

Research Article

The Effect of the Marketing Mix on Customer Decisions to Use Education-saving Products in the Perspective of Islamic Economic (Study on Education-Saving Product Customers of PT. BPRS Rajasa Lampung Tengah Perseroda)

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ORCIDAmmy Ariyanti: <https://orcid.org/0009-0008-6674-0032>**Abstract.**

This study was to determine how much influence the marketing mix has on customer decisions to use PT. BPRS Rajasa Central Lampung Perseroda in the perspective of Islamic economics. This research is quantitative with the type of field research. Sampling in this study used the accidental sampling method, with a total sample of 68 customers. Data were sourced using primary data. The process of data analysis in this study used simple linear regression analysis which was processed using SPSS for Windows version 22. As for the results of the study, based on the t-test (partial test) that has been carried out, it shows that there is a positive and significant influence between the marketing mix on decisions for customers using education savings products. This is evidenced by the t-count (8,689) > t-table (1,997). Then the coefficient test in this study states that the marketing mix relationship to customer decisions has a strong relationship that is worth 0.730. Then, based on the coefficient of determination test (R²), it shows that the independent variable (marketing mix) has a significant influence on the dependent variable (constitutional decisions), namely 53.4% and the remaining 46.6% is influenced by other variables not included in this study. Besides that, in PT. BPRS Rajasa Lampung Tengah has also implemented Sharia principles in its operational activities because of the marketing mix process carried out by PT. BPRS Rajasa Lampung Tengah is by Islamic business principles and has implemented the characteristics of (Honest) Ash- Sidiq, trustworthy (Al-Amanah), and conveying (*At-Tabligh*).

Keywords: marketing mix, customer decision

1. Introduction

Business development in Indonesia is very sharp with complexity, coercion, change and eternity [1]. To maintain the survival of Islamic banks, they must be good in the field of quality. One way to improve banking quality is through marketing. The aim of this marketing is to introduce products and introduce sharia banking, so that with

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a good marketing system there will of course be sales and information to sharia bank customers in various ways. People's decisions in choosing traders are the main reference in marketing. Marketing strategy is basically a comprehensive, integrated and comprehensive plan in the field of marketing, which provides guidelines for the activities carried out to achieve the marketing goals of a company. Marketing strategies must be able to take quick steps in exploiting opportunities [2]. In an effort to optimize it, several alternative strategies, namely effectively and efficient and needed, are implemented optimally by various parties [3]. Renfro's marketing strategy through the marketing mix is an alternative in marketing a company.

The marketing mix is a series of marketing tools that can be controlled and integrated by a company to produce the response desired by the target market. The marketing mix consists of everything a company can do to influence demand for its products. Meanwhile, the sharia marketing mix is marketing that prioritizes the values of justice and honesty as well as compliance with the Al-Qur'an and authentic Hadith. The marketing mix strategy in Islam must pay attention to the standards of haram in Islam, both haram in the form of substance, haram other than substance, and invalid contracts. Various aspects of marketing in Islam, namely: product aspects, price aspects, distribution or placement aspects, and promotional aspects. All violations must comply with Islamic law and not violate Islamic moral ethics [4]. Islamic economics directs the world of business as a whole with economic and ethical values, in other words, Islam separates economics from ethics. In Islamic ethics, what a Muslim must do when carrying out business, one of them is Sidiq (honest) and *Amanah* (responsibility), not making us, keeping promises, not cheating, not *tahfif* (betraying the scale), not badmouthing other traders, and don't hoard things because it can harm other people.

Decision making is Person's action in choosing among a number of alternative options for carrying out the main financing activities and services contained in Sharia banking to merge these interests [5]. Consumers purchasing decision to purchase Begins products with an awareness of the fulfillment of Needs and Desires [6].

Education is a place to form a good image in the human so that their potential can develop, reform education for young generation is very important, because young generation is the front guard in building the nation and as the next generation of the nation, successful development Where must have the ability and extensive knowledge in achieving goals. Apart from that, education also plays an important role in advancing the country to produce quality human resources and souls. Another reason why education is important is to foster a spirit of nationalism. Generational friends who are pursuing higher education, generational friends who have a spirit of nationalism.

