

## ANALYSIS OF FACTORS AFFECTING PUBLIC INTEREST IN BECOME CUSTOMERS AT KSP SURYA ABADI MANDIRI

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**Abstract:** *The purpose of this study was to determine the factors that influence people's interest in becoming customers of KSP Surya Abadi Mandiri. This research approach used is quantitative research. The sampling technique in this study used the slovin formula, so the number of samples studied was 25 respondents. The test results obtained simultaneously, the independent variables of service, location and product together can influence the dependent variable of customer interest with the acquisition of  $f_{count} 29.018 > f_{table} 3.03$  with a significance level of 0.000. The value of R square ( $R^2$ ) in this study was obtained at 0.806 or 80.6%. This means that the dependent variable of customer interest can be explained by the independent variables of service, location and product by 80.6% while the remaining 19.4% is explained by other variables outside the research variables used. Partially, the service variable has a positive and significant influence on customer interest with a  $t_{count}$  value of  $4.957 > t_{table} 2.073$  with a significance level of 0.000. The location variable partially has a positive and significant influence on customer interest with the acquisition of  $t_{count} 3.168 > t_{table} 2.073$  with a significance level of 0.005. The product variable partially has no significant effect on customer interest with a  $t_{count}$  of  $0.400 < t_{table}$  of 2.073 with a significance level of 0.312.*

**Keywords:** *Service, Location, Customer Interests*

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### Introduction

One sector that is very important and has become one of the focuses of the government in making various policies to achieve prosperity is in the economic sector. positive as well as programs that are planned and directed to achieve targets, another factor is the need for capital or development funds that are quite large. In this case the Government has taken a business policy to develop and improve and enhance business opportunities for micro-enterprises in the form of coaching and capital channeled through Savings and Loans Cooperatives ( (Herdian, 2015)

Based on Law (UU) Number 25 of 1992 concerning Cooperatives in Article 1 explains that "Cooperatives are business entities consisting of individuals or cooperative legal entities with the basis of their activities based on cooperative principles, as well as a people's economic movement on the principle of kinship"(Undang-Undang, 1992)

As one of the business entities or business actors, the presence of cooperatives can be used as the main support for the economy in Indonesia. This is because cooperatives have a mutual cooperation culture that is in accordance with the original Indonesian culture. The development of cooperatives began to increase from year to year. The development of

cooperatives is used as one of the benchmarks for Indonesia's economic development (Fitriana & Novitasari, 2019)

Cooperative business is a business that is directly related to the interests of members to improve the business of member welfare. Cooperative business targets are directed at business fields that are directly related to the interests of its members, both to support their business and their welfare, in which members apply for credit to the cooperative in order to meet the needs of each member. Providing credit is one of the business fields of cooperative products which is a source of income for cooperatives because from these activities cooperatives earn income in the form of interest, so it can be assumed that the greater the amount of credit issued, the greater the possibility for cooperatives to earn interest income. (Wandirah & Atmaja, 2013)

Based on Article 44 of Law Number 25 of 1992 concerning Cooperatives and its explanation, it has been regulated that cooperatives can raise funds and channel them through savings and loan business activities. The savings and loan business activities are carried out from and for the members of the cooperative concerned, prospective members who meet the requirements. This provision is a strong legal basis for cooperatives to carry out savings and loan business activities (Undang-Undang, 1992)

One of the existing cooperatives is the Surya Abadi Mandiri savings and loan cooperative which is engaged in the savings and loan business, namely implementing general business activities based on procedures and provisions determined by the state.

