The Effect of Knowledge and Promotion on Customer Interest in Using Services PT. Pegadaian Branch, Parepare City

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ABSTRACT

This study aims to determine: The influence of customer knowledge on customer interest in using PT Pegadaian services at the Parepare city branch and to determine the influence of promotion on customer interest in using PT Pegadaian services, both of which greatly influence customer interest. The method used is quantitative and data is obtained by means of questionnaires, interviews and documentation. Data analysis techniques: validity test, reliability test, statistical test and classical assumption test. The results of the study indicate that the influence of customer knowledge partially has a significant effect on customer interest in using PT Pegadaian services and then promotion partially has a significant effect on customer interest in using PT Pegadaian services.

INTRODUCTION

In Indonesia, these institutions mainly operate in rural areas or lower-class communities. Formal financial institutions are business entities engaged in finance to provide services to customers or the community, where in general these institutions are regulated by financial regulations from the government, for example pawnshops, insurance, banks, money markets and others (Yudanegara, 2017). These formal financial institutions are divided into two, namely bank financial institutions and non-bank financial institutions. One of the non-bank financial institutions that carries out lending activities is PT. Pegadaian (Persero). PT. Pegadaian (Persero) is one of the State-Owned Enterprises (BUMN) under the auspices of the Ministry of Finance which is engaged in credit services in the form of providing loans under pawn law with collateral in the form of pawned goods.

Pegadaian is a form of association that carries out activities in the economic sector and is included in non-bank financial institutions in Indonesia. Pegadaian

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is a place for consumers to borrow money with personal belongings as collateral. Carrying the slogan "solve problems without problems" the pawnshop is even considered a people's economy. This is based on the fact that even lower-class people can take advantage of pawn services from this pawnshop. One of them is PT. Pegadaian (Persero) Parepare Branch has the same duties and missions to grow the company and serve the community as well as possible.

PT Pegadaian Parepare Branch has pawnshop units spread across the city of Parepare and has 16,650 active customers from various educational and work backgrounds. To increase customer interest in using pawnshop services, efforts must be made such as providing knowledge and promoting its products. Customer knowledge is all information that consumers have about various products and services, as well as other knowledge related to these products and services and information related to their function as consumers. Consumer knowledge will influence purchasing decisions (Sumarwan, 2011). Muslichah (2010), promotion is a marketing activity that seeks to disseminate information, influence, persuade, and/or remind the target market of the company and its products so that they are willing to accept, buy, and be loyal to the products offered by the company concerned. Hermawan (2012), promotion is one of the priority components of the three marketing activities that inform consumers that the company is launching a new product that tempts consumers to make purchases. Lupiyoadi (2012)

Interest in the Big Indonesian Dictionary is defined as a high tendency of the heart towards something passion or desire. Meanwhile, according to Mappiare (in Adhitama, 2014:19), interest is a mental device consisting of feelings, hopes, attitudes, prejudices or other tendencies that direct.

Definition of Pawn According to Sutedi (2011) is a right obtained by a creditor for a movable object submitted by the creditor as collateral for his debt and the item can be sold by the creditor if the debtor cannot pay off the obligation when it is due. A debtor gives the creditor the power to use the movable goods that have been handed over to pay off the debt if the debtor cannot pay off his obligations when due. Meanwhile, according to Apriani (2010), a pawn is an agreement for an item as collateral for a debt or making an object of value according to sharia as collateral for a loan (marhun bih), so that with this debt collateral, all or part of the debt can be accepted.

A pawn according to the Civil Code Book II Chapter XX Article 1150 is a right obtained by a creditor over a movable item, which is handed over to him by a debtor or by another person on his behalf, and which gives the creditor the power to take payment from the item in priority over other creditors, with the

exception of the costs of auctioning the item and the costs that have been incurred to save it after the item was pawned, which costs must take priority.

RESEARCH METHOD
Framework of Thought

In this study, there are four variables identified as important problems, two independent variables, namely knowledge and promotion and the dependent variable, namely interest. A good framework of thought will theoretically explain the link between the variables to be studied. So theoretically it is necessary to explain the relationship between independent and dependent variables. If in the study there are moderator and intervening variables, it is also necessary to explain why these variables are involved in the study. The link between these variables is then formulated into a research paradigm. Therefore, each preparation of a research paradigm must be based on a framework of thought.

