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FACTORS INFLUENCING CUSTOMER SAVING BEHAVIOR AT PD. BPR ROKAN HILIR, KUBU BRANCH, ROKAN HILIR REGENCY

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Abstract:
This study examines the Factors Influencing Customer Saving Behavior at Pd. BPR Rokan Hilir, Kubu Branch, Rokan Hilir Regency. This research is a quantitative study where the independent variables used are personal factors, social factors, psychological factors, cultural factors, and customer behavior. Furthermore, its validity is developed or proven empirically based on data collection from the field. Based on the analysis above, it can be seen that the influence of personal factors on the customer behavior, It indicates that personal factors significantly influence customer behavior. The influence of the independent variable, social factors, on the dependent variable, behavior. It indicates that social factors significantly influence customer behavior at PD. BPR Rokan Hilir, Kubu Branch. The influence of psychological factors, customer behavior. It indicates that psychological factors significantly influence customer behavior. The influence of cultural factors variable, customer behavior. It indicates that cultural factors significantly influence customer behavior. The simultaneous influence of Personal Factors, Social Factors, Psychological Factors, and Cultural Factors, on customer behavior significantly influences customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch. The simultaneous influence of Personal Factors, Social Factors, Psychological Factors, and Cultural Factors, on customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch.

Keywords: Personal Factors, Social Factors, Psychological Factors, Cultural Factors, Customer Behaviour.

INTRODUCTION

Banks are financial institutions that play a vital role in a country's economy. The development of a country is inseparable from the role of banks as financial institutions, and the banking sector can be considered a key indicator of a nation's economic progress. PD.BPR Rokan Hilir, Kubu Branch, is an integral part of the birth of the Unitary State of the Republic of Indonesia. It is evident in Government Regulation of the Republic of Indonesia Number 71 of 1992 concerning Rural Banks.

Customers are a crucial factor in a company's development, as without them, a bank would not be able to operate its business. Customer needs and desires are increasingly diverse, and customers will choose banks that offer the greatest benefits. It makes it increasingly difficult for banks to satisfy their customers' needs. Consequently, each bank has continually updated programs. These programs can take the form of new services to enhance customer convenience, high interest rates, and some even offer prize draws. All of this is intended to attract as many customers as possible, both to attract new customers and to retain existing customers so they do not switch to other banks.

In general, the business activities of PD.BPR Rokan Hilir Kubu Branch includes providing credit and collecting funds from the public in the form of time deposits and savings. Understanding consumer behavior will significantly assist the company in identifying its market, thus creating clearer, more concrete, and more effective market segments. Studying consumer behavior will reveal how consumers make purchases. Both internal and external factors influence the consumer's purchasing decision process. Current conditions indicate that customers think more rationally because they have complete information about banks and use it to achieve optimal value for their money.

Therefore, a manager must understand how customers react to stimuli or policies in various product forms, prices, advertising appeals, and environmental stimuli, which comprise the primary forces operating in the buyer's macroenvironment. Consumer interest in choosing a product can be influenced by various factors such as culture, experience, self-concept, attitudes and beliefs about a product, family influences, personality, and social class. These factors can influence consumer behavior. These factors significantly influence a person's behavior in making a decision to save at PD. BPR Rokan Hilir Kubu Branch. Each customer is certainly influenced by different factors, ultimately leading to their decision to save at this bank.

Therefore, the growth in customer numbers is inseparable from the marketing strategies employed by bank managers. In their marketing efforts, bank owners need to pay attention to the circumstances of their customers. Consumer behavior significantly influences the decision to purchase a product or use a service. One factor that influences a person's decision to become a bank customer is the initial impression during a transaction. Banks themselves are synonymous with trust, and trust itself is achieved by creating a positive impression of the bank among the public (consumers), in its efforts to acquire and retain customers. BPR Rokan Hilir Kubu Branch must provide satisfactory service. It creates a positive impact, ensuring that all their desires are met and that customers remain loyal. Consumers' purchases of products or services are inseparable from their desires and needs.