Based on the urgency of the role of this KSP, it is very helpful in increasing people's income/the community's economy, attracting many people to become debtor customers at KSP Surya Abadi Mandiri. The factors that influence people's interest in becoming customers include service factors, location and interest in existing products. Based on the results of the author's observation, the location and service factors to become a member of the Surya Abadi Mandiri KSP attracted the attention of the authors to be studied because the location of the Surya Abadi Mandiri KSP is far from urban areas. The form of service provided by employees is still not a recommendation for members to join as members at KSP Surya Abadi Mandiri, there are also considerations for selecting products based on suitability with the specifications offered

## **Literature Review**

### **1. Cooperative**

Judging from the origin of the word, the term cooperative comes from the word co-operation which means cooperation. "There are also those who interpret cooperatives as helping one another (to help one another) or holding hands (hand in hand) (Sitio, 2001)

Cooperative is a business entity formed jointly based on the principle of kinship (1 & Amrita, 2017). Cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital for running a business, which fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with the values and principles of cooperatives. (Undang-Undang, 1992)

### **2. Cooperative Savings and Loans Products**

The Savings and Loans Cooperative is a financial institution and is included as an intermediary institution, however, this financial institution has special characteristics in accordance with cooperative principles. According to the Ministerial Regulation of Kop & UMKM Number 15/Per/M.KUKM/2015, especially article 19, it is stated that savings and loan business activities include: collecting savings from members; provide loans to members, prospective members of the cooperative concerned, other cooperatives and or their members; and manage the balance of sources of funds and distribution of loans. Prospective members of the cooperative as referred to in paragraph (1), within a period of 3 (three) months must become a member of the cooperative. Savings and loan business activities with other cooperatives are carried out through partnerships as outlined in a written agreement (Purwantini et al., 2017) (Purwantini et al., 2017).

### **3. Interest**

Interest is a catcher or selection of something that can affect a person's attitude. According to Abdul Rahman Shaleh and Muhib Abdul Wahab, interest is a tendency to pay attention to people and act towards people, situations or activities that are the object of that interest based on feelings of pleasure. (Abdul Rahman Shaleh dan Muhib Abdul Wahab, 2004)

Crow and Crow in Yuwono et al (2008), mention there are three aspects of interest in a person, namely:

- a. Encouragement from within to fulfill one's own needs as a driving force to do something.
- b. The need to relate to the social environment which will determine the individual's position in the environment.
- c. Individual feelings towards a job he does (Soraya, 2015)

### **4. Customer**

According to Article 1 paragraph 16 of Law Number 7 of 1992 concerning Banking, debtor customers are customers who obtain credit or financing facilities or the equivalent based on an agreement between the bank and the customer concerned (UU Nomor 7 Tahun 1992, 1992). In general, customers can be divided into several types of customers, customers with high loyalty and customers with minimal contributions (Wijayanti, 2019).

### **5. Location**

The definition of location can be mentioned as a place to serve consumers, also interpreted as a place to display their wares. In other words, location is where the company operates or where the company carries out activities to produce goods and services that are concerned with the economic aspect (Kashmir, 2006).

According to Nugroho and Paramito there are several criteria so that a location is said to be strategic, that is, if it is in the city center, population density, ease of reaching it, including ease of transportation for public consumers, smooth traffic and the direction is not confusing. (Ari Wibowo, 2014) (Ari Wibowo, 2014).

### **6. Service**

Service is the process of fulfilling needs through the activities of other people directly. Services that are needed by humans are generally grouped into two types, namely physical services that are personal as human beings and administrative services provided by other people as members of organizations, be it mass organizations or the state (Raihanah, 2012)

## **7. Product**

Product is something that can be offered to the market to be noticed, owned, used, or consumed so as to satisfy a want or need. Product completeness is the activity of procuring goods that are in accordance with the business the store is in, to be provided in the quantity, type, time, and price specified. appropriate to achieve the goals of the store or company (Hendri Ma'ruf, 2005)

## **Method**

The research method used in this research is quantitative method. According to Sugiyono, quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing established hypothesis. In this study, the approach used is through a quantitative approach where the approach used to obtain data comes from a certain place for research naturally (not artificially). Researchers collect data by distributing questionnaires to respondents

