The Influence of Personal Factor And Psychological Factor Toward Costumers’ Decision In Choosing “Britama” Saving At BRI Branch Bank of Lahat

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Abstract— This research aimed to know (1) the influence of personal factor towards costumers decision in choosing “Britama” saving at BRI Branch Bank of Lahat, (2) the influence of psychological factor towards costumers’ decision in choosing “Britama” saving at BRI Branch Bank of Lahat, (3) the influence of personal and psychological factor toward costumers’ decision in choosing “Britama” saving at BRI Branch Bank of Lahat, (4) the magnitude influence of personal factor and psychology factor toward costumers decision in choosing “Britama” saving at BRI Branch Bank of Lahat. This research was a causality research.Population of this research was all BRITAMA saving costumers which amounts of 192 persons. The total of sample was 130 persons were determined by Slovin formula.Sample were chosen by purposive sampling technique. Data were collected by questionnaire method and were analyzed by using multiple linier regression analysis. Research findings showed that (1) personal factor took effect toward costumers decision with tvalue(9.203) > t – table (1.978), (2) psychology factor has no effect toward costumer decision with tvalue(0.364) < t - table (1.978), (3) personal factor and psychology factor took effect toward costumers decision with Fvalue(42.566)>F – table (3.07), (4) the magnitude influence of personal factor and psychology factor toward costumers decision is 40.1 %, which is shown by determination coefficient value (R Square) is 0.401.

Keywords: personal factor, psychological factor, customer decision

1. INTRODUCTION

Healthy banking industry climate and high public awareness about the importance of financial security give chance to the banking development in Indonesia. The number of banking institutions that stand today is an embodiment form of society’s expectation to get high quality services in finance. Banking various products which have been offered, provides convenience to the society for choosing products those suit to their needs. People are also free to choose banks that offer more interesting benefit. So that, this condition creates inevitable competition by every banks. Finally, bank survival will also be depended on people’s decision in choosing a bank[1].

The decision making process begins with a need that needs to be met. The needs fulfillment are associated with several alternatives in order to do some evaluations aimed to get best alternative of consumer’s perception[2]. In this comparing process, consumers need information which the amount and level of its importance depend on consumers’ need and situation they faced[3]. Consumers’ behavior in taking a decision will be different for each person[4]. According to Kotler and Armstrong[5] consumers’ behavior itself can be influenced by cultural factor, social factor, personal factor, and psychological factor. While cultural and social factor can be categorized as external factors, personal and psychological factor are categorized as internal factors[6], [7]. Those factors, both external and internal factor, is the determinant of decision-making behavior, such as in consumption case, savings, and infestations, and other economics activities[8]. BRI branch bank of Lahat is one of BRI branches in Lahat regency, South Sumatera Province. BRI branch bank of Lahat should be able to survive and keep its credibility amid banking industry competition in Lahat Regency. By giving the best and qualified services, and offer banking product depend on consumers’ need, it’s expected to keep consumers’ trust and loyalty toward bank. The other banks in Lahat regency surely will do the same things to keep their survival. So, BRI branch of Lahat needs to have maximum effort to give services to the consumers in particularly, and society in generally. Britama saving product is one of products offered by BRI bank. The excellent of Britama saving than the BRI savings, those are: real time online transaction at more than 10,000 working units and 23,000 BRI ATM throughout Indonesia. Free cover personal accident insurance up to Rp. 150.000.000, - supported by e-banking facility and opted in “UntungBeliung” Britama lottery and other exciting reward programs and more benefits to save at BRI britama[9]. Nowadays, Britama saving costumers at Britama branch of Lahat as many 192 costumers. Based on the description above, so this research was done to know how personal factor and psychological factor affect...
costumers’ decision in choosing Britama saving at BRI branch of Lahat.

II. METHODS

Research type was used in this research was conclusive research where this research are designed to help decision maker in determining, evaluating and choosing the best alternative in solving a problem[10]. Conclusive research type that will be used in this research is causality research type[11]. Causality research is a kind of research that is used to find the causality explanation (cause-effect) of some variables or some strategies those are developed in management[12]. Variables in this research are two independent variables and one dependent variable, where the independent variables include personal factor (X1) and psychology factor (X2), meanwhile the dependent variable is costumers decision (Y).

