

Evaluation of E-Marketing Implementation in Improving Decisions to Use Finance Credit Funds for Suzuki Car Purchases at Pt Suzuki Finance Indonesia Medan Branch

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ABSTRACT

The decision to purchase a product on credit or through financing is one of the marketing strategies to increase product or service sales. Many factors can influence purchasing decisions through financing, especially E-Marketing which includes Product, Price, Promotion, People (Community), Place (Distribution), Branding and Process and Physical Evidence where Branding plays two roles in marketing strategy, especially branding as part of marketing strategy. This research is a survey research with a qualitative descriptive approach which aims to get a descriptive picture of the implementation of E-Marketing by PT Suzuki Finance Indonesia Medan Branch in order to market car products so that car purchases can be further increased. The population in this study were 10 informants which included staff and employees of PT Suzuki Finance Indonesia Medan Branch. The sample selection used purposive sampling method in order to obtain 10 informants. Collecting data using interview and observation methods. Data analysis using SWOT analysis. The results of the study prove that the prioritized strategies in increasing suzuki car purchasing decisions through financing are increasing customer facing resources (providing funds) to respond to increasing market share, overcoming security risks to increase interest in buying suzuki cars, improving relationship marketing management to meet suzuki car needs. The most dominant internal strength factor influencing the strategy to improve suzuki car purchasing decisions is the availability of E-Marketing facilities and a

wider market reach. While the most dominant internal weakness factor is the limited internet capabilities of consumers. The most dominant external opportunity factor is the increase in market share and internet technology. External threat factors are the rapid growth of competitors, easy to imitate business strategies, the economic recovery due to COVID-19 and a skewed view of Suzuki cars. It is recommended to PT Suzuki Finance Indonesia Medan Branch to make financing easier, especially in terms of obtaining financing requirements so that the decision to purchase Suzuki cars through financing can be maximized.

Keywords: E-Marketing, Purchase Decision, Financing

BACKGROUND

E-Marketing is a new paradigm in the field of product marketing, especially to increase sales of products or services to consumers which has a significant effect on the results. E-Marketing makes it easy for companies to convey information to consumers, and vice versa information can be easily received from companies. In marketing their products, companies must determine effective ways that can be used as strategies to attract consumers to buy the products offered. One way to increase product purchases by consumers is by purchasing on credit. Purchasing on credit is a marketing strategy carried out by the company to finance the purchase of a

product by consumers. The importance of selling on credit is to provide wider opportunities for consumers to buy a product in installments or non-cash. The E-Marketing policy strategy carried out is not limited to only stimulating the buying interest of potential customers but at the same time utilizing funds managed by the company.

In getting a vehicle, the public has been offered various conveniences in purchasing a vehicle. One example is the purchase of a vehicle with a credit system and in that system, it is also relatively light with an adjustable down payment. PT. Suzuki Finance Indonesia Medan Branch is a company engaged in the financing of Suzuki brand vehicles, one of which is car financing. The demand for the purchase of Suzuki cars by dealers has a significant influence on Suzuki Finance as the official financing company of Suzuki. However, it is undeniable that there is competition from other financing companies that provide convenience and attractive offers for

consumers in financing Suzuki cars, such as: PT. Adira Finance, PT. Summit Oto Finance, PT BCA Finance, PT Mandiri Tunas Finance, PT Mitra Pinasthika Mustika Finance (MPM), PT Mega Finance, and others. Many factors can influence credit purchase financing decisions, especially E-Marketing which includes product quality, price, place and promotion. E-Commerce is a type of electronic business mechanism that focuses on individual-based business transactions using the internet as a means of exchanging goods or services between two institutions or direct consumers without any space or time constraints.

In reality, the company is still not satisfied with the achievement of Suzuki car sales volume on credit because Suzuki car sales only slightly increased from 26 units per year 2017 to 39 units/month in 2018 and increased again to 41 units/month in 2019, however the company not satisfied with the achievement of the sales volume.