## **Result and Discussion**

### **A. Description of the Institution**

#### **1. History and Operational Activities of KSP Surya Abadi Mandiri Medan Krio Deli Serdang**

This cooperative was originally founded on the initiative of several members of the Muhammadiyah Medan Krio Mosque. At that time there were several congregations who always had difficulty paying off school fees and for other needs, so many congregations were forced to get involved in loans with moneylenders. To overcome this problem, a number of jama'ah gathered with a solution to clearing rice fields to plant rice which was done collectively (worked together). The rice fields that were used as collective land were land that was rented by a congregation named Aririf (late) whose management was handed over to the Muhammadiyah Branch congregation, at that time he served as Leader of the Medan Krio Muhammadiyah Branch for the 1990-1995 period. From the results of the collective rice fields for 2 harvests, a fund of Rp. 231.000,- So in 1993 an institution such as a special internal cooperative of the Jama'ah Taqwa Muhammadiyah Medan Krio Mosque was established, which was named "Surya Amanah"

Then, from the Rp. 213,000, - was loaned to 8 people in need. Each congregation that borrows is subject to a reduction in initial money/Basic Savings of Rp. 3,000, - and mandatory savings of Rp. 1,000, - / month.

In 1995 the management moved from Arifin (Alm) to Mr. M. Yunus Batubara, period (1995-2000) with total assets of Rp. 260,000 . From 1995-1997 the "Surya Amanah" Cooperative continued as it was. Until finally in 1997 the assets had become Rp. 480.000,-

In 1997 the "Surya Amanah" Cooperative was revived, changing its name to "Surya Muhammadiyah" with an initial capital of Rp. 480,000, - Everyone who wants to become a member is subject to a Principal Deposit of Rp. 5,000, - and Compulsory Savings of Rp. 500,-

In 2007 this Cooperative made a second Amendment to the Articles of Association (PAD), to open a Sharia unit. With SK PAD No. 306/2007 dated March 2, 2007.

## B. Description of Respondent Characteristics

Respondents to this study were part of the population at KSP Surya Abadi Mandiri Medan Krio Deli Serdang with a total sample of 25 people. The sample of this study measured the factors that influence people's interest in becoming customers of KSP Surya Abadi Mandiri Medan Krio. This section provides information about the description general respondents based on gender, age, education and length of time as a customer. The following is an explanation of each respondent

### 1. Gender of Respondents

Characteristics of respondents based on gender showed that there were 17 women (68%) and 8 men (32%).

**Table 1 3.1**  
**Characteristics of respondents based on gender**

No	Characteristics of respondents	Amount	Presentase
1	Male	8	32 %
2	Female	17	68 %
	<b>Amount</b>	25	100 %

Source: Questionnaire Processing Results (2021)

It can be concluded from the total respondents based on gender, the majority are female.

### 2. Age Group

Of the 25 respondents studied, the number of respondents in the 19-30 year age group was 4 people (16%), the 30-40 year age group was 5 people, and the most age of respondents in the age range 41-55 people, namely 16 people ( 64 %)

**Table 4.1**  
**Characteristics of Respondents by Age**

No	Characteristic Of Respondents	Amount	Presentase
1	Age 19-30 years	4	16 %
2	Age 30-40 years	5	20 %
3	Age 41-55 years	16	64 %

Source: Questionnaire Processing Results (2021)

### 3. Characteristics of Respondents Based on Type of Work

Based on the results of the research on the characteristics of respondents based on gender, it was found that 5 people (20%) worked as private employees, 14 entrepreneurs, 0 civil servants, 6 people working in other fields.

