THE ANALYSIS OF MARKETING MIXED THROUGH CONSUMER DECISIONS ON CUSTOMER LOYALTY IN BANK BTPN KCP BEKASI

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Abstract

This research is intends to determine the analysis of the marketing mix through consumer decisions on customer loyalty in the Bank BTPN KCP Bekasi. Independent variables: Product, Price, Promotion, Location, Physical Form, Process and person, intervening variable: purchase decision, and dependent variable: customer loyalty. Number of research samples: 100 respondents and data collection using a questionnaire. Data were analyzed using path analysis. Based on the F Test the regressions Fcount = 8.617 with a significant level of 0.000 <0.05. This means that the seven aspects of the marketing mix have a positive influence through purchasing decisions on customer loyalty at BTPN Bekasi Bank, so that H1, H2, H3, H4, H5, H6, H7 are accepted. The hypothesis is that there is a significant influence between the seven aspects of the service marketing mix on the purchase decision of BTPN Bekasi Bank products, both partially and simultaneously. The coefficient of determination (R^2) states that the magnitude of the effect of the marketing mix variable is product, price, promotion, location, physical evidence, process, and people together influence through purchasing decisions on Bekasi BTPN Bank by 43.1% and the rest = 56.9 % is the influence of other variables outside the study. Keywords: Marketing Mix, Purchasing Decisions, Customer Loyalty, Path Analysis

INTRODUCTION

Bank is a financial institution that has function of collecting funds from the society, distributing funds to the public in the form of credit and other bank services. In implement the function, the bank should do it right, because if it will not cause harm to the bank itself and reduce confidence. The importance of maintaining public confidence in the bank will affect the bank's performance. Therefore, Bank Indonesia applies rules on banking health to assess financial conditions.

The development of the banking in Indonesia, commemorating and entering the era of globalization, the enactment of the API (Arsitektur Perbankan Indonesia) and the application of risk management for commercial banks in 2010, will bring banking service business players to be more dynamic, filled with severe challenges in the future and marked by there is intense competition, not only among local and national banks but also foreign banks that have an international network operating in Indonesia. Including in the pension business sector today, more and more conventional and private banks are interested in entering the pension credit business, as for banks that are starting to take up business in the pension sector today.

This situation causes the company to maintain survival, and strengthen its position in dealing with competing companies. At present, the community's assessment of the bank is not only focused on the quantity such as the interest given by the bank, but it has developed on the issue of good quality regarding the products offered and the services provided. The community is also increasingly critical and intelligent in making complaints about the services provided. Moreover, the development of technology is very rapid, the number of social media becomes a means of venting the community to shed dissatisfaction with services that are felt to be unsatisfactory. As a financial institution that is trusted by the public, the Bank is an important service industry that will support the entire financing program, development both in raising funds and as an institution that expedites the flow of money to and from the public. For this reason, to make it easier to conduct service activities in financial matters, the National Pension Savings Bank (BTPN) creates one of the Bank's products and services, namely "Pension Loans". With the convenience and facilities offered, this product has attracted many people, especially for pensioners, because the interest rates offered by the Bank are quite attractive.

Realize of the increasing competition Bank BTPN Purna Bakti KCP Bekasi strive to improve the image of the company that has been formed by providing programs that are not owned by other banks. Marketing mix is one of the marketing strategy to convey information widely, introduce a product and service products, stimulate consumers to give and even create

personal preferences for the image of a product. Therefore the marketing mix is considered as one of the most potential strategic elements in marketing the product.

Loyal customers will make new transactions, and recommend to others. In this aspect lies the importance of this research, namely how the company's management efforts to care for old customers, and increase new customers through various efforts, including through increasing the frequency of old customers in transactions, and recommendations of old customers to prospective new customers. Loyalty is something that is very important, especially in the financial industry and the banking industry. So far, the focus of research using various marketing variables such as loyalty is more on the financial industry and large-scale banking industry, such as conventional banking, both private and state-owned enterprises.