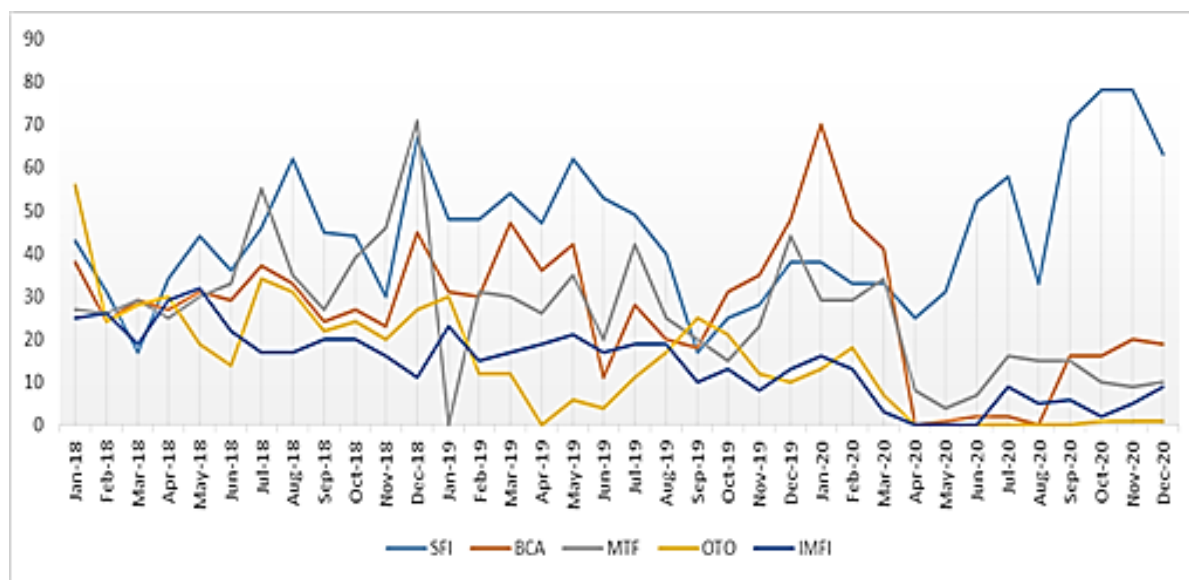


Figure 1. Fluctuations in the development of financing for the purchase of Suzuki cars and other financing for the 2018-2020 period in Medan City

The picture above shows that the Medan branch of Suzuki finance Indonesia has significant competitors such as OTO finance and BCA Finance. To overcome this problem, the company established an E-Marketing strategy to further expand its

market share, especially in financing the purchase of Suzuki car loans. The company's main consideration in implementing E-Marketing is considering the mature condition of the Covid-19 pandemic which is increasingly narrowing

the space for consumers to make purchases directly from the company. Another consideration in implementing financing for the purchase of Suzuki car loans is the economic downturn, especially during the COVID-19 pandemic, which makes it difficult for many customers or prospective customers to make cash purchases of Suzuki cars. The implementation of E-Marketing has increased financing for Suzuki's car loan purchases in the last six months to reach the range of 60% from the previous 30%.

E-Marketing

E-Marketing is a marketing activity carried out using Internet technology. Marketing activities such as creating, communicating and offering products that can provide value to customers, clients, corporate partners and society at large. E-Marketing is also referred to as internet marketing, namely the process of building and maintaining relationships with customers through online activities to facilitate the exchange of ideas, products, and services that can satisfy the goals of both parties (Mohammed, Fisher, & Jaworski, 2003).

Digital marketing (E-Marketing) basically consists of 7 (seven) aspect classes, namely (1) Products, services or physical goods offered by the company; (2) Price, the amount of value that must be paid by the customer to get the product or service offered by the company; (3) Promotion (Communication), an activity that informs one or more target groups of customers about the company and its products; (4) People (Community), a collection of related relationships formed because of a common interest, which satisfies the needs of its members that cannot be obtained individually; (5) Place (Distribution), intermediary between companies by ensuring that both information and products from the company can reach customers; (6) Branding plays two roles in marketing strategy. First, branding is the output or result of the company's marketing activities. Second, branding is part of every marketing

strategy; (7) Process and Physical evidence, includes how the company serves the demands of each customer, starting from consumers ordering (orders) until they finally get what they want.

Credit Purchase Decision

According to Kasmir (2011) credit comes from the Greek *credere* which means trust or in Latin *creditum* which means belief in the truth. Credit is the ability to carry out a purchase or make a loan with a promise, the payment will be carried out at an agreed time period. Kotler (2014) purchasing decision is a stage where consumers have a choice and are ready to make a purchase or exchange between money and a promise to pay with ownership rights or use of an item or service. According to Kotler (2014) purchasing decision is a stage where consumers have a choice and are ready to make a purchase or exchange between money and a promise to pay with ownership rights or use of an item or service.

So, it can be said that the Credit Purchase Decision is a stage where consumers already have a choice and are ready to make a purchase or exchange between money and a promise to pay with ownership rights or use of an item or service in stages or in installments over a certain period of time in accordance with the agreement.

