Effect of Promotion, Quality of Service, and Trust on Interest in Becoming a Customer

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ABSTRACT: This study aims to analyze the effect of promotion, service quality, and trust on interest in becoming a customer at a private bank. The population in this study was customers of PT. BPR Mertha Sedana with a sample size of 100 people. This type of research is quantitative with data collection techniques using questionnaires, and the data analysis technique used is multiple linear regression analysis assisted by the SPSS program. The results of the analysis show that Promotion has a positive and significant effect on student interest, with a significance value of 0.034. Service quality has a positive and significant effect on student interest, with a significance value of 0.000. Trust has a positive and significant effect on the decision to become a customer, with a significance value of 0.000. Promotion, service quality, and trust together have a positive and significant effect on the decision to become a customer, with significance value of 0.000 so that the hypothesis is accepted.

KEYWORDS: Promotion, Service Quality, Trust, and Interest

I. INTRODUCTION

The rapid development of the economy in society has made the economic need for clothing, food, and housing also increase. The increase in primary needs coupled with secondary needs makes people increasingly competing to find ways to fulfill their desire to fulfill all these needs (Saifudin, Aima, Sutawidjaya, & Sugiyono, 2021). To meet growing needs, financial institutions are present during the community and provide a helping hand to the community so that they can fulfill their needs through lending in the form of various loan products. The condition of Microfinance Institutions such as Rural Banks (BPR), Financing Banks (BPRS), and Cooperatives, both conventional and Islamic, is becoming increasingly alarming. One by one the Financial Institutions fell. In contrast to commercial banks, if there is a BPR/BPRS whose business is problematic, the Government through the Financial Services (OJK) from 2014 will not hesitate to close it because it is considered not to have a systemic impact.

Based on Kompasnia.com 2019, it shows that the number of BPRs has a declining trend every year. Seen in 2010 the number of BPR in Bali was 1817 BPR and continued to decline until 2019 to 1635 BPR. The number of significant declines indicates that the existence of BPRs is experiencing problems in maintaining their existence. The decreasing number of BPRs is caused by many factors./financing non-performing *loans*, as of August this reached 6.54% for BPRs and 9.97% for BPRS, far above the NPL for commercial banks which was only 3%. On the other hand, rural banks rely on deposits that have high-interest rates, so the *cost of funds* is higher than commercial banks. In addition, there is also the problem of fraud committed by BPR owners. A new problem arose when many commercial banks began to enter the micro sector which had been worked on by BPRs. With promotions that are less attractive and not more attractive than Commercial Banks, BPRs are unable to compete and leading to a decrease in the number of BPRs.

BPR Mertha Sedana, is one of the BPRs located in Mengwi District, Badung Regency, Bali Province. Located on the outskirts of the city, BPR Mertha Sedana has a variety of customers and aims to help economically weak communities in the urban area of Badung and rural communities around the BPR. Badung Regency has residents with diverse livelihoods; there are farmers, breeders, fishermen, entrepreneurs, employees, and so on. This diversity provides an opportunity for BPR Mertha Sedana to provide creative promotional strategies from all fields to attract public interest to become customers. Based on the results of

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observations and interviews, PT BPR Mertha Sedana in promotional activities related to attractive savings and credit products was carried out in print media such as the Bali Bank newspaper, and also installed billboards in strategic places, in addition to following the development of an increasingly advanced era, PT. BPR Mertha Sedana conducts promotions through social media, Facebook*, and radio broadcasts. Based on this, it can be indicated that the promotion method at PT BPR Mertha Sedana is classified as intensive, but the management is still not with the results achieved because there are still many people who do not know about the product, so the management still has to try harder to do promotions.