From this, it can be concluded that to create maximum customer loyalty, steps need to be taken following the company's goals so that customers are more confident in the products offered.

LITERATURE REVIEW

Consumer Behavior

Consumer behavior is a decision making someone to make a purchase of the item or product or services directly to obtain the goods or services that aim to meet their needs and desires. According by Kotler and Keller (2016: 179) these factors consist of cultural factors (social factors), social factors (social factors), and personal factors (personal factors).

Loyalty

Loyalty is the commitment of consumers to be a loyal customer or re-buy selected products / services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change.

Purchase Decisions

The consumer who will decide to purchase a product will look for as much information about the product as possible. Consumers usually make the decision making stages of making a purchase. According by Kuncoro & Aditya (2014) purchasing decision is a decision as the selection of an action from two or more alternatives. The consumer who wants to make a choice then he must have an alternative choice. Thus, he should make a decision on what brand he will buy, or he must choose one of several brand choices.

Marketing Mix 7P Concepts (7P Marketing Mix)

Marketing mix is a marketing strategy needed by every company in marketing their products and determining success. There are several elements in the marketing mix that can be combined by companies in developing strategies to achieve success is the understanding of the marketing mix or marketing mix from several experts. The higher and complex demands and desires of consumers raises new concepts regarding the marketing mix. Meanwhile, for expanded service marketing (expanded marketing mix for service) or commonly called 7P such as product, price, place, promotion, people, process and physical evidence (physical evidence).

RESEARCH METHOD

The research methods in this research are causal and descriptive research methods. The causal method according to Sugiyono (2014) is a method that explains how to find the cause or effect of the dependent variable to the independent variable, while the descriptive method is a study of problems in the form of the current facts of a population. The data is processed and further processed on the basis of theories that have been studied so that from these data conclusions can be drawn from the hypothesis that the truth is done through data collection at Bank BTPN KCP Bekasi.

The sampling technique in this research is total sampling because the total population are 100 samples. Total sampling is a sampling technique where the number of samples from the same population (Sugiyono, 2015). The research population used is Bank BTPN KCP Bekasi customers totaling up to 100 people.

The research methods used by the authors to obtain data and information in the preparation of this Thesis are as follows: 1) Primary data, which is used by the author is through questionnaires that have been distributed. The questionnaire consisted of questions with answers that had been provided using a Likert scale (Sugiyono, 2003). Questionnaires were given to research respondents especially customers of Bank BTPN KCP Bekasi. 2) Secondary Data, Secondary data in this study were obtained by various ways of literature study from various media and literary sources, journals, books, and article data related to research topics in the form of literature studies.

The data obtained was subject to classical assumption tests followed by inferential statistics using SPSS.

RESULTS AND DISCUSSION

Validity and reliability testing

Table 1. Validity Tests

No	Variable	Estimated value	Result
1	Product	0.305	Valid
2	Price	0.405	Valid
3	Promotion	0.313	Valid
4	Place	0.463	Valid
5	Physical_Evidence	0.468	Valid
6	Process	0.541	Valid
7	People	0.460	Valid
8	Purchase Decision	0.326	Valid

Table 2. Reliability Tests

No	Variable	Cronbach's Alpha	Number Of item	Result
1	Product	0.697	2	Reliable
2	Price	0.632	3	Reliable
3	Promotion	0.736	4	Reliable
4	Place	0.741	6	Reliable
5	Physical Evidence	0.642	4	Reliable
6	Process	0.637	3	Reliable
7	People	0.696	5	Reliable
8	Purchase Decision	0.742	5	Reliable
9	Customer Loyalty	0.759	6	Reliable

Table 2 shows that the results of the research variables in the questionnaire all have Cronbach's Alpha values> 0.6. So the number is greater than the minimum value of Cronbach's Alpha 0.6. This can be interpreted that the overall reliability test results show a good level of reliability. Therefore it can be concluded that the research instrument used to measure these variables is reliable and reliable or consistent and proper to use in this research.