Table 5.1

Characteristics of Respondents by Type of Work

No	Characteristic Of Respondents	Amount	Presentase
1	PNS	0	0 %
2	Swasta Private employees	5	20 %
3	Businessman	14	56 %
4	Others	6	24 %
	Amount	25	100 %

Source: Questionnaire Research Results (2021)

### 1. Characteristics of Respondents Based on Length of Being a Customer

For the old level of being a customer, the frequency of respondents at more than 1 year and a month was 17 people (68%), at 10-12 months were 4 people (16%), 6-10 months were 4 people (16%)

Table 6.1  
Long Being a Customer

No	Characteristic Of Respondents	Amount	Presentase
1	6-10 month	4	16 %
2	10-12 month	4	16 %
3	More than 1 year	17	68 %
	Amount	25	100 %

## C. DATA PRESENTATION AND ANALYSIS

### STATISTICAL TEST RESULTS

#### 1. Questionnaire Validity Test

##### a. Data Validity Test

Based on the results of the respondents' answers about the services obtained by the author, then one of the tests used in this study is the validity test. The validity test is used to determine the extent of similarity between the variables measured and the actual situation in the field.

The SPSS testing technique that is often used as a way of testing validity is Bivariate Pearson correlation (Pearson Moment Product) and Corrected Item-Total Correlation. In this study the validity test used was the Corrected Item-Total Correlation. So to see whether the instrument statement is declared valid or not by comparing the Corrected Item-Total Correlation value with the rtable value. The Corrected Item-Total Correlation value must be greater than the rtable.

Variable (Service)                      Table 7.1  
Test the Validity of Variable X1  
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted

item1	26.16	3.390	.502	.713
item2	26.36	3.073	.522	.656
item3	26.44	3.257	.449	.676
item4	26.48	3.093	.604	.640
item5	26.16	3.140	.453	.674
item6	26.36	3.073	.522	.656
item7	26.36	3.657	.467	.743

From the output it can be seen the correlation value between each item with the total score of the item. This correlation value is compared with the r table. R table is obtained with a significance of 0.05 with a 2-tailed test and the number of data (n) = 25 or df (n-k) = 25-3 = 22 where k is the number of independent variables. Then the r table obtained is 0.404. The Corrected Item-Total Correlation value in the output above for all items is greater than the r table. This means that all question items are declared valid.

### X2 variable (Location)

**Table 8.1**  
**Uji Validitas Variabel X2**

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item1	30.00	6.750	.405	.764
item2	30.04	6.540	.431	.761
item3	29.88	7.027	.752	.791
item4	29.80	6.917	.414	.762
item5	29.68	5.727	.768	.699
item6	30.00	6.750	.475	.764
item7	30.04	6.540	.431	.761
item8	29.68	5.727	.768	.699

From the output it can be seen the correlation value between each item with the total score of the item. This correlation value is compared with the r table. R table is obtained with a significance of 0.05 with a 2-tailed test and the number of data (n) = 25 or df (n-k) = 25-3 = 22 where k is the number of independent variables. Then the r table obtained is 0.404. The Corrected Item-Total Correlation value in the output above for all items is greater than the r table. This means that all question items are declared valid.

### X3 Variable (Product)

**Tabel 9.1**  
**X3 Variable Validity Test**  
**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item1	20.28	7.377	.816	.784
item2	20.56	6.257	.518	.737
item3	20.92	5.577	.675	.693
item4	20.80	4.833	.685	.687
item5	20.96	6.123	.470	.749
item6	20.48	6.510	.473	.748

From the output it can be seen the correlation value between each item with the total score of the item. This correlation value is compared with the r table. R table is obtained with a significance of 0.05 with a 2-tailed test and the number of data (n) = 25 or df (n-k) = 25-3 = 22 where k is the number of independent variables. Then the r table obtained is 0.404. The Corrected Item-Total Correlation value in the output above for all items is greater than the r table. This means that all question items are declared valid.

