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The Effect of Promotion Mix on PT. Bank Rakyat Indonesia (Persero) Customer Decisions

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ABSTRACT

Objectively this study addresses the research formulations, including Does the promotion mix consisting of advertising, personal selling, sales promotion, and public relations have a positive and significant effect on customer decisions at PT. Bank Rakyat Indonesia (Persero), Jakarta branch? From several promotional mix variables, which variable has the most dominant influence on customer decisions to save at PT. Bank Rakyat Indonesia (Persero), Jakarta branch. The data collection method uses a questionnaire, which is distributed to 100 respondents who are customers. Measurement of data using a questionnaire. Based on the research results, the conclusions of this study are advertising, personal selling, and sales promotion have a positive and partially significant effect on customer decisions. In contrast, public relations has no significant impact, and the sales promotion variable is the dominant variable.

INTRODUCTION

The increasingly tighter economic conditions allow competition between entrepreneurs to improve their business. For this reason, if a company wants to develop its products, the company must increase its marketing activities under market conditions and environment and are supported by activities in other fields, such as finance (Arfah et al., 2020). A company's success in achieving the goals set both in the long term and in the short time is determined by each part of the company's efficiency and effectiveness (Olilingo & Putra, 2020). Companies must understand who the target market is and how consumers behave towards the service products it sells. If there is no marketing communication, its customers or customers may abandon every company. Marketing communication provides enormous opportunities for the interests of both parties, namely, producers and consumers (Yoshida, 2017; Oreski, 2012). Producers are interested in what they sell, known to the general public through communicative marketing communications. At the same time, consumers or customers need what they are looking for through marketing the company does through various promotions (Tinne, 2010).

Companies must give their time to study the behavior of their customers or prospective customers. It can provide meaningful input for decision-making in marketing service products to consumers or customers by analyzing consumer behavior (Dittmar & Drury, 2000). Bank Rakyat

Indonesia (BRI), which is engaged in financial services, must, of course, be able to win over the increasingly competitive competition. The struggle to increase the number of customers must have continually strived. If this can be done and maintained, the company can develop dynamically. Banks that do not have good productivity and quality cannot survive amid the existing competition.

For this reason, banks must be able to pay attention to the needs and desires of customers because customers are the most valuable thing for the smooth running of a banking institution. In such fierce competition, companies can not only rely on quality improvement and service product development, but all companies are required to establish dynamic, harmonious good relationships with their customers or the use of their services through marketing. One of the marketing activities is a promotion (Applebaum, 1951). Promotional communication is a communication made by the company, either face to face or through the media, to improve services or production results (Oreski, 2012).

Marketing communications carried out by banks are known as promotional activities. To reach consumers' perceptions, it is necessary to make plans and policies that lead to conditions creating action guidelines. These policies include the promotion mix. The promotion mix policy provides a means to carry out strategic decisions to detail the promotional strategy implemented into several suitable and executable plans and procedures (Kotler et al., 2013). A promotion mix is part of a marketing concept and marketing management that includes determining and deciding communication objectives (Felix et al., 2017), promotional budgets (Zaušková et al., 2015), and roles as components in the promotional mix and choosing a good alternative. The success of the marketing mix is influenced by consumer behavior (Chandy & Narasimhan, 2015). This is very important for companies to develop programs and strategies for a more appropriate promotional mix. Banks that do not have good productivity and quality cannot survive amid the existing competition (Firman et al., 2020). For this reason, banks must be able to pay attention to the needs and desires of customers because customers are the most valuable thing for the smooth running of a banking institution (Lo Liang Kheng, 2010).

