THE INFLUENCE OF PERSONALITY TYPE AND KNOWLEDGE ON CUSTOMER'S DECISIONS TO SAVE AT BANK MALUKU

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ABSTRACT

The choice made by prospective customers to save as part of their consumption behaviour is influenced by many factors, including personality type and knowledge. The purpose of this study was to determine and analyze the influence of personality type and knowledge on customer's decision to save at PT Bank Maluku branch Namlea. Identify independent variables associated with the type of personality and knowledge, while the dependent variable is the customer's decision. Object of this research is PT Bank Maluku branch Namlea with population is customers who have savings deposits and current accounts. The number of samples is 175 customers, and the analysis used is multiple linear regression analysis. The results of the study found that the three hypotheses were accepted. Partially personality type had a positive effect on customer decisions. Partially knowledge has a positive effect on customer decisions. Together personality type and knowledge have a positive effect on customer decisions. Meaning that personality type and knowledge are significant explanations of customer decisions.

Keywords: personality type; knowledge; customers' decision

INTRODUCTION

Saving is part of the activities that consumers do in managing their finances, both individuals and organizations. Saving is a way to set aside some income and save it in a bank or other financial institution. Generally, the deposit products offered by banks consist of savings deposits, demand deposits and time deposits.

Generally, people make savings in the type of savings. Along with technological developments and changing lifestyles, banking offers various forms of savings that consumers or customers can choose from. Prospective customers are free to choose the type of savings deposit to be used. However, in reality, there are also prospective customers who carry out the activity of opening a savings account at a bank which is a must. Prospective customers are required to have a savings account, for several reasons, including as a means of paying salaries, as a loan application requirement, and so on.

The choice made by prospective customers to save as part of their consumption behavior is influenced by many factors, including the personality type and knowledge of the prospective customer. Both are important elements of consumer psychological factors that

need to be studied and understood by marketers, in this case the banks so that in formulating their marketing strategies they can reach the right target market. (Schiffman & Kanuk, 2015) say that consumer psychology contains basic psychological concepts that determine individual behavior and influence consumer behavior.

The Maluku Regional Development Bank (BPDM) Namlea Branch is one of the banks that offer savings, current accounts and deposit products just like other banks in general. The characteristics of the customers of the Namlea branch of BPDM Bank reflect the condition of the people of Buru Regency, where the demographic conditions of the community are almost mostly have jobs as entrepreneurs or traders with the education level of the majority being high school graduates. The personality of the people in Buru district is strongly influenced by the development of the family and the community environment. The condition of these community characteristics also reflects the personality condition of the Namlea branch of Bank BPDM customers.

For the learning process, the personality characteristics of the customers of the Namlea branch of BPDM bank reflect the condition of the people in Buru district, where the learning process is emphasized on customer knowledge about the products purchased based on the customer's mentality in receiving information and external stimuli in the form of the environment. Meanwhile, in terms of knowledge, the customers of the Namlea branch of BPDM bank see a product based on the characteristics of the bank's product and the ability to use the bank's product itself.

Based on the description above, the purpose of this study is to determine and analyze the effect of personality type and knowledge on customer decisions to save at PT Bank Maluku Branch Namlea.

LITERATURE REVIEW
Previous Research

In a study entitled The Effect of Knowledge, Trust and Member Attitudes on Saving Decisions at BMT. The sampling technique used is the slovin method. From this study it can be concluded that the knowledge and attitudes of members have a positive effect on the decision to save at BMT Syamil Ample Boyolali, while trust has no effect on the decision to save (Ninuk, 2018).

According to the results of the study entitled The Influence of Customer Characteristics, Customer Knowledge, Service Quality on Decisions to Use Islamic Banking Services (Study at Bank Kalsel Syariah Banjarmasin), it shows that Customer Characteristics and Service Quality affect saving decisions (Darmadiansyah, 2019). However, customer knowledge does not affect the decision to save.

The Influence of Personal Factors on Customers' Savings Interests in Islamic Banks. This study uses probability sampling using convenience sampling (Andespa, 2017), this is done because the population is too large and wide enough so that customers who are easy to

find and feel biased have the possibility to be used as research samples. The results of this study are personal factors (age and life cycle, lifestyle, personality and self-concept) have a positive effect on customers' interest in saving.

