

## **Customer Decision Analysis in Taking Multipurpose Loan: Promotions, Locations and Credit Procedures (A Case of the Bank "PQR Jakarta")**

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**Abstract:** Over the last five years (2010-2015) portfolio Multipurpose Credit Bank "PQR" continued to grow every year, but the growth over three years (2013-2015) tend to decrease. Multipurpose Loan of 2010-2012 on average grew by Rp. 584,557 million per year, but the growth of credit Multipurpose tended to decrease since 2013 with an average Rp. 350,722 million. The study aims to analyze the influence of promotions, location, and credit procedure in Multipurpose Loan to take credit in Bank "PQR". The number of samples is 100 respondents and the sampling technique is accidental sampling, with criteria already taking multipurpose loans. Data was analyzed with quantitative method that is multiple regression. The results showed that promotion, location, and credit procedures have significant and positif effect on customer's decision to take the Multipurpose Loan. The strongest influence to the customers in the decision to take Multipurpose Loan is come from the location.

**Keywords:** promotion, location, credit procedures, the customer's decision to take a multipurpose loans

### **INTRODUCTION**

The banking sector has a strategic role in contributing to the economic growth of a country. Currently in the era of banking competitive fairly tight, Bank "PQR" strives to be a modern regional bank, which supports the development of Jakarta to be the Bank of choice for transactions, SMEs and realize less-cash society. Various policy pursued by the Bank "PQR" in providing products and services

The huge of potential captive market of Bank "PQR" is still not done well. Development of branch network also encourages the potential sources of new financing. It becomes very important because the Bank "PQR" must continue to improve its competitiveness in the capital and the competition is getting tighter. Bank PQR's business strategy today is focus on "Jakarta Business Linkage" which is to harness the potential of Jakarta's business development more thorough.

Bank lending in Jakarta in 2015 in general is still decelerating. In contrast to investment and working capital loans, consumer loans experienced a growth. The increase in consumer credit is highest in Multipurpose loan types. In line with the rising rate of inflation, the purchasing power of public pressure becomes high enough. The decline in consumer purchasing power also encourages people to take a multipurpose loans to cover basic needs.

One product is a leading consumer credit bank "PQR" is Multipurpose Loan, Credit is intended to meet the needs of customers who have a regular income to provide convenience for customers with attractive interest rates, easy and fast process. Here is the data growth Multipurpose Loan Bank "PQR" over the last 5 years:

**Table-1: Multipurpose Loan (KMG) Year 2010-2015**  
(in million rupiah)

Year/ type KMG	2010	2011	2012	2013	2014	2015
Pemprov	2.626.895	3.396.995	4.287.848	4.779.711	5.123.459	5.306.703
Growth	947.047	770.100	890.853	491.864	343.748	183.244
Non Pemprov	1.145.496	876.070	729.228	658.126	612.039	631.046
Growth	(517.824)	(270.426)	(146.842)	(71.102)	(46.087)	19.007
Retired	36.705	60.670	103.227	153.784	199.021	234.720
Growth	14.241	23.965	42.557	50.557	45.237	35.699
TOTAL KMG	3.810.096	4.333.735	5.120.303	5.591.622	5.934.520	6.172.469
Total Growth KMG	443.464	523.639	786.568	471.319	342.898	237.949

Source: Data Group Consumer Bank "PQR" (2015)

Table 1 showed that for five (5) years portfolio Multipurpose Credit Bank "PQR" continued to grow every year, however, growth for the 3 (three) years tends to decline. Multipurpose Loan of year 2010-2012 on average grew by IDR 584,557 million annually, but growth of credit Multipurpose since 2013 tended to decrease with an average decline every year (in 2013-2015) IDR 350,722 million.

To maintain multipurpose loans to remain expansionary mainly see the downward trend in growth of credit multipurpose. Bank "PQR" seeks to improve and refine both in the field of promotion, product diversification, systems/procedures, and so forth.

Bank "PQR" aware of the tough competition in the field of Banking, which greatly influence a client's decision to take the credit Multiguna. Many potential market for multipurpose loans have not worked optimally, namely providing multipurpose loans to civil servants, local government officials, teachers, and also candidates for civil servants, those the payment of payroll through the Bank "PQR". The other potential market that have not done aggressively and intensively is officials and state-owned enterprises as well as other national private companies.

The increase in total loans multipurpose occur only in certain months when a promotional program was conducted (usually the promotion period is done three times in a year in the Bank "PQR") which means that the promotion has an important role to increase the multipurpose loans.