Reported from the balibanknews.com page that PT. BPR Mertha Sedana, Mengwi District, Badung Regency, won the Golden Award again at the national scale BPR performance appraisal event by Infobank magazine in Jakarta on August 30, 2019. The BPR, which is headquartered on Jalan Cokroaminoto Utara, Denpasar, has won six consecutive Infobank Awards since 2013 and two of them are Golden Awards. President Director of PT. BPR Mertha Sedana said the BPR he manages won the very good predicate for the category of BPR with assets above Rp 50 billion and below Rp 100 billion. He said the performance during 2018 was satisfactory even in the midst of a sluggish national and regional economy. During 2018, this BPR succeeded in increasing asset growth from the previous year by 125 percent or IDR 56.88 billion in 2017 to IDR 71.1 billion in 2018.

Asset growth is certainly supported by growth in savings and time deposits. The amount of fundraising in the form of savings during 2018 was recorded at Rp. 18.31 billion, an increase of about 127 percent from the previous year of Rp. 14.37 billion. Time deposits also increased during 2018 by Rp. 20.58 billion, an increase of around 146 percent from the previous Rp. 14.03 billion. In addition to the growth of funds, the disbursed loans also experienced a growth of around 128 percent from IDR 44.77 billion in 2017 to IDR 57.29 billion in 2018 and the profit generated until December 2018 was IDR 1.25 billion. Based on this, it can be seen that BPR Mertha Sedana can attract public interest to become customers. The customer's decision to become a customer at BPR Mertha Sedana does not just appear, it is indicated that there are factors that influence the decision to become a customer at BPR Mertha Sedana.

Competition is getting tougher due to the current society tends to put more trust in big banks such as BRI, BCA, BNI, and so on compared to BPRs which have a smaller scope. In terms of credit interest, competition burdens the BPR because big banks provide lower interest rates. So to compensate for the interested inequality, there must be other aspects that are highlighted by BPR companies, one of which is to improve the quality of service to customers to satisfy customers to become or seek credit. Research conducted by (Li & Shang, 2020; Pham, Limbu, Bui, Nguyen, & Pham, 2019) shows that service quality has a significant influence on customer decisions. To get customers, promotion is very necessary (Pornpitakpan, Yuan, & Han, 2017; Su & Teng, 2018). Wulandari and Subagio (2015) say that the decision to become a customer at a bank is influenced by various factors. The decision to become a customer at a Bank is a decision taken based on trust in the Bank. Trust is a very difficult thing to grow, it requires a long process and a mature system.

Azhar (2018) states that trust is a desire to use, follow and be willing to give up what we have to what we trust. Trust is an important factor that influences interest in becoming a customer or becoming a bank. Matters related to finance require a high principle of trust in it so that everything planned and collaborated can run smoothly.

II. LITERATUR REVIEW

A. Marketing

Marketing is a process that is carried out socially and managerially, both from a personal and organizational perspective,to obtain the desired needs through the work of creation and can exchange them with others. (Khaleeli, Faisal, & Anwar, 2021; Rois, Kartika, Budiman, Komarudin, & Gunawan, 2021; Soekotjo, Cahyono, Nugroho, Rismawati, & Kawiana, 2021) divide marketing into several concepts including the production concept, the product concept, the sales concept, the marketing concept, and the social concept of marketing.

B. Promotion

(Le Borgne, Sirieix, & Costa, 2018) emphasize that to get customers, promotion is very necessary. (Yasa, Giantari, Setini, & Rahmayanti, 2020; Yasaa et al., 2020) also stated that the decision to become a customer at a bank is influenced by various factors. The decision to become a customer at a Bank is a decision taken based on trust in the Bank. Trust is a very difficult thing to grow; it requires a long process and a mature system. (Epstein, Flores, Goodstein, & Milberg, 2016; Taylor & Strutton, 2016) mention several indicators of promotion including Promotion Frequency, Promotion Quality, Promotion Quantity, Promotion Time, and Accuracy of Promotional.