Based on the theoretical basis presented above, a framework of thought is produced in the form of an associative framework: Variable X1 = Knowledge, variable X2 = Promotion, variable, Y = Interest
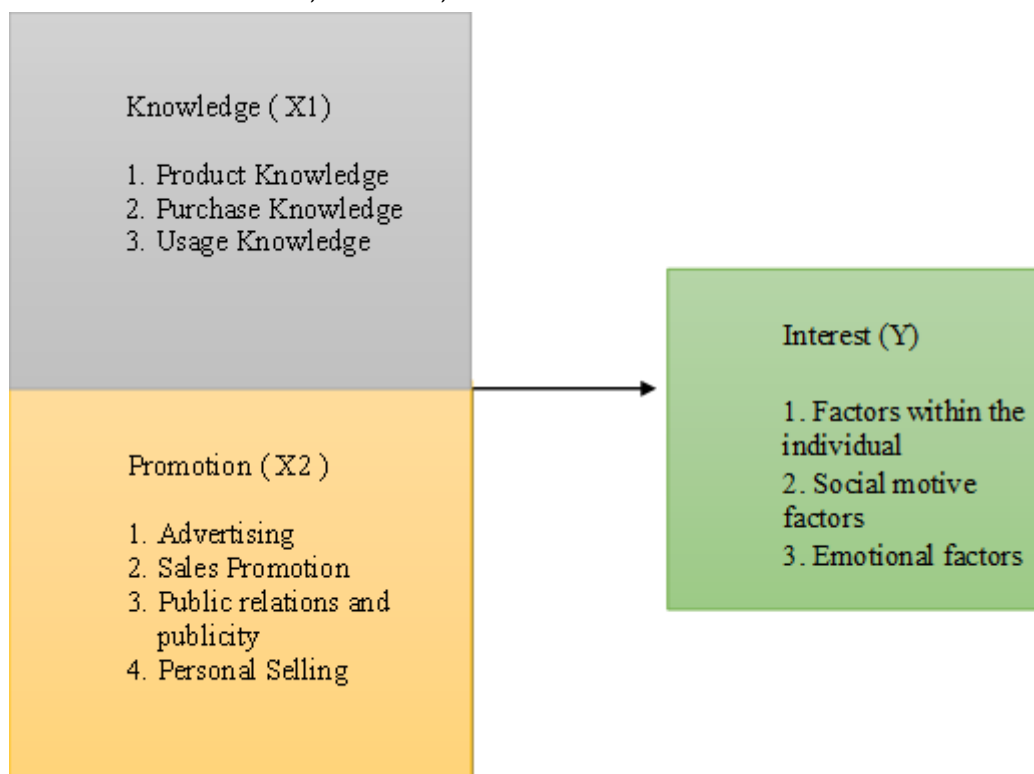

Figure 1.
Framework of Thought

RESULT AND DISCUSSION

The distribution of questionnaires to 100 customer respondents at PTPegadaian Parepare City Branch. The following research results were obtained:

Data Analysis

1. Validity and Reliability Test
   a. Validity Test
      This validity test is used to measure the validity of a questionnaire. Comparing the calculated r value with the table r value is
      1) If the calculated r value> r table then the questionnaire item is declared valid
      2) If the calculated r value <r table then the questionnaire item is declared invalid.

Df value = 98 (df = 100-2 = 98) then the size of the r table with a significance level of 5% is 0.1966. The results of the validity test in this study are as follows

Table 1.
Results of the Validity Test of the knowledge variable (X1)

Variables	ItemQuestion	R count	R table 5%(98)	Description
Knowledge X1	X1 (1)	0,775	0,1966	Valid
	X1(2)	0,864	0,1966	Valid
	X1(3)	0,894	0,1966	Valid
	X1(4)	0,815	0,1966	Valid

The SPSS output results in table 1 obtained data for the variable knowledge (X1) which states that from 4 question items given to 100 respondents, the calculated r value was greater than the table r value, which means that all question items were declared valid.

Table 2.
Validity Test Results for the promotion variable (X2)

Variables	Item Question	R count	R table 5% (98)	Description
	X2 (1)	0,711	0,1966	Valid
	X2(2)	0,829	0,1966	Valid
Promotion X2	X2 (3)	0,820	0,1966	Valid
	X2 (4)	0,725	0,1966	Valid
	X2 (5)	0,688	0,1966	Valid

Primary Data Source Processed (2024)

The SPSS output results in table 2 obtained data for the promotion variable (X2) which stated that from 5 question items given to 100 respondents, the

calculated r value was greater than the table r value, which means that all question items were declared valid.