Conceptual framework

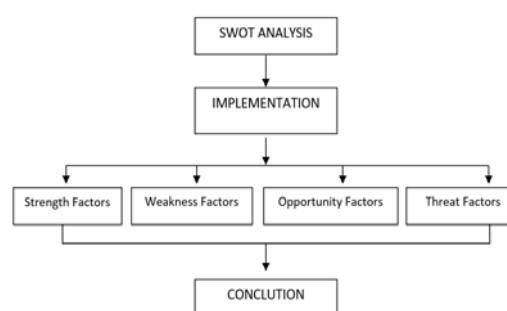


Figure 2. Conceptual framework

RESEARCH METHOD

This type of research is a survey research with a qualitative descriptive

approach which aims to get a descriptive picture of the implementation of E-Marketing conducted by PT Suzuki Finance Indonesia Medan Branch in order to improve purchasing decisions for Suzuki car loans in the city of Medan. The population in this study were 10 informants which included employees of PT Suzuki Finance Indonesia Medan Branch. In this study, the determination of the informants selected by purposive sampling is a sampling technique of data sources with certain considerations and objectives, namely those who have a working period of more than 5 years.

The analysis technique used in this study is SWOT analysis, namely an analysis based on the assumption that an effective strategy comes from the internal resources (strengths and weakness) of a company and external resources (opportunities and threats) of a company.

RESULT AND DISCUSSION

Internal Factors Analysis (IFAS)

Internal factors consist of the strengths and weaknesses of the strategy to improve the decision to purchase Suzuki cars through financing through the implementation of E-Marketing at PT Suzuki Finance Medan.

Table 1: Internal Factors Scoring (Strengths and Weaknesses)

No	Parameter	Average score	Rating result	Informant
Strength				
1	Product, Pricing, Communication (Promotion), Community (people), branding, distribution (Place) dan physical evidence	4	Strength	Manager
2	Availability of E-Marketing support facilities	4	Strength	Manager
3	E-Marketing provides various conveniences	3	Strength	Employee
4	The reach of the marketing segment is wider	3	Strength	Manager
Weakness				
5	Limited customer facing resources	1	Weakness	Manager
6	Customer Privacy Security Risk	2	Weakness	Employee
7	Limited Relationship marketing management	2	Weakness	Employee
8	Limited consumer internet capabilities	2	Weakness	Manager
9	Lack of cooperation between companies	2	Weakness	Employee

Analysis of External Factors (Opportunities and Threats)

Based on the results of the interview, it was found that external factors were opportunities and threats to the increase in financing decisions for the purchase of

Suzuki cars at PT Suzuki Finance Indonesia Medan Branch.

Table 2: Scoring of External Factors (Opportunities and Threats)

No	Parameter	Average score	Rating result	Informant
Opportunity				
1	Suzuki car market share development	4	Opportunity	Manager
2	Increasing people's buying interest	3	Opportunity	Employee
3	Internet technology improvement	4	Opportunity	Employee
4	Indonesia's economic growth prospects	3	Opportunity	Employee
5	Increased Demand for Suzuki Cars	3	Opportunity	Employee
6	Government Support In Tax	3	Opportunity	Employee
7	Loyalty to Suzuki's Brand Image	3	Opportunity	Employee
Threat				
8	The rapid growth of competitors	2	Threat	Employee
9	The high effort to imitate the company's e-marketing strategy	2	Threat	Employee
10	The economy has not yet recovered due to Covid-19	2	Threat	Employee
11	Tilted view of Suzuki cars	2	Threat	Employee

Internal and External Factor Evaluation Matrix

The results of the identification of internal factors which are strengths and weaknesses and external factors which are opportunities and threats are arranged in the IFAS table and EFAS table by assigning a score to each internal and external strategic factor to show how effectively respondents respond to strategic factors.

Table 3: IFAS (Internal Factors)

No	Internal Factor	Weight	Score	Weighted Score
Strenght				
1	Product, Pricing, People, Branding, Distribution dan Physical Evidence	0.15	4	0.6
2	Availability of E-Marketing support facilities	0.16	4	0.64
3	E-Marketing provides various conveniences	0.15	4	0.6
4	A wider reach of market segments	0.16	4	0.64
Total		0.62		2.48
Weakness				
1	Limited customer facing resources	0.16	4	0.64
2	Customer Privacy Security Risk	0.08	2	0.16
3	Limited Relationship marketing management	0.08	2	0.16
4	Limited consumer internet capabilities	0.07	2	0.14
5	Lack of cooperation between companies	0.08	2	0.16
Total		0.31		0.62
Strength-Weakness score difference				1.86

The result shows that the difference in the total score of strengths and weaknesses is 1.86 or positive ($x = > 0$), which means that strengths are greater than weaknesses in increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch. The most dominant internal strength factor is the availability of E-Marketing facilities (0.16) and a wider market reach (0.16). Meanwhile, the most dominant internal weakness factor is the

limited internet capability of consumers (0.07).

