THE EFFECT OF E-COMMERCE AND CORPORATE IMAGE ON CUSTOMER SAVING DECISIONS IN PT BANK RAKYAT INDONESIA PAREPARE BRANCH

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A B S T R A C T

This study aims to determine whether e-commerce and corporate image have a partial and simultaneous effect on customers' saving decisions at PT Bank Rakyat Indonesia Parepare Branch. The sample in this study were customers who made saving stransactions at PT Bank Rakyat Indonesia, Parepare Branch, with a total of 60 people. The sampling method was carried out using the Roscoe approach to the technique used in this study (accidental sampling). Methods of data collection used are questionnaires, interviews, documentation, and observation. The method of analysis utilized in this study is validity test and reliability test, descriptive analysis, t test and f test, Multiple linear regression analysis and determination coefficient using SPSS V.24. The findings of this research indicate that the t test of the e-commerce variable (X_1) has a positively influences the decision to save (Y) because the value shows (2.305≥2.002) and there is a partially complete significant influence between the e-commerce variables, while the corporate image variable (X_2) has a positive effect on saving decisions (Y), because the value shows (3.443≥2.002), this shows that corporate image has a considerable influence on saving decisions at PT Bank Rakyat Indonesia Parepare Branch. Furthermore, the f test's findings state that simultaneously the e-commerce variable and corporate image have an important impact on saving decisions because Fcount>Ftable where the value is (6.239>3.16). This also indicates that the independent factors have an effect on the dependent variable.
Keywords: E-commerce, Corporate Image, Saving Decision.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah e-commerce dan corporate image berpengaruh secara parsial dan simultan terhadap keputusan menabung nasabah pada PT Bank Rakyat Indonesia Cabang Parepare. Sampel dalam penelitian ini adalah nasabah yang melakukan transaksi tabungan di PT Bank Rakyat Indonesia Cabang Parepare yang berjumlah 60 orang. Metode pengambilan sampel dilakukan dengan menggunakan pendekatan Roscoe dengan teknik yang digunakan dalam penelitian ini (accidental sampling). Metode pengumpulan data yang digunakan adalah angket, wawancara, dokumentasi, dan observasi. Metode analisis yang digunakan dalam penelitian ini adalah uji validitas dan uji reliabilitas, analisis deskriptif, uji t dan uji f, analisis regresi linier berganda dan koefisen determinasi dengan bantuan SPSS V.24. Temuan penelitian ini menunjukkan bahwa uji t variabel e-commerce (X_1) berpengaruh positif terhadap keputusan menabung (Y) karena nilai menunjukkan (2.305≥2.002) dan ada pengaruh signifikan secara parsial antara e variabel -commerce, sedangkan variabel corporate image (X_2) berpengaruh positif terhadap keputusan menabung (Y), karena nilai menunjukkan (3.443≥2.002), hal ini menunjukkan bahwa corporate image memiliki pengaruh yang cukup besar terhadap keputusan menabung pada PT Bank Rakyat Indonesia. Cabang Parepare. Selanjutnya, temuan uji f menyatakan bahwa secara simultan variabel e-commerce dan citra perusahaan berpengaruh penting terhadap keputusan menabung karena Fhitung>Ftabel dimana nilainya (6,239>3,16). Hal ini juga menunjukkan bahwa faktor independen berpengaruh terhadap variabel dependen.
*Kata Kunci: E-commerce[1], Citra Perusahaan[2], Keputusan Menabung[3].*

INTRODUCTION

Bank is a business contingent that compiles public money in form of deposit and distribution them back to community in the type of granting credit in other ways to better the standard of living of the society comprehensive. PT Bank Rakyat Indonesia Parepare Branch offers several types of savings that can be chosen by prospective customers, namely Simpedes, BritAma Bisnis, BritAma, BritAma junior,etc., product and service innovations can create a conducive work environment by adhering to a culture work professionalism, friendly and initiative, has modern equipment with phone banking applications and internet banking or commonly known as e-commerce.