The offices of Bank "PQR" is located in the office area of Regional Government. So a multipurpose loan portfolio is high compared to most offices located away from the area office of the Regional Government. Therefore this location will also have an influence to the customer's decision to take multipurpose loans.

Credit procedure is a process that must be passed by the customer to obtain credit facilities. The procedure different credit for payroll and non-payroll customers also affect the customers' interest in taking multipurpose loans.

From the above description, we interest to solve the problem of declining credit growth of Bank "PQR", by study the effect of promotion, location and procedure of credit on customer decisions in taking the Multipurpose Credit of Bank "PQR".

Based on the background of the problem, the purpose of this study was to investigate and analyze:

- 1) Effect of promotion on the Customer Decision to take Multipurpose Loan partially.
- 2) Effect of location on the Customer Decision to take Multipurpose Loan partially.
- 3) Effect of credit's procedures on customer decision to take Multipurpose Loan partially.
- 4) Effect of promotion, location and credit procedures simultaneously on the customer decision to take Multipurpose Loan in the Bank "PQR".

#### LITERATURE REVIEW AND HYPOTHESIS

Marketing Mix according to Kotler and Armstrong [1] is a set of controlled and strategic marketing tool that can be incorporated by the company to achieve the desired target market. "Marketing mix is a set of controllable tactical tools that the firms blend to produce the response it wants in the target market."

The concept of marketing mix according to Kotler and Keller [2] consists of 4Ps, namely:

- 1) Product. One that can be offered to the market to get attention, so that the products sold would be purchased, used or consumed to satisfy a desire or need of the consumer.
- 2) Price. A number of exchangeable value consumers with the benefits of owning or using a product or

service whose value determined by buyers and sellers through bargaining, or set by the seller for the same price to all buyers.

- 3) Place. Place associated as a distribution channel that is intended to reach consumers target. The distribution system includes location, transportation, warehousing, and so on.
- 4) Promotion. Promotion means activities that convey product benefits and persuade customers to buy it.

Meanwhile, for marketing services need marketing mix expanded with the addition of the non-traditional marketing mix, namely those Namely people, process, and phisical evidence, thus becoming 7P, Kotler and Keller [2],

- 1) People. People are all the actors who play an important role in the presentation of services so that it can affect the perception of the buyer. Elements of the people are employees of the company, and consumers. All the attitudes and actions of employees, employee dress code and appearance of the employees have an influence on the success of service delivery.
- 2) Process. Process is an activity that shows how services are provided to consumers for purchases of goods. Business manager through the front liner often offer various forms of service for the purpose of attracting consumers.
- 3) Physical Evidence. Physical evidence is the last element of the marketing mix besides additional people and process, which is the physical environment where services are delivered and the place where the customer and the company to interact as well as other components that help improve the services provided.

Each of the seven elements of the marketing mix are interconnected and dependent on each other and have an optimal marketing mix according to The characteristic of the segment. Variabel used in this study is the promotion, location, and credit procedures (process) in the purchase decision.

### Promotion

According Tjjiptono and Chandra [15] that the main objective of the campaign is a modification of consumer behavior, inform, influence, and persuade and remind consumers about the company's goals and the products or services it sells.

Bleach and Bleach in Tjjiptono and Chandra [15] element of the promotional mix consists of five main device, namely:

- 1) **Advertising**: a presentation of the non-personal, promotional ideas, the promotion of products or services in a particular sponsor paid.
- 2) **Sales Promotion**: a variety of short-term incentives to encourage the desire to try or buy a product or service.

- 3) **Public relations and publicity**: a variety of programs to promote and / or protect the image of the company or individual products.
- 4) **Personal Selling**: direct interaction with the prospective buyer or so to do a presentation, answered immediately and take orders.
- 5) **Direct and Internet marketing**: the use of mail, telephone, facsimile, e-mail, and other non-personal interfaces to communicate with or to get direct feedback from certain customers and prospective customers

### Location

According to Kotler and Keller [2], locations or points should also be able to market or promote itself, comprising the activities of services and prices offered, the place which allows consumers and distinguish it from other businesses.