Based on the above problems, the author is interested in conducting research with the title: "Factors Influencing Customer Behavior in Saving at PD. BPR Rokan Hilir, Kubu Branch, Rokan Hilir Regency". Based on these problems, there are five research objectives. First, to determine the personal influence on customer behavior in saving at PD. BPR Rokan Hilir, Kubu Branch. Second, to determine the social influence on customer behavior in saving at PD. BPR Rokan Hilir, Kubu Branch. Third, to determine the psychological influence on customer behavior in saving at PD. BPR Rokan Hilir, Kubu Branch. Fourth, to determine the influence of culture on customer behavior in saving at PD. BPR Rokan Hilir, Kubu Branch. Fifth, to determine the most dominant factors that influence customer behavior in saving at PD. BPR Rokan Hilir, Kubu Branch.

According to David L. London and Albert J. Della Bitta (1984:6), consumer behavior can be defined as the decision-making process and physical activities of individuals involved in evaluating, acquiring, using, or being able to use goods and services. Consumer behavior is the actions taken by individuals, groups, or organizations related to the decision-making process of acquiring and using economic goods or services that the environment can influence.

Factors Influencing Consumer Behavior. There are four main groups of influences considered to influence consumer behavior in the consumer decision-making process, including:

Personal Factors. Personal factors are facts unique to a particular person. Various personal factors can influence a buyer's decision. Personal influences describe the impact of a person's product-related questions on the attitudes and likelihood of other buyers. Personal factors include: 1) Age and Stage in the Life Cycle, 2) Occupation, 3) Economic Condition, 4) Lifestyle, 5) Personality and Self-Concept.

Social Factors. Social factors are factors that influence consumer behavior and are formed and derived from the surrounding environment. A person's daily social activities with those

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around them will shape behavioral patterns that are characteristic of society. Social factors include the influence of groups, family, and roles and status.

Psychological Factors. A person's purchasing choices are influenced by four main psychological factors: motivation, perception, knowledge, and beliefs and attitudes.

Cultural Factors. Culture is the most fundamental determinant of a person's behavioral desires. Each culture consists of smaller subcultures that provide more specific identification and socialization for their members. Social classes are relatively homogeneous and enduring groups within a society, structured hierarchically, and whose members share similar values, interests, and behaviors.

Banks and Rural Credit Banks (BPR). The word "bank" originally comes from the word "banca," meaning a table used to exchange money in the market. According to Suryanto (2003; 01), a bank is a business entity that collects funds from the public in other forms in order to improve the public's standard of living. According to Law Number 10 of 1998 concerning banking, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the public's standard of living (Kasmir, 2008, 25).

Customer Service. Customer service (CS) is any activity intended to provide customer satisfaction through services that meet their needs and desires. One effective strategy for determining a bank's ability to satisfy customers is to implement a feedback system that allows banks to directly learn from customers whether they are satisfied with the bank's services and their expectations regarding how the bank should provide satisfactory service, according to their perceptions.

Hypothesis. Based on the problems we understand from the theory, the following hypotheses are presented:

H1: Personal factors are suspected to have a significant influence on customer savings behavior at PD.BPR Rokan Hilir, Kubu Branch.

H2: Social factors are suspected to have a significant influence on customer savings behavior at PD.BPR Rokan Hilir, Kubu Branch.

H3: Psychological factors are suspected to have a significant influence on customer savings behavior at PD.BPR Rokan Hilir, Kubu Branch.

METHODS

This research is a quantitative study where the independent variables used are personal factors, social factors, psychological factors, cultural factors, and customer (consumer) behavior. Furthermore, its validity is developed or proven empirically based on data collection from the field.

