

Marketing Of Bank Products Through Entrepreneurship Training And Credit Financing For Entrepreneurs Students

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ABSTRACT

The purpose of this study was to determine the relationship between the variables of entrepreneurship training, and bank financing on the marketing of bank products for entrepreneurial students in the Banten area campus. this study was conducted by involving 300 respondents to entrepreneurial students who were running entrepreneurship between March-August 2020. To find out the relationship between variables by testing research instruments in the form of a scale to measure the variables of entrepreneurship training, and bank financing on the marketing of bank products. analyzed using multiple regression analysis techniques, the results of the study show that entrepreneurship training and bank financing have a positive and significant effect on bank product services, which are dominated by bank financing as a contributor to bank product services that make students interested in entrepreneurship.

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1. Introduction

Students are encouraged to be entrepreneurial as the forerunner to becoming entrepreneurs. In alleviating unemployment and poverty, students are encouraged to be entrepreneurial as the forerunners to becoming entrepreneurs. For this reason, support from other parties, especially from banks, is needed in providing product services that suit the needs of entrepreneurial students, both as providers of business capital and as mentors (Simbolon, 2021). Bank product services are very important considering that bank financial growth depends on entrepreneurial groups. Early childhood is expected to be able to create new opportunities for banks in providing business capital financing if the business initiated by students is progressing. For this reason, support from other parties, especially from banks, is needed in providing products that meet the needs of entrepreneurial students, both as providers of business capital and as mentors (Arthantri, 2021) (Camelia et al., 2018). This bank is very important considering that the growth of bank finances depends on the group of entrepreneurs. So the marketing of this bank product is very suitable for growing entrepreneurial students from an early age. Bank products which include training and credit financing are needed for students both as a provision of capital and knowledge. The point of this research problem is whether students need training and business capital to be able to run their businesses. According to (Sutikno & Suhartini, 2020) entrepreneurship training is needed for students who are starting a business or want to be entrepreneurs as a provision of knowledge and mentality to run entrepreneurship. Training may not be needed if students are indeed entrepreneurial or students come from entrepreneurial families (Ramadani & Sutikno, 2021). The entrepreneurial spirit grows and develops when students' parents teach entrepreneurship from an early age. Meanwhile (Martono2021) says that business capital does not have to come from banks as providers of financial financing services. This may happen if students have their own capital or are funded by other parties in accordance with their business. The purpose of this study is to determine the extent to which bank product services can be provided for entrepreneurial students.

2. Method

The type of research that the researcher uses is a conclusive research design which is a descriptive research type that aims to explain the causal relationship between variables and variable specifications, with a single cross-sectional design research technique where data collection activities are carried out from one respondent for a certain time. The population taken in this study came from all active students with a diploma to doctoral education level who have a business for at least one year running, in the Banten province university environment. The researchers set a sample of 300 respondents due to limited time and cost. The sampling period from March 2020-August 2020. The researcher used quantitative data which was obtained from the answers given by the respondents through the questionnaires distributed. This sampling technique uses purposive sampling and uses direct interviews with respondents

3. Results and Discussion

Results

From the data processing that is carried out from the validity of the reliability test which all data is declared valid and reliable, it is continued with the classical assumption test, all of which can be accounted for. then it can produce the data needed, here are the results obtained from the research data;

Table 1.
Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-4,682	1,34		-2,811	0,006
Entrepreneurship training	0,289	0,059	0,357	5,5	0
Bank Financing	0,454	0,053	0,134	2,087	0,004

Judging from the results of the regression values, the regression equation can be written as follows:

$$Y = -4,682 + 0,289 X_1 + 0,454 X_2$$

Interpretation;

- If the value of the entrepreneurship training variable (X1), bank financing (X2), is close to or equal to 0 or if there is no improvement then the value of the bank product service variable (Y) is -4.682.
- If the value of the entrepreneurship training variable (X1) increases by one unit or experiences an improvement in the value of the entrepreneurship training variable, while the value of bank financing (X2) remains 0, then the value of the bank product service variable (Y) will increase by 0.289 times.
- If the value of bank financing (X2) increases by one unit or undergoes an improvement, while the value of the bank financing variable (X2), while the value of entrepreneurship training (X1) remains 0, then the value of the bank product service variable (Y) will increase by 0.454 times.

Table 2.
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,781 ^a	,638	,528	1,523

a. Predictors: (Constant), entrepreneurship training, bank financing

The value of the coefficient of determination can be obtained by multiplying the value of R Square by the number 100% so that $0.638 \times 100\%$ is obtained which is equal to 63.8%. So about 63.8% variation in the bank product service model (Y) can be explained by the variables of entrepreneurship training (X1), and bank financing (X2), while the remaining 36.2% can be explained by other factors not observed by researchers (variable).

Discussion

The Effect of Entrepreneurship Training on Bank Product Services, Based on the results of the analysis of the coefficient value showing a positive number (+) which is 0.289, it can be said that entrepreneurship training has a positive and significant effect on the bank product service variable. So the company must provide this bank product service and its indicators in attracting Student interest in participating in entrepreneurship training. These findings are in accordance with the formulation of the problem that entrepreneurship training has a positive and significant effect on bank product services. These findings are also in line with previous research, one of the studies conducted by; (Sutikno & Kurupparachchi, 2021),(Sutikno & Irwani Abdullah, 2021),(Liaanjani & Sutikno, 2021)(Deviana, 2019),(Adityawarmansyah, 2018).

The Influence of Bank Financing on Bank Product Services. students are interested in using bank product services through existing bank financing. These findings are in accordance with the formulation of the problem that bank financing has a positive and significant effect on bank product services. These findings are also in accordance with previous research such as research conducted by; (Rahmi et al., 2020),(Sumarno, 2017),(Prastiwi, 2015),(SULISTYA, 2017),.

4. Conclusion

This study aims to examine the effect of the variables of entrepreneurship training, and bank financing on bank product services for entrepreneurial students in the Banten campus area. Based on the results of data analysis and discussions that have been carried out, several conclusions can be drawn, namely: (a). There is a positive and partially significant effect of the entrepreneurship training variable on bank product services for entrepreneurial students in the Banten area campus. The results of this study indicate that the entrepreneurial training variable is needed by every entrepreneurial student to increase knowledge about entrepreneurship, form a tough mentality, develop creative ideas and open up business opportunities. (b). There is a positive and partially significant effect of the bank financing variable where this variable dominates the bank product services for entrepreneurial students in the Banten area campus. The results of this study indicate that the bank financing variable has a large and significant influence on bank product services, where entrepreneurial students need bank financing to be able to develop and advance their business in accordance with the product and the ability to pay installments. From the results of this study suggest for students; to be careful with bank financing even though the product is in accordance with the needs for entrepreneurs, because financing remains a burden in entrepreneurship that must be paid. for the next researcher, it is expected to be able to add research objects, especially the entrepreneurial student population more broadly so that the conclusions obtained in future research will be much better. . Where in this study the dependent variable can only be explained by about 63.8% of the independent variables. While the remaining 36.2% is a variable not observed by research.

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