**Variable Y (Customer Interest)**  
**Table 10.1**  
**Test the Validity of Variable Y**  
**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item1	29.52	3.760	.468	.684
item2	29.88	4.360	.503	.688
item3	29.80	4.417	.440	.709
item4	29.76	4.190	.441	.691
item5	29.76	4.107	.571	.705
item6	29.80	4.250	.623	.714
item7	29.76	4.190	.441	.691
item8	29.72	3.627	.498	.677

From the output it can be seen the correlation value between each item with the total score of the item. This correlation value is compared with the r table. R table is obtained with a significance of 0.05 with a 2-tailed test and the number of data (n) = 25 or df (n-k) = 25-3 = 22 where k is the number of independent variables. Then the r table obtained is 0.404. The Corrected Item-Total Correlation value in the output above for all items is greater than the r table. This means that all question items are declared valid.

### Data Reliability Test

Reliability test is a test to determine the consistency or regularity of the measurement results of an instrument when the instrument is used again as a measuring instrument for an object or respondent. The results of the reliability test reflect the research instrument based on the level of accuracy of a measuring instrument, in the sense that the measurement results obtained are the correct size of something being measured.

One of the reliability testing methods is to use the alpha cronbachs method. The standard used to determine whether a research instrument is reliable or not is generally a comparison between rcount and rtable at a 95% confidence level or a 5% significance level. The level of reliability with the Cronbachs alpha method is measured on a scale of 0 to 1. The scale is grouped into 5 classes of the same range, so the size of the alpha determination can be interpreted as follows:

**Table 11.1**  
**Reliability level table based on alpha level**

No.	Alpha	Tingkat Reliabilitas
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1	0,00 s/d 0,20	Less Reliable
2	> 0,20 s/d 0,40	Somewhat Reliable
3	> 0,40 s/d 0,60	Reliable enough
4	> 0,60 s/d 0,80	Reliabel
5	> 0,80 s/d 1,00	Very Reliable

### X1 Variable (ServiceTabel 12.1

#### X1 factor reliability

##### Reliability Statistics

Cronbach's Alpha	N of Items
.714	7

The table above shows that Cronbach's alpha is 0.714 with a total of 7 questionnaires or items declared very reliable. The r value for the two-tailed test for the 95% confidence level or 5% significance ( $p = 0.05$ ) then the rtable is 0.404. So from the output above it can be concluded that the Cronbachs alpha value = 0.714 turns out to be greater than the rtable of 0.404, so the questionnaire tested proved to be very reliable. Because the Cronbachs alpha value of 0.714 lies between 0.60 and 0.80, so the level of reliability is reliable.

### Variable X2 (Location)

**Table 13.1**  
**Factor X2 reliability**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.776	8

The table above shows that Cronbach's alpha is 0.776 with a total of 8 questionnaires or items which are stated to be very reliable. The r value for the two-sided test for a 95% confidence level or 5% significance ( $p = 0.05$ ) then the rtable is 0.404. So from the output above it can be concluded that the Cronbachs alpha value = 0.776 turns out to be greater than the rtable of 0.404, so the questionnaire tested proved to be very reliable. Because the Cronbachs alpha value of 0.776 lies between 0.60 and 0.80, so the level of reliability is reliable.

### Variable X3 (Product)

**Tabel 14.1**  
**X3 factor reliability**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.771	6

The table above shows that Cronbach's alpha is 0.771 with a total of 6 questionnaires or items which are very reliable. The r value for the two-sided test for a 95% confidence level or 5% significance ( $p = 0.05$ ) then the rtable is 0.404.

So from the output above it can be concluded that the Cronbachs alpha value = 0.771 was greater than the rtable of 0.404, so the questionnaire tested proved to be very reliable. Because the Cronbachs alpha value of 0.771 lies between 0.60 and 0.80, so the level of reliability is reliable.

Variable Y (Customer Interest)

**Table 15.1**

**Y factor reliability**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.723	8

The table above shows that Cronbachs's alpha is 0.723 with a total of 8 questionnaires or items declared very reliable. The r value for the two-tailed test for the 95% confidence level or 5% significance ( $p = 0.05$ ) then the rtable is 0.404.