Data analysis techniques: (1) Validity Test, (2) Reliability Test, (3) Normality Test, (4) Classical Assumption Test, (5) Hypothesis Test. Data analysis is concluded with the following hypothesis testing decision criteria. H0: $\beta1 = \beta2 = \beta3 = \beta4 = 0$. There is no significant influence of all independent variables on the dependent variable at PD.BPR Rokan Hilir Kubu Branch. F-test (simultaneous test). The F-test is used to examine the influence of consumer behavior simultaneously or jointly on customer savings behavior at PD.BPR Rokan Hilir Kubu Branch.

In this test, the hypothesis used is: Ha: $\beta1 \neq \beta2 \neq \beta3 \neq \beta4 \neq 0$. There is a significant influence of the independent variables on the dependent variable at PD.BPR Rokan Hilir, Kubu Branch. The significance level used is 5%. The basis for accepting or rejecting Ha is by comparing the F table with the calculated F. If:

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a. F_calculated > F_table, then Ho is rejected, and Ha is accepted, indicating that personal, social, psychological, and cultural factors influence customer behavior.
b. F_calculated < F_table, then Ho is accepted, and Ha is rejected.

The F test analysis can be performed using the formula: To assess the F table, the confidence level (1-α) and degrees of freedom (df = (n-k) can be determined to determine the critical value.

The t-test (partial correlation) is used to determine the effect of each independent variable on the dependent variable individually (partially) and to determine which independent variable has a dominant influence on the dependent variable by measuring the relationship between the independent variable and the dependent variable, assuming that the other independent variables are fixed or constant. The t-test is conducted in two directions with a 95% confidence level and a test of the level of significance of the relationship between the independent variables individually on the dependent variable, with a specified significance level of 5% and a degree of freedom (df = (n-k). If the calculated t>t table, then Ho is rejected, and Ha is accepted, meaning there is a partial influence of personal, social, psychological, and cultural variables on customer behavior. In other words, the independent variables individually have a significant influence on the dependent variable. Conversely, if the calculated t<t table, then Ho is accepted and Ha is rejected.

RESULT AND DISCUSSION

Respondent Characteristics. The respondent characteristics used in this study were classified based on gender, age, monthly income, and highest level of education. The following is a discussion of the conditions for each of these demographic classifications.

Respondents by Gender. This section provides a general overview of the respondents by gender, as shown in Table 1 below:

Table 1. Number of Respondents by Gender

Gender	Number of Respondents	Percentage (%)
Man	53	53,5%
Woman	46	46,5%
Total	**99**	**100%**

Source: Primary Data, processed 2014

Based on the table above, it can be seen that the majority of respondents were male, at 53 (53.5%), while female respondents were 46 (46.5%).

Respondents by Age. The age composition of the respondents is shown in Table 2 below:

Table 2. Respondent Characteristics by Age

Respondent Age	Number of Respondents	Percentage (¾)
<25	25	25.2%
26-35	15	15,2%
36-45	40	40,4%
46-55	19	19,2%
Total	**99**	**100%**

Source: Primary Data, processed 2014

Based on table 2 above, it can be seen that the age range of less than 25 years is 25 people or 25.2%, the age of respondents 26-35 years is 15 people or 15.2%, then the age of 36-45 years is 40 people or 40.4%, and the age of 46-55 years is 6 people or 19.2%.

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Respondents Based on Monthly Income.

Table 3. Respondent Characteristics Based on Monthly Income

Monthly income	Number of respondents	Percentage (%)
Under Rp. 2.000.000	15	15,2%
Between Rp.2.000.000- 4.000.000	30	30,3%
Between Rp.4.000.000-6.000.000	24	24,2%
Between Rp.6.000.000-8.000.000	20	20,2%
On Rp. 8.000.000	10	10,1%
Total	**99**	**100%**

Source: Primary Data, processed 2014

Based on the table above, it can be seen that the number of respondents with a monthly income below Rp. 2,000,000 is 15 people or 15.2%, between Rp. 2,000,000-4,000,000 is 30 people or 30.3%, then the monthly income between Rp. 4,000,000-6,000,000 is 24 people or 24.2%, the monthly income between Rp. 6,000,000-8,000,000 is 20 people or 20.2%, and the monthly income above Rp. 8,000,000 is 10 people or 10.1%.

