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INFLUENCE OF MARKETING MIX FACTORS ON CUSTOMERS' DECISIONS IN CREDIT PURCHASING

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ABSTRACT
The purpose of this study was to determine the effect of the marketing mix consisting of (Product, Price and Process) on customer decisions in taking credit at PT. BPR Modern Express Ambon and see which variables are dominant in customer decisions in taking credit. This research was conducted at PT. Rural Bank (BPR) Modern Express Ambon. The results showed that 73.1% of the independent variables (X1, X2, and X3) together had an influence on the dependent variable (Y), while the remaining 26.9% of customer decisions were explained by other reasons outside the study. The results of the F test analysis show that the F-count > F-table with a value of 86.120 > 2.68, which means that the X variable (product, price and process) has a significant effect on customer decisions. Through t-test analysis, each X variable has a t-count > t-table, where the dominant is the Process variable (X3) which is equal to8.355.

KEY WORDS
Marketing mix, customer, credit, bank.

Today, in various areas such as political economy, society and culture, our country faces extremely complex problems. One of the problems that has hitherto affected the whole community is the economic problem that culminated at the time of the monetary crisis that made the Indonesian country very miserable. This situation makes it increasingly difficult for people to earn income because of the numerous PHK occurrences in a number of companies which are in danger of bankruptcy so that the unemployment rate is highing.

This kind of community situation will certainly offer parties such as existing banks and financial institutions a separate opportunity to provide funding or capital support to fulfill their needs, given that the major task for banking in Indonesia in general is to help the government in the regulation, maintenance and maintenance of stability This financing or capital facility is called credit, of which Rural Banks provide one. The definition of the loan itself is the ability to obtain goods or services in return for a promise to pay them in the future (Sumarni & Soeprihanto, 1998: 119).

The city of Ambon, which is currently rapidly developing in several sectors, increases people's mobility and the increasing number of banks in Ambon currently causes the community or its customers to choose from many options for obtaining banking service products, in particular credit services. For the sake of survival and business images, such high competition requires banks to create different benefits and benefits in attracting customers.

Public confidence in banks is one of the main assets for banks (Ovhal, 2019; Bhuiyan et al., 2020). The large number of bank-owned customers shows a high level of public confidence and vice versa. The bank's focus is on customer satisfaction at this time. The quality of a bank's service system is also worthy of customers' attention (Alketbi et al., 2020; Raza et al., 2020; Neacşu, 2020; Mulazid et al., 2020; Li, et al., 2021; Lin et al., 2021; Vy& Tam, 2021). Service procedures that are too complicated, too long and inconsistent take time, so that customers choose a bank that has a practical, fast, accurate and consistent service system. The customer can also take into account the location factor. Locations too far away, distant and less secure are avoided by customers, in addition to the advertising, personal sales, advertising mix of the bank.

Each bank tries in this respect to win the competition in order to get customers. As one of the parties providing credit services, PT. BPR Modern Express Ambon has, of course, decided to demonstrate its superiority so that it can influence and attract the attention of its customers, particularly in credit.

PT. BPR Modern Express Ambon credit for developing or improving small, viable enterprises. The goal is for individuals or companies who are considered capable of doing business. It's known as one of the services of BPR as an easy credit channel for the community in the area around Ambon City. At BPR Modern Express Ambon, the number of loans paid out monthly has increased or decreased. Table 1 shows this in detail.

Table 1 – Amount and Total Loan Money Customer PT. BPR Modern Express Ambon in 2018-2020

No	Year	Number of Customers	Total Loan Money	%
1.	2018	1,946	Rp. 534,390,957	96.84%
2.	2019	1,797	Rp. 750,808,391	94.06%
3.	2020	1,984	Rp. 939,694,683	85.61%

Source: Secondary data from PT. BPR Modern Express Ambon.

According to Table 1, there are good fluctuations in loan money provided by PT. BPR Modern Express Ambon to customers between 20018 - 2020. This depends on the amount of money that the customer must receive. While data exceeded the number of customers using credit services between 20018 and 2020. This can be seen by comparing the number of fluctuating customers. With this increase or decline in the number of customers, the total loan money provided by BPR Modern Express Ambon Bank to customers will be greatly affected. The higher the number of customers, the more money the loan, the lower the number of customers the loan money the BPR gives. The customers of BPR Modern Express Ambon come from all regions of Ambon City. Based on the above, the authors are interested in further research into the marketing mix of factors in customer decision-making at PT.