C. Service Quality

(Pham et al., 2019) explain that the type of good service is seen from a customer or consumer satisfaction. . Service quality is important because it can's image company. Competition is getting tougher due to the current society tends to put more trust in

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big banks such as BRI, BCA, BNI, and so on compared to BPRs which have a smaller scope. In terms of credit interest, competition burdens the BPR because big banks provide lower interest rates. So to compensate for the interested inequality, there must be other aspects that are highlighted by BPR companies, one of which is to improve the quality of service to customers to satisfy customers to become or seek credit. Research conducted by (Ha & Lee, 2018; Pornpitakpan et al., 2017) shows that service quality has a significant influence on customer decisions.

D. Trust

Is a desire to use, follow and be willing to give up what we have to what we trust? Trust is an important factor that influences interest in becoming a customer or becoming a bank. Matters related to finance require a high principle of trust in it so that everything that is planned and collaborated can run smoothly. (Radomska, Wołczek, Sołoducho-Pelc, & Silva, 2019; Suhartanto et al., 2021) mentions several indicators of trust are: 1) Honesty in managing the company, 2) Competence and 3) The information provided can be trusted.

E. Interest in Becoming a Customer

Interest can be interpreted as a condition that makes a person or individual experience a tendency or preference for attention or desire (Ferdousi & Mahmud, 2019). Interest in becoming a customer is assumed to be buying interest. Purchase intention is part of the behavioral component of the attitude to consuming. According to (Ferdousi & Mahmud, 2019; Kelliher, Reinl, Johnson, & Joppe, 2018; Tabrani, Amin, & Nizam, 2018), buying interest is an action taken by consumers who are carried out because of the inclination before the buying decision is implemented.

F. Research Hypothesis

H1: Promotion (X1) has a positive effect on Interest in Becoming a Customer (Y).
H2: Service Quality (X2) has a positive effect on Interest in Becoming a Customer (Y).
H3: Trust (X3) has a positive effect on Interest in Becoming a Customer (Y).
H4: Promotion (X1), Service Quality (X2), and Trust (X3) affect Interest in Becoming a Customer (Y)

III. RESEARCH METHOD

A. Research Location

The research location was conducted by the author at PT. BPR Mertha Sedana. BPR Mertha Sedana, is one of the BPRs located in Mengwi District, Badung Regency, Bali Province. Located on the outskirts of the city, BPR Mertha Sedana has a variety of customers and aims to help economically weak communities in the urban area of Badung and rural communities around the BPR. The reason for choosing this location is because the phenomenon shown in the form of a decrease in the number of BPRs in Bali due to bad loans makes BPR Mertha Sedana always have to show its credibility through promotion, service quality and increasing public trust.

B. Population and Sample

The population in study was customers of PT. BPR Mertha Sedana, totaling 5211 customers. Furthermore, the determination of the sample using the *Slovin formula,* obtained a sample of 100 people.

C. Types of Data

The type of data used in study is quantitative data. Quantitative data is a study that can be calculated or numbered as the results of a questionnaire given to consumers of PT. BPR Mertha Sedana.

D. Data Sources

Primary data in the form of data obtained directly from data sources obtained through the results of distributing questionnaires obtained directly from consumers of PT. BPR Mertha Sedana. Secondary data is data obtained indirectly from the source but can be obtained through other studies in books, journals, articles, and other matters that are still related to this research. Secondary data in this study are in the form of previous research, journals on the internet, and books.

E. Data Collection

Techniques Data collection techniques that will be carried out in this research are by distributing questionnaires. The questionnaire contains a *Likert* which is used as a measuring.

F. Data Analysis

Techniques multiple regression analysis was used to analyze the effect of independent variables on the dependent variable (Ghozali, 2006). In this study the independent variables consist of Promotion (X_1), Service quality (X_2), and Trust (X_3) while the

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dependent variable is Interest in Becoming a Customer (Y) Ganesha Pudak Café Kedonganan Restaurant. Calculation analysis will use the help of SPSS. The multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$$

(1) In addition to multiple regression analysis, the study also uses the T-test and F test. The different t-test is used to test how far the influence of the independent variables used in this study individually in explaining the dependent variable partially (Ghozali, 2011). The t-test can be calculated by the formula (Ghozali, 2011):

$$t \ count = \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$$

(2) According to Cooper & Schindler, the F test aims to test the feasibility of a model (Andoko & Devina, 2015).