Respondents Based on Last Education. Respondents had diverse backgrounds and educational levels. In general, the respondents' educational levels are presented in the following table:

Table 4. Respondent Characteristics Based on Last Level of Education

Level of education	Amount	Percentage (%)
SLTP	10	10,1%
SMU	15	15,2%
D3	26	26,3%
S1	38	38,3%
S2	10	10,1%
Total	**99**	**100%**

Source: Primary Data, processed 2014

Based on the table above, it can be seen that the last education was junior high school (SLTP) for 10 people or 10.1%, high school (SMU) for 15 people or 15.2%, D3 for 26 people or 26.3%, then S1 for 38 people or 38.3% and S2 for 10 people or 10.1%.

Variable Description. The description in this study consists of Customer Behavior as the dependent variable and Personal Factors, Social Factors, Psychological Factors, and Cultural Factors as the independent variables. For further details, see the following explanation:

Personal Factors (X1). This personal factor is represented in the questionnaire by five positive-value questions. These positive-value questions represent personal factors, facts unique to a particular person. Various personal factors can influence a buyer's decision. Personal influence describes the impact of a person's product questions on the attitudes and likelihood of other buyers. To see a summary of respondents' answers to Personal Factors, see the following table:

Table 5. Summary of Respondents' Responses to Personal Factors

No	Statement	Percentage					Amount
		5	4	3	2	1	

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1	Do age and stage in the life cycle play a role in determining the choice to save at PD.BPR Rokan Hilir Kubu Branch?	27	36	28	5	-	99
		27;1.7%	36,36%	28,28%	5,05%	-	100%
2	Does your lifestyle influence your choice of savings at PD. BPR Rokan Hilir Kubu Branch?	44	44	8	3	-	99
		44,44%	44,44%	8,08%	3,03%	-	100%
3	Do personality and self-concept factors influence your savings behavior at PD. BPR Rokan Hilir Kubu Branch?	40	37	22	1	-	99
		40,40%	37,37%	22,22%	1,01%	-	100%
4	Do economic conditions influence your savings behavior at PD. BPR Rokan Hilir, Kubu Branch?	68	15	15	1	-	99
		68,68%	15,15%	15,15%	1,01	-	100%
5	Does your job influence your savings behavior at PD. BPR Rokan Hilir Kubu Branch?	63	22	12	2	-	99
		63,63%	22,22%	12,12%	2,02	-	100%
	Amount	242	154	85	12	0	495
	Percentage	**48,4%**	**30,8%**	17%	2,4%	0%	100%

Source: Primary Data, processed 2014

From Table 5, we can see a recapitulation of respondents' answers regarding the Personal Factors statement in a diagram shown in the following image:

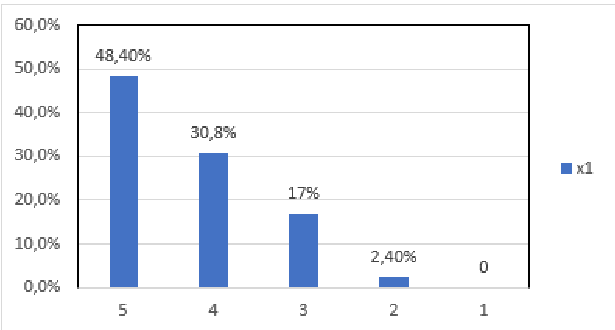

Figure 1. Summary Diagram of Respondents' Answers Regarding Personal Factors

Based on the recapitulation diagram of respondents' answers regarding personal factors, it shows that 48.4% stated that it had a very big influence, 30.8% of respondents stated that it had an influence, 17.0% of respondents stated that it was neutral, 2.4% of respondents stated that it did not have an influence and 0% stated that it did not influence at all.

Social Factors. Social factors are factors that influence consumer behavior and originate from the surrounding environment. A person's daily social interactions with those around them shape distinctive patterns in society. Social factors include the influence of groups, family, roles, and status.