Therefore, there are many obstacles facing education in society, one of which is the increasing cost of education and the unstable economic condition of society. There is

no need for public awareness to be able to prepare for the costs of their children's education as early as possible, the educational community must be able to manage finances well so that graduates excel in financing education, while the way that can be done is by saving on pre-Parel education to meet complete educational costs.

Rajasa education savings or Simple iB (Student Savings) is a new savings product that will operate at the end of 2022. This education savings is aimed at students, or parents of students who want to prepare long-term education plans. Education Savings is a timely planned savings with a monthly savings system that is managed according to sharia. This savings is a savings product for students or parents who want to save fully for educational needs while studying.

Selling how high the cost of education is today, especially in meeting needs, is one of the reasons for banks to provide products related to education. The development of education savings ultimately increases growth, so that many people realize how important education is today. So many parents are smart in opening savings accounts related to education to meet their children's needs.

Considering that educational savings is a new savings product at PT BPRS Rajasa Lampung Tengah, PT BPRS Rajasa may continue to force other banks in Central Lampung. Various appropriate marketing mix methods or strategies will be able to influence consumers' decisions in determining their intelligence in saving in the banking industry, which they think is difficult.

Therefore PT. BPRS Rajasa Lampung Tengah, which is a leader in the banking world, does not need to work hard to improve and improve product quality, prices, marketing, promotions and services to consumers that are right on target in order to build consumer decisions regarding Use education. savings products. at PT BPRS Rajasa Lampung Tengah.

Based on this background description, this research will discuss "The Influence of the Marketing Mix on the Decline in Consumers of Educational Use Savings Products (Study of PT BPRS Rajasa Educational Savings Customers, Central Lampung)".

2. Literature Review

2.1. Theory of Reasoned Action (TRA)

Reasoned Action Theory (TRA) is a theory used to study human behavior. According to the theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein, beliefs can influence attitudes and social norms which will change the form from the desire to beehive ear guided or only occur in individual behavior. This theory explains that the

role of a person's "intelligence" will determine when an event will occur. The Theory of Reasonable Action (TRA) has two main constructs of intelligence, namely:

a. attitude towards behavior (Attitude towards behavior)

The attitude towards behavior is someone who will think about his decisions and the possible consequences of the actions he takes when before decides to engage or not engage in behavior.

b. subjectively norm (subjectively norm)

Subjective norms are a person's preference choices from the surrounding environment to form or not form a behavioral action. This theory states that a person's decision to believe or not in an action is an action based on a person's beliefs and assessment of the results that result from it. his behavior. So, someone who has the belief that the results will be positive will also appear positive regarding his behavior, and vice versa. According to Jogiyanto, intelligence is a function of two basic determinants, namely individual attitudes towards behavioral behavior (personal aspects) and individual behavior towards social tendencies towards behavioral or non-behavioral behavior, which are called subjective norms.

In Theory of Reasoned Action, Attitudinal is an assessment of Pelrson's positive and negative beliefs. This attitude is a trait that exists in every individual. In relation to this panel, the decision-making attitude is based on the majority of participants who are Muslim. So that a person's intelligence to invest is positively influenced by the personal factors of a person who decides to take an action or belief to the detriment of Because sharia bank services, it is considered that a sharia bank is a bank that applies sharia principles in its business. operational activities.

Subjective norms are individual choices based on other people's beliefs that will influence their intelligence to do or not do something that must be considered. In this case, the services provided by banks, the marketing mix offered by banks, as well as the products and services provided by Islamic banks which have a variety of choices are one of the many social norms that constitute subjectively.

2.2. Marketing Mix

The marketing mix strategy is part of the marketing strategy and functions as a guide for using marketing elements or variables that can be controlled by company leaders to achieve company goals in the field of marketing. Marketing is a process in which a company creates value for traders and builds strong relationships with traders, with the aim of deriving value from traders in the market. To build an effective marketing strategy, a company uses marketing mix variables. According to Kotler and Armstrong,

the marketing mix is a series of tactical marketing tools that a company can control and integrate to produce the response desired by the target market [8].

The sharia marketing mix is a disciplined business strategy that directs the process of creating, offering and transforming value, from the initiator to the stakeholders, where the entire process is in accordance with the Islamic contract and principles of *muamalah* [9].

