Service marketing mix on decisions customers using quick secure credit products at pt. Pegadaian (Persero)

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Article Info

Abstract

This study aims to determine and analyze how much influence the service marketing mix has on the loyalty of customers who buy PT. Pegadaian (Persero) Malalayang Branch Office. The model used in this research is the method of observation, interviews, questionnaires, and literature study using a Likert scale and the method of determining the sample used is accidental sampling of 350 samples. The analytical method used is the method of multiple linear regression (multi linear regression). The results showed that the quality of service consisting of Product (X1), Price (X2), Promotion (X3), Place (X4), and People (X5), Process (X6), Physical Evidence (X7) together have positive influence. Where the regression equation is $Y=15{,}931+0{,}085X1$ $0{,}023X2+0{,}074X3+0{,}055X4+0{,}625X5+0{,}281X6+0{,}164X7+e$. In addition, with the F test, it is seen that the service marketing mix has a significant influence on customer loyalty with a significance level of 0.000 or 0% as well as the t test of each variable has a significant effect with a value of 0.000 or 0%. Based on the results of the research above, it can be seen that simultaneously all variables have a significant influence while partially there are price variables that do not have a significant influence on customer decision making using the Fast Secured Credit product.

Keywords: product, price, promotion, place, people, process, physical evidence, keputusan nasabah

Introduction

Bank and non-bank financial institutions function to collect funds from the public and then invest them in the form of other financial assets, such as credit, securities, demand deposits and other productive assets. Bank financial institutions function to distribute credit productively and consumptively to the public, especially after the existence of bad loans, causing the bank's financial institutions to be very careful in providing credit, this causes credit services to certain parts of the community, especially the lower middle class, are not served properly. As a result, they try to find alternative sources of financing to finance their business or other needs.

PT. Pegadaian (Persero) is a non-banking financial institution in accordance with Government Regulation of the Republic of Indonesia No. 51 of 2011 concerning Changes in the Form of Legal Entity of a Public Company (Perum) Pegadaian into a Limited Liability Company (Persero) which is given the task and authority to carry out business activities to distribute loan money for The legal basis for pawning, in this case, is able to be an alternative because the service system through simple procedures is fast and easy in accordance with its motto "Overcoming Problems Without Problems". In contrast to bank financial institutions, which provide credit based on the type of business with collateral, both movable and immovable objects, PT. Pegadaian (Persero) provides credit based on the value of the collateral submitted without regard to the use of the credit.

The phenomenon that occurs in the management of Branch Offices is the increasingly intense internal competition and the demands of the Management of PT. Pegadaian (Persero) to further improve services so that customers can make decisions / determine the right choice where to pawn, several things that need to be observed PT.

Pegadaian (Persero) Malalayang Branch Office, namely service to customers who are still lacking, especially not friendly and smiling, service in the process of pawning is slow, application of marketing mix aspects is still lacking, customer waiting room comfort is not adequate, service counter arrangement is not well organized, inadequate parking facilities, the absence of a standard procedure for pawning services, lack of promotional facilities, the appearance of employees who are still lacking, especially not uniform in dress.

Finally, customer disappointment or dissatisfaction appears and has a negative impact on the continuity of PT. Pegadaian (Persero) Malalayang Branch Office itself, because consumers are the decision makers in purchasing. In line with the above, the leadership and employees of PT. Pegadaian (Persero) Malalayang Branch Office in managing the need to pay attention to the level of customer income because it affects purchasing decisions, there is a strong correlation between income levels and purchasing decisions, the more expensive the capital/interest rental from PT. Pegadaian (Persero) will affect the number of customers who will use the Secure Fast Credit product and vice versa because purchasing power depends on the customer's income.

Physical appearance and facilities that do not support PT. Pegadaian (Persero) Malalayang Branch Office, unsatisfactory service from employees, unfriendliness of employees are problems that are often found. Whereas disappointment or dissatisfaction felt by customers, will certainly have a bad impact, disappointed and dissatisfied customers will look for other alternative financial service providers. In this case the company must be really effective and precise in implementing the marketing mix strategy, all aspects of the marketing mix are an inseparable link and influence each other.