Table 3.
Results of the Validity Test of the Interest Variable (Y)

Variables	Item Question	R count	R table 5% (98)	Description
Interested Y	Y 1	0,876	0,1966	Valid
	Y 2	0,827	0,1966	Valid
	Y 3	0,910	0,1966	Valid
	Y 4	0,895	0,1966	Valid

Primary Data Source Processed (2024)

The SPSS output results in table 3 obtained data for the variable of interest (Y) which stated that from 4 question items given to 100 respondents, the calculated r value was greater than the table r value, which means that all question items were declared valid

b. Reliability

The reliability test is used to determine the extent to which the measurement results remain consistent when carried out twice or more against the same symptoms using the same measuring instrument. This test is carried out on all question items or statements contained in the questionnaire using the Cronbach's Alpha technique > 0.60.

The basis for decision making in the reliability test is as follows

1) If the Cronbach's Alpha value > 0.60, the questionnaire is declared reliable

2) If the Cronbach's Alpha value <0.60, the questionnaire is declared unreliable

The results of the reliability test obtained in this study are as follows:

Table 4.
Reliability Test

Variables	Cronbach's Alpha	N of Items	Description
Knowledge X1	0,859 > 0,60	4	Reliable
Promotion X2	0,806 > 0,60	5	Reliable
Interested Y	0,900 > 0,60	4	Reliable

Primary Data Source Processed (2024)

The SPSS output results in table 4 show that all variables have Cronbach's alpha > 0.60. So it can be concluded that the questions in this questionnaire are reliable.

2. Multiple linear regression.

This analysis is used to test whether there is an influence between one variable and another which is expressed in the form of a mathematical equation. The results of processing multiple regression analysis data using the SPSS program are shown in the following table:

Table 5.
Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,919	1,283		3,833	,000
	Knowledge	,233	,090	,246	2,592	,011
	Promosi	,439	,079	,530	5,582	,000

Primary Data Source processed (2024)

So based on the table above, the multiple linear regression equation is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 \; 4.919 + 0.233 + 0.439$$

The results of the multiple regression equation above provide an understanding that:

a) The constant value of 4.919 means that before being influenced by the independent variables, namely the interest in using services, it has a positive value.

b) The regression coefficient X_1, obtained from the value (β_1) of 0.233, this can be interpreted that if knowledge (X_1) is increased while other variables are fixed (constant) then the interest in using services will also increase.

c) The regression coefficient X_2, obtained from the value (β_2) of 0.439, this can be interpreted that if promotion (X_2) is increased while other variables are fixed (constant) then the interest in using services will also increase.

3. Multiple linear regression.

a. T-Test

The t-test is conducted to determine whether the independent variable (X) individually affects the dependent variable (Y). The results of the t-test are as follows

Table 6.
T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,919	1,283		3,833	,000
	Knowledge	,233	,090	,246	2,592	,011
	Promotion	,439	,079	,530	5,582	,000

Primary Data Source processed (2024)

The basis for decision making in the t-test is as follows

1) If the calculated t value> t table, then there is an influence of the independent variable on the dependent variable or the hypothesis is accepted

2) If the sig value <probability 0.05, then there is an influence of the independent variable on the dependent variable or the hypothesis is accepted

Based on table 15, it is known that the magnitude of the influence of each independent variable partially (individually) on the dependent variable is as follows:

1) The influence of customer knowledge (variable X1) on customer interest (variable Y) in using PT Pegadaian services.

   The results of the hypothesis test show that the calculated t value for knowledge is 2.592 with a significance of 0.011. While the t table can be calculated in the t-test table because a two-way hypothesis is used and df = 98 (obtained from the n-k formula, where n is the number of data and k is the number of independent variables, 100-2 = 98). The t table is 1.984. So that the calculated t value = 2.592> t table value = 1.984. So it can be concluded that Ha is accepted and Ho is rejected, so that the knowledge coefficient partially has a significant effect on customer interest in using PT. Pegadaian services.

2) The Effect of Promotion (Variable X2) on Customer Interest (variable Y) in using PT. Pegadaian services.

The results of the hypothesis test show that the calculated t value for promotion is 5.582 with a significance of 0.000. While the t table can be calculated in the t-test table, with α = 0.1 because a two-way hypothesis is used and df = 98 (obtained from the n-k formula, where n is the number of data and k is the number of independent variables, 100-2 = 98). The t table is 1.984. So that the calculated t value = 5.582> t table value = 1.984. So it can be concluded that Ha is accepted and Ho is rejected, so that the promotion coefficient partially has a significant effect on customer interest in using PT. Pegadaian

b. F Test (Simultaneous Test)

The Ftest is used to measure how far the independent variables simultaneously affect the dependent variable.