Careful consideration in determining the location Tjjiptono [15] include the following factors:

- 1) Access, for example, a convenient location within easy reach passed or public transport;
- 2) Visibility, for example, the location can be seen clearly on the side of the road;
- 3) Large parking area and safe;
- 4) Expansion, which provided a large cover for expansion in the future;
- 5) Environment, which is the area around the support services offered

### Credit procedures

Procedures are stages that must be passed by an application since the application was submitted by the customer until it is approved by the bank, used by its customers and ultimately paid by the customer. Kasmir [3]

The elements contained in granting a credit facility are as interest rate Kashmir [3]:

- 1) Trust, belief lenders that loans will be truly received back a certain future in the future.
- 2) Agreement, an agreement between the lender and the loan recipients. The agreement is contained in an agreement in which each - each party signed the rights and obligations.
- 3) The term, include a repayment period of loans that have been agreed. Risks, a grace period of repayment would cause a risk of non-collection / jammed credit.
- 4) Reply Services. An advantage over the granting of a credit or services that we are familiar with the name of flowers. Remuneration in the form of interest and administrative costs of this credit is the bank's profits.

### Taking decisions in the Multipurpose Loan Customers

Procedures are stages that must be passed by an application since the application was submitted by

the customer until it is approved by the bank, used by its customers and ultimately paid by the customer. Kasmir [3]

**Conceptual Framework**

Framework is used to design the influence or relationship between variables.

- a) Variable Promotion significant positive effect on the customer's decision, then the theory is right for this research is the theory about the definition of a promotional mix or mix Promotion is a variety of ways or promotional activity to influence the target market. Also based on research Nguyen [4].

There is the influence of variables The location of the customer's decision-making credit Y. According to Kotler and Keller [2], locations or points to be able to market or promote itself, consists of a service activity and prices offered, the place which allows consumers do purchase. Based on research Adli and Hidayat [5]

- c) Factors variable Credit procedures affect the lines of credit, the theory is right for this research is the theory according to Kasmir [3] credit procedures are stages that must be passed by an application since the application was submitted by the customer until it is approved by the bank, used by customers and ultimately paid by the customer. Based on previous research Nouri and Soltani [6].
- d) Simultaneously (together) along with other variables such as service and interest rates significantly influence decision variables consumers take credit then the theory is right for this research is the theory according to Assael [8], there are three factors that influence consumers in making purchasing decisions of goods or services, namely: individual factors (internal), environmental factors (external), and the factor of marketing strategies. Based research Parhizga and Vesal (7).

Based on the purpose of research, literature reviews, previous studies and research rood folder, then the framework of this study is similar to Figure 1 below.