Data on the use of e-commerce in Indonesia

Perkembangan Transaksi E-Commerce di Indonesia (2018-2022)
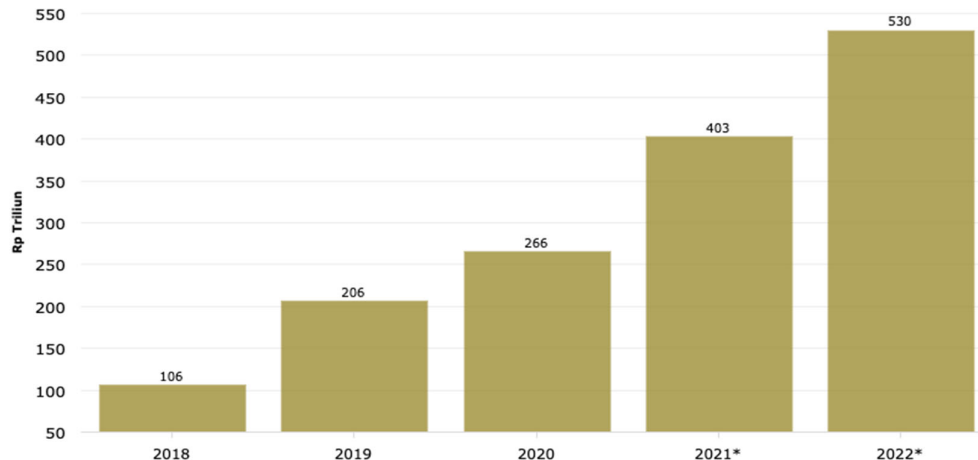
This, in general, E-commerce enterprise is a business that does not engage in paperless trading. (Munir Fuady, 2002). According to (Wong, 2010) e-commerce involves buying, selling, and marketing goods and services via electronic systems including radio, television, computer networks, and the internet.. E-commerce is the process of buying, selling or trading data, goods or services via the internet. E-Commerce users can speed up consumers to get the goods they need with the best quality according to the price. According to (Sopanah et al., 2020). The development of services provided by technology-based banking (electronic transactions) is expected to reduce transaction costs and queues that occur in bank offices.

For the Bank, the more conveniences offered to customers, it will affect the decision of prospective customers to save. According to James F. Engel, consumer or customer behavior is an act that is directly related to achieving a goal., using, and spending goods and services, as well as the decision-making processes that precede this action (Rangkuti, 2003). Not only that, the company's image is also a consideration for the community in consolidating their hearts so that they want to join the Parepare Branch of Bank Rakyat Indonesia.

A corporate image cannot be created overnight, contraryly, the corporation must construct its corporate image. in order to give a favorable impression and perception among customers. A person's image is a collection of beliefs, ideas, and impressions about an object. (Kotler & Keller, 2013). A person's image is founded on his knowledge of and comprehension of the facts or reality (Soemirat, 2010). Meanwhile, according to Gregory (2011), corporate image is a combination of the impact on observers of all the company's verbal and visual components whether planned or not or from influence.

Corporate image is one of the important assets in a company that should be continuously built and maintained. Image deliberately needs to be created so that it can have a positive value. Thus

the image of a company is a concept/idea from an institution with the hope of boosting the company's image with positive results.
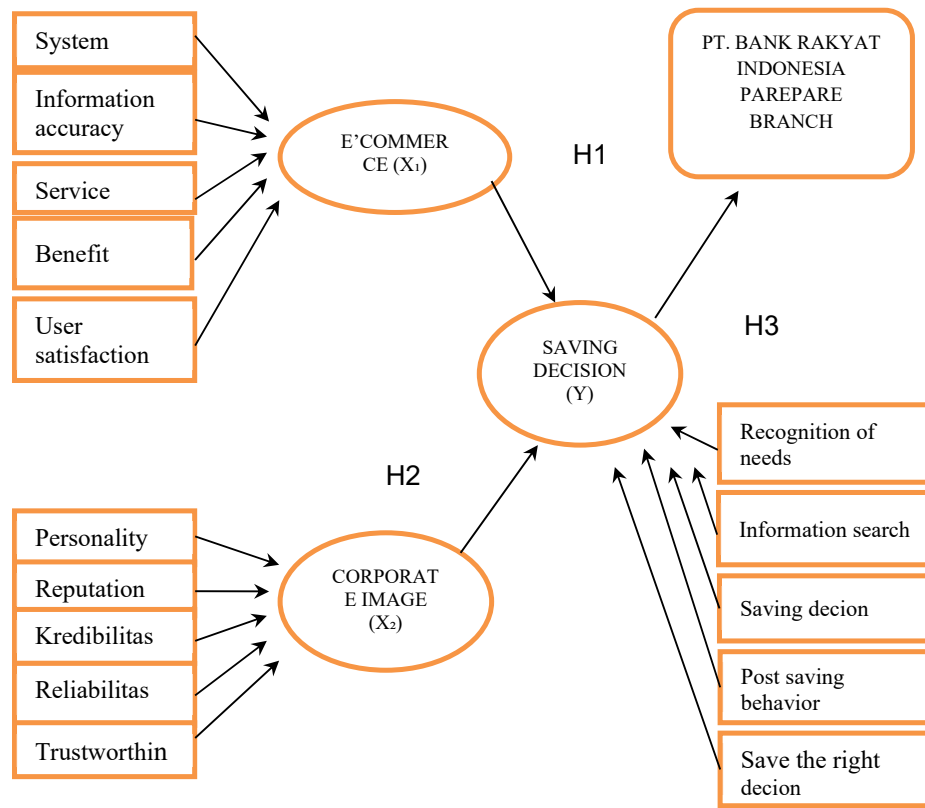
Framework Image 1