So from the output above it can be concluded that the Cronbachs alpha value = 0.723 was greater than the rtable of 0.404, so the questionnaire tested proved to be very reliable. Because the Cronbachs alpha value of 0.723 lies between 0.60 and 0.80, so the level of reliability is reliable.

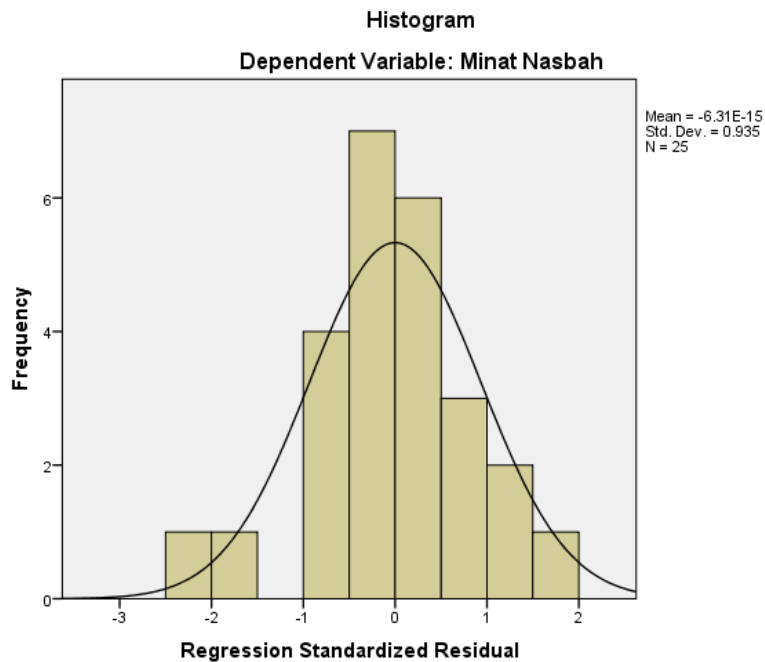
## **1. Multiple Linear Regression Test**

### **A. Classical Assumption Test**

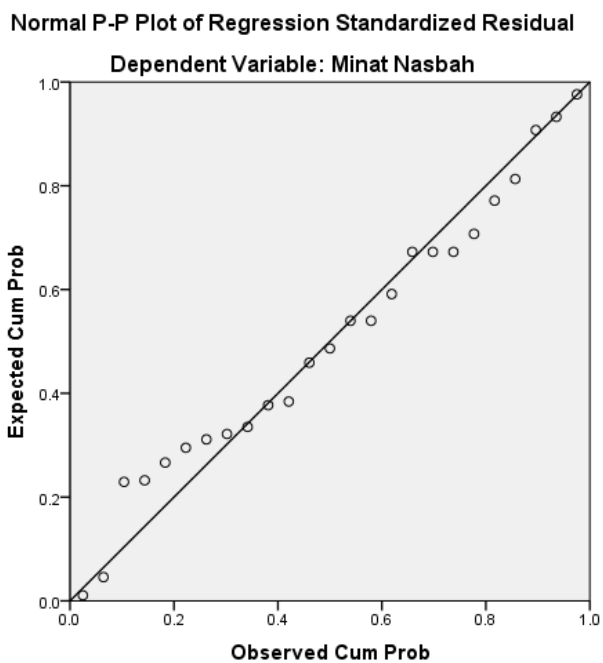
#### **Data Normality Test**

Normality test is a type of statistical test to determine whether a population is normally distributed or not. This test is important because often before processing data on an observational population, many researchers assume that the observed population is normally distributed. Good variable data is data that has a curved shape with a slope of the left and right sides, and does not skew to the left or right, but to the center in a bell-like shape close to zero.

**Figure 3.1**  
**Data Normality Test**



**Figure 4.1**  
**Data Normality Test Result**



In normalizing the data with the normal p-plot, the data on the variables used will be declared normally distributed. This happens because the residual points come from data with normal distribution and follow diagonal or linear lines. Thus, it can be concluded that the regression meets normality.