Normality Test Results

The test in intends to determine whether the residual data from the linear regression model has a normal distribution or not. A good regression model is the residual data that are normally

distributed. To determine whether the data is normally distributed or not by looking at the normal p-plot graph. If the data spreads around the diagonal line and follows the direction of the diagonal line, then the assumption of normality is fulfilled. The test used to test the normality of data in this study is the Histogram Graph Normality Test and SPSS P-Plot. The following is a display of result of the test:

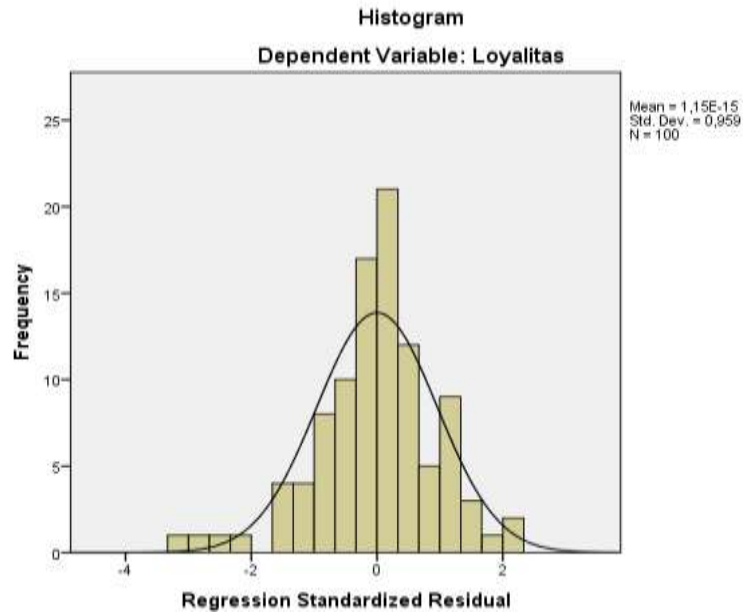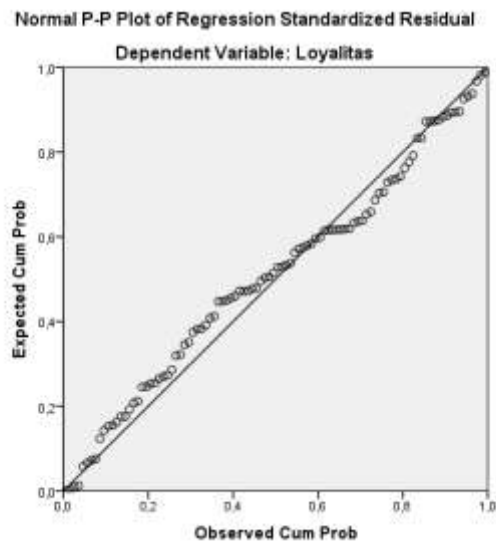Figure 1 . Histogram Graph Normality Test Results

Figure 2. Results of Plot-Normality Test (P-Plot)

Based on the output, it can be seen that the histogram graph gives a distribution pattern that deviates to right which means it is normally distributed data. Furthermore, in the P-Plot image visible points follow and approach the diagonal line so that it can be concluded that the regression model meets the normality assumption. Thus the data used is normal. This indicates that the respondents 'answers to the questionnaires that were filled were in accordance with the respondents' perceptions.

Multicollinearity Test Results

This test aims to determine whether or not there is a correlation between independent variables in the regression. A good regression model should not occur perfect or near perfect correlation between the independent variables Tolerance values of all independent variables greater than 0.10 and VIF values for all variables smaller than 10, (VIF <10, Tolerance> 0.10), it can be concluded that The data meet the classical assumption test of multicollinearity because there is no relationship between the independent variables.