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To see a summary of respondents' answers regarding these social factors, see Table 5 below:

Table 6. Summary of Respondents' Responses to Social Factors (X1)

No	Statement	Percentage					Amount
		5	4	3	2	1	
1	Can your family influence you to have savings?	12 12,12%	34 34,34%	38 38,38%	14 14,14%	1 1,01%	99 100%
2	Does family play an important role in the decision to save at PD. BPR Rokan Hilir Kubu Branch?	21 21,21%	34 34,34%	38 38,38%	9 6,06%	- -	99 100%
3	Can friends influence you in choosing the savings offered by PD. BPR Rokan Hilir Kubu Branch?	28 25,25%	38 39,39%	28 32,32%	5 3,03%	- -	99 100%
4	In your opinion, does your role and status influence your decision to have a savings account at PD? BPR Rokan Hilir Kubu Branch?	28 28,28%	38 38,38%	28 28,28%	5 5,05%	- -	99 100%
5	In your opinion, is it necessary to have a side job to save?	21 21,21%	22 22,22%	39 39,39%	14 14,14%	3 3,03%	99 100%
	Amount	107	167	175	42	3	495
	Percentage	21,4%	33,4%	35%	8,4%	0,6%	100%

Source: Primary Data, processed 2014

From Table 6, we can see a recapitulation of respondents' answers regarding the Social Factor statement in a diagram shown in the following image:

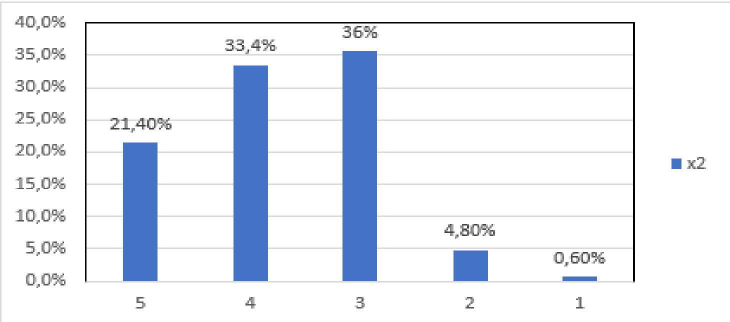

Figure 2. Summary Diagram of Respondents' Answers Regarding Social Factors (X2)

Based on the summary diagram of respondents' responses regarding the influence of social factors, it shows that 21.4% stated that they strongly influence consumers, 33.4% stated that they influence consumers, 35.0% stated that they are neutral, 4.8% stated that they do not influence consumers, and 0.6% stated that they do not influence consumers at all.

Psychological Factors (X3). Psychological factors influence consumer behavior and are formed and derived from the surrounding environment. A person's purchasing choices are influenced by four main psychological factors: motivation, perception, knowledge, and beliefs and attitudes.

To see the respondents' answers to the questions posed, see Table 7 below.

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Table 7. Summary of Respondents' Responses to Psychological Factors

No	Statement	Percentage 5	4	3	2	1	Amount
1	Statement: Does motivation influence the decision to save at PD. BPR Rokan Hilir Kubu Branch?	59	30	10	-	-	99
		59,59%	30,30%	10,10%	-	-	100%
2	Do you have a good perception of the service and convenience provided by PD.BPR Rokan Hilir Kubu Branch?	49	33	15	2	-	99
		49,49%	33,33%	15,15%	2,02%	-	100%
3	Does the learning process influence your decision to have savings at PD. BPR Rokan Hilir Kubu Branch?	39	45	15	-	-	99
		39,39%	45,45%	15,15%	-	-	100%
4	Does the service provided influence your decision to save at PD. BPR Rokan Hilir Kubu Branch?	58	28	11	2	-	99
		58,58%	28,28%	11,11%	2,02%	-	100%
5	Do beliefs and attitudes influence your desire to save at PD. BPR Rokan Hilir Kubu Branch?	33	40	26	-	-	99
		33,33%	40,40%	26,26%	-	-	100%
	Amount	238	176	77	4	-	495
	Percentage	47,6%	35,2%	78%	0,8%	-	100%