Table 1. Operational Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Dimension</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Factor (X1)</td>
<td>a) Age and Stage of life cycle;</td>
<td>Ordinal</td>
</tr>
<tr>
<td></td>
<td>b) Job and Economical environment;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Life Style;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Personality and Self-concept.</td>
<td></td>
</tr>
<tr>
<td>Psychology Factor (X2)</td>
<td>a) Motivation;</td>
<td>Ordinal</td>
</tr>
<tr>
<td></td>
<td>b) Perception;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Learning;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Trust and Attitude.</td>
<td></td>
</tr>
<tr>
<td>Costumers’ Decision (Y)</td>
<td>a) Product Selection;</td>
<td>Ordinal</td>
</tr>
<tr>
<td></td>
<td>b) Brand Selection;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Distributor Selection;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Amount of Purchase;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e) Visit Timing;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>f) Payment Method.</td>
<td></td>
</tr>
</tbody>
</table>

Population in this research is all the costumers of BRITAMA Savings at BRI Branch Bank Lahat as many 192 costumers. Sampling technique is used in this research was purposive sampling technique, that is a sampling technique by certain consideration[13]. The basic of determining the sample used Slovin formula, with the key level is 95% and the error rate that can still be tolateral as many 5%. Therefore, the total of sample in this research was 130 samples.

The Instrument of collecting data was used in this research is questionnaire. Questionnaire used to get research data in form of respondents’ responses about how personal factors, psychology factor and costumers’ decision in choosing BRITAMA Savings at BRI Branch Bank Lahat are. Questionnaire were measured by Likert Scale by some categories: Strongly agree, Agree, Neutral, and Disagree, and Strongly disagree. Before collecting the data, the firstly done is instrument tested. The tested of instruments were done to know if they were feasible or not. The instruments testing were done by giving questionnaire to the BRITAMA Saving Costumers to be filled. After that the data obtained from the result of filling questionnaire were tested by validity and reliability test. Data analysis technique was used in this research was multiple regression analysis, correlation analysis, t – test (Partial hypothesis) and F- test (Simultaneous hypothesis).

III. RESULT AND DISCUSSIONS

Result

The influence of personal factor and psychology factor toward costumers decision in choosing BRITAMA Saving at BRI Branch Bank Lahat were analyzed by t-test statistic test with SPSS 17.0 for windows program. Analysis results showed that the influence of personal factor and psychology factor toward costumers decision partially can be seen in table 2.

Table 2. T – Test Result of Personal Factor and Psychology Factor toward Costumers Decision.

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.744</td>
<td>3.346</td>
<td>.222</td>
</tr>
<tr>
<td></td>
<td>Personal</td>
<td>.579</td>
<td>.063</td>
<td>.636</td>
</tr>
<tr>
<td></td>
<td>Psychology</td>
<td>.031</td>
<td>.085</td>
<td>.025</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Buying Decision

Table 2 above showed that personal factor affected toward costumers decision, because \(t_{obtained} = 9.203 > t_{table} (1.978)\)or p - value (0.000) < \(\alpha (0.05)\), so Ho was rejected. It’s concluded that personal factor variable has significant influence toward costumers decision in choosing BRITAMA Savings at BRI Branch Bank Lahat. In Table 1 was also shown that psychological factor has no effect toward costumers’ decision, because \(t_{obtained} = 0.364 < t_{table} (1.978)\)or p - value (0.716) > \(\alpha (0.05)\), so Ho was accepted. It’s concluded that psychological factor variable didn’t affect toward costumers decision in choosing BRITAMA Saving at BRI Branch Bank Lahat. Simultaneously influence of personal factor and psychological factor toward costumers decision in choosing Britama saving at BRI Branch Bank Lahat were analyzed by using F – Test with SPSS 17.0 for windows program. F – test result shew the influence of personal factor and psychology factor toward costumers decision simultaneously can be shown in table 3.

Table 3. F Test Result of Personal Factor and Psychology Factor toward Costumers Decision

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regression</td>
<td>452.671</td>
<td>2</td>
<td>226.336</td>
<td>42.566</td>
</tr>
<tr>
<td>1</td>
<td>Residual</td>
<td>675.298</td>
<td>127</td>
<td>5.317</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1127.969</td>
<td>129</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Buying Decisions
b. Predictors: (Constant), psychology, personal

Table 3 above shown that personal factor and psychological factor simultaneously influence toward costumers’ decision because \(F_{obtained} = 42.566 > F_{table} (3.07)\) or p-value (0.000) < \(\alpha (0.05)\), so Ho is rejected. It is concluded that personal factor and psychological factor...
simultaneously influence toward costumers’ decision in choosing Britama saving at BRI Branch Bank of Lahat.