As economic conditions continue to develop, the banking sector has great potential and opportunities as a financing source for the community. As the party who uses bank services, the public has the most function and generally always has a response given by each bank to attract its customers' sympathy. One element of the marketing mix that is considered in line with the overall marketing plan is promotional activities. Promotion is one element of the marketing mix that has an essential role in marketing, aiming to provide information on the company's products to desiring. Without advertising carried out by the company, the company can't carry out activities effectively and efficiently (Indahingwati et al., 2019; Kusuma et al., 2020). The company's activities through promotion can be carried out in various ways or methods of delivery. What is important is the company's ability to design a strategy for that purpose. So, the company can use one of the variables promotional mix. Promotion is the last marketing mix activity. In this activity, each bank tries to promote its products and services, either directly or indirectly. Without advertising, don't expect customers to get to know the bank. Therefore, promotion is the most potent means of

attracting and retaining its customers. One of the bank promotion objectives is to inform all types of and attract new goals customers. There are six kinds of promotion mix: the marketing communication mix or promotion mix. Public relations is a promotional activity to lure customers through activities such as exhibitions, social services, quiz competitions, quizzes, and other activities through various media. Public relations activities can enhance a bank's prestige in its customers' eyes, either directly or indirectly (Pučétaitè, 2014). Therefore, community activities need to be reproduced. The goal is for customers to get to know the bank more closely by participating in these activities; customers will always remember the bank and attract customers (Francisco dos Reis Neto et al., 2016; Mashur et al., 2019; Huang & Liu, 2020).

Pre-Research Information states that PT. Bank Rakyat Indonesia has conducted several promotions; one of the upgrades carried out to increase customers' number is to provide benefits to savers by asking customers to save a certain amount agreeing that their savings should be held for several months. In the holding agreement, savers do not take their funds for several months according to the contract to be given a gift, and if the customer takes the bank credit, he will get low-interest installments. Promotions of PT. Bank Rakyat Indonesia participates in a nationwide promotional program, namely the Britama Buying Profit program, which is of considerable concern to the public. Promotion mix conducted by PT. Bank Rakyat Indonesia has become a beneficial activity to increase the number of customers. The concept of consumer decisions, according to Kotler et al. (2010), the decision is the choice between alternatives. This definition contains three meanings:

1. There is a choice based on the view (perception) or consideration.
2. Several options are attractive.
3. There is a goal to be achieved, and the decision is getting closer to that goal.

While Lestari et al. (2020) define a decision as an ending rather than a thought process about a problem or problem to answer the question of what must be done to solve the problem, by choosing an alternative, from the definitions of the decision above, it can be concluded that the decision is a problem solver as a legal situation which is carried out by selecting one alternative from several alternatives. Decision-making by customers can be interpreted as a process of choosing the best choice from several existing options systematically to be followed up (used as a guideline for selecting a bank) (Lo Liang kheng, 2010). Therefore, complete, reliable, and actual information is needed to make decisions. Decision making as a continuation of the problem-solving method has at least a primary function. First, the starting point of all human activities is conscious and directed either individually or in groups. Second, it is futuristic, meaning that it relates to the future, where the effect or influence lasts quite a long time. It is clear here that the importance of promotional communication plays in influencing the decisions to be made by customers. The promotions carried out consisted of several variables, namely:

- Advertising (through printed and electronic media, manuals, brochures, symbols and logos, announcement boards).
- Sales promotions (through prize draws, giving coupons, entertainment).

- Individual sales (through percentages). Sales, sales meetings), public relations (via annual reports, donations, sponsorships, publications, company magazines).

Therefore, objectively this study addresses the research formulations, including Does the promotion mix consisting of advertising, personal selling, sales promotion, and public relations have a positive and significant effect on customer decisions to save at PT. Bank Rakyat Indonesia (Persero), Jakarta branch? From several promotional mix variables, which variable has the most dominant influence on customer decisions to save at PT. Bank Rakyat Indonesia (Persero), Jakarta branch.

RESEARCH DESIGN

This research is located at PT. Bank Rakyat Indonesia (Persero), Tbk Jakarta branch is the executor of central and regional policies that provides direct services to customers. The data collection method uses a questionnaire, which is distributed to 100 respondents who are customers. Measurement of data using a questionnaire with a Likert scale code (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). Testing uses a quantitative approach with data analysis using multiple linear regression. The testing phase through several stages (e.g., validity test, reliability test, normality test, multicollinearity test, classical assumption test, and hypothesis test) (Mashur et al., 2020). Measurement of the items and the test variable constructs are described in table 1. After knowing the meaning and definition of marketing, promotion and promotion mix, as well as forms of advertising and types that are often used, it can be said that marketing, especially promoting a product, is not just informing potential customers about a product, but more than at that trying to make prospective customers what is being offered. The promotion mix that affects customer decisions to save at Bank Rakyat Indonesia is analyzed using four variables: advertising, personal selling, sales promotion, and public relations.