IV. RESULTS AND DISCUSSION

A. Result

PT. BPR Mertha Sedana is located on Jalan Denpasar-Tabanan Mengwitani, Mengwi Badung. PT. BPR Mertha Sedana was established on November 24, 2004, based on the Letter of the Directorate of Rural Bank Supervision No. 5/304/DPBPR/P3BPR dated August 27, 2003, regarding Approval in Principle of Establishment, and based on the Decree of the Governor Bank Indonesia No.6/80/KEP.GB/2004 dated October 19, 2004, regarding the Granting of Business Licenses. PT. BPR Mertha Sedana has a vision, namely "To become a Rural Bank that is trusted by the community by carrying out a healthy, profitable and highly competitive banking function to support micro-economic strength by taking into account the economic and socio-cultural potential of the people of Palembang''. With the mission of PT. BPR Mertha Sedana is "Opening access to banking services in the form of savings and credit for the community and entrepreneurs in the microeconomic sector (MSMEs)".

Characteristics of Respondents

Table 1. Characteristics of Respondents Based on Gender

Classification	Number of Respondents (persons)	Percentage Respondents (%)
Man	36	36,0
Women	64	64,0
Total	100	100

Source: Primary Data Processed, 2020

Referring to the table, it is found that respondents with female sex are more dominant than male.

Table 2.Characteristics of Respondents Based on Age

Classification	Number of Respondents (persons)	Percentage Respondents (%)
18 - 27 Years	17	17,0
28 – 37 Years	53	53,0
38 - 47 Years	23	23,0
>47 Years	7	7,0
Total	100	100

Source: Primary Data Processed, 2020

Referring to the table obtained by respondents aged 18 - 27 years as many as 17 people with a percentage of 17.0%. Respondents are aged 28 - 37 years as many as 53 people with a percentage of 53.0%. Respondents aged 37 - 47 years were 23 people with a percentage of 23.0%, and respondents aged over 47 years were 7 people with a percentage of 7.0%. This shows that respondents aged 28-37 years are the most dominating among other ages.

Table 3.Characteristics of Respondents Based on Length of Being a Customer

Classification	Number of Respondents (persons)	Percentage Respondents (%)
1 Years	31	31,0
1 – 4 Years	14	14,0
>4 Years	55	55,0
Total	100	100

Source: Primary Data Processed, 2020

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Referring to the table shows that the respondents are dominated by the length of being a consumer more than 4 years.

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Table 4. Criteria and Assessment Categories of Respondents' Answers

No	Criteria	Rating Category
1	1,00 – 1,80	Very Not Good
2	1,81 – 2,60	Not good
3	2,61 – 3,40	Average
4	3,41 – 4,20	Good
5	4,21 – 5,00	Very good

Source: Sugiyono, 2020

The respondents' perceptions of the promotion variable with 5 statements, service quality with 5 statements, trust with 5 statements and the decision to become a customer with 5 statements are described as follows:

Table 5.Description of Respondents' Answers on Promotion Variables

Statement	Response Frequency					Average	Category
	SS	S	KS	TS	STS		
Promotions carried out by PT BPR Mertha Sedana take place at regular intervals	13	42	44	0	1	3,66	Good
The use of outdoor media in the form of billboards, banners, and news from print and electronic media makes it easier for the public to get to know the PT BPR Mertha Sedana program	10	49	41	0	0	3,69	Good
The promotion area carried out by PT BPR Mertha Sedana has been evenly distributed	12	44	44	0	0	3,68	Good
The timing of the promotion by PT BPR Mertha Sedana chose the right time	14	55	30	0	1	3,81	Good
Promotion of savings products directly relates to the community and is carried out properly	12	56	29	0	1	3,74	Good
Overall Average						3,72	Good