Table 4 EFAS (External Factors)

No	External Factors	Weight	Score	Weighted Score
OPPORTUNITY				
1	Suzuki car market share development	0.21	4	0.84
2	Increasing people's buying interest	0.11	3	0.33
3	Internet technology improvement	0.21	4	0.84
4	Indonesia's economic growth prospects	0.11	3	0.33
5	Increased Demand for Suzuki Cars	0.05	3	0.15
6	Government Support In Tax	0.11	3	0.33
7	Loyalty to Suzuki's Brand Image	0.11	3	0.33
Total		0.91		3.15
THREAT				
1	The rapid growth of competitors	0.05	2	0.1
2	The high effort of imitating the company's business strategy	0.05	2	0.1
3	The economy has not yet recovered due to Covid-19	0.05	2	0.1
4	Tilted view of Suzuki cars	0.05	2	0.1
Total		0.2		0.4
Opportunity – Threat score difference				2.75

The result shows that the difference between the total score of opportunities and threats is 2.75 or positive ($x > 0$), which means that opportunities are greater than threats. In other words, there are plenty of external opportunities available to support the increase in purchasing decisions for Suzuki cars through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch. The most dominant external opportunity factor is an increase in market share (0.21) and an increase in internet technology (0.21). Meanwhile, external threat factors have an even value (0.05) including the rapid growth of competitors, competitors' efforts to imitate the Company's E-Marketing Business strategy, the economic recovery due to COVID-19 and a skewed view of Suzuki cars.

The results of IFAS which are compiled based on the identification of the company's internal environmental conditions in the form of strengths and weaknesses of Suzuki Finance Medan, obtained a total weighted value of 5.4 so that from the weighted total it can be concluded that the company is in a strong position. This condition shows that Suzuki Finance Medan's internal factors have been able to take advantage of its strengths and overcome its weaknesses well.

While the External Factor Analysis Summary (EFAS) is used to determine how big the role of the external factors contained in Suzuki Finance Medan. EFAS is prepared

based on the identification of the company's external environmental conditions in the form of opportunities and threats owned by PT Suzuki Finance Indonesia Medan Branch. Based on the results of IFAS, the total weighted score is 5.1. This shows that PT Suzuki Finance Indonesia Medan Branch is able to respond to external factors by taking advantage of existing opportunities to overcome threats. Based on the analysis of IFAS and EFAS, the company can then determine the position of the company in the SWOT analysis diagram to find out the right strategy based on the position in that quadrant.

Based on the results of the internal and external matrices obtained from the total value of the weighting score on increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch, the internal factor on the X axis (+) is 1.86, which means the value This is the difference between strengths and weaknesses where strengths outweigh weaknesses. For external factors on the Y axis (+) is 2.75, which means this value is the difference between opportunities and threats where the opportunity value is greater than the threat. This shows how opportunities are available for increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing so that this development strategy is in quadrant I as a favorable position for increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing because it has opportunities and strengths so that they can take advantage of existing opportunities and increase existing strengths.

Furthermore, the strategy that must be applied in this condition is to support the development strategy policy that is oriented to growth (Growth Oriented Strategy) where the growth opportunities are increasing public health awareness, medical service market prospects, the surrounding environment, advances in technology and

health information, the existence of research and development institutions and government support. This strategy focuses more on SO (Strengths and Opportunities) by utilizing all strengths to seize and take advantage of opportunities as much as possible.

Determination of Alternative Strategies

The strategy to improve the decision to purchase Suzuki cars through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch is carried out by making a SWOT matrix which is built based on internal factors (strengths and weaknesses) and external factors (opportunities and threats). Based on the results of the SWOT analysis of increasing purchasing decisions for Suzuki cars through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch, 4 (four) alternative strategies were obtained, namely: S-O strategy, W-O strategy, S-T strategy, W-T strategy.

