

Promotion Mix Strategy on Customer Saving Decision at PT Bank X Medan Imam Bonjol Branch

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ABSTRACT

This study aims to examine the effect of promotion mix strategy based on advertising, sales promotion, publicity, personal selling, and direct marketing on customer decisions at PT Bank X Medan Imam Bonjol branch. The category of this research is causal associative research. This research is conducted at PT Bank X Medan Imam Bonjol Branch which located at Jl. Imam Bonjol. No. 07, Medan City, North Sumatra. The data used in this study is primary data collected through questionnaires. The sample used in this study is 100 customers at PT Bank X Medan Imam Bonjol Branch. Data analysis technique used in this study is multiple linear regression analysis using SPSS software. The result in this study indicates that Advertising, Personal Selling and Direct Marketing are proven to have positive and significant influence on Customer Decisions at PT Bank X Medan Imam Bonjol Branch. Meanwhile, Sales Promotion and Publicity confirmed to have no significant impact on Customer Decisions at PT Bank X Medan Imam Bonjol Branch.

Keywords: Promotion Mix Strategy, Advertising, Sales Promotion, Publicity, Personal Selling, Direct Marketing, Customer Decision

BACKGROUND

Bank is a financial intermediary institution or so-called financial intermediary. This means that a bank institution is an institution whose activities are related to money matters. Therefore, the bank's business will be associated with money, which is the main means of facilitating trade. We know that in Indonesia

there are two types of banks in terms of principles, namely conventional banks and Islamic banks. Conventional banks are banks that collect funds from the public and distribute funds to parties who are short of funds in order to improve the standard of living of the people at large. Meanwhile, a sharia bank is a bank that collects funds from the public and distributes it to parties who are short of funds in the context of the welfare of the people who are based on Islamic principles or sharia principles.

In achieving maximum sales volume in banking companies, promotion has a very strong influence. If the product or service offered is in good condition and easy to obtain but not balanced with good promotion, the customer's decision to choose and use the product or service offered will not be optimal. The effectiveness of promotion really depends on how the company chooses the form of promotion needed for the product being marketed. In marketing products, the activity that is an important element is the promotion mix. Promotion is a communication activity within a company in selling products or services aimed at the public, with the aim that the products or services in the company are known by the public and can influence the public to be interested in buying and using the company's products or services. In banking companies, promotional activities are one of the most indispensable activities for companies because promotional activities can convince customers of the products offered. Based on the importance of the role

of promotion in product marketing activities, this research is measured by the promotion mix. The promotion mix is a combination of strategies from variables of advertising, personal selling and other promotional tools that are planned to achieve the goals of a company. Commonly used promotional mixes include advertising, sales promotion, publicity, personal selling and direct marketing.

Kotler and Armstrong (2016) state that advertising is any form of non-personal presentation and promotion of ideas, goods or services by certain sponsors that must be paid for. Advertising can reach the largest mass of buyers geographically at a low cost and advertising allows sellers to repeat messages many times. Advertising is one form of the promotional mix that is most widely used by a company in promoting its products. With the aim of raising more funds from third parties or the public for expansion, banking companies must be able to provide products that meet consumer needs. In addition, banking companies must also actively reach potential consumers for new products launched so that they can provide benefits for the company and excel in the promotion mix strategy to market products. The impact of technological changes has also had a positive impact on the development of the banking world. The products offered by its customers have become faster and more efficient.

However, based on data on the sale of savings products at Bank X, Imam Bonjol Branch, it shows that Bank X still experienced several significant decreases in the number of savings accounts at several points. For example, in November 2017 to January 2018, the number of decreases was very high. This data shows that currently the number of savings accounts must still be considered. Therefore, this study tries to see whether the promotion mix strategy can influence customer decisions on banking products owned by Bank X Imam Bonjol Branch. The promotion mix strategy in this study is measured based on marketing communication indicators, namely:

advertising, sales promotion, publicity, personal selling, and direct marketing.

Marketing strategy

Strategy is the determination of a direction made by a company to attract customers. In practice, strategy is a tool that functions to create competitive advantage and determine the company's and organizational steps forward. Strategy as a strategic target will be combined with the vision and mission to determine where the company will be in the future. Marketing is the spearhead of the company to survive, grow and increase profits. In providing a definition of marketing, marketing experts have their respective opinions and arguments even though the essence is the same. Kotler and Keller (2016) define marketing as a social and managerial process in which individuals and groups get their needs and wants by creating, offering, and exchanging products that are of value to one another. The importance of viewing marketing as a system of interconnected activities aimed at planning, pricing, promoting, and distributing goods and services to groups of buyers.