Source: Primary Data Processed, 2020

Table 6. Description of Respondents' Answers on Service Quality Variables

Statement	Response Frequency					Average	Category
	SS	S	KS	TS	STS		
PT BPR Mertha Sedana has a comfortable and safe place	11	82	6	0	1	4,02	Good
Employees of PT BPR Mertha Sedana provide fast and precise service	11	82	5	2	0	4,02	Good
Employees of PT BPR Mertha Sedana provide services when consumers need	9	81	6	1	3	3,92	Good
Employees of PT BPR Mertha Sedana have good skills and	7	72	12	8	1	3,76	Good

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Statement	SS	S	KS	TS	STS	Average	Category
knowledge							
Employees of PT BPR Mertha Sedana give individual attention to consumers	12	80	6	2	0	4,02	Good
Overall Average						3,95	Good

Source: Primary Data Processed, 2020

Table 7. Description of Respondents' Answers on Trust Variables

Statement	Response Frequency					Average	Category
	SS	S	KS	TS	STS		
I believe the management of PT BPR Mertha Sedana manages the organization honestly	21	52	16	10	1	3,82	Good
I believe that the programs owned by PT BPR Mertha Sedana will provide convenience and benefits for customers	26	39	28	6	1	3,83	Good
The information provided about the PT BPR Mertha Sedana program is easy for me to understand and makes sense	22	45	26	5	2	3,80	Good
The program offered by PT BPR Mertha Sedana makes me feel safe to save or apply for credit	26	60	13	1	0	4,11	Good
Every program offered makes me feel that PT BPR Mertha Sedana is responsible to customers	24	44	32	0	0	3,92	Good
Overall Average						3,90	Good

Source: Primary Data Processed, 2020

Referring to the table of trust variables has an overall average of 3.90 with a good category, the lowest score is in the statement "The information provided about the PT BPR Mertha Sedana program is easy for me to understand and makes sense" of 3.80 with a good category, while the score The highest score is in the statement "The program offered by PT BPR Mertha Sedana makes me feel safe to save or apply for credit" of 4.11 with a good category.

Table 8. Description of Respondents' Answers on Decision Variables to Become a Customer

Statement	Response Frequency					Average	Category
	SS	S	KS	TS	STS		
I am interested in opening a savings account at PT BPR Mertha Sedana	9	63	25	3	0	3,78	Good
I will give advice to other people (friends, relatives, etc.) to start and open a savings account at PT BPR Mertha Sedana	16	60	22	2	0	3,90	Good
I will ating again and use other savings products provided by PT BPR Mertha Sedana	20	61	16	3	0	3,98	Good
After knowing the savings information at PT BPR Mertha Sedana, I am interested in finding	29	55	13	2	1	4,09	Good

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out more about other programs							
I already have a savings account at PT BPR Mertha Sedana	31	56	12	1	0	4,17	Good
Overall Average						3,98	Good

Source: Primary Data Processed, 2020

Referring to the decision variable table to become a customer, the overall average is 3.98 with a good category, the lowest score is in the statement "I am interested in opening a savings account at PT BPR Mertha Sedana" of 3.78 with a good category, while the highest score is in the statement "I already have a savings account at PT BPR Mertha Sedana" of 4.17 with a good category.

Instrument Test Results

Validity Test and Reliability Test

Referring to the table, the results show that all instrument items can be declared valid and reliable, it can be stated so because all correlation coefficients are greater than 0.30. Thus, all statement items are said to be valid and suitable for use. Referring to the table, the results show that all variables in the study have *Cronbach's alpha* above 0.6. Thus, all variables are reliable and worthy of further analysis.

Data Analysis Techniques

Normality Test

Table 9. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.86676937
Most Extreme Differences	Absolute	.070
	Positive	.050
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Primary Data Processed, 2020

Referring to the table, it can be seen that the value of Kolmogorov-Smirnov is 0.070 with a sig 2 tailed value of 0.200> 0.05. These results show that the equation model is distributed normally.