### Multicollinearity Test

Multicollinearity means that the independent variables in the regression model have a perfect or near-perfect linear relationship (high correlation coefficient or even 1). A good regression model should not have a perfect or nearly perfect correlation between the independent variables. The consequence of multicollinearity is that the correlation coefficient of the variable is not certain and the error becomes very large or infinite.

One way to see whether the regression model is affected by multicollinearity is that it can be seen from the tolerance value which is smaller than 0.1 and the inflation factor (VIF) which is greater than 10. If this happens, it can be stated that the regression model is affected by multicollinearity disorder .

**Table 16.1**  
**Multikolinieritas Test**  
**Coefficients<sup>a</sup>**

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Pelayanan	.631	1.584
Lokasi	.618	1.618
Produk	.558	1.791

a. Dependent Variable: Minat Nasabah

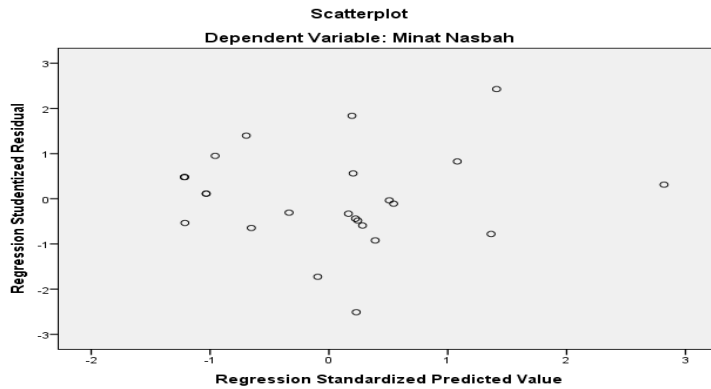
From the output above it can be seen that the tolerance value of the three variables is greater than 0.10 and VIF is less than 10. So it can be concluded that there is no multicollinearity between the independent variables.

### Heteroscedasticity Test

Heteroscedasticity can be interpreted as the dissimilarity of variable variations in all observations, and the errors that occur show a systematic relationship according to the size of one or more independent variables so that these errors are not random.

Regression can be said to detect heteroscedasticity if the residual scatter diagram forms a certain pattern. It can be seen in the output below that the residual scatter diagram does not form a certain pattern. So that the conclusion is that regression is free from cases of heteroscedasticity and meets the requirements of the classical assumptions about heteroscedasticity.

**Figure 5.1**  
**Heterokedastisitas Test**



### A. Statistical Test

#### 1. Test the Model with the Coefficient of Determination (R<sup>2</sup>)

Regression analysis is a type of parametric analysis that can provide a basis for predicting and analyzing variance. While the purpose of regression analysis in general is to determine the regression line based on the resulting constant values and regression coefficients, look for a correlation between the dependent variables together and test the significance of the influence between the independent and dependent variables.

Table 17.1  
Model Test with Coefficient of Determination (R<sup>2</sup>)

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.898 <sup>a</sup>	.806	.778	1.071	1.827

a. Predictors: (Constant), Produk, Pelayanan, Lokasi  
b. Dependent Variable: Minat Nasabah

From the output results above, the coefficient of determination (R) shows that the value of R = 0.898 and R x R = R is 0.806 or 80.6% meaning that the dependent variable on customer interest can be explained by the independent variables namely product, service and location . The rest (19.4%) is explained by other variables outside the variables used.

#### 1. Partial Test with ttest

Table 18.1  
Partial Test with ttest  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.406	4.044		.348	.732
	Pelayanan	.574	.116	.600	4.957	.000
	Lokasi	.567	.179	.388	3.168	.005
	Produk	.040	.101	.051	.400	.312

a. Dependent Variable: Minat Nasabah

#### Result:

- If  $t_{count} < t_{table}$ :  $H_a$  is rejected and  $H_0$  is accepted, that is, the independent variable has no significant effect on the dependent variable.
- If  $t_{count} > t_{table}$ :  $H_a$  is accepted and  $H_0$  is rejected, that is, the independent variable has a significant influence on the dependent variable.