THEORETICAL REVIEW

Marketing is the overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that can satisfy the needs of buyers (Halawa et al., 2015; Blankson, C., & Stokes, 2002; Drummond et al., 2007; Sundström et al., 2021).

According to Kotler (2005:10); Hutt &Speh (2021), defines Marketing Management as follows: "Marketing management is a social and managerial process, by which individuals and groups get what they need and want by creating, offering, and freely exchanging products and services of value with others".

From the definition above, it can be concluded that Marketing Management carries out all marketing functions with the aim of generating satisfaction for the parties involved, both consumers and organizations. Marketing Management is really demand management in the sense that marketing management must create diverse demands and wants.

In carrying out its duties, marketing management is oriented to business philosophy. The marketing concept which states that the key to achieving organizational goals is satisfying the needs and wants of the target market. So the needs and wants of the target market are satisfied by marketers where companies create products that satisfy their needs and wants so that their lives become easier. Consumer satisfaction is the main key and the specifications of the consumer's favorite product must be considered.

Kasmir (2005) states that a bank is defined simply as a financial institution whose business activities are to collect funds from the public and to re-transmit those funds to the community and provide other banking services.

Under law no. 10 of 1998, quoted by Kasmir (2004), banks are meant to collect and distribute funds by the public in the form of savings in credit or in other ways to improve the standard of life of the general public.

According to Kasmir (2004), banking functions have specifically seven main functions

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as follows from a financial system perspective:

- Savings Function. In this function, banks provide instruments for savings, deposits or other deposit instruments that promise an income and with low risk for the community;
- Wealth Storage Function. Banks through deposit instruments become an alternative as a place that the community functions as a store of wealth as long as it has not been used by the depositor for spending;
- Liquidity Function. Banking institutions are an important instrument in determining the level of liquidity. Here it is interpreted that with its position as a store of assets in the form of money and securities, the bank has the ability to convert the deposits and securities it manages into cash assets;
- Credit Function. The consequence of the intermediation function is to link the interests of the people who are over-funded and under-funded. From the side of the people who lack funds, the function of the bank is to channel the funds it manages in the form of portfolios or credit investments, which are then used to finance real economic activities;
- Payment Function. Banks function as institutions that bridge the traffic of payments for goods and services through their payment instruments such as cheques, bilyet giro, credit cards and money transfers
- Risk Function. Banks provide alternative protection against risks, either directly through their instruments, such as insurance protection against storage or borrowing, or in the form of protection against fluctuations in foreign exchange rates (foreign exchange);
- Financial and Monetary Policy Function. Banking institutions are one of the important instruments for governments that rely on financial and monetary policies to stabilize or increase economic growth.

As an institution that functions as an intermediary, the bank's business activities basically include two things. First, to collect public funds and second, to channel it back to people in need in the form of loans or credit.

Buchari Alma's understanding of the marketing mix (2007: 130) "Marketing mix is a strategy for mixing marketing activities to find the best possible combination to produce the most satisfactory results" .

The marketing mix is the elements of the company organization that the company controls in communication with its guests and in order to satisfy its guests," according to Zeithaml and Bitner (2008:48). "Marketing mix is a good marketing tool; it is a series of products, pricing, promotion, distribution and the desired response by the target market" according to Kotler and Armstrong (2012: 92) These three definitions suggest that the marketing mix is a good marketing tool in an enterprise where it can control it so that it can influence the response of the target market. The marketing mix includes a set of marketing tools called 4Ps, namely the product (product), price (price), place (place or distribution channel) and promotion (promotion), whilst in service marketing there are several additional marketing tools like people, physical evidence, and processes (process). The 7P definition by Kotler and Armstrong (2012:62):