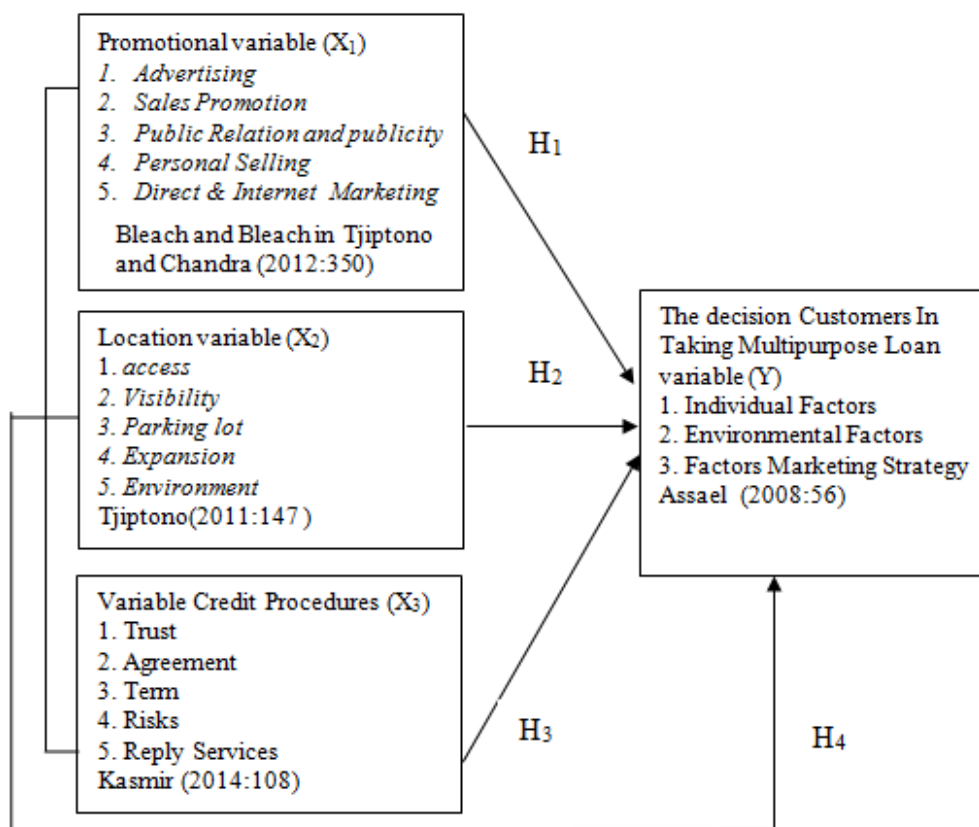


Figure 1: Conceptual Framework

Based on the objective of the research, the study of theory and previous research as well as the road map for researchers, the research hypothesis is:

- 1) Promotion significant impact on the Customer Decision Taking Credit Multipurpose PT. Bank "PQR"
- 2) Locations significant impact on the Customer Decision Taking Multipurpose Loan PT. Bank "PQR"
- 3) Credit Procedures significant impact on the Customer Decision Taking Credit Multipurpose PT. Bank "PQR"
- 4) Promotion, location and Credit Procedures simultaneously affect significantly to the Decision of the Customer in Credit Taking Multipurpose PT. Bank "PQR".

**METHODS**

This type of research is quantitative research design is causality. The sampling method used is a non-probability sample or not random. The sampling technique in this research is using accidental sampling (how unintentional) where researchers have the freedom to choose who encountered which can be sampled as per the requirements of the existing population. The method used in this study is a survey method.

The population in this study is a multipurpose loan customers Bank "PQR" in 2015 as many as 72 575. The samples used a proper sampling method in order to obtain a representative sample and to describe the state of the population to the fullest. Therefore, the sample collection technique is done with accidental sampling to determine customers who become members of the sample. The size or the number of samples in this study determined referring to Slovin, Umar [9] with the formula sample size of 100 respondents..

The analysis tool is the multiple linear regression equation  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$ , where Y is the variable Decree Customers in Took Multipurpose Loan,  $\beta_1, \beta_2, \beta_3$  respectively is coefficient of Promotion (X1), Location (X2), and Credit Procedure (X3). SPSS analysis tools under windows version 23:00.

Prior to analysis by multiple linear regression instrument first tested the questionnaire with validity and reliability and classical assumptions of indicators and variables of the study. Subsequently performed classical assumption.

Analysis of determination (R Square) was conducted to see how much the independent variables are able to explain or can form a dependent variable. Testing the hypothesis partially (t test) and simultaneous (test F) the error tolerance level of 5 percent. The results of the research that the promotion, location, Credit Procedures positive and significant impact on the Customer Decision Taking Multipurpose Loan, either partially or simultaneously.

**RESULT & DISCUSSION**

**Multiple linear regression analysis**

The results of such research Table 1 below. The results show multiple linear regression equation  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e = 1,247 + 0,218X_1 + 0,271X_2 + 0,255X_3$ . Description: Intercept = 1,247, Y is customer decision in taking the multipurpose,  $\beta_1$  is coefficient regression of promotion (X1)= 0.218,  $\beta_2$  is coefficient regression of location (X2) = 0.271 and  $\beta_3$  is coefficient regression of Credit Procedures (X3)= 0.255.

**Table-2: Effect of Promotion, location, Credit Procedures and Customer Decisions in Taking the Multipurpose Credit Bank "PQR"**

Variable	Regression coefficients	T <sub>count</sub>	t <sub>table</sub>	Sig.
Constant	1.247	2.736	1.9845	0.007
Promotion	0.218	2.707	1.9845	0.008
Location	0.271	2.902	1.9845	0.005
Credit Procedure	0.255	2.823	1.9845	0.006
R	0.549			
R <sup>2</sup>	0.302			$\alpha=5\%$
F <sub>count</sub>	13.827		2.70	0.000

Source: The data was processed with SPSS 23:00 for windows

From the equation above can be interpreted:

The regression equation formed its interpretation can be explained as follows:

- 1)  $\beta_0$  (constant) = 1.247, significant at 0.007 < 0:05 means the Customer Decisions in Taking the Multipurpose Credit (Y) if there is no variable

Promotion (X1), location (X2), Credit Procedures (X3) is approximately 1,247.

- 2) Promotion regression coefficient  $\beta_2$  (X1) with a value of 0.218, at  $\alpha = 5\%$ . Meaning if Promotions increased the Decision Taking Multipurpose Credit (Y) will increase.