RESEARCH METHODS

The sample in this research is a customer who comes to make a savings transaction with a total of 60 people, the methods of sampling is based on coincidence, that is, anyone who meets the researcher by chance and is deemed suitable for the researcher's questionnaire can be used as a sample.This sampling technique using (accidental sampling). This type of study falls under the heading of causal survey associative utilizing a quantitative approach.

The purpose of this investigation is to tease out the impact of two more factors. A quantitative approach is used because data used to investigate the numbers or a numerical scale are used to express the influence of variables. This research describes the outcome between factors that were considered, namely corporate image on customers' saving decisions at PT Bank Rakyat Indonesia Parepare Branch. Strategies for Analyzing Data SPSS version 24 was used to conduct a multiple linear regression analysis for this investigation.

RESULTS & DISCUSSION

Test the validity of the instrument items for each variable in SPSS-based study. A validity test is considered valid if all the indicators in the research have an r-count (Corrected Item-Total Correlation) above the value r-table. With a total sample (N) of 60 people, based on DF = N-2 (DF = 58) it is known that the value is 0.2144 in the r-table with a two-way test significance of level 0.05 or a probability of 5%. The overall results In the table below, you can see the results of the validity test.

Table 1. E-commerce and Corporate Image Validity and Reliability Test Results.

Variable	Item indicator	Corrected Item-Total Correlation	r-tabel	description
X1	X1.1	0,612	0,214	Valid
	X1.2	0,728	0,214	Valid
	X1.3	0,755	0,214	Valid
	X1.4	0,509	0,214	Valid
	X1.5	0,517	0,214	Valid
X2	X2.1	0,519	0,214	Valid
	X2.2	0,436	0,214	Valid
	X2.3	0,595	0,214	Valid
	X2.4	0,461	0,214	Valid
	X2.5	0,856	0,214	Valid
Y	Y1	0,720	0,214	Valid
	Y2	0,741	0,214	Valid
	Y3	0,502	0,214	Valid
	Y4	0,473	0,214	Valid
	Y5	0,737	0,214	Valid

Source: Data processed through SPSS V.24 of 2023

According to the data in table 1 above, that proves all questions in the e-commerce variable (X_1) and corporate image (X_2) on saving decisions (Y) are valid. It can be seen that the Pearson Correlation (r-count) each statement's value exceeds its corresponding r-table value with a significance level for all question items at a level less than 0.05.

Reliability Statistics

Cronbach's Alpha	N of Items
.693	5
.728	5
.799	5

Source: Data processed through SPSS V.24 of 2023

Based on data processing findings, Cronbach's Alpha (α) value is higher than ≥ 0.60. This means it can draw the conclusion that the instrument indicators for the independent variable e-commerce in this study are reliable or can be trusted, because the measurement results are relatively consistent even though the statement was given two or more times to different respondents, so this survey can be utilized for future study.

Table 2. Results of Analysis Regression Linear Multiple

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.243	5.797		1.594	.116
	E-COMMERCE	1.267	.132	.265	2.305	.000
	CORPORATE IMAGE	1.544	.158	.443	3.443	.000

a. Dependent Variable: saving decision

Source: Data processed through SPSS V.24 of 2023

In multiple regression analysis formula $Y= a+b1X_1+b2X_2+$ the output values above are then entered into the equation of the multiple regression function, namely:

$$Y= 9,243+1,267X_1+1,544 X_2$$

1. In the table above in column B the constant (a) is 9.243 while in e-commerce (b_1) it is 1.267 and the corporate image (b_2) is 1.544 Based on these results it can be said that: constant is 9.243, regression coefficient X_1 of 1.267 and X_2 of 1.544.