From the coefficient table above, we can create a new table to make it easier to see the results of the Ttest partial test.

**Table 19.1**  
**Ttest partial test results**

No	Variable	T <sub>hitung</sub>		T <sub>tabel</sub>
1	Service	4,957	>	2,073
2	Location	3,168	>	2,073
3	Product	0,400	<	2,073

From the coefficient table above, it is obtained tcount for each independent variable, namely service 4.957, location 3.168 and product 0.400. While ttable can be seen in table t. The table can be seen with the degrees of freedom (df) = n-k, where n is the number of samples and k is the number of independent variables, then  $25 - 3 = 22$  with a 95% confidence level ( $\alpha/2 = 0.05/2 = 0.025$ ) then the ttable value obtained is 2.073. So from the table above it can be obtained that:

- Service  $4.957 > 2.073$ , then  $H_0$  is rejected and  $H_a$  is accepted meaning that the service variable has a positive and partially significant effect on the customer interest variable with a significance level of 0.000.
- Location  $3.168 > 2.073$  then  $H_0$  is rejected and  $H_a$  is accepted meaning that the location variable has a positive and partially significant effect on the customer interest variable with a significance level of 0.005.
- Product  $0.400 < 2.073$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that the product variable does not have a partial significant effect on the customer interest variable with a significance level of 0.312.

### 1. Simultaneous Test with ftest

The Ftest simultaneous test aims to determine the independent variables together with the dependent variable. The Ftest test can be seen from the ANOVA table as follows

**Table 20.1**  
**1 . Simultaneous Test with ftest**  
**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.901	3	33.300	29.018	.000 <sup>b</sup>
	Residual	24.099	21	1.148		
	Total	124.000	24			

a. Dependent Variable: Minat Nasbah

b. Predictors: (Constant), Produk, Pelayanan, Lokasi

Using a 95% confidence level,  $\alpha = 5\%$ , df 1 (number of variables - 1) or  $4-1 = 3$  and df 2 (n-k-1) or  $25 - 3 - 1 = 21$  (n is the number of data and k is number of independent variables).

The results obtained for the F table are 3.07. The test criteria are as follows:

$H_0$  is accepted if  $F \text{ count} \leq F \text{ table}$

$H_0$  is rejected if  $F \text{ count} > F \text{ table}$ .

From the ANOVA table above it shows that the p-value is  $0.000 < 0.05$ , which means it is significant. Then the obtained fcount is 29.018 and the obtained ftable is 3.07. This means

that  $f_{count} 29.018 > f_{table} 3.07$ , then  $H_a$  is accepted and  $H_0$  is rejected, namely that the independent variables, namely product, service and location, together influence the dependent variable, namely customer interest.

## Conclusion

From the results of the tests and analyzes that have been carried out, the following conclusions can be drawn:

1. Simultaneously, the independent variables of service, location and product together can affect the dependent variable of customer interest with the acquisition of  $f_{count} 29.018 > f_{table} 3.03$  with a significance level of 0.000.
2. The value of R square ( $R^2$ ) in this study was obtained at 0.806 or 80.6%. This means that the dependent variable of customer interest can be explained by the independent variables of service, location and product by 80.6% while the remaining 19.4% is explained by other variables outside the research variables used.
3. Partially, the service variable has a positive and significant influence on customer interest with a  $t_{count}$  value of  $4.957 > t_{table} 2.073$  with a significance level of 0.000. The location variable partially has a positive and significant influence on customer interest with the acquisition of  $t_{count} 3.168 > t_{table} 2.073$  with a significance level of 0.005. The product variable partially has no significant effect on customer interest with the acquisition of  $t_{count} 0.400 < t_{table} 2.073$  with a significance level of 0.312.

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