Multicollinearity Test

Table 10. Multicollinearity Test

Coefficients[a]			
		Collinearity Statistics	
Model		Tolerance	VIF
1	Promotion	.813	1.230
	Service quality	.902	1.109
	Trust	.743	1.346

a. Dependent Variable: Decision to Become a Customer

Referring to the table, it can be seen that the *tolerance* is greater than 0.10 and the VIF is smaller than 10, which means that there is no multicollinearity.

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Heteroscedasticity Test

Table 11. Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.493	1.161		2.147	.034
	Promotion	.065	.046	.155	1.409	.162
	Service Quality	-.031	.049	-.066	-.634	.528
	Trust	-.083	.043	-.220	-1.914	.059

a. Dependent Variable: ABS_RES1

Source: Primary Data Processed, 2020 (Appendix 7)

Referring to the table that the significance value of each variable is greater than 0.05 which means that there is no heteroscedasticity.

Multiple Linear Regression Analysis Results

Table 12. Multiple Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.206	1.974		-.105	.917
	Promotion	.169	.079	.163	2.152	.034
	Service Quality	.485	.083	.422	5.869	.000
	Trust	.380	.074	.408	5.150	.000
R		0,743				
R Square		0,552				
Adjusted R Square		0,538				
F Count		39,361				
Sig		0,000				

Source: Primary Data Processed, 2020

Referring to the table, the following structural equation can be made: $Y = -0.206 + 0.169 X_1 + 0.485 X_2 + 0.380 X_3$

The regression coefficient value of promotion, service quality, and trust variables has a positive influence with a t-test significance value of less than 0.05. This means that promotion, service quality, and trust each have a significant positive effect on the decision variable to become a customer.

Partial Coefficient Significance Test (T-Test)

Table 13. Partial Test (t Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.960	1.884		5.816	.000
	Promotion	.105	.043	.165	2.438	.016
	Service Quality	.417	.063	.510	6.618	.000
	Trust	.432	.126	.242	3.436	.001

Source: Primary Data Processed, 2020

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Effect of Promotion on Decision to become a customer. Based on the results of the analysis, the significance is 0.005 with the regression coefficient value is 0.034 and the t value > t table (2.152 > 1.660). This result means that promotion has a positive and significant influence on the decision to become a customer.

The Influence of Service Quality on Decisions to Become a Customer-Based on the results of the analysis, the significance is 0.005 with the regression coefficient value is 0.000 and the t value > t table (5.869 > 1.660). This result means that service quality has a positive and significant impact on the decision to become a customer.

The Effect of Trust on Decisions to Become a Customer-Based on the results of the analysis, the significance is 0.005 with the regression coefficient value is 0.000 and the t value > t table (5,`50 > 1.660). This result means that trust has a positive and significant influence on the decision to become a customer.

Simultaneous Coefficient Significance Test (F Test)
Table 14. Simultaneous Test (F Test)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	424.362	3	141.454	39.361	.000^b
Residual	344.998	96	3.594		
Total	769.360	99			

Source: Primary Data Processed, 2020

Based on the results of the analysis, the significance value is 0.000 and the calculated F value > F table (39.361 > 3.09). This result means that promotion, service quality, and trust have a positive and significant influence on the decision to become a customer.

Determinant Coefficient Test (R2)
Table 15. Coefficient of Determination Analysis

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.743^a	.552	.538	1.896

Source: Primary Data Processed, 2020 (Appendix 11)

Referring to the table shows that the total value of R2 is 0.552 x 100% = 55.2%, influenced by the variables of promotion, service quality, and trust, while the remaining 44.8% is explained by other factors such as environment, atmosphere, and time.