- Product. Product, is managing product elements including planning and developing the right product or service to be marketed by changing existing products or services by adding and taking other actions that affect various products or services;
- Price. Price*(price),* is a company management system that will determine the right base price for a product or service and must determine a strategy regarding price discounts, payment of transportation costs and sharing of the relevant variables;
- Distribution. Distribution*(places),* namely selecting and managing trade channels used to distribute products or services as well as to serve target markets, as well as developing distribution systems for the physical delivery and commerce of products;

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- Promotion. Promotion (promotion), is an element used to inform and persuade the market about a new product or service in the company through advertising, personal selling, sales promotion, or publication;
- Physical Facilities. Physical facilities (Physical Evidence), are real things that also influence consumer decisions to buy and use the products or services offered. Elements included in physical facilities include the environment or physical buildings, equipment, equipment, logos, colors and other items;
- Person. Person *(People),* are all actors who play an important role in the presentation of services so that they can influence buyer perceptions. Elements of people are company employees, consumers, and other consumers. All attitudes and actions of employees, how to dress employees and appearance of employees have an influence on the success of service delivery;
- Process. Process (Process), is all the actual procedures, mechanisms, and flow of activities used to deliver services. This process element has the meaning of something to deliver services. The process in services is a major factor in the service marketing mix as service customers will be happy to feel the service delivery system as part of the service itself.

Understanding Customer Decisions in Taking Credit is a decision process to take credit at a bank (Kotler, 2012: 207), according to (Griffin, 2002) Customer's decision in taking credit is an act of choosing one alternative from a series of existing alternatives. according to Schiffman, Kanuk (2004, in Kuncoro& Adithya, 2010) Customer Decision in Taking Credit is the selection of two or more alternative credit decision making choices, meaning that one can make a decision, another alternative must be available.

Customer's decision to take credit is very important before customers take credit from the bank. The decision means that there are no obstacles, both big and small, so a decision needs to be made. The decisions taken can have an effect and cause problems in other fields, so when making decisions one must be careful in matters like this so that the work of the organization can continue to approach the goals that have been previously planned. According to Samarwan (2004, in Kuncoro& Adithya, 2010) a decision is the selection of an action from two or more alternative choices. A customer who wants to make a choice then he must have an alternative choice. Thus, he must decide what product to choose.

How to Measure Customer Decisions in Taking Credit:

- Recognition of needs;
- Defrost;
- Information on various alternatives;
- Decision to take credit;
- Behavior after taking credit (Kolter and Armstrong, 2012: 222).

So based on the opinion above, how to measure Customer Decisions in Taking Credit. The need for an introduction to needs before taking credit, by looking for various information about credit, so that after taking credit what is expected is smooth.

Indicators of Customer Decisions in Taking Credit:

- Perception sees the performance of employees;
- Satisfaction with the credit offered;
- Provision of information on request;
- Distance from house to bank;
- Service considerations (Kolter and Armstrong, 2012).

The Influence of Product Quality on Customer Decisions to Take Credit. Product quality also has a positive relationship to Rao and Monroe's (1989) research decisions. There are eight dimensions of product quality found. These are: performance (performance), features (additional privileges), reliability (reliability), compliance (conformance), and durability (conformity) (perceived quality). The product contains a range of attributes, tangible and intangible, including the color, the price, the company's good name and the desired services (Alma, 2004, p.139).

Customers not only buy a collection of physical characteristics, but finally they pay for a desire. For a company that is wise, the sale of product benefits is not only a product (the main benefit), but must also be a system. If someone needs a product, he/she will first imagine the advantages of that product and then consider the factors that make decisions about buying.

The Influence of Price on Customer Decisions to Take Credit. Research by Rao and Monroe (1989) in Dinawan (2010) suggests that customers assume that the price of a product is linked to the quality of it so that they will compare one product with the other and then the customer decides to buy a product. Three indicators are characterizing the price, namely price affordability, price suitability with product quality and price suitability with benefits. Angipora (2002, p.268) stated that the price has an impact on the decision of the customer to lend.

Process/Procedure Relationship to Customer's Decision to Take Credit. Effect of Customer Decisions Process/Procedure on Credit Taking. Credit process, namely spending money on credit or in phases when returned to the bank. The fast, easy-to-use crediting processes/procedures, however, affect the interest of prospective customers in taking loans at the bank procedures will affect future customers' interest in crediting at the bank.