Promotion Mix

The promotional mix according to Kotler and Keller (2016) consists of:

1. **Advertising:** Advertising is a promotional tool used by companies, especially banks, as a means of informing all products in the banking system. The information provided is the name of the product, benefits, prices, and benefits of the product.
2. **Sales Promotion:** The purpose of a sales promotion is to increase sales or to increase the number of customers. Sales promotions are carried out to attract customers to immediately buy any product or service offered. Sales promotion activities are short-term incentives undertaken to encourage trial or purchase of products or services. Promotion is essentially a marketing activity that seeks to spread information,

influence, persuade or remind the market so that its products can be accepted and purchased by consumers (Tjiptono and Chandra, 2016).

3. **Publicity:** Publicity is a promotional activity to attract customers through activities such as exhibitions, social services, and sponsorship activities. Publicity activities can improve the image of the bank in the eyes of its customers. This is done by providing a variety of programs designed to promote or protect the company's image or individual products. Broadly speaking, the goals to be achieved in public relations work are divided into two major groups, including: internal communication and external communication.
4. **Personal Selling:** Personal selling is a face-to-face interaction with one or more prospective buyers for the purpose of making a sale or presentation. Personal selling itself is a two-way relationship in which a seller describes the features and provides information from a brand for the benefit of the buyer.
5. **Direct Marketing:** Direct marketing is an activity designed to engage

customers or prospects directly to increase consumer awareness of the products offered. This can be done by using mail, telephone, fax, e-mail, and other non-operational means of connecting directly with or getting immediate responses from certain customers and potential customers. When companies want to deal directly with consumers without going through intermediaries, direct marketing is used, such as a close loop, a data base driven messaging system that uses this type of media to create behavioral responses.

Conceptual framework

This study will try to see how marketing strategies can influence customer decisions at Bank X Imam Bonjol Branch, Medan. The dependent variable (Y) used in this study is customer decisions. While the independent variable (X) used in this study is a marketing strategy as measured by advertising (X1), sales promotion (X2), publicity (X3), personal selling (X4) and direct marketing (X5). The decision to buy customers is one of the ultimate goals of the company, because creating customer buying decisions can guarantee the company's long-term survival.

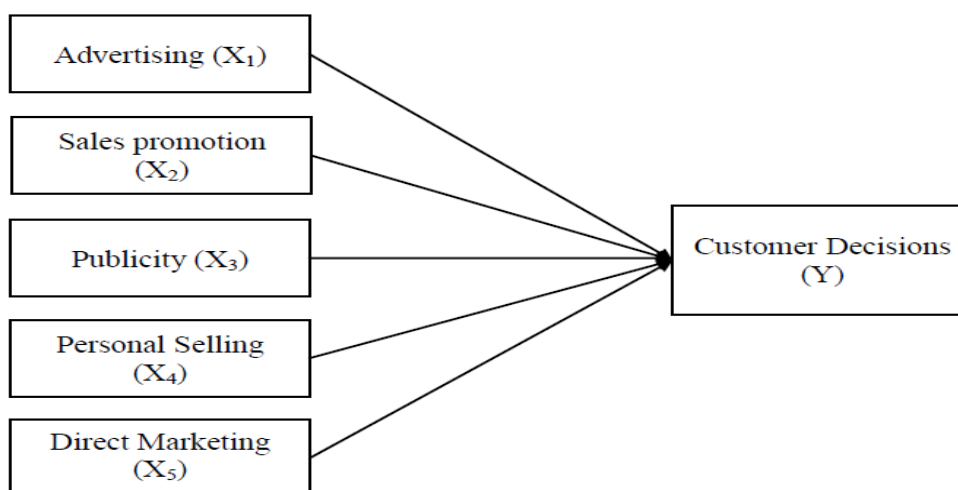


Figure 1: Conceptual Framework

Hypothesis

1. Advertising (X1) has a positive effect on customer decisions at Bank X Imam Bonjol Branch.
2. Sales promotion (X2) has a positive effect on customer decisions at Bank X Imam Bonjol Branch.

3. Publicity (X3) has a positive effect on customer decisions at Bank X Imam Bonjol Branch.
4. Personal selling (X4) has a positive effect on customer decisions at Bank X Imam Bonjol Branch.
5. Direct marketing (X5) has a positive effect on customer decisions at Bank X Imam Bonjol Branch.