Table 5. Determination of Strategy to Improve Financing Decisions to Purchase Suzuki Cars through the Implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch

	Internal Strength (S) 1. Promotion (Providing DP), product, price, people, branding, distribution and physical evidence 2. Availability of E-Marketing support facilities 3. E-Marketing provides various conveniences 4. Reach wider marketing segment	Weakness (W) 1. Limited customer facing resources 2. Customer Privacy Security Risk 3. Limited Relationship marketing management 4. Limited consumer internet capabilities 5. Lack of cooperation between companies
External		
Opportunity (O) 1. Market share development 2. Increased buying interest 3. Improved internet technology 4. Prospects of Indonesia's economic growth 5. Increasing demand for Suzuki cars 6. Tax ease by the government 7. Loyalty to Suzuki's Brand Image	S-O Strategy 1. Improve the implementation of E-Marketing to respond to market developments 2. Utilizing supporting facilities in meeting the needs of Suzuki cars 3. Make it easy to increase public loyalty to the Suzuki brand image 4. Taking advantage of government support to reach a wider market segment	W-O Strategy 1. Increase customer facing resources to respond to increasing market share 2. Overcoming security risks to increase interest in buying Suzuki cars 3. Improve Relationship marketing management to meet the needs of Suzuki cars 4. Increase cooperation between companies to increase brand image loyalty
Threat (T) 1. The rapid growth of competitors 2. The high effort to imitate the company's strategy 3. The economy has not recovered due to Covid-19 4. A tilted view of Suzuki cars	S-T Strategy 1. Improve the implementation of E-Marketing to keep pace with the growth of competitors 2. Utilizing supporting facilities to prevent imitation of E-Marketing strategies 3. Facilitate Strategies to overcome the skewed view of Suzuki cars	W-T Strategy 1. Increase customer facing resources to compete with competitors 2. Improve Relationship marketing management to overcome the skewed view of Suzuki cars 3. Increase cooperation between companies to deal with economic conditions due to Covid 19

Based on the SWOT analysis, it shows that Suzuki Finance Medan is in quadrant I, the company's position that supports an aggressive strategy. Aggressive strategy is a company strategy that aims to

expand the market. The method that can be used by PT Suzuki Finance Indonesia Medan Branch is the market penetration strategy and market development. Where for the market penetration strategy (Market Penetration Strategy) can be implemented by conducting sales promotion activities that are intensive and effective. Meanwhile, the market development strategy (Market Penetration Strategy) can be implemented by improving and maintaining the brand image of Daihatsu cars. Brand image is very important for a company to find out whether its products are accepted by the public.

Based on the position of determining the marketing strategy of Suzuki Finance Medan using the SWOT matrix, the market penetration and market development strategies that can be used by Suzuki Finance Medan include increasing customer facing resources to respond to increasing market share, overcoming security risks to increase interest in buying Suzuki cars and improving Relationship marketing management to meet the needs of Suzuki cars.

With the change in the internet, companies can promote various types of advertisements on websites and other social media that are very often visited by the public. The E-Marketing strategy used can increase consumer buying interest, one of which is by carrying out promotional or advertising activities. This promotional or advertising activity has a considerable influence in influencing consumer buying interest in terms of actions or behavior and consumer confidence in the product brands offered by the company. With today's information technology, the role of promotion or advertising can have a big role in the success of the E-Marketing strategy (Setiawan and Sugiharto, 2014).

In the field of marketing, Internet or online media in marketing is referred to as Internet marketing or internet marketing. Internet marketing then became part of another marketing model, namely electronic marketing or also called electronic marketing (E-Marketing). The internet is

used as a marketing and business medium. One of the services is online shopping or online shopping. For business people who sell products through the marketplace or independently, online shopping makes it easier for them to promote their products because product information will reach potential consumers very quickly, cheaply, and can reach potential consumers very broadly.

CONCLUSION

The most dominant internal strength factor influencing the strategy of increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch is the availability of E-Marketing facilities and a wider market reach (0.16). Meanwhile, the most dominant internal weakness factor is the limited internet capabilities of consumers.

The most dominant external opportunity factor is an increase in market share and an increase in internet technology. Meanwhile, external threats are the rapid growth of competitors, easy to imitate business strategies, the economic recovery due to COVID-19 and a skewed view of Suzuki cars.

Among the 4 strategies, the most dominant is the S-O strategy in quadrant I (first) quadrant which gives the highest strength-weakness score difference of 1.86. So that the prioritized strategies in increasing Suzuki car purchasing decisions through financing through the implementation of E-Marketing at PT Suzuki Finance Indonesia Medan Branch are 1) Increasing customer facing resources (providing funds) to respond to increasing market share, 2). Overcoming security risks to increase interest in buying Suzuki cars and 3). Improve Relationship marketing management to meet the needs of Suzuki cars.

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