Based on the background and problems in the description of the theory that has been put forward, a framework of thought for this research is arranged, as follows:

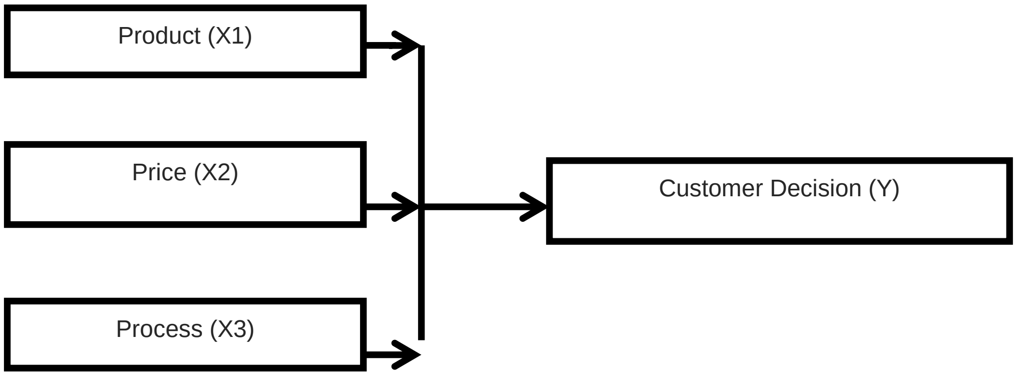

Figure 1 – Framework (Source: Theoretical Foundation)

The author formulates a research hypothesis as follows:

- It is suspected that the marketing mix factors consisting of product, price, and process have a significant effect on the customer's decision to take credit at PT. BPR Modern Express Ambon;
- Among the marketing mix factors consisting of product, price and process variables, process variables have a dominant influence on customer decisions to take credit at PT. BPR Modern Express Ambon.

METHODS OF RESEARCH

According to Kotler & Armstrong (2012: 92) Service Marketing Mix (Marketing Mix) is a good marketing tool is a set of products, prices, promotions, distribution, combined to produce the response desired by the target market.

a. Independent Variable (X):

Product (X_1) is an important element in a marketing program. Product strategy can influence other marketing strategies. This variable is measured based on the opinion of the respondent in a questionnaire consisting of:

- Various savings products (X1.1);
- Product quality in accordance with bank specifications (X1.2);
- The product has more privileges (X1.3);
- Products/services can meet needs (X1.4).

Price (X2) is an economic sacrifice made by customers to obtain products/services. In addition, price is one of the important factors for consumers in making a decision to make a transaction or not. This variable is measured based on the opinion of the respondents in the questionnaire consisting of:

- Very low interest rate (X2.1);
- Bank interest rates are very attractive and varied (X2.2);
- The amount of the interest rate depends on the nominal credit (X2.3);
- Costs incurred are in accordance with the benefits received (X2.4).

Process (X_3) is a major factor in the service marketing mix as service customers will often perceive the service delivery system as part of the service itself. In addition, decisions in operations management are critical to the success of service marketing. This variable is measured based on the opinion of the respondents in the questionnaire consisting of:

- Opening a credit savings account is easy and fast (X3.1);
- The credit application requirements documents adequately describe the condition of the prospective debtor (X3.2);
- Credit agreement (X3.3);
- Transaction data is presented accurately and thoroughly (X3.4);
- On time and careful (X3.5);
- Speed in taking credit (X3.6).

Customer Decision in Taking Credit is a decision process to take credit at a bank (Kotler & Armstrong, 2012: 207). This variable is measured based on the opinion of Kotler & Armstrong (2012: 207) using the following indicators:

- Perception of seeing employee performance (Y1.1);
- Satisfaction with the credit offered (Y1.2);
- Provision of information upon request (Y1.3);
- Service considerations (Y1.4).

The population in this study were customers who took the type of credit in the form of consumer credit, micro business credit, and macro credit for the 2014 period at PT. BPR Modern Express Ambon as many as 1984 people / customer.