Allah SWT said in QS. An-Nisa verse 29 which reads:

هَلَّا نَاكُفِنَا أَوْلَاتِنَا لَوْ كُنْم ضَارْت نَع قَرَجْت نَوَكْت نَأ لَ لَط بَلَاب كُنْيِب كُل وَمَا أَوَكَات لَ أَوْنَمَاء نِيَاء
إِيَّاي

٢٩ ايمحر كُوب نك

Meaning: "O people who like to fight, do not vainly praise your neighbor's wealth, except by making a compromise that suits your tastes and preferences. An-Nisa verse 29)

The verse above explains that Allah forbids His servants who like to fight from taking other people's property in vain and selling profits that are haram and contrary to the Shari'a such as immorality, gambling and the like from all forms of fraud that are fraudulent. considered to be in accordance with sharia law, but Allah SWT knows that what is meant by being done is only a rule carried out by the perpetrator to avoid the legal provisions outlined by Allah's sharia. Allah SWT forgives the prohibition on seeking wealth through trade which is carried out on the basis of mutual agreement between both parties [10].

There are several characteristics of sharia marketing or sharia marketing mix that can be used as a reference for marketers, among others:

1. Theistic (*rabbaniyyah*)

What this means is that sharia market players believe that theistic or divine sharia law is the fairest, most effective, most in line with all forms of goodness, most capable of preventing all forms of damage, most capable of realizing the truth, destroying evil, and spreading goodness.

2. Ethical (*akhlaqiyah*)

Every marketer must prioritize moral issues (moral, ethical) in all aspects of activities because moral and ethical values are universally inherent values, which are taught by all religions.

3. Realistic (*al-waqiyyah*)

Market Syariah is a flexible marketing concept. Every marketer must be professional with a clean, clean and understated appearance, expert in brands or models

of He Wears clothing, working by prioritizing religious values, piety, morals, and honesty, in all its marketing activities.

4. Humanistic (*insaniyyah*)

Islamic Sharia was created for human according to their abilities in terms of race, color, nationality, and status. This is what makes the universal in nature Shari'a so that it becomes becomes of the humanistic universal Shari'a.

As for the application or application of the sharia marketing mix, every marketing must have a prophetic nature in carrying out sales, namely: [11]

1) Honest (*As shiddiq*)

What this means is that merchandise traders must convey words, beliefs, and actions based on Islamic teachings. Convey words in a relaxed manner, do not overdo it in speaking and the words can be accounted for.

2) Trustworthy (*Al-amanah*)

Every marketer must have a trustworthy nature. Amanah Means is trustworthy, responsible, and capable.

3) Convey (*At-tabligh*)

The point is, that every marketer must be able to express the advantages of his product honestly and not have to cheat. He must be a good communicator who can speak tactfully and on target to his bully partners.

4) Cever and wise (*Al-fathanah*)

What this means is that the seller of merchandise must have a *fathanah*, because and *fathanah* attitude and be someone who has very good knowledge. Intelligence lant not only on intellectuals

Bult intelligence is also emotional intelligence and spiritual intelligence.

2.3. Marketing Mix Elements

1) Product

According to William Stanton, a product is a collection of goods, sales or product ideas and is offered by a company to fulfill consumer needs [12]. Meanwhile, from an Islamic economic perspective, the concept of a product as practiced by the Prophet Muhammad SAW has always been well understood. to buyers regarding the advantages and disadvantages of the products they sell. Prophet Muhammad SAW. said, in (HR. Muslim, from Hakim bin Hizam Ra)

“Two people who bully and sell each have the right to choose (to continue buying and selling or not) as long as both of them have the same voting rights. If both of them

act honestly and frankly following the explanation (the condition of the goods being traded), then both of them will get back the profits from the transaction and sale. If both lie and hide the dell, then the trade will be lost."

So, each of us must be honest in conveying the product to be marketed. Honesty is the main key of Prophet Muhammad SAW's commerce [13].

2) Price

According to Shoihin, price is the amount of money obtained from sales and the proceeds from the sale of a product or sale, namely sales that occur at a company or retail outlet. This price is not always the actual price based on the sale and purchase agreement and purchase price [14].