2. So it may be said that if X_1 and X_2 are constant then Y is positive (9.243), if X_1 is constant then with increased e-commerce it will increase saving decisions. Likewise with a constant X_2, with an increased corporate image, it will increase the decision to save.

1. Partial Significance Test (t test)

To determine if the independent variables (X_1) and (X_2) have an impact that is significant on the dependent variable (Y), It is done using a test for partial regression coefficients (t test). The t test is carried out by comparing each variable's estimated t value to its respective t table. The independent variable is said to be influential if t count > t table above, then you may conduct a t test on each independent variable as follows:

a. Determine t count

t arithmetic based on e-commerce variables = 2.305

corporate image = 3.443

b. Define t table

The t table is displayed in the statistical table with a significance level of 0.05 where:

t table = t (a/2 ; n-k-1)

a = error rate

n = number of samples

k = number of variables

t table = t (0.05/2 ; 60-2-1 = t (0.025 ; 57)

so :

t table = 2.002 (based on the terms of the t table distribution)

t count X_1 = 2.305

t count X_2 = 3.443

1. E-commerce Variable (X_1)

The e-commerce variable (X_1) has a favorable but notable impact on the decision to save (Y) with a t count = 2.305 and a significance level of 0.000. By comparing arithmetic statistics with table statistics according to the findings of the t test, it is well known that t count (2.305) ≥ t table (2.002) and a significant probability of (0.00)≤(0.05) means that there exists a somewhat significant relationship between variable e-commerce, however, it has a favorable impact on saving decisions.

2. Corporate Image Variable (X_2)

Corporate image variable (X_2) has a favorable but tremendous impact on saving decisions (Y) with a t count = 3.443 and a significance level of 0.000. By comparing arithmetic statistics with table statistics depending on the outcomes of the t test, it is well known that t count (3.443) ≥ t table (2.002) and a significant probability of (0.000)≤(0.05) means that there exists a partial significant effect between corporate image variables, but has an effect positive on saving decisions.

2. **Simultaneous Significance Test (f Test)**

ANOVAᵃ

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.778	2	8.889	6.239	.004ᵇ
	Residual	81.205	57	1.425		
	Total	98.983	59			

a. Dependent Variable: SAVING DECION

b. Predictors: (Constant), CORPORATE IMAGE, E-COMMERCE

Source: Data processed through SPSS V.24 of 2023

The method of testing simultaneously by comparing F count with F table of independent variables is said to significantly influence the dependent variable if F count > F table.
The F test steps are as following:

a. Determine F count
According to the above table, the F count is 6.239

b. Define F table
The F table is shown in the statistics table with a significant level of 0.05 where:
F table = f (k ; n-k)
k = number of independent variables
n = number of samples
f(2 ; 60-2) = f(2;60)
so F table 0.05 (2 ;58) is 3.16

c. Assessment criteria
From the assessment above, it can be said that e-commerce (X_1) and corporate image (X_2) simultaneously have a substantial impact on the dependent variable, namely Saving Decision (Y) where F count > F table where the value is (6.239>3.16). This suggests that the independent factors have an effect on the dependent variable.

3. Analysis of the Coefficient of Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.424ᵃ	.180	.151	1.194

a. Predictors: (Constant), CORPORATE IMAGE , E-COMMERCE

Source: Data processed through SPSS V.24 of 2023

a. R indicates numerous correlations, namely the interaction of two or more independent factors with the dependent variable. The R value ranges from 0 to 1. The R value is close to 1, so the relationship is very close, but if it is close to 0, the relationship is deteriorating. The R value in the table is 0.424. This means that the relationship between

corporate image and saving decisions is 0.424. This value is close to 1, meaning there is a close relationship.

b. Adjusted R Square (R^2) or the square of the multiple R value, This displays the correlation coefficient. The R^2 value of 0.151 implies that the decision to save (Y) is influenced by 15.1% by corporate image (X_1) while 84.9% is impacted by factors that this study did not cover.