- 3) The regression coefficient  $\beta_3$  location (X2) with a value of 0.271 at  $\alpha = 5\%$ . This means that if the location increases the Decision of the Customer in Taking the Multipurpose Credit (Y) will increase.
- 4) The regression coefficient  $\beta_4$  Credit Procedures (X3) of 0.255 at  $\alpha = 5\%$ . This means that if the Credit Procedures increased (the more easy / short) the Decision of the Customer in Taking the Multipurpose Credit (Y) will increase.

#### Determination Analysis ( $R^2$ )

Rated R (correlation coefficient) of 0.549 positive, the value of the correlation or relationship Promotions, location, Credit Procedures simultaneously with the customer's decision to take a multipurpose credit Bank "PQR". R square value (0.5492) is the coefficient of determination of 0.302, it shows the amount of donations or contributions from the influence of the independent variable on the dependent variable. Thus we can conclude the magnitude of the contribution of variables influence Promotions, location, Credit Procedures jointly significant impact on the Customer Decision Taking Multipurpose Loan amounted to 30.2%. And the remaining of 69.8% is the influence of other factors not included in this study.

Another factor affecting the Buying Decision in the context of this Decision Taking Multipurpose Loan Customer in addition to the variable Promotions, location and procedure are: Product, Pricing and Distribution Channel. It is based on research results [11], for which the Product, Pricing and Distribution Channels positive and significant impact on the purchase decision either partially or simultaneously on Mandiri e-Cash.

#### Effect of Partial (t test) and Simultaneous Effect (Test F)

Testing the hypothesis aims to explain the characteristics of certain relationships or differences between groups or the independence of the two factors or in a situation [10].

Assessment of the effect of partial aims to examine whether each of the independent variables significantly influence the dependent variable partially with  $\alpha = 0.05$  and also the acceptance or rejection of the hypothesis. Partial test (t test) to answer a hypothetical one and two of this study.

From Table 2 above the figures obtained t count variable Promotion (X1) of 2.707, due to the value of  $t > t$  table (2,707 > 1.9845), then  $H_0$  is rejected and  $H_1$  accepted, meaning partially significant effect Promotion Decree of the Customer in Taking Credit Multifunction. In addition, also for the test based on significance testing, can be seen from the output of significance for 0.008, because the figures significance level is > 0.05 (0.008 < 0.05), it can be concluded that the Promotion of positive and significant effect to the Decision of the

Customer in Taking the Multipurpose Loan, so the hypothesis The first is received.

Furthermore, the numbers t variable location (X2) of 2.902, due to the value of  $t > t$  table (2,902 > 1.9845), then  $H_0$  is rejected, meaning a partial no influence on the location in the Customer Decision Taking Multipurpose Loan. In addition, also for the test based on significance testing, can be seen from the output of significance of 0.005, due to the number level of significance is much more > 0.05 (0.005 < 0.05), it can be concluded that the location is significant effect on Decision by the clients' Take Multipurpose Loan, thus the second hypothesis be accepted.

The results of the t value variable Credit Procedures (X3) of 2.823, due to the value of  $t > t$  table (2,823 > 1.9845), then  $H_0$  is rejected, meaning that there is influence Procedure partial credit against the Customer Decision Taking Multipurpose Loan. In addition, also for the test based on significance testing, can be seen from the output of significance of 0.005, due to the number level of significance is much more > 0.05 (0.005 < 0.05), it can be concluded that the Credit Procedures significant effect on Decision by the clients' Take Multipurpose Loan, so the hypothesis The third received.

To answer the fourth hypothesis THAT Promotions, location, Credit Procedures simultaneously with the customer's decision to take simultaneous multipurpose loans are as follows. From table 1 is obtained  $F_{\text{count}} 13\ 827$  greater than  $F_{\text{table}} 2.70$  (13 827 > 2.70) and a significant value of 0.000 is less than 5 percent (0.000 < 0.05). Then the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted, meaning that there is significant influence Promotions, location, Credit Procedures simultaneously with the customer's decision to take a multipurpose loans. Thus the fourth hypothesis is accepted.

From these results, the discussion is as follows:

#### Influence Campaign against the Customer in the Decision Taking Multipurpose Loan

Promotion of positive and significant impact on the Customer Decision Taking Multipurpose Credit Bank "PQR". The highest influence is shown by the correlation dimension by dimension Personal selling individual factors and correlation dimension & intertet direct marketing with the dimensions of individual factors.

