$ ) value variables  $X_1$ ,  $X_2$ ,  $X_3$  and Y  $> 0.60$  so that the questionnaire of the four variables is reliable as a variable measuring instrument.

To determine the relationship between the observed variables, the interpretation of the correlation coefficient is used as follows:

Tabel 6 Multiple Regression Analysis

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	18.758	4.794		3.913	.000
	Bank Atmosphere	.267	.122	.251	2.189	.031
	Location	.568	.090	.585	6.328	.000
	Work Professionalism	.281	.124	.272	2.259	.026

a. Dependent Variable: interest in saving

**a. The influence of bank atmosphere on interest in saving**

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 2.189. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces: t count > t table (2.189 > 1.985). Significance value t for bank atmosphere variable is 0.031 and the value is smaller than the probability of 0.05 (0.031 < 0.05). So that this test shows that Ha is accepted and Ho is rejected. This means that there is an influence of bank atmosphere on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

**b. The influence of location on interest in saving**

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 6.328. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces: t count > t table (6.328 > 1.985). The significance value of t for location variable is 0,000 and the value is smaller than the probability of 0.05 (0,000 < 0,05). So that this test shows that Ha is accepted and Ho is rejected. This means that there is an influence of location on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

**c. The influence of work professionalism on interest in saving**

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 2.259. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces: t count > t table (2.259 > 1.985). The significance value of t for work professionalism variable is 0.026 and the value is smaller than the probability of 0.05 (0.026 < 0.05). So that this test shows that Ha is accepted and Ho is rejected. This means that there is an influence of work professionalism on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

Tabel 7 : ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	849.744	3	283.248	14.530	.000 <sup>b</sup>
	Residual	1773.982	91	19.494		
	Total	2623.726	94			

**d. The influence of bank atmosphere, location, and work professionalism on interest in saving**

From table 7 above with the results of data analysis using SPSS calculations obtained F count of 14.530. This shows F count (14.530) > F table (2.70) and significance level of 0,000 < 0.05. The test results show that the significance value of the simultaneous test (F test) is obtained by a value of 0,000, thus the significance value obtained is smaller than the probability  $\alpha$  specified (0,000 < 0,05). So Ho is rejected and Ha is accepted. Then conclusions can be drawn, there is influence of bank atmosphere, location, and work professionalism on interest on saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

**e. Among the variables of bank atmosphere, location, and work professionalism, which variable has the dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya**

Based on the output in table 1 above between bank atmosphere, location, and work professionalism. Variable having the dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya is location variable. It is shown in the acquisition of 6.328 t count which is greater than t count of

other independent variables. Thus location variable has a dominant influence on the interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

#### IV. CONCLUSION

Based on the results of the analysis and discussion previously stated, conclusions can be taken as follows:

1. There is the influence of bank atmosphere on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya. It can be proven from the comparison between the two yielding:  $t_{count} > t_{table}$  ( $2.189 > 1.985$ ). Significance value  $t$  for service quality variable is 0.031 and the value is smaller than the probability of 0.05 ( $0.031 < 0.05$ ). So that this test shows that  $H_a$  is accepted and  $H_o$  is rejected
2. There is the influence of location on on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya. It can be proven from the comparison between the two yielding:  $t_{count} > t_{table}$  ( $6.328 > 1.985$ ). The significance value of  $t$  for the location variable is 0,000 and the value is smaller than the probability of 0.05 ( $0,000 < 0,05$ ). So that this test shows that  $H_a$  is accepted and  $H_o$  is rejected.
3. There is an effect of work professionalism on interest in saving at Bank Jatim Cash Office Haji Hospital Surabaya. It can be proven from the comparison between the two yielding:  $t_{count} > t_{table}$  ( $2.259 > 1.985$ ). The significance value of  $t$  for the promotion variable is 0.026 and the value is smaller than the probability of 0.05 ( $0.026 < 0.05$ ). So that this test shows that  $H_a$  is accepted and  $H_o$  is rejected.
4. There is the influence of bank atmosphere, location, and work professionalism on interest in saving at the Bank Jatim Cash Office of Haji Hospital Surabaya. It can be proved from the results of the calculation of SPSS obtained F count of 14.530. This shows F count ( $14.530$ )  $>$  F table ( $2.70$ ) and significance level of  $0,000 < 0.05$ . The test results show that the significance value of the simultaneous test (F test) is obtained by a value of 0,000, thus the significance value obtained is smaller than the probability  $\alpha$  specified ( $0,000 < 0,05$ ). So  $H_o$  is rejected and  $H_a$  is accepted.
5. Among the variables of bank atmosphere, location, and work professionalism, variable having the dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya is location variable which has  $t_{cont}$  6.328 which is greater than  $t_{count}$  of other independent variables. Thus location variable has a dominant influence on interest in saving at Bank Jatim Cash Office of Haji Hospital Surabaya.

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