Source: Primary Data, processed 2014

From Table 7, we can see a recapitulation of respondents' answers regarding the Psychological Factors statement, as shown in the diagram below:

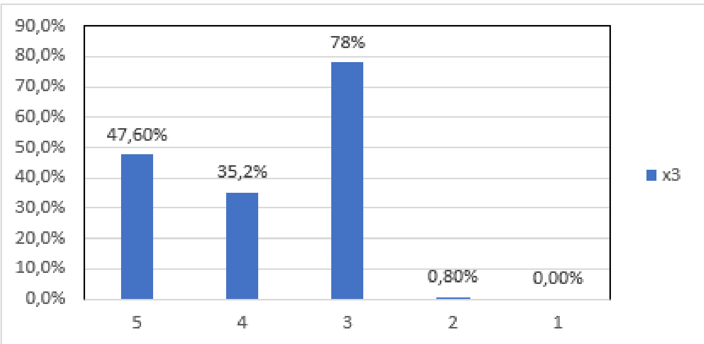

Figure 3. Recapitulation of Respondents' Responses to Psychological (X3)

Based on the recapitulation diagram of respondents' answers regarding psychological factors, it shows that 47.6% stated that it had a very strong influence, 35.2% of respondents stated that it had an influence, 78.0% of respondents stated that it was neutral, 0.8% of respondents stated that it did not have an influence and 0% stated that it did not influence at all.

Cultural Factors (X4). Cultural factors are the most fundamental determinants of a person's desires and behavior.

To find out respondents' answers regarding cultural factors, see Table 8 below.

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Table 8. Summary of Respondents' Responses to Cultural Factors

No	Statement	Percentage					Amount
		5	4	3	2	1	
1	Does cultural progress affect customers at PD. BPR Rokan Hilir Kubu Branch?	38	42	18	1	-	99
		38,38%	42,42%	18,18%	1,01%	-	100%
2	Do cultural factors influence customer behavior at PD. BPR Rokan Hilir Kubu Branch?	35	46	17	1	-	99
		35,35%	46,46%	17,17%	1,01%	-	100%
3	Did your parents' noble values and moral teachings about saving excess money in the bank influence your decision to save your funds at PD. BPR Rokan Hilir Kubu Branch?	21	52	15	1	-	99
		21,21%	42,42%	18,18%	1,01%	-	100%
4	Have technological advances influenced your decision to save at PD. BPR Rokan Hilir Kubu Branch?	30	51	17	1	-	99
		30,30%	51,51%	17,17%	1,01%	-	100%
5	In your opinion, is the language used by employees easy to understand?	39	47	10	2	1	99
		39,39%	47,47%	10,10%	0%	0%	100%
	Amount	163	238	77	6	1	495
	Percentage	33,6%	47,6%	15,6%	1,2%	0,2%	100%

Source: Primary Data, processed 2014

From Table 8, we can see a recapitulation of respondents' answers regarding statements about cultural factors in a diagram, as shown in the following image:

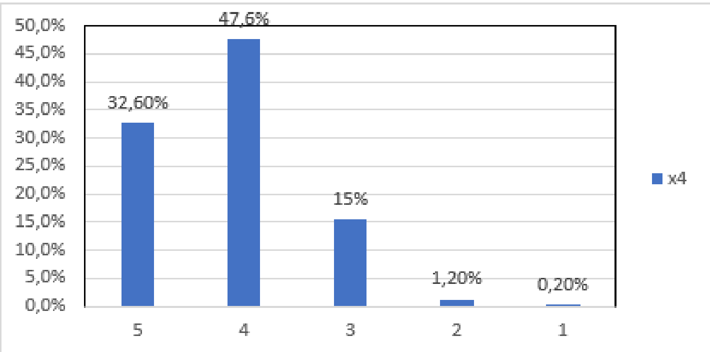

Figure 4. Summary Diagram of Respondents' Answers regarding Cultural Factors (X4)

Based on the recapitulation diagram of respondents' answers regarding cultural factors, it shows that 32.6% stated that it had a very big influence, 47.6% of respondents stated that it had an influence, 15.4% of respondents stated that it was neutral, 1.2% of respondents stated that it did not have an influence and 0.2% stated that it did not influence at all.