In the Islamic economic view, Islam sets reasonable prices and does not force consuls to suppress them, and prices must be in accordance with the quality of the product being sold. In the Price Determination Rules, Islam recommends transaction rules that are fair and do not harm the elite. As contained in QS. An-Nahl 16:90 which is related:

٩٠ نوركذت مكلعل مكطعي يغبلأو ركنملأو ءأشحفلاً نع ى هنيو برفلاً يد يأتیب رمأي للآ نأ

Meaning: "Indeed, Allah commands (you) to do good and do good, to assist relatives, and He forbids (committing) acts of heinous, evil and enmity. He teaches you so you can take lessons" (QS. An-Nahl 16: 90).

The meaning of the verse above is that every Muslim is prohibited from acting fairly and also prohibits Muslims from committing acts that are not hated by Allah SWT, by being fair it will bring happiness to all parties.

3) Place

Place is a place where a product is melted to make it available to the target consul, a type of activity related to how to send the product from the producer to the consul. What is meant by location is the place where a banking product is promoted. In practice, these are the types of office locations head, main branch, sub branch.

Meanwhile, from an Islamic economic perspective, the location or place of distribution is a strategic place and is easily accessible to financial institutions. Apart from that, locations in sharia regulations can be accessed anywhere as long as the location is not a waste place [15].

4) Promotion

Promotion is the most powerful way to attract and retain customers. One of the company's promotional objectives is to inform all types of partner products and try to attract potential new farmers. Promotion can be carried out by means of advertising, sales promotion, information disclosure and personal selling [16].

Meanwhile, in the field of Islamic economics, promotion explains that there is no prohibition on promoting a product, whether goods or services, using an advertising

system. Elf advertising can used to promote the truth about how venture business should be in Islam. However, advertisements containing exaggerated statements are a form of fraud. It does not matter whether the description of the country as a metaphor or as an allegory is strictly prohibited. Islam strongly recommends upholding the values of honesty in carrying out economic activities, including promotions.

The importance of honesty in advancing and dishonesty is a disgraceful act revealed through the hadith of Rasulullah SAW. It is:

“Who trades with false promises is an attempt to sell merchandise and also trials in a disgraceful

way”(Narrated by Bukhari and Muslim) [17].

5) People

People are actors who act as role models and People are superior services so they can influence sectors that attract attention.

In the view of Islamic economics, marketing must be carried out with good behavior, by maintaining harmonious relationships between people and minimizing transaction errors for the common good. All of this was obtained from a Muslim marketer who was honest, trustworthy, fair and exemplary with his consul [17].

2.4. Customer Decision

Decision making is an important element in consumer behavior besides physical activity that involves traders in assessing, obtaining and using electronic goods and services. Meanwhile, in the view of Islamic economics, cultural decisions are like that. interesting decision of more emphasis on tawaqal. As stated in QS. Al-Imran 3: 159 which is related:

مهمل رفعتسأو منع فعأف لوح نم ا وضمنل بلقلأ ظيلغ اظف تنك ولو مهمل تنل للآ نم ةخر امبف
١٥٩ ينكوتملأ بي للآ نا للآ لع كوتف تمزع اذ اف رملأ ف هرواشو

Meaning: So, it is a mercy from Allah if you are gentle towards them. If you are willing to work hard, they will definitely keep them away from your surroundings. Thelrefoel, forgive them, apologize to them, and consult them in this matter. . then when you have reached your thoughts, then you believe in Allah. Indeed, Allah loves those who put their trust in Him. (QS. Al- Imron (3): 159)

In this case it is clear that, in making a decision, we must consult first about what we are going to do. Think again about what we will take, when selling goods or using the services of a seller in a company by identifying our company, and looking for as much information as possible about the products we will produce. Makel sulks that there is something decide can do to make benefit. After that we will be willing to put our trust in something that has been linked to Allah SWT. like people who are humble.

These are the five stages that consuls must go through in an interesting decision-making process [18].

1) Reintroduction of a problem or problem

The intimidation process carried out by the consul began to occur when the perpetrator realized that there was a problem or problem. This inability can arise from internal and external stimuli. The consuls will try to find out what is happening inside and outside the country, whether it has been planned beforehand or what has appeared suddenly. Differences or discrepancies between the desired state and the actual situation will unify and activate the needs process.