From the three studies above, it can be concluded that there are some differences between previous research and current research. Among them are the type of bank, sampling technique and location. Darmadiansyah and Andespa conducted research on Islamic banks, while the current study uses a type of bank owned by the provincial government. Meanwhile Arifah uses slovin sampling technique and the current research uses purposivesampling technique.

Personality Type

Personality type is defined as the inner psychological characteristics that determine and reflect how a person responds positively to his environment. The emphasis in this definition is on the inner qualities or the characteristics of obligations, namely the qualities, traits, dispositions, abilities to influence people and special traits that distinguish one individual from another.

Big five personalities is a theory that describes a person's personality (Hadyan, 2018) in which there are five (5) groups of personality dimensions, namely:

1. *Agreeableness,* which describes individuals who have confidence in others. It is this self-confidence that makes individuals of this type tend to be submissive and cooperative towards others.

2. *Conscientiousness,* describes individuals who have self-discipline. Individuals who have this type have great ambitions to work hard and tend to be oriented towards work performance.

3. *Extraversion,* individuals with this type have an attraction to interpersonal relationships. This attraction makes individuals with this type very easy to get along with, friendly and communicative.

4. *Neoriticis* individuals who have this type have stability and instability within themselves.

5. *Opennes to Experience* individuals with this type tend to be imaginative, creative and artistic, (Prasetiya, 2020). Individuals who have this type have imaginative thinking, curious about new things.

Consumer Knowledge

Knowledge is all information owned by consumers regarding various kinds of products, as well as other related knowledge and information related to their functions as consumers. Consumer knowledge is divided into three kinds, namely product knowledge, purchase knowledge, and usage knowledge.

Based on cognitive psychology, the types of knowledge can be divided into 2, namely declarative knowledge and procedural knowledge. Meanwhile, based on the benefits perceived by consumers, knowledge is divided into product knowledge and purchase

knowledge. Product knowledge is a combination of different types of information. While purchasing knowledge is the various pieces that are in the minds of consumers about how a product can be used and what it takes to actually use the product (Ryatnasih Ryatnasih, 2013).

Customer Decision

Decision Purchase decision is a consumer's decision to buy a product after previously buying the product. Consumers usually think whether he feels confident to buy the product by considering the information he knows with the reality about the product after he has seen it. The results of these thoughts affect the strength of the consumer's will to buy it.

In the evaluation stage, consumers form preferences for brands in the choice set. Consumers may also form an intention to buy the most preferred product. Two factors that can influence purchase intentions and purchase decisions are: The first factor is the attitude of others. The extent to which another person's attitude reduces a person's preferred alternative will depend on two things, namely: 1) the intensity of the other person's negative attitude towards the consumer's preferred alternative and 2) the consumer's motivation to follow the wishes of others. The influence of others is complicated when several people close to the buyer have opposing opinions and the buyer wants to please them all. The second factor is an unanticipated factor that can arise and change purchase intention.

Conceptualization of the buying process in six stages, namely: the buying process begins with the introduction of the problem (problem recognition). formulation of requirements and general product specifications, buyers determine the general characteristics and quantity of goods needed, supplier searches, requests for proposals, specifications for order routines and the last is a performance review (Kotler & Keller, 2012).

METHODS

Research Design

This research was conducted to achieve the research objectives that have been determined, namely to determine and analyze the influence of personality type and knowledge on customer decisions to save at BPDM bank Namlea Branch. This study uses a quantitative type with survey research. The quantitative method can be interpreted as a pacifistic method because it is based on the philosophy of positivism.

This method is called the quantitative method because the data and research are in the form of numbers and the analysis uses statistics. While the survey method is a method used to obtain data from certain natural places, but researchers carry out treatments in data collection, for example by distributing questionnaires, tests, structured interviews and so on (Sugiyono, 2017). The research design can be presented as follows:
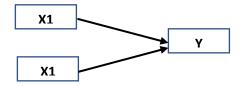
Figure 1. Research Design

Information:

X1   =   personality

X2   =   knowledge

Y   =   customer decisions

Data Sources

The data in this study are primary data and secondary data. Primary data is a data source that directly provides data to collectors. Primary data collection is done by distributing questionnaires and conducting direct interviews with parties who have a relationship with the research conducted. While secondary data is data obtained from literature review in the form of books or journals from various media.