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Consumer Behavior. Consumer behavior is the actions of individuals directly involved in obtaining and using economic services, including the decision-making processes that precede and determine these actions.

Table 9. Summary of Respondent Responses on Consumer Behavior

No	Statement	Percentage					Amount
		5	4	3	2	1	
1	After saving at PD.BPR Rokan 1 Hilir Kubu Branch, do you want to save elsewhere?	54	43	2	-	-	99
		54,54%	43,43%	2,02%	-	-	100%
2	With the increasing number of other banks, to encourage people to become customers of PD. BPR Rokan Hilir Kubu Branch, do you want to switch to another bank?	29	47	21	2	-	99
		29,29%	47,47%	21,21%	2,02%	-	100%
3	How does it influence you in choosing the type of savings?	25	51	19	2	2	99
		25,25%	51,51%	19,19%	2,02%	2,02%	100%
4	Does your income influence your savings at PD. BPR Rokan Hilir Kubu Branch?	27	48	22	2	-	99
		27,27%	48,48%	22,22%	2,02%	2,02%	100%
5	Do other parties influence your saving behavior at PD. BPR Rokan Hilir Kubu Branch?	28	49	20	1	1	99
		28,28%	49,19%	20,20%	1,01%	1,01%	100%
	Amount	163	238	84	7	3	495
	Percentage	32,6%	47,6%	16,8%	1,4%	0,6%	100%

Source: Primary Data, processed 2014

From Table 9, we can see a recapitulation of respondents' answers regarding customer (consumer) behavior statements, as shown in the diagram below:

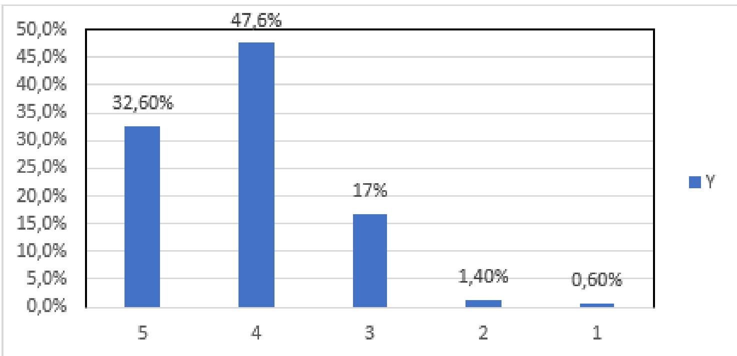

Figure 5. Summary Diagram of Respondents' Answers regarding Customer Behavior (Y)

Based on the recapitulation diagram of respondents' answers regarding customer behavior, it shows that 32.6% stated that it was very influential, 47.6% of respondents stated that it was

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influential, 16.8% of respondents stated that it was neutral, 1.4% of respondents stated that it was not influential, and 0.6% stated that it was not very influential.

Hypothesis Testing, F-Test (Simultaneous Test). The F-test is used to examine the influence of independent variables (personal factors, social factors, psychological factors, and cultural factors) on the dependent variable (customer behavior) in saving simultaneously or collectively. It is done by comparing the calculated F with the F table. If the calculated F > F table, then Ho is rejected and Ha is accepted, indicating that personal, social, psychological, and cultural factors influence customer behavior. If the calculated F > F table, then Ho is accepted and Ha is rejected. It means that all independent variables (personal, social, psychological, and cultural factors) together do not affect customer behavior in saving. The method for calculating the F table is to use a significance level of $\alpha = 0.05$, where df2 = (n-k-1) = 94 and df1 = (k-1) = 4, resulting in an F table of 2.469.