2) Information Search

Once notified by their service provider, consuls will be required to seek further information. Information search can be active or passive, internal or external. Active information search can take the form of visits to certain shops to compare prices and product quality, while passive information search is carried out by simply placing advertisements in magazines or newspapers without having specific information about the description of the products being sold.

3) Alternative Evaluation

After seeking as much information as possible on as many matters as possible, the consul must then assess the existing alternatives and subsequent determine.

4) Bullying decision

After going through various stages, now is the time for buyers to decide whether to buy a product or not. Interesting decisions include the consul's decisions about what to bully, what to bully or not to bully, when to bully, where to bully, and how to pay for it.

5) Post Purchase Behavior

After purchasing a product, the consul will estimate a certain level of satisfaction or none at all. There is a possibility that the consul will feel dissatisfied after making the purchase, because, perhaps the price of the item is considered too expensive, or perhaps the because does not match the wishes or previous description.

2.5. Rajasa Education Savings

Savings education as an effort to increase community access to inclusion in the financial services sector, PT BPRS Rajasa Lampung Tengah is increasingly increasing efforts to increase education and financial inclusion for student groups through student savings products (SimPell). Education Savings or known as SimPiell iB is a Wadiah savings account for students issued by PT. BPRS Rajasa Lampung Tengah, with easy and simple

consolidation and attractive facilities in distributing savings to elderly customers, to increase financial literacy and inclusion.

2.6. Hypothesis

This hypothesis is a temporary answer to the formulation of the research problem, the formulation of the research problem has been expressed in the form of a question sentence [19]. It is said that scientifically, the answers given are only based on relevant theories, not based on facts obtained through data collection. So, this hypothesis can also be stated as a theoretical answer to scientific research.

Problem formulation, not empirical answers. A hypothesis will be said to be relevant if it is false and accepted if the facts confirm it, while the null hypothesis or final hypothesis is eliminated with H_0 , and alternative or influential hypotheses are eliminated with H_a . This research is based on the background of the problem, problem formulation, and research objectives, so the following hypothesis is proposed:

H_0 : The marketing mix does not have a significant effect on consumer decisions regarding higher education savings products.

H_a : The marketing mix has a significant influence on consumer decisions regarding higher education savings products.

3. Methods

This re-research was carried out at PT BPRS Rajasa Lampung Tengah Perseroan (Head Office) which is located on Jl. Raya Proclaimer No. 14 C, Bandar Jaya Timur, Kec. Terbanggi Besar, Regecy Lampung Central, Lampung 34162. This research is included in the quantitative research. The quantitative method is a method that can be considered as a research method based on the philosophy of positivism, which aims to identify a particular population or sample, collect data using relevant research instruments, and analyze data quantitatively or statistically to find out existing hypotheses. Quantitative research is also research that requires many numbers, starting from data collection, data interpretation, and displaying the results [20].

In this research, the population targeted were education savings traders at PT BPRS Rajasa Lampung Tengah Perseroda (Head Officel) with a total of 217 farmers. In taking samples, researchers used the Slovin formula to find out how many researchers would be used as samples in this research. Based on these calculations, 68 samples were obtained. Samples were taken in this research using random sampling. Removal of samples in this study used the accidental sampling method, which is a sampling technique

based on chance, anyone who happens to melt researcher can be considered as a sample as long as the person melts is considered difficult as a data source [21].

The source data used in this research is primary source data. The primary soul is the data soul that directly provides data to data collectors [20]. The analytical method used is to use a quantitative descriptive approach, namely analyzing data by describing or describing the data that has been collected properly without intending to make general conclusions or generalizations. The data analysis used is qualitative analysis using statistical methods assisted by the SPSS for Windows version 22 application program. The data analysis model in this research is simple relational analysis.

4. Result And Discussion

Based on the results of data analysis calculations using SPSS 22 for Windows, the following are the calculation results:

4.1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		68
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,05135130
Most Extreme Differences	Absolute	,064
	Positive	,033
	Negative	-,064
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Figure 1: Normality test.

Based on table 1, it is known that the significance value (Asymp. Sig. (2-tailed)) is $0.200 > 0.05$, which means that the expected data in this study is expected to have a normal distribution.

4.2. Linearity Test

The results it is known that the significance value is $0.893 > 0.05$. It can be concluded that this relationship is a significant linear relationship between the marketing mix and consumer decisions.