RESEARCH METHODS

The type of research used is causal associative research, which is research conducted to determine the effect or relationship between two or more variables. This research was conducted to determine how the influence of the promotional mix applied by the bank can influence customer decisions at Bank X Imam Bonjol Branch. The promotion mix in this study is described into 5 independent variables, namely: advertising (X1), sales promotion (X2), publicity (X3), personal selling (X4) and direct marketing (X5). The population in this study were customers of PT Bank X

Imam Bonjol Branch, namely as many as 268,553 customers (December, 2019). Determination of the sample in this study was carried out using probability sampling with simple random sampling technique using the calculation of the Slovin formula. The numbers of samples used in this study were 100 customers at PT Bank X Imam Bonjol Branch. Data collection used in this study was conducted through interviews with bank employees and customers to be able to find out qualitative analysis of research carried out in general, documentation techniques to obtain secondary data from documents related to the problem under study and questionnaires.

RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

The analysis technique used in this study is multiple linear regression analysis to determine the effect of advertising, sales promotion, publicity, personal selling and direct marketing on customer decisions.

Table 1: Results of Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.201	2.121		.566	.573
	Advertising	.201	.065	.252	3.075	.003
	Sales promotion	.126	.088	.149	1.426	.157
	Publicity	.025	.084	.024	.298	.766
	Personal Selling	.256	.097	.269	2.638	.010
	Direct Marketing	.353	.087	.327	4.037	.000

a. Dependent Variable: Customer Decision

1. Constant (a) = 1.201 indicates a constant value, where if the value of the independent variable is equal to zero, then the customer decision variable (Y) is equal to 1.201.
2. The coefficient X1 (b1) = 0.201 indicates that the advertising variable (X1) has a positive influence on customer decisions (Y). This means that if other variables are fixed in value and the advertising variable increases by one unit, the customer's decision will also increase by 0.201 (20.1%).
3. The coefficient X2 (b2) = 0.126 indicates that the sales promotion variable (X2) has a positive influence on customer decisions (Y). This means that if other variables are fixed in value and the sales promotion variable increases by one unit, it will increase customer decisions by 0.126 (12.6%).
4. The coefficient X3 (b3) = 0.025, indicating that the publicity variable (X3) has a positive influence on customer decisions (Y). This means that if other variables are fixed in value and the publicity variable increases by one unit, it will increase customer decisions by 0.025 (2.5%).

5. The coefficient X4 (b4) = 0.256, indicating that the personal selling variable (X4) has a positive influence on customer decisions (Y). This means that if other variables are fixed in value and the personal sales variable increases by one unit, it will increase customer decisions by 0.256 (25.6%).
6. The coefficient X5 (b5) = 0.353, indicating that the direct marketing variable (X5) has a positive influence on customer decisions (Y). This means that if other variables are fixed in value and the direct marketing variable increases by one unit, it will increase customer decisions by 0.353 (35.3%).
7. Standard error (e) indicates the error rate.

Determination Coefficient Test (R²)

Table 2: Result of Determination Coefficient Test (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.509	.483	1.33229
a. Predictors: (Constant), Direct Marketing, Advertising, Personal Selling, Publicity, Sales Promotion				
b. Dependent Variable: Customer Decision				

The magnitude of the value of R Square is 0.509, which means that it is 0.509 or (50.9%) the independent variables, namely advertising, sales promotion, publicity, personal selling and direct

marketing, are able to explain or describe customer decisions. While the remaining 49.1% is explained or described by other variables not included in this research model.

F Statistical Test (Simultaneous)

Table 3:F Test Results (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.941	5	34.588	19.486	.000 ^b
	Residual	166.849	94	1.775		
	Total	339.790	99			
a. Dependent Variable: Customer Decision						
b. Predictors: (Constant), Direct Marketing, Advertising, Personal Selling, Publicity, Sales Promotion						

Based on the table above, it can be seen that the F test results show a significant value of 0.000 which is much smaller than 0.05. This means that the F test results show that advertising, sales promotion, publicity,

personal selling and direct marketing have a significant influence on customer decisions simultaneously. To see which independent variables affect the dependent variable, a t test (partial test) is performed.

T test (partial)

Table 4: T test result (partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.201	2.121		.566	.573
	Advertising	.201	.065	.252	3.075	.003
	Sales promotion	.126	.088	.149	1.426	.157
	Publicity	.025	.084	.024	.298	.766
	Personal Selling	.256	.097	.269	2.638	.010
	Direct Marketing	.353	.087	.327	4.037	.000
a. Dependent Variable: Customer Decision						

The t test results indicate that partially advertising, personal selling and direct marketing have a significant influence on customer decisions. To see the significance, it can be seen by comparing the significance value of each variable with 0.05, if the significance value <0.05 then the independent variable partially has a significant effect on the dependent variable, and vice versa.