Table 3. Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,527	2,474		1,022	,310		
	Product	,052	,256	,022	,202	,840	,517	1,935
	Price	,228	,181	,145	2,258	,021	,469	2,134
	Promotion	,119	,154	-,094	,772	,442	,417	2,395
	Place	,045	,155	,040	,294	,770	,333	3,002
	Physical Evidence	,423	,214	,240	2,097	,041	,421	2,373
	Process	,834	,224	,368	3,722	,000	,639	1,564
	People	,431	,165	,332	2,612	,011	,387	2,585
	Keputusan Konsumen	-,342	,171	-,270	2,007	,048	,345	2,899

a. Dependent Variable: Loyalitas

Heteroscedasticity Test Results

The test of the classical heteroscedasticity assumption intends to find out whether the variance from residual data from one observation to another is different or fixed. A good regression model is one that does not occur heteroscedasticity problems. Obtained a significance value for all independent variables that is 0.216 greater than 0.05. Because the significance value above is greater than 0.05, it can be concluded that there is no heteroscedasticity problem or in other

words the data meets the classical assumption of heteroscedasticity. Test results in this study include:

Table 4. Heteroscedasticity Test Results

Coefficients[a]

| Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,873	1,503		-1,246	,216
	Product	,170	,156	,144	1,089	,279
	Price	-,220	,110	-,278	-1,996	,049
	Promotion	,154	,093	,243	1,648	,103
	Place	-,023	,094	-,040	-,245	,807
	Physical Evidence	,123	,130	,138	,943	,348
	Process	-,170	,136	-,148	-1,246	,216
	People	,060	,100	,092	,601	,549
	Keputusan Konsumen	,128	,104	,201	1,237	,219

a. Dependent Variable: ABS_RES

Based on the Table 4, the significance value obtained for all independent variables is 0.216, greater than 0.05. Because the significance value above is greater than 0.05, it can be concluded that there is no heteroscedasticity problem or in other words the data meets the classical assumption of heteroscedasticity.

Path coefficient analysis results

Path analysis is an extension of regression analysis. Path analysis uses regression analysis to estimate causality relationships between variables (casual models) that have been predetermined based on theory. Path analysis alone cannot determine the causal relationship and also cannot be used as a substitute for researchers to see the causality relationship between variables.

Figure 3. Path coefficient analysis results
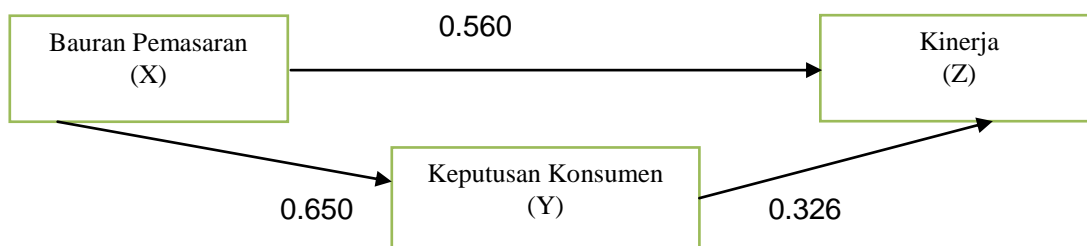
Determination Coefficient (**R Square & Adjusted R Square**)

Table 5. Determination Coefficient

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,657[a]	,431	,381	2,76319

a. Predictors: (Constant), Keputusan Konsumen, Promotion, Process, Physical Evidence, Product, Price, People, Place

b. Dependent Variable: Loyalitas

a. Correlation coefficient (R) = 0.657. Because the value of R is close to +1, it has a positive and strong relationship through consumer decisions on customer loyalty at Bank BTPN.

b. The coefficient of determination (R^2 / R square) of = 0.431, states jointly influence through consumer decisions on customer loyalty Bank BTPN = 43.1% and the rest = 56.9% is the influence of contributions from other variables outside of research

c. Based on the results of Adjusted R Square regression is = 0.381 for the independent variable and 38.1% for the dependent variable. This means that the magnitude of the effect of the seven marketing mix variables through consumer decisions on customer loyalty is 0.381 or 38.1%, while the remaining 61.9% is influenced by other factors.