4.3. Heteroscedasticity Test

The level of heteroscedasticity above shows that the significance level of the marketing mix variable is 0.899. Where $0.899 > 0.05$, this indicates that there are no symptoms of heteroscedasticity in this study.

4.4. Simple Linear Regression Analysis

The results obtained are a constant value (a) of 3.735 while the marketing mix value (b/regression coefficient) is 0.285. These results can be put into the formula equation as follows:

$$Y = a + Bx$$

$$Y = 3.735 + 0.285X$$

The results of the equation above can be translated as a constant of 3.735, which means that the consistency value of the Marketing Mix variable is 3.735, the X correlation coefficient is 0.285, which states that the addition of 1% of the customer decision value will produce the same consistency value. the marketing mix will change by 0.285. The correlation coefficient is positive. So, it can be said that the direction of influence of the marketing mix (variable X) on consumer decisions (variable Y) is positive. Based on the significance of the value obtained from the table above, it is $0.000 < 0.05$, so it can be concluded that the marketing mix variable (X) has a positive influence on the customer decision variable (Y). The data above shows that the significance value is 0.000 where $\text{Sig.} < 0.05$ so H_0 is relevant and H_a is accepted.

4.5. T Test or Partial Test

Based on the t results, it is known that the significance value for the marketing mix variable is 0.00, while the calculated t value is 8.689. At the confidence level (significance level) $\alpha = 0.05$ with a 2-sided test and total data $(n) = 68$ or $df = 66$, the t table is obtained at 1.997.

With the Sig value criteria. < 0.05 and $t_{\text{count}} > t_{\text{table}}$, then H_0 is rejected and H_a is accepted, meaning that variable X influences variable Y. Looking at the table

above it can be concluded that the Sig. $0.000 < 0.05$ and tcount of $8.689 > 1.997$ then H_0 rejected and H_a are accepted. Thus, the hypothesis states that the marketing mix influences consumers' decisions to utilize Rajasa education savings products. This shows that the belt is part of the company's marketing mix, thus providing an opportunity for consumers to switch to Rajasa education savings products.

4.6. Correlation Coefficiency Test

Based on table 6, the marketing mix correlation coefficient value is 0.730. Based on the interpersonal correlation value of Guidelines, this value is in the range "0.60 – 0.799" which means that the level of relationship from the marketing mix (X) to consumer decisions (Y) is included in the level of a strong relationship.

4.7. Determination Coefficient Test

To reduce the contribution of variable X to variable Y, the delta coefficient must be the same. The determination coefficient is measures which shows how the much dependent variable (Y) changes which is influenced by the independent variable (X).

Based on table 4.18 above, it is known that the R value of Square is 0.534. This means that the contribution of the marketing mix variable (X) to the consumer decision variable (Y) is 53.4%, while the remaining 46.6% is influenced by other variables not included in this research.

5. Conclusion

The marketing mix has a positive and significant influence on consumer decisions regarding higher education savings products. This can be seen from the research results which show that:

Based on a partial test that has a fixed value, it shows that rel is a significant influence on the value of the independent variable and value variable. Based on this, it can be said that rail has a positive and significant influence on the marketing mix of consumer decisions regarding harvest savings products.

This coefficient is shown in this research statement that the relationship between the marketing mix and cultural decisions has a strong relationship.

Then based on the previous determination coefficient (R²), it shows that the independent variable (marketing mix) has a significant influence on the determination variable (constitutional abolition), namely 53.4% and the remaining 46.6% is influenced by other variables that are not. included in this research.

Sharia economic analysis regarding the influence of the marketing mix on consumer decisions regarding education savings products. It can be said that the marketing mix process carried out by PT. BPRS Rajasa Lampung Tengah is by the principles of Islamic business and has the characteristics of being implemented (Honest) Ash-Sidiq, trustworthy (*Al-Amanah*), conveyer (*At-Tabligh*), and clever and wise (*Al-Fathonah*) in operational activities. This proves that employment marketing encourages them to save at the company, conveying information related to savings education is very easy for workers to survive, and workers are satisfied with the skills and abilities possessed by workers at PT. BPRS Rajasa Lampung Tengah has produced farmer satisfaction as farmers owned by farmers who will continue to sell education savings products and will recommend these education savings products again to others.

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