Table 7. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	316,355	2	158,178	51,44	,000
	Residual	298,235	97	3,075	7	b
	Total	614,590	99			

Based on table 16, the results of the F test are shown which can be used to predict the contribution of aspects of the Knowledge variable and to customer interest in using PT. Pegadaian services. From the calculation, the calculated F value is 51.447 and the F table is 3.09 which is obtained from df1 = 3-1 = 2 and df2 = 100-2 = 98, because the calculated F value> F table (51.447> 3.09) the magnitude of sig .000 <0.05, this indicates that the independent variables (knowledge and promotion) together affect the dependent variable (interest in using services) significantly. So it can be concluded that H0 is rejected and Ha is accepted.

Discussion

The Influence of Customer Knowledge on Customer Interest in Using PT. Pegadaian Services

All information owned by consumers regarding various products and services, as well as other knowledge related to these products and services and information related to their function as consumers.

The T-test from the results of the hypothesis testing shows that the calculated t value for knowledge is 2.592 with a significance of 0.011. While the t table can be calculated in the t-test table, with α = 0.1 because a two-way

hypothesis is used and df = 98 (obtained from the n-k formula, where n is the number of data and k is the number of independent variables, 100-2 = 98). The t table is 1.984. So the calculated t value = 2.592> t table value = 1.984.

The results of this study with the theoretical statement from Aini (2014) which states that public knowledge has a positive and significant effect on interest with the explanation that knowledge can provide a level of public trust, so that it can grow interest in becoming a customer. Thus it can be concluded that customer knowledge is an important component in influencing customer interest in using PT. Pegadaian services. In this case, it is because customers before using PT. Pegadaian services must know the products available at the pawnshop and their requirements.

This study shows that the higher the customer's knowledge, the higher the customer's interest in using pawnshop services, conversely if the customer's knowledge is low, the customer's interest in using pawnshop services is lower.

The Effect of Promotion on Customer Interest in Using PT. Pegadaian Services

Promotion is a marketing activity that seeks to disseminate information, influence, persuade, and or remind the target market of the company and its products so that they are willing to accept, buy, and be loyal to the products offered by the company concerned. Promotion is one of the variables in the marketing mix that is very important for companies to implement in marketing service products. Promotional activities not only function as a means of communication between companies and consumers, but also as a means to influence consumers in purchasing activities or using services according to their desires and needs.

t-test The results of the hypothesis test show that the calculated t value for knowledge is 5.582 with a significance of 0.000. While the t table can be calculated in the t-test table, with α = 0.1 because a two-way hypothesis is used and df = 98 (obtained from the n-k formula, where n is the number of data and k is the number of independent variables, 100-2 = 98). The t table is 1.984. So the calculated t value = 5.582> t table value = 1.984. And based on Table 18 above, the Pearson correlation of promotion is 1, it can be concluded that Ha is accepted and Ho is rejected, so that the promotion coefficient partially has a significant or very strong effect on customer interest in using PT. Pegadaian services.

The results of this study are supported by research conducted by Tri Astuti (2012) which shows that promotion affects interest. Thus it can be concluded that promotion is an important element to influence customer interest in using PT. Pegadaian services. In this case, it is because customers before using PT. Pegadaian services because of product promotions, direct promotions carried out by the pawnshop. This study shows that the higher the promotion, the higher the

customer interest in using pawnshop services, conversely if the promotion is low, the lower the customer interest in using pawnshop services

CONCLUSION

Based on the results of the study and discussion of the influence of customer knowledge and PT Pegadaian's promotion on customer interest in using the services of PT Pegadaian Parepare City Branch, several things can be concluded below:

1. Customer knowledge influences customer interest with the results of hypothesis testing with data processing using SPSS showing that in the partial test or T test the calculated t value of the knowledge variable (X1) is 2.592 which is greater than the t table of 1.984. So it can be concluded that Ha is accepted and Ho is rejected, so that customer knowledge partially has a significant effect on customer interest in using PT Pegadaian's services.

2. Promotion influences customer interest with the results of hypothesis testing with data processing using SPSS showing that in the partial test or T test the calculated t value of the promotion variable (X2) is 5.582 which is greater than the t table of 1.984. So it can be concluded that Ha is accepted and Ho is rejected, so that the promotion coefficient partially has a significant effect on customer interest in using PT Pegadaian's services

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