Table 1. Measurement of Variables

Variables	Construct Manifest
Customer's decision (Y)	<ul style="list-style-type: none"> • Savings products can provide benefits for customers. • Before deciding to choose a type of savings product, first look for information about these products' advantages. • The decision to choose to save at a BRI bank is because it is desirable to customers. • The customer's decision in choosing to save at a BRI bank is due to a guarantee.
Advertising (X1)	<ul style="list-style-type: none"> • Print and electronic media • User manual • Brochures • Symbols and logos • Noticeboard
Personal Selling (X2)	<ul style="list-style-type: none"> • Professional employees in serving customers • The familiarity of bank employees with customers • Responsive in dealing with customer complaints
Seller Promotion (X3)	<ul style="list-style-type: none"> • Organizing events or exhibitions • Lucky draw with prizes • Souvenir • Couponing

Public Relations (X4)	<ul style="list-style-type: none"> • Fostering and establishing good relationships with customers • Always contribute to humanitarian activities. • Establish cooperation • Become a sponsor in various events
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RESULT AND DISCUSSION

Respondent Criteria

That from 100 respondents; Female respondents were 50 people (50%), while men were 50 people (50%). The dominant respondents are in the vulnerable undergraduate and high school education, namely 37 people (37%), 13 people for Diploma and S2. The prevalent occupation of private employee respondents was 31 people (31%), students were 29 people (29%), teachers/lecturers were seven people (7%), entrepreneurs were 13 people (13%), civil servants were 15 people (15%), BUMN as many as five people (5%).

Statistical Results

Based on the results of data analysis using SPSS, it can be seen that the data validity test of all X and Y variables is significant, namely the sig (p) value <0.05.

Table 2. Validity Test

		x1	x2	x3	x4	y
x1	Pearson Correlation	1	.407**	.481**	.282**	.810**
	Sig. (2-tailed)		.000	.000	.005	.000
	N	100	100	100	100	100
x2	Pearson Correlation	.407**	1	.387**	.357**	.490**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
x3	Pearson Correlation	.481**	.387**	1	.232*	.581**
	Sig. (2-tailed)	.000	.000		.020	.000
	N	100	100	100	100	100
x4	Pearson Correlation	.282**	.357**	.232*	1	.271**
	Sig. (2-tailed)	.005	.000	.020		.006
	N	100	100	100	100	100
y	Pearson Correlation	.810**	.490**	.581**	.271**	1
	Sig. (2-tailed)	.000	.000	.000	.006	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).
* . Correlation is significant at the 0.05 level (2-tailed).

- Data Reliability Test

The data validity test illustrates the reliability of variable X against variable Y. The reliability value can be said to be very high if it is at a score of 0.8 - 1, high reliability if it is at a score of 0.7 - 0.8, moderate reliability if it is at 0.6 - 0.7, low reliability if it is at 0.6 - 0.5, and the reliability is very low when the reliability is in the 0 - 0.5. The reliability test in this study is as follows in Table 3. Based on Figure 2, the data normality test is marked by normally distributing

respondents' answers approaching the diagonal line. The data is considered abnormal or outliers if there is data distribution away from the diagonal line of data normality. The normality of the data can also be seen from the skewness and kurtosis histogram of the data,

Table 3. Reliability Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x1	17.0100	2.899	.705	.709
x2	16.7100	3.683	.534	.768
x3	17.1000	3.889	.565	.765
x4	16.6900	4.075	.350	.816
y	17.0100	2.697	.770	.682

Table 4. Data Normality Test Based on Kolmogorov-Smirnov

N		Abs_Res
		100
Normal Parameters ^{a,b}	Mean	.3344
	Std. Deviation	.34485
Most Extreme Differences	Absolute	.281
	Positive	.281
	Negative	.185
Kolmogorov-Smirnov Z		2.808
Asymp. Sig. (2-tailed)		.182
a. Test distribution is Normal.		
b. Calculated from data.		