The significance level for advertising is 0.003 which is smaller than 0.05. These results indicate that advertising has a significant influence on customer decisions. The level of significance for the sales promotion variable is 0.157 which is greater than 0.05. These results indicate that sales promotions do not have a significant effect on customer decisions. The level of significance for the publicity variable is 0.766 which is greater than 0.05. These results indicate that publicity has a significant influence on customer decisions. The level of significance for the personal selling variable is 0.010 which is smaller than 0.05. These results indicate that personal selling has a significant effect on customer decisions. The level of significance for the direct marketing variable is 0.000 which is smaller than 0.05. These results indicate that direct marketing also has a significant influence on customer decisions.

Effect of Advertising on Customer Decisions

The test results in this study prove that advertising partially has a positive and significant effect on customer decisions at Bank X Imam Bonjol Branch. With these results, H1 or the hypothesis which states that advertising has a positive effect on customer decisions at Bank X Imam Bonjol Branch is accepted. The results in this study are supported by previous research conducted by Mawardi (2018) which shows that advertising has a positive and significant influence on customer decisions to save. These results are also supported by the results of previous research conducted

by Haris and Irham (2012); and Rahmayanti (2018) where in their research they stated that advertising has a positive and significant effect on customer decisions to save their money.

The Effect of Sales Promotion on Customer Decisions

The test results in this study indicate that sales promotion partially has no significant effect on customer decisions at Bank X Imam Bonjol Branch. With these results, H2 or the hypothesis which states that sales promotions have a positive effect on customer decisions at Bank X Imam Bonjol Branch is rejected. The results obtained in this study are not in line with the results of previous research conducted by Patriana and Nurismalatri (2018); Ortega and Alhifni (2017); Hanik and Handayani (2014); and Rahmayanti (2018) which states that sales promotions have a positive and significant effect on customers' savings decisions. However, the results obtained in this study are consistent with the results of research conducted by Chotimah (2014); Prasetio (2017); Yudhiartika and Haryanto (2012); and Pulungan (2009), which in their research stated that sales promotions have no significant effect on customers' decisions to save their money.

Effect of Publicity on Customer Decisions

The test results in this study indicate that publicity partially does not have a significant effect on customer decisions at Bank X Imam Bonjol Branch. With these results, H3 or the hypothesis which states that publicity has a positive effect on customer decisions at Bank X Imam Bonjol Branch is rejected. The results of this study are not in line with the results of previous research conducted by Mutmainah (2015); Imansyah, et al., (2015); and Rahmayanti (2018); which in his research states that publicity has a positive and significant effect on customer decisions to save. However, the results obtained in this study are in line with research conducted by Asmoro (2011) who also found that

publicity did not have a significant effect on customer decisions.

Effect of Personal Selling on Customer Decisions

The test results in this study indicate that personal selling partially has a positive and significant effect on customer decisions at Bank X Imam Bonjol Branch. With these results, H4 or the hypothesis which states that personal selling has a positive effect on customer decisions at Bank X Imam Bonjol Branch is accepted. The results obtained in this study are in line with the results of previous research conducted by Ortega and Alhifni (2017) which state that personal selling has a positive and significant effect on customer decisions to save. The results of this study are also supported by the results of research conducted by Nugroho, et al., (2014); and Rahmayanti (2018), who in their research stated that personal selling has a positive and significant effect on customer decisions to save their money.

Effect of Direct Marketing on Customer Decisions

The test results in this study indicate that direct marketing partially has a positive and significant effect on customer decisions at Bank X Imam Bonjol Branch. With these results, H5 or the hypothesis which states that direct marketing has a positive effect on customer decisions is accepted. The results of previous research conducted by Rahmayanti (2018) found that direct marketing has a positive and significant influence on customer decisions to save. That way, the results obtained in this study are in line and consistent with Rahmayanti's (2018) and Ardillah's (2012) research which found empirical evidence that direct marketing has a positive effect on customer decisions to save their money.

CONCLUSION

1. Advertising has a significant influence on customer decisions at Bank X Imam Bonjol Branch

2. Sales promotion does not have a significant influence on customer decisions at Bank X Imam Bonjol Branch

3. Publicity does not have a significant effect on customer decisions at Bank X Imam Bonjol Branch.

4. Personal selling has a positive and significant influence on customer decisions at Bank X Imam Bonjol Branch.

5. Direct marketing has a positive and significant influence on customer decisions at Bank X Imam Bonjol Branch.

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