To know the magnitude influence of personal factor and psychological factor toward costumers’ decision in choosing Britama saving at BRI Branch Bank of Lahat, so it can be used determination coefficient analysis (Adjusted R Square). The coefficient magnitude of determination can be seen in table 4 below.

**Table 4. The Calculation of Determination Coefficient Result (Adjusted R Square)**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.633*</td>
<td>.401</td>
<td>.392</td>
<td>2.306</td>
</tr>
</tbody>
</table>

Based on analysis result in table 4 above show that the magnitude influence of personal factor and psychological factor toward costumer decision is 0.392, so contribution influence of personal factor (X1) and psychological factor (X2) toward consumers’ decision (Y) is 39.2%. It means that costumers’ decision in choosing Britama saving at BRI branch bank of Lahat is 39.2% determined by personal factor and psychological factor, while the rest is 60.8% is influenced by other factors are not included in this research.

**Discussion**

Data analysis result in this research show that personal factor has significant influence toward costumers’ decision in choosing Britama saving at BRI branch bank of Lahat. This finding is in line with a theory that is pointed out by Kotler and Armstrong[14] which is said that personal factor is one of factors that is able to influence the consumers’ behaviour in buying a product. However, psychological factor is not significantly influential toward consumers’ decision in choosing Britama saving at BRI branch bank of Lahat with obtained value (0.364) <F_{table} (1.978) or p-value (0.716) > α (0.05), it means that the data have been collected are not able to prove the linkage between X2 variable that is psychological factor and Y variable that is costumers’ decision.

The magnitude influence of personal factor and psychological factor toward costumers’ decision in choosing Britama saving at BRI branch bank of Lahat can be known by determination coefficient analysis result (Adjusted R Square). Based on determination coefficient analysis result obtained that the influence magnitude between personal factor and psychological factor toward costumers’ decision simultaneously that is equal to 0.392, so that it can be known the contribution impact of personal factor (X1) and psychological factor (X2) toward costumers’ decision (Y) simultaneously was 39.2%. It can be assumed that costumers’ decision in choosing Britama saving at BRI branch bank of Lahat is 39.2% affected by personal factor and psychological factor, and about 60.8% are affected by other factors. Because of the data collected related to X2 variable (personal factor) is unable to prove the relationship between X2 variable (Personal factor) and Y variable (Costumer’s satisfaction), so it can be assumed that those data included as other factors that have not been studied.

**IV. CONCLUSIONS**

Based on Result and Discussions, so the conclusions in this research are:

1) Personal factor affected toward consumers’ decisions in choosing Britama saving at BRI branch bank of Lahat. It is shown by t-analysis result that obtained value (9.203) >t_{table} (1.978) or p-value (0.000) < α (0.05).
2) Psychological factors have no effect toward costumers’ decisions in choosing Britama saving at BRI branch bank of Lahat. It is shown by Ftest analysis value that obtained value (0.364) <F_{table} (1.978) or p-value (0.716) > α (0.05).
3) Personal factor and psychological factor have effect toward costumers’ decision in choosing Britama saving at BRI branch Bank of Lahat. It is shown of Ftest analysis result that F_{obtained} value (42.566) >F_{table}(3.07) or p-value (0.000) < α (0.05).
4) The magnitude influence of personal factor and psychological factor toward costumer decision in choosing Britama saving at BRI Branch Bank of Lahat is 39.2%, while the remaining (60.8%) is affected by other factors are not included in this research.

The implications of this research are:

1) It’s expected to keep good communication between BRI Bank employees and BRI Britama costumers in order to make costumers keep royal and always use BRI Britama Saving Products.
2) It’s expected in the future will always give the best services to the costumers.
3) Keep working together with various merchant in order to make costumers to be easier in buying and selling transaction.
4) Society’s positive opinion about BRI Bank give impact toward costumers increment quantity, so that keep principal, honesty, and transparancy in introducing and giving information relate to BRI product.
5) For the researcher, it’s expected to expand variables relate to consumers’ behavior which its purpose to improve purchasing decisions.

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