Population and Sample

The population in this study are all customers who have savings, time deposits and current accounts at the Namlea Branch BPDM bank. The sample size guideline proposed (Ferdinand, 2016), namely if the sample is very large, the researcher can choose an estimation technique with a minimum sample size of 30. The sample selection is determined by a purposive technique, namely choosing a sample according to certain criteria (Uma Sekaran, 2013) Based on the description above, the sample selected in this study are 175 customers who have the types of savings deposits, and demand deposits.

Data Collection Techniques

Collection techniques are methods used to obtain data and information needed in research. Researchers collect data equipped with various information through field research (*field research)* which is a way to obtain primary data that directly involves the respondent and is used as a research sample. Data collection techniques used in this study were observation, questionnaires, and literature study.

Data Analysis Techniques

Collected in this study will be analyzed using descriptive analysis methods and multiple linear regression analysis. Descriptive analysis is intended to describe the frequency distribution of respondents' answers to the questions posed in the questionnaire and variable descriptions. While multiple linear regression is used to measure the influence of the independent variable and the dependent variable.

RESULTS

In this study, the data analysis technique used is multiple linear regression with the following steps:

Coefficient of Determination

Test is essentially to measure how far the model's ability to explain variations in the dependent variable is. The value of the coefficient of determination is between zero and one. The following are the results of the coefficient of determination in the study

Table 1. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	573	0.455	403	2.63102

Source: SPSS Application

The output display above shows that R^2 is 0.455, meaning that 45.5% of the variation in customer decisions can be explained by variations of the two independent variables, namely personality type and knowledge type. While the remainder is explained by other reasons outside the model. Another variable that influences the customer's decision to save at Bank Maluku Branch Namlea is the customer commitment variable which acts as an intermediary in shaping customer decisions.

Simultaneous Significance Test (F Test)

The F statistical test basically shows that whether all independent or independent variables have a joint effect on the dependent variable. Based on the table below, it can be explained that this testing process is to prove statistically hypothesis testing.

Table 2. Simultaneous Significance Test

Model	Personality type	Sum of square	df	Mean Square	F	Sig.
1	Regression	55.555	3	18.518	2.675	0.004
	Residual Total	962.193	139	6.922		
		1017.748	142			

Source: SPPSS Application

The proposed hypothesis are:

H0 : Personality type and knowledge simultaneously or together have no positive and significant effect on customer decisions.

Ha : Personality type and knowledge simultaneously have a positive effect on customer decisions.

Decision criteria (based on probability):

1. If the F-count > 0.05, then the hypothesis H0 is accepted, Ha is rejected.
2. If the F-count < 0.05, then the hypothesis H0 is rejected, Ha is accepted.

Based on the results of statistical testing, it was found that the fourth hypothesis testing had a calculated F value of 2.675 with a probability level of 0.004. Because the probability is much smaller than 0.05, the regression model can be used to predict customer decisions or it can be said that personality type and knowledge jointly affect customer satisfaction.

Individual Parameter Significance Test (t Statistical Test)

The t-statistical test basically shows how far the influence of one independent variable individually in explaining the variation of the independent variable is. The process of testing the t statistic test is used to test hypotheses one and two where this can be seen in table 3.

Table 3. Test the Significance of Individual Parameters

Model	Unstandardized Coefficients		Standardized coefficients	t	sig
	B	Std.Error	Beta		
1 (Constant)	22.44	3.143		7.141	0.000
Personality Type	0.68	0.051	0.116	1.338	0.003
Science	0.149	0.058	0.250	2.574	0.001

Source: SPSS Application

The proposed hypothesis are:

H0 : Personality type partially has no positive and significant effect on customer decisions.