The research was supported by researchers who subsequently was Zhafira et.al [13] with the results of promotions and service influence on purchase decisions. Nguyen et al [4] Factors promotion has the greatest influence on the purchase decision, followed by the convenience of shopping, store atmosphere, price, and personnel respectively.

### **Effect of Location on the Customer Decision Taking Multipurpose Loan**

The location is positive and significant effect partially to the Customer in the Decision Taking Multipurpose Credit Bank "PQR". The highest influence is shown by the highest correlation dimension is indicated by dimensional visibility with dimensions of environmental factors and the correlation dimension of the parking lot with the dimensions of individual factors.

The research was supported with the same results significantly Nouri and Soltani [6], Pungnirund [12], Adli and Hidayat [16] with the results of the place or location Location influence purchasing decisions.

### **Effect of Credit Procedures on Customer Decisions in Taking the Multipurpose Loan**

Credit Procedure positive and significant impact on the Customer Decision Taking Multipurpose Credit Bank "PQR". The highest influence is shown by the highest correlation dimension is indicated by the dimensions of risk with dimensions of individual factors and correlation dimension by dimension Reply Services Environmental Factors. The research was supported by Nouri and Soltani [6] results showed that the significant and positive impact on purchasing decisions.

### **Influence Campaign, location, Credit Procedures against the Customer in the Decision Taking Multipurpose Loan**

Promotion, location, Credit Procedures simultaneously positive and significant impact on the Customer Decision Taking Multipurpose Credit Bank "PQR". The highest influence is shown by the variable location of the Customer in the Decision Taking Multipurpose Loan.

The research was supported by previous investigators Parhizga and Vesal [17], Onigbinde and Odunlami [14], Irawan [16], results showed marketing mix variable promotions, locations and procedures and significant positive effect.

### **CONCLUSION AND SUGGESTION**

- 1) Promotion significant positive effect on the Customer Decision Taking Multipurpose Credit Bank "PQR". Increasing promotion will further increase in the Customer Decision Taking Multipurpose Loan.
- 2) The location is significant positive effect on the Customer Decision Taking Multipurpose Credit Bank "PQR". It shows a growing number of strategic locations and the Bank will increase the Customer Decision Taking Multipurpose Loan.
- 3) Credit Procedures significant positive effect on the Customer Decision Taking Multipurpose Credit Bank "PQR". Credit Procedures show the easier (and low interest rates) will further enhance the

Customer in the Decision Taking Multipurpose Credit Bank.

- 4) Promotion, location, Credit Procedures positive and significant impact on the Customer Decision Taking Multipurpose Loan. Increasingly Promotions, Locations, procedures that can improve the Customer Decision Taking Multipurpose Loan. The strongest influence is shown by the variable location of the customer's decision to take a multipurpose loans.

### **Suggestion**

1. Based on the location of the research variables are variables that most affect the customer's decision to take credit Multipurpose, it is recommended to the Management of the Bank "PQR" retaining the Bank office location "PQR" which are in the neighborhood administration office and continue to increase the Bank's office where "PQR" at strategic locations more easily accessible by public transportation (such as the location of the market belongs to the government, State school environment, etc.), and has a spacious parking area.
2. The management of the Bank "PQR" must make improvements in low-dimensional effect on the customer's decision to take the credit, namely:
  - a) Bank "PQR" further enhance public relations activities, namely to be a sponsor of the event a company / agency as well as a venue for a credit product offerings;
  - b) Should the Bank "PQR" give recompense or reward to customers who have helped market the multipurpose loans.
  - c) Further enhance the role of Bank Employees "PQR" especially in communication (explaining) the procedures relating to customers so that customers feel the ease of credit in the credit process Multipurpose Bank "PQR"
  - d) To evaluate the various promotional programs credit Multipurpose to create excellence credit Multipurpose Bank "PQR" than the Bank of other similar, among others: the loan interest rate is lower, credit procedures Multipurpose same for all customers PNS and customer General), as well as the promotion of sustainable time each month with a variety of programs, so as to increase a client's decision to take a multipurpose loans.
  - e) For the next researcher who will conduct research on the factors that influence the Decree Customers in Took Multipurpose Loan well in the Bank "PQR" or other Bank should add variables other independent research, among others: Products multipurpose loans offered (do diversification of products), collateral and marketing skills, quality of service and influence policy or internal or external regulations.

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