The sample is part of the population taken through ways that have certain characteristics, are clear and are considered to be representative of the population (Hasan, 2002). The sampling technique in this study using a simple random technique, which amounted to 95 people/customers who took credit at PT. BPR Modern Express Ambon Branch with the sample formula:

$$\mathrm{n} = \frac{\mathrm{N}}{1 + N\,(d)^2}$$

Where: n = Number of samples; N = Total population; d = Constant (% standard error rate that can be tolerated for each sample, in this case 10% error rate is used).

$$n = \frac{N}{1+N\alpha^2} = 95$$

The analytical model used is Multiple Linear Regression to determine the effect of the independent variable on the dependent variable. The multiple linear regression equation:

$$Y = \beta1X1 + \beta2X2 + \beta3X3 + e$$

Where:

X1: Product variable;
X2: Price variable;
X_3: Process/procedure variables;
Y: Consumer decision variables;
β: Intercept coefficient (Constant);
β1, β2, β3: Coefficient of regression direction;
e: error.

RESULTS OF STUDY

The author uses the SPSS Ver 20 testing program to determine the influence of the independent variable (X) on the dependent variable (Y). The results processed using SPSS 20 are as follows.

Table 1 – R Square

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860a	.740	.731	2.51569
a. Predictors: (Constant), X3, X2, X1				

Table 2 – Simultaneous Parameter Significance Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1635,079	3	545,026	86,120	.000a
	Residual	575,910	91	6329		
	Total	2210,989	94			
a. Predictors: (Constant), X3, X2, X1						
b. Dependent Variable: Y						

The ANOVA test output in the above table shows that the value of the calculated f is 86,120. With a probability level of importance of 0.000 or 0.05. Then the regression model can be used to predict the marketing mix variables in the form of products, prices and processes based on customer decisions that are taken by PT. BPR Modern Express Ambon.

The following is a table which is usually used to find and compare the calculated t value with the probability level. For further details, see the following table:

Table 3 – Parameter Significance Test Partially

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
1	(Constant)	9.093	1,828		4.975	.000
	X1	-.818	.187	-.419	-4.378	.000
	X2	.654	.154	.369	4.257	.000
	X3	.905	.108	.866	8.355	.000
a. Dependent Variable: Y						

The t test is used to test the importance or importance of the partial coefficient of regression. The t test is to compare t to the t table at the actual level = 0.05.

The t-test has an effect that is significant if the result of the computation of the t-count is more than t-table (t-count > t-table) or if the probability of error is less than 10% (P<0.1). The results of the calculation show that all the variables are significant, which means t-count > t-table.

The test results for each variable are explained as follows

- Product (X1). The results of the regression analysis obtained a Tcount of-4.378while the value of T table at = 0.05 and df = 94 is 1.980, thus Tcount>Ttable means Ho is rejected, meaning that the product variable has a significant effect on customer decisions;
- Price (X2). The results of the regression analysis obtained a Tcount of4.257while the value of T table at = 0.05 and df = 94 is 1.980, thus Tcount>Ttable means Ho is rejected, meaning that the price variable has a significant effect on customer decisions;
- Process (X3). The results of the regression analysis obtained a Tcount of8.355, while the value of Ttable at = 0.05 and df = 94 is 1.980, thus Tcount>Ttable means Ho is rejected, meaning that the process variable has a significant effect on customer decisions.

This shows that among the three marketing mix variables, namely product, price and process, it turns out that the process variable has the greatest influence on customer decisions to take credit at PT. BPR Modern Express Ambon. The customer's decision to take credit at PT. BPR Modern Express Ambon will continue to improve if the management pays attention to and improves the quality of the process and other facilities that accompany the process. This means that the second hypothesis which states that among the marketing mix factors, the dominant process variable influences the decision of customers to take credit at PT. BPR Modern Express Ambon can be accepted as true.

Table 4 – Results of Multiple Linear Regression Analysis

Independent Variable	Regression Coefficient	t-count	Probability (Sig.t)
Product (X1)	-0.818	-4.378	0.014
Price (X2)	0.654	4.257	0.013
Process (X3)	0.905	8.355	0.000
Constant	9.093		
F count	86,120		
Adjusted R2	0.731		
R	0.740		
Bound Variable (Y) Customer Decision			

Source: Processed Data, 2021.