Ha : Personality type partially has a positive and significant effect on customer decisions

Decision riteria (based on probability):

1. If the t-count > 0.05, then hypothesis H0 is accepted, Ha is rejected.

2. If the t-count < 0.05, then hypothesis H0 is rejected, Ha is accepted.

Based on the results of statistical testing found that the first hypothesis testing has The calculated T value is 1.338 with a coefficient value of 0.116 and a significant level of 0.003. Because the probability is much smaller than 0.05 and the coefficient value shows a positive sign, it can be said that personality type has a positive effect on customer decisions, whereas customer decisions are formed from personality types. this explains that personality type is a significant explanation for the customer's decision the first hypothesis is accepted.

The proposed hypothesis are:

H0 : Knowledge partially has no positive and significant effect on customer decisions.

Ha : Knowledge partially has a positive and significant effect on customer decisions.

Decision criteria (based on probability):

1. If t-count > 0.05, then the hypothesis H0 is accepted, Ha is rejected.

2. If t-calculated < 0.05, then the hypothesis H0 is rejected, Ha is accepted.

Based on the results of statistical testing finding that hypothesis testing has a T-count value of 2.574 with a coefficient value of 0.250 and a significance level of 0.001.

Because the probability is much smaller than 0.05, and the coefficient value shows a positive sign, it can be said that knowledge has a positive effect on customer decisions, otherwise customer decisions are formed from knowledge. this explains that knowledge is a significant explanation of customer decisions, meaning that the third hypothesis is accepted.

DISCUSSION

Personality Type has a Positive Effect on Customer Decisions

The results of the research for this hypothesis, illustrate that respondents really enjoy being customers of the Namlea branch of Maluku bank. feeling type, namely people who are interested in their feelings, easy to express their mood, great desire, evaluate things ethically between good and bad and easily touched.

In relation to the influence on customer decisions, the results of the study illustrate that the personality types of the customers of the Namlea branch of Maluku bank are able to provide something positive to the customer's decisions themselves, where the Namlea branch of Maluku bank is able to create and shape customer awareness of the need to save based on the explanation provided. As stated, the relationship between personality type and customer decisions in this study reveals that the customer's personality tends to be influenced by the choice of products displayed by the bank with various promotional efforts displayed. while the relation to customer decisions is when the customer's personality characteristics are formed, the customer is able to assess the feasibility of buying bank service products by prioritizing information according to the reality of the product being sold. The relationship between these two variables also emphasizes that a high level of customer involvement will have a decision effect based on the desire to survive in the long term.

From the explanation above, the results of the respondent's description show that most of the respondents have been customers for a period of 5 to 7 years and transactions carried out in one month can be done two to three times. this illustrates that respondents who are also customers believe in the benefits they receive when saving money at the Maluku bank Namlea branch because they feel it is important for the future and feel the service process provided so that awareness and satisfaction arises in shaping customer decisions to save at the Maluku bank Namlea branch.

Knowledge has a Positive Effect on Customer Decisions

The research results for this hypothesis illustrate that respondents who are customers of the Namlea branch of Maluku bank in making decisions to become customers are based on the idea that the Namlea branch of Maluku bank is able to provide better profits. This shows that customers have information about the Namlea branch of Maluku bank with various products offered so that knowledge related to that information emerges.

In relation to the influence on customer satisfaction, the results of the study illustrate that the products of the Namlea branch of Maluku bank provide benefits to their customers because the bank provides information properly to customers about the bank's products are used, so that the knowledge of the use of the bank's products Maluku branch Namlea by the customer can be received well

From the above results the description of the respondents indicated that most respondents have a reserve of savings point this illustrates that the knowledge of customers about the products of the Maluku bank, the Namlea branch is more oriented to savings products because the characteristics of the savings products of the Namlea branch of the Maluku Bank are better known. see the product of the Maluku branch of the Namlea bank because of the knowledge possessed about the product itself. In addition, the customer's decision in choosing a savings deposit product is more based on the perceived knowledge related to the perceived amount of risk according to the amount of funds deposited and the customer's confidence.

CONCLUSION

Based on the results of data analysis and discussion that has been explained, it can be concluded that the results of the study indicate that personality type and type of knowledge have a positive effect on customer decisions. it means that the psychological characteristics of customers at the Namlea branch of Bank Maluku are able to reflect and respond to something as a result of using the bank's service products, so they tend to influence a decision. In addition, the decisions of customers of Bank Maluku Namlea Branch arise as a result of information held about products and services at Bank Maluku.

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