The hypothesis for the simultaneous regression coefficients is:

- Ho: There is no significant influence of the independent variables (personal factors, social factors, psychological factors, and cultural factors) on the dependent variable (customer behavior) in saving simultaneously.
- Ha: There is a significant influence of the independent variables (personal factors, social factors, psychological factors, and cultural factors) on the dependent variable (customer behavior) in saving simultaneously.

Based on the research results above, it can be explained that 99 respondents were customers of PD. BPR Rokan Hilir, Kubu Branch, Rokan Hilir Regency. Based on the analysis above, it can be seen that the influence of the independent variable, personal factors (X1), on the dependent variable (customer behavior) shows a calculated t-value of 3.775 > t-table 1.661. It indicates that personal factors (X1) significantly influence customer behavior (Y) at PD. BPR Rokan Hilir, Kubu Branch.

The influence of the independent variable, social factors (X2), on the dependent variable, behavior (Y), shows a calculated t-value of 3.604 > t-table 1.661. It indicates that social factors (X2) significantly influence customer behavior (Y) at PD. BPR Rokan Hilir, Kubu Branch.

The influence of the independent variable, psychological factors (X3), on the dependent variable, customer behavior (Y), shows a calculated t-value of 3.723 > t-table 1.661. It indicates that psychological factors (X3) significantly influence customer behavior (Y) at PD. BPR Rokan Hilir, Kubu Branch.

The influence of the independent variable, cultural factors (X4), on the dependent variable, customer behavior (Y), shows a calculated t-value of 6.927 > t-table 1.661. It indicates that cultural factors (X4) significantly influence customer behavior (Y) at PD. BPR Rokan Hilir, Kubu Branch.

The simultaneous influence of the independent variables, namely Personal Factors, Social Factors, Psychological Factors, and Cultural Factors, on customer behavior (Y) significantly influences customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch.

The simultaneous influence of the independent variables, namely Personal Factors, Social Factors, Psychological Factors, and Cultural Factors, on customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch, is in the strong category with a correlation coefficient of 0.774.

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The simultaneous contribution of the independent variables, namely Personal Factors, Social Factors, Psychological Factors, and Cultural Factors, to customer savings behavior at PD. BPR Rokan Hilir Kubu Branch, Rokan Hilir Regency, is 58.1%, while the remainder is influenced by other variables that are not in the model.

CONCLUSION

Based on the description and discussion presented in the previous chapters and the results of statistical calculations, this study aims to examine the extent to which personal factors (X1), social factors (X2), psychological factors (X3), and cultural factors (X4) influence customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch, Rokan Hilir Regency. The results of the model research and hypothesis testing yielded the following conclusions:

a. Based on the significance test, the multiple regression equation is Y = -5.978 + 0.256X1 + 0.249X2 + 0.286X3 + 0.497X4 + e. The independent variables, including personal factors, social factors, psychological factors, and cultural factors, simultaneously have a significant effect on customer savings behavior at PD. BPR Rokan Hilir, Kubu Branch. This can be seen from the calculated F (35.032) > F table (2.469) with Sig. (0.000) < 0.05.
b. Based on the results of the partial t-test, the personal factor variable had a t-count of 3.775 and a t-table of 1.661. The social factor variable had a t-count of (3.604) > t-table of (1.661), and the psychological factor variable had a t-count of (3.723) > t-table of (1.661). Moreover, the cultural factor variable had a t-count of (6.927) > t-table of (1.661). These results indicate that the personal, social, psychological, and cultural factors significantly influence the dependent variable of customer behavior.

The relationship between variables shows an R value of 0.774, meaning that the relationship between the dependent variable and the independent variable has a strong relationship with an Adjusted R Square value of 0.581, which means that 58.1% of customer behavior in saving is influenced by personal factors, social factors, psychological factors, and cultural factors, while the remaining 41.9% is influenced by other variables that are not in the model.

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