From the table above, multiple linear regression equations can be made as follows:

$$Y = 9.093 – 0.818\ X1 + 0.654\ X2 + 0.905\ X3 + e$$

Where:

a = 9.093, is a constant number which shows the value of the variable Y if the independent variable is considered zero, meaning that if it is not influenced by the variable independent variables are product (X1), price (X2), process (X3) In the company, the magnitude of the customer's decision is 9.093;

b1 = – 0.818 is the magnitude of the regression coefficient of the product X1 independent variable which is negative. This shows that if the independent variable X1 (product) increases, the customer's decision will also decrease by– 0.818 assuming the other independent variables are constant;

b2 = 0.654, is the magnitude of the regression coefficient of the independent variable X2, which has a positive value. This shows that if the independent variable X2 (price) increases, the customer's decision will also increase by0.654assuming the other independent variables are constant;

b3 = 0.905, is the magnitude of the regression coefficient independent variable X3 process which has a positive value. This shows that if the independent variable X3 (process) increases, the customer's decision will also increase by0.905assuming the other independent variables are constant.

DISCUSSION OF RESULTS

The Effect of Product Variables (X1) on Consumer Decisions to Take Credit at PT. BPR Modern Express Ambon (Y). The result of the calculation of the multiple regression analysis using the SPSS program is known to be the product variable (X1) regression coefficient - 0.818 with negative sign. That means that the effect of the product variable (X1) is not unidirectional for customer decisions (Y). This implies that the consumer's decision to make more use of Bank Modern Express Ambon products will also decrease if the product variable quality is improved.

For this variable, the t-count value is -4,378 higher than that of t-table (i.e. 1,980). The effects of the variable are significant, i.e. product (X1) on customer decisions (Y).

The Influence of Price Variable (X2) on Customer's Decision to Take Credit at PT. BPR Modern Express Ambon (Y). Results of the Multiple Regression calculation analysis with the SPSS program show that the price variable (X2) regression coefficient is 0,654 with a positive indication. This means that the price variable (X2) has a unidirectional effect on customer decisions (Y). This means that the customer's decision will also increase if the price variable is increased.

For this variable, the t-count value is 4,257 higher than t-table, i.e. 1,980, indicating that the impact of price variable (X2) on customer choices (Y) is significant, which means that both have a significant impact.

The Influence of Process Variables (X3) on Customer Decisions to Take Credit at PT. BPR Modern Express Ambon (Y). The results of the calculation of Multiple Regression analysis with the help of the SPSS program, it is known that the regression coefficient for the process variable (X3) is 0.905 with a positive sign. This means that the influence of the process variable (X3) on customer decisions (Y) is unidirectional. This means that if the quality of the process variable and other facilities accompanying the process are improved, the customer's decision will also increase.

For this variable the t-count value is 8,355 above t-table, i.e. 1,980, indicating that customer decisions (Y) have significant influences on the process variable (X3), i.e. that between the two.

CONCLUSION

On the basis of the research results and the results of the regression analysis conducted, certain conclusions can be drawn as follows:

- Marketing Mix factors in the form of products, prices and processes affect customer decisions in taking credit at PT. BPR Modern Express Ambon. This is indicated by the calculated F test value which is greater than the F table;
- The Marketing Mix factor that has a dominant influence on customer decisions in taking credit at PT. BPR Modern Express Ambon is the process variable (X_3). This is indicated by the value of the t test where the influence of the process variable is8.355.

Based on the conclusions described above, the suggestions put forward in this study are as follows:

- The dominant influencing variable is the process. Therefore, companies should improve the quality of processes and other facilities that support these process variables. The quality improvement can be in the form of technology improvement, transaction speed that makes it easier for customers;
- The company should also not ignore the product, and the price, because it is proven that all of them together have a positive effect on the customer's decision to choose PT. BPR Modern Express Ambon;
- Because the process is the most important thing, it is hoped that the company will continue to pay attention to the quality of the service process as expected by many customers, namely a fast transaction process.

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