F-Test Results

To assess the significance of the structural model prediction models in testing, it can be seen from the t-statistic value in the table in the output using SPSS:

Table 6. F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	526,357	8	65,795	8,617	,000[b]
	Residual	694,803	91	7,635		
	Total	1221,160	99			

a. Dependent Variable: Loyalitas

b. Predictors: (Constant), Keputusan Konsumen, Promotion, Process, Physical Evidence, Product, Price, People, Place

Based on the Table 6, shows that F count is 8,617 and the significance is 0,000, while the significance level is 5% (0.05). If the probability value is <0.05, it can be said that there is a significant influence together between the independent variables through the intervening variable on the dependent variable. So the conclusion for the F Test (Anova) or simultaneous test is that there is a significant (real) effect between the seven aspects of the service marketing mix through consumer decisions on customer loyalty of Bank BTPN either partially or simultaneously.

t Test (Partial)

T test is used to measure the significance parameters between the seven marketing mix variables (product, price, promotion, location, physical evidence, process, and people) through consumer decisions on customer loyalty at BTPN KCP Bekasi. Partial test or t test in multiple linear regression analysis aims to determine whether the independent variable (X) partially (individually / each variable) has a significant effect on the dependent variable (Z) through intervening variables (Y).

Table 7. t-Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,527	2,474		1,022	,310
	Product	,052	,256	,022	,202	,840
	Price	,228	,181	,145	2,258	,021
	Promotion	,119	,154	,094	,772	,442
	Place	,045	,155	,040	,294	,770
	Physical Evidence	,423	,214	,240	2,097	,041
	Process	,834	,224	,368	3,722	,000
	People	,431	,165	,332	2,612	,011
	Keputusan Konsumen	,342	,171	,270	2,007	,048

a. Dependent Variable: Loyalitas

Based on the Table 7, it can be seen that all seven aspects of the marketing mix, there are three aspects that have no influence, namely: aspects of the product, promotion, and location means that these aspects have an unfavorable influence on customer loyalty in choosing Bank BTPN KCP Bekasi products. Whereas the other four aspects, namely price, physical evidence, process and people, have positive values so that the six have a positive influence on customer loyalty in choosing the product of Bank BTPN KCP Bekasi.

The consumer decision variable gives a positive influence on customer loyalty in choosing the product of Bank BTPN KCP Bekasi. From the seven aspects, the two aspects that had the most dominant influence were first the process with a beta coefficient value of 0.368, then the second was a person with a beta coefficient value of 0.332. These results provide information that the two aspects that are the most dominant influence on customer loyalty in choosing Bank BTPN KCP Bekasi products, namely Marketing, quite often offers direct loan products to customers about Bank BTPN products and the interest rates offered by Bank BTPN are smaller than other banks.

Hypothesis Testing

Based on the test results statistically it can be concluded that the marketing mix variable influences through consumers towards the Customer Loyalty of Bank BTPN Bekasi. This means that the better aspects of the product, price, promotion, location, physical evidence, processes and aspects of people in the marketing mix, will also increase customer loyalty through customer decisions taken by customers to be able to choose Bank BTPN Bekasi. The following analysis of the results of testing the effect of independent variables and intervening variables partially on the dependent variable.

1. Effect of Products on Customer Loyalty

Based on the data obtained a significance level of 0.840. This value is above the threshold of 0.05 or 5%, so this study decided to accept the statement Ho1, meaning that partially it was assumed that the product aspect (product) in the marketing mix had no significant effect on the Customer Loyalty of Bank BTPN Bekasi

2. Effect of Price on Customer Loyalty

Based on the data obtained a significance level value of 0.021. This value is below the threshold of 0.05 or 5%, so this study decides to reject the statement Ho2, meaning that partially it is assumed that the price aspect of the marketing mix has a significant effect on the Customer Loyalty of Bank BTPN Bekasi

3. Effect of Promotion on Customer Loyalty

Based on the data, it is obtained a significant level value of 0.442. This value is above 0.05 or 5%, so this study decided to accept the Ho3 statement, meaning that partially it was assumed that the promotion aspect of the marketing mix had no significant effect on the Customer Loyalty of Bank BTPN Bekasi.