DISCUSSION

The purpose of this study is to determine the impact of E-commerce, and corporate image on customers' saving decisions at PT Bank Rakyat Indonesia Parepare Branch. To improve saving decisions, then E-commerce, and corporate image are significant variables in improving saving decisions, so in this study E-commerce and corporate image can be described as following:

The effect of e-commerce and corporate image on saving decisions partially. The findings of this investigation indicate that the e-commerce variable (X_1) has a positive but significant effect on saving decisions (Y) with a t count = 2.305 and a significance level of 0.000. By comparing arithmetic statistics with table statistics based on the results of the t test, it is known that t count $(2.305) \geq$ t table (2.002) and a significant probability of $(0.00) \leq (0.05)$ means that there is a partially significant effect between variable e-commerce, but has a positive effect on saving decisions.

From the data in the field it is proven that the use of e-commerce or the use of internet technology has long been operated by PT Bank Rakyat Indonesia, Parepare Branch, with the reason to attract the hearts of customers to save, therefore the company is innovating, with the convenience offered and as needed. customers, the use of e-commerce is in great demand by customers because its use makes it very easy for customers to transact easily, and reduces long queues at the office, this convenience is one of the reasons why PT Bank Rakyat Indonesia is in great demand by customers for saving,

Furthermore, the corporate image variable (X_2) has a small yet considerable influence on saving decisions (Y) with a t count = 3.443 and a significance level of 0.000. By comparing arithmetic statistics with table statistics according to the t test findings, it is known that t count $(3.443) \geq$ t table (2.002) and a significant probability of $(0.000) \leq (0.05)$ means that there exist a partial significant effect between corporate image variables, but has an effect positive on saving decisions. The convenience offered by banks to customers, customers also respond to companies with the acknowledgment that Bank Rakyat Indonesia is indeed very good at service innovation so that it has a great impact on corporate image and has a positive view of the company.

Then from the assessment above, it can be said that e-commerce (X_1) and image of the company (X_2) simultaneously have a statistically meaningful impact on the dependent variable, namely Saving Decision (Y) where F count > F table where the value is $(6.239 > 3, 16)$. This suggests that the independent factors have an effect on the dependent variable.

CONCLUSION & SUGGESTION

1. The e-commerce variable (X1) has a favorable but not statistically significant effect on the decision to save (Y) with a t count = 2.305 and a significance level (0.000). By comparing arithmetic statistics with table statistics according to the t test findings, it is known that t count $(2.305) \geq$ t table (2.002) and a significant probability of $(0.00) \leq (0.05)$ means that variable e-commerce has a marginally significant influence, but has a positive effect on saving decisions.

2. The corporate image variable (X2) has a favorable but not statistically significant influence on the choice to save (Y) with a t count = 3.443 and a significance level (0.000). By comparing arithmetic statistics with table statistics According to the t test results, It is well known that t count $(3.443) \geq$ t table (2.002) and a strong possibility of $(0.000) \leq (0.05)$ means that there exists a partial significant effect between corporate image variables, but has an effect positive on saving decisions.

3. From the assessment above, it can be said that e-commerce (X_1) corporate image (X_2) simultaneously has a statistically significant effect on the dependent variable, namely Saving Decision (Y) where F count>F table where the value is (6.239 > 3, 16). This suggests that the independent factors have an effect on the dependent variable.
4. Adjusted R Square (R^2) or the square of the multiple R value, this demonstrates the coefficient of determination. The R^2 value of 0.151 means that the decision to save (Y) is influenced by 15.1% by corporate image (X_1) while 84.9% is influenced by other variables not considered in this study have an impact.

SUGGESTION

1. For Other Researchers
As a reference material which can be utilized as comparison material in carrying out future studies, especially research related to e'commerce, and corporate image.
2. For Authors
Adding knowledge and as a means of applying the knowledge gained in lectures in the field of marketing, especially e'commerce, and corporate image on customers' decisions to save at PT Bank Rakyat Indonesia Parepare Branch.

ACKNOWLEDGEMENT/ IMPLICATION
Customer perception is defined as a person's process of making a decision and interpreting the information input, this contains an acknowledgment that in the future Bank Rakyat Indonesia will be able to attract customers to save at Bank Rakyat Indonesia Parepare Branch, customers who are interested in using e-commerce can provide a response good for the company, the response obtained from customers for the company will have a beneficial impact on the company's image.

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