

ABSTRACT

PENGARUH *PRODUCT KNOWLEDGE* TERHADAP MINAT NASABAH ASN PADA PRODUK DEPOSITO SUKA-SUKA DI PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN (BJB) TBK KCP PANUMBANGAN

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This study aims to determine the level of Product Knowledge, the level of Customer Interest, and the effect of Product Knowledge on Customer Interest in using the Deposito Suka-Suka product at Bank BJB KCP Panumbangan. This research employed a quantitative method with descriptive and verificative approaches. The population consisted of civil servant customers at Bank BJB KCP Panumbangan. A total of 97 respondents were selected using a probability sampling technique. Data were collected through questionnaires and analyzed using descriptive analysis, simple linear regression, t-test, and coefficient of determination. The results showed that Product Knowledge was categorized as low, while Customer Interest was categorized as moderate. The simple linear regression analysis indicated that Product Knowledge had a positive effect on Customer Interest, as represented by the regression equation $Y = 15.181 + 0.665X$. The t-test result showed that the calculated t_{value} was 10.202, which was greater than the t_{table} value of 1.985, with a significance value of less than 0.05, indicating that the research hypothesis H_0 is rejected and H_1 is accepted. Furthermore, the coefficient of determination (R Square) was 0.523, meaning that Product Knowledge explained 52.3% of Customer Interest, while the remaining 47.7% was influenced by other factors outside the scope of this study.

Keywords: *Product Knowledge, Customer Interest, Deposito Suka-Suka, Bank BJB.*

ABSTRAK

PENGARUH *PRODUCT KNOWLEDGE* TERHADAP MINAT NASABAH ASN PADA PRODUK DEPOSITO SUKA-SUKA DI PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN (BJB) TBK KCP PANUMBANGAN

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Penelitian ini bertujuan untuk mengetahui tingkat *Product Knowledge*, tingkat Minat Nasabah, dan pengaruh *Product Knowledge* terhadap Minat Nasabah dalam menggunakan produk Deposito Suka-Suka pada Bank BJB KCP Panumbangan. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi penelitian adalah nasabah ASN di Bank BJB KCP Panumbangan. Sampel penelitian berjumlah 97 responden yang diperoleh menggunakan teknik *probability sampling*. Pengumpulan data dilakukan melalui penyebaran kuesioner dan dianalisis menggunakan analisis deskriptif, regresi linier sederhana, uji t, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa *Product Knowledge* berada pada kategori rendah, sedangkan Minat Nasabah berada pada kategori sedang. Hasil analisis regresi linier sederhana menunjukkan bahwa *Product Knowledge* berpengaruh positif terhadap Minat Nasabah dengan persamaan regresi $Y = 15.181 + 0.665X$. Hasil uji t menunjukkan nilai t_{hitung} sebesar 10.202 lebih besar dari t_{tabel} sebesar 1.985 dengan nilai signifikansi kurang dari 0.05, sehingga hipotesis penelitian H_0 ditolak dan H_1 diterima. Selain itu, nilai koefisien determinasi (*R Square*) sebesar 0.523 menunjukkan bahwa *Product Knowledge* mampu menjelaskan Minat Nasabah sebesar 52.3%, sedangkan sisanya 47.7% dipengaruhi oleh faktor lain di luar penelitian.

Kata Kunci: *Product Knowledge*, Minat Nasabah, Deposito Suka-Suka, Bank BJB.