4. Effect of Location on Customer Loyalty

Based on the data, it is obtained a significant level value of 0.770. This value is above the threshold of 0.05 or 5%, so this study decided to accept the statement Ho4, meaning that partially it is assumed that the location (place) aspect of the marketing mix has no significant effect on the Customer Loyalty of Bank BTPN Bekasi.

5. Effect of Physical Evidence on Customer Loyalty

Based on the data, it is obtained a significant level value of 0.041. This value is below the threshold of 0.05 or 5%, so this study decided to reject the statement Ho5, meaning that partially alleged aspects of physical evidence on the marketing mix significantly influence the customer loyalty of the Bank BTPN Bekasi

6. Effect of Process on Customer Loyalty

Based on the data, it is obtained a significant level value of 0,000. The value is below the threshold of 0.05 or 5%, so this study decided to accept the statement Ho6, meaning that partially it is assumed that the process aspects of the marketing mix have a significant effect on the Customer Loyalty of Bank BTPN Bekasi.

7. Influence of People on Customer Loyalty

Based on the data, it is obtained a significant level value of 0.011. The value is below the threshold of 0.05 or 5%, so this study decided to reject the statement of Ho7, meaning that partially it is assumed that the people aspect of the marketing mix significantly influences the Customer Loyalty of Bank BTPN Bekasi

8. Effect of Consumer Decisions on Customer Loyalty

Based on the data, it is obtained a significant level value of 0.048. The value is below the threshold of 0.05 or 5%, so this study decided to reject the statement Ho8, meaning: Partially it is assumed that Consumer Decision aspects significantly influence the Customer Loyalty of Bank BTPN Bekasi

9. Effect of Marketing Mix through Consumer Decisions on Customer Loyalty

Based on the data, it is obtained a significant level value of 0,000. This value is below the threshold of 0.05 or 5%, so this study decided to reject the statement Ho9, meaning simultaneously or together it is suspected that the seven aspects of the marketing mix have a significant effect through consumer decisions on the Customer Loyalty of Bank BTPN Bekasi

CONCLUSION AND SUGGESTIONS

The conclusions in this research are:

1. There is a significant influence between price and customer loyalty on BTPN Bekasi Pension Loan Products. This is evidenced by the results of the SPSS compute output which shows that the respondent answered with a positive value

2. The product does not have a significant effect on customer loyalty. customers are not really concerned about the types of BTPN Pension Loan Products.

3. There is no significant effect between promotions on customer loyalty. Because promotions carried out by the bank have not been maximized.

4. Physical evidence has a significant effect on Customer Loyalty in Bekasi BTPN Pension Loan Products.

5. There is no significant influence between places on customer loyalty of BTPN Bekasi pension loan products. This is because the existing location does not influence customers to come to the bank.

6. There is a significant influence on customer loyalty on pension loan products. This is evidenced by the results of the SPSS compute output which shows that the respondent answered with a positive value.

7. There is the influence of people has a significant influence on customer loyalty on BTPN Bekasi Pension Loan Products.

8. There is a simultaneous influence between the marketing mix which has a significant influence through consumer decisions on Customer Loyalty in BTPN Bekasi Pension Loan Products. The marketing mix can facilitate customers in determining pension loan products and can increase customer loyalty at BTPN Bekasi Bank.

Based on the results of the research that has been done, there are some suggestions that can be considered to further expand this research model. This is done by adding variables that can influence aspects of promotion, as seen from the calculation of the R-square value where there are still other variables outside this model that affect customer loyalty.

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