B. Discussion
The Effect of Promotion on the Decision to Become a Customer
Based on the results of the analysis, the significance value of the Promotion variable on the decision to become a customer is 0.034 with a regression coefficient value of 0.169 which is positive, the value is 0.034 less than 0.05 (0.034 < 0.05). This result means that promotion has a positive and significant effect on the decision to become a customer.
The promotion has a positive and significant effect on student interest. This means that with every increase in Promotion there will be an increase in Decision to become a customer and vice versa for every decrease in Promotion there will be a decrease in Decision to become a customer.
Based on data analysis, the promotion variable has an overall average of 3.72 with a good category, the lowest score is in the statement "Promotions carried out by PT BPR Mertha Sedana take place at regular intervals." of 3.66 in the good category, while the highest score was in the statement "The time of promotion by PT BPR Mertha Sedana chooses the right time" of 3.81 in the good category.

The Influence of Service Quality on the Decision to Become a Customer
On the results of the analysis, the significance is 0.005 with the regression coefficient value is 0.000 and the t value > t table (5.869 > 1.660). This result means that service quality has a positive and significant impact on the decision to become a customer.
Service quality has a positive and significant effect on student interest. This means that for every increase in service quality,

there will be an increase in the decision to become a customer and vice versa for every decrease in service quality, there will be a decrease in the decision to become a customer.

Based on data analysis, the service quality variable has an overall average of 3.95 with a good category, the lowest score is in the statement "Employees of PT BPR Mertha Sedana have good skills and knowledge" of 3.76 with a good category, while the highest score is Sedana has a comfortable and safe place" of 4.02 with a good category.

The Effect of Trust on the Decision to Become a Customer

Based on the results of the analysis, the significance value is 0.005 with the regression coefficient value is 0.000 and the t count > t table (5, `50 > 1.660). This result means that trust has a positive and significant influence on the decision to become a customer.

Trust has a positive and significant impact on the decision to become a customer. This means that for every increase in trust, there will be an increase in the decision to become a customer and vice versa for every decrease in trust, there will be a decrease in the decision to become a customer.

Based on data analysis, the trust variable has an overall average of 3.90 with a good category, the lowest score is in the statement "The information provided about the PT BPR Mertha Sedana program is easy for me to understand and makes sense" of 3.80 with a good category, while the highest score is on the statement "The program offered by PT BPR Mertha Sedana makes me feel safe to save or apply for credit" of 4.11 with a good category.

The Influence of Promotion, Service Quality, and Trust on Decisions to Become a Customer

Based on the results of the analysis, the significance value of the independent variable was 0.000 less than 0.05 (0.000 <0.05). It means that promotion variables, service quality, and trust simultaneously have a positive and significant influence on the decision to become a customer.

Promotion, service quality, and trust simultaneously have a positive and significant impact on the decision to become a customer. This means that any increase in promotion, service quality, and trust simultaneously there will be an increase in the decision to become a customer, and vice versa. Together, all the variables that have been used are expected to have a positive impact on the decision to become a customer to influence the decision to become a customer in the application process.
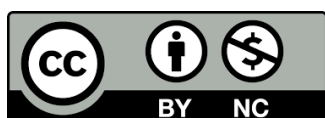
V. CONCLUSION

Based on the results of data analysis and discussion, the conclusions obtained from the research are as follows, Promotion has a positive and significant impact on customer interest. This means that with every increase in Promotion there will be an increase in Decision to become a customer and vice versa for every decrease in Promotion there will be a decrease in Decision to become a customer. Service quality has a positive and significant impact on customer interest. This means that for every increase in service quality, there will be an increase in the decision to become a customer and vice versa for every decrease in service quality, there will be a decrease in the decision to become a customer. Trust has a positive and significant influence on the decision to become a customer. This means that for every increase in trust, there will be an increase in the decision to become a customer and vice versa for every decrease in trust, there will be a decrease in the decision to become a customer. Promotion, service quality, and trust together have a positive and significant influence on the decision to become a customer. This means that any increase in promotion, service quality, and trust simultaneously, there will be an increase in the decision to become a customer, on the contrary, if there is a decrease in promotion, service quality, and trust simultaneously, there will be a decrease in the decision to become a customer.

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