To find out the normality test based on the Kolmogorov-Smirnov test is if the Asymp value. Sig is above 0.05 (5%). The data in table 4.8 above shows that the data normality test is at a value of $0.182 > 0.05$. So it can be said that the data is normally distributed.

- Multicollinearity and VIF test

The data is said to have no multicollinearity if the tolerance value is above 0.1, while the VIF is expected to be less than 10. The multicollinearity test of this research data is as follows:

Table 5. Multicollinearity test data

Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	-.848	.457			
	x1	.676	.067	.651	.699	1.430
	x2	.198	.085	.147	.734	1.362
	x3	.347	.103	.215	.723	1.383
	x4	-.020	.081	-.015	.848	1.179

- F-Test

The partial test of data can be partially influential if the F value is significant <0.05 . Based on the table above, for the F test, it can be seen that the F value in the table is 48,893, or it is said the variables X1 partially, X2, X3, X4 have a partial effect on customer satisfaction with a significance value of <0.05 .

Table 6. F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.326	4	9.832	61.311	.000 ^a
	Residual	15.234	95	.160		
	Total	54.560	99			
a. Predictors: (Constant), x4, x3, x2, x1						
b. Dependent Variable: y						

Table 7. Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.848	.457		-1.853	.067
	x1	.676	.067	.651	10.044	.000
	x2	.198	.085	.147	2.330	.022
	x3	.347	.103	.215	3.367	.001
	x4	-.020	.081	-.015	-.249	.804

Based on table 7 in the regression test, it can be seen that there is one variable, namely the public relations variable (X4), which is not significant. Or it can be interpreted as below:

1. The variable (X1) has a significance value of $0.000 < 0.05$, so it can be said that it is significant or the advertising variable influences customer decisions.
2. The variable (X2) has a significance value of $0.022 < 0.05$, so it can be said that it is significant, or the sales promotion variable affects customer decisions.
3. The variable (X3) has a significance value of $0.001 < 0.05$, so it can be said that it is significant or the individual sales variable influences customer satisfaction.
4. The variable (X4) has a significance value of $0.804 > 0.05$, so it can be said that it is not significant, or the community relationship variable does not affect customer satisfaction.

Based on the data hypothesis proposed earlier in the introduction, it can be seen that:

- a. From the results of data analysis, it was found that the advertising variable (X1), personal selling (X2), sales promotion (X3) had a positive and partially significant effect on customer decisions (Y). In contrast, public relations (X4) had no significant impact.
- b. From the data analysis results, it is found that sales promotion (X3) simultaneously affects customer decisions (Y).

- c. From the results of data analysis, it is found that the advertising variable (X1) is the most dominant variable influencing.

Discussion

All tests produce good scores or the questionnaire distribution results per variable from the classic assumption tests (normality, multicollinearity, validity, and reliability). Also, the distribution of respondents' answers are in the answer options agree and strongly agree and are dominant in the category well and very good. This is undoubtedly an exciting commentary on why the value distribution and right data concentration still produce insignificant calculations in the final result. Based on the data processing results, it was found that the sig value was $0.00 < 0.05$, or the advertising variable had a significant effect on customer satisfaction. The questionnaire distribution products are prone to agreeing and strongly agreeing answers. The data center results are on the regular line, which indicates that BRI Bank has been good at promoting its advertisements, both in terms of language images and proper displaying. Sales promotion variables have a significant effect on customer satisfaction. It can be seen that in terms of promotion to introduce BRI bank products to the public, it has gone well. Individual sales variables have a significant effect on customer satisfaction. It can be seen that BRI Bank employees are responsive to every problem faced by customers; apart from that, a friendly attitude also shows that there is a relationship between customer decisions and the friendly attitude of BRI bank employees. Based on the data processing results, the sig value is $0.804 > 0.05$, or the public relations variable does not significantly affect customer satisfaction. It can be concluded that this item has no relationship with the customer's decision to save at BRI Bank.

CONCLUSION

Based on the results of the research that has been done, the conclusions of this study are advertising variables (X1), personal selling (X2), sales promotion (X3) have a positive and partially significant effect on customer decisions (Y). In contrast, public relations (X4) no significant impact, and the sales promotion variable (X3) is the dominant variable.

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