Literature
Marketing and Marketing Management
Marketing is an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders. Kotler and Keller (2007: 5) [12] define marketing as a social process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products of value with others.

Marketing management according to Kotler (2009: 5) is the art and science of choosing target markets and achieving, retaining, and growing customers by creating, delivering and communicating superior customer value. While marketing management according to Lupiyoadi (2001:20) [16] is all marketing activities since planning, organizing, actuating, controlling to achieve company goals efficiently, by influencing consumers to company products. Determination of products, prices, promotions, places, people, processes and physical evidence to achieve an effective response is adjusted to customer attitudes and behavior, and conversely customer attitudes and behavior are influenced in such a way that they become in accordance with the company's products.

Service
Gronroos (2010) tries to integrate the notion of service as an activity or series of activities from an intangible nature that interacts between consumers and service providers and or physical resources or goods and/or systems that provide

services and provide solutions to consumer problems.

Service Marketing Mix
Yazid (2001:15-20) says the marketing mix is all the variables that can be controlled by the company in communicating it and will be used to satisfy target consumers. The review of the marketing concept in general refers more to the marketing concept put forward by Kotler (2009) where according to him marketing is a social and managerial process in which individuals and groups get what they need and want by creating, offering, and exchanging products of value with other parties other.

Product
Products are the main elements in marketing that will be offered to customers. Kotler and Keller (2009:4) define a product as anything that can be offered to a market to satisfy a want or need.

Price
Penetapan harga dalam pemasaran jasa sangat penting mengingat produk yang ditawarkan oleh jasa layanan tersebut bersifat tidak berwujud. Harga yang dibebankan terhadap jasa yang ditawarkan menjadikan indikasi kualitas jasa yang akan diterima pelanggan.

Tjiptono (2008:151) agar dapat sukses dalam memasarkan suatu barang atau jasa, setiap perusahaan harus menetapkan harganya secara tepat.

Promotion
Pricing in the marketing of services is very important considering the products offered by these services are intangible. The price charged for the services offered is an indication of the quality of service that the customer will receive. Tjiptono (2008:151) in order to be successful in marketing an item or service, every company must set the price appropriately.

Place
Place is a combination of location and decisions on distribution channels, in this case related to how to deliver services to customers and where the strategic location is. Location/Place according to Kotler (2009) is the process of delivering products from producers to consumers, can be done through intermediaries or traders (agents, dealers, retailers), or directly producers sell their own products to consumers.

People
Yazid (2001: 120) explains the notion of people / people are all actors who play a part in the presentation of services and therefore influence buyers. The importance of people in marketing services is closely related to internal marketing. Internal marketing is the interaction or relationship between every employee and department within a company.

Process
Yazid (2001:22) [33] suggests the notion of the process is all the actual procedures, mechanisms and flow of activities with services delivered which is a system of presentation or business operations.

Physical Evidence
Yazid (2001:21) [33] explains the notion of physical evidence

is the physical environment in which the service is delivered and where the company and its customers interact and each tangible component facilitates the appearance and communication of the service. According to Lovelock (in Hurriyati 2005:64) [7] suggests that companies through their marketing staff use three ways in managing strategic physical evidence.

Decision-making
According to Kotler and Keller (2009:234-244) the customer decision-making process passes through five stages, namely problem recognition, information search, alternative evaluation, purchase decisions and post-purchase behavior. For more details with the following image:

| Problem introduction | → | Information search | → | Alternative evaluation | → | Buying decision | → | Post-purchase behavior |
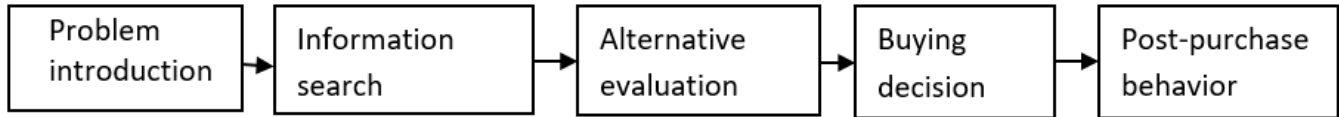
Sources: Kotler and Keller (2009:235)

Fig 1: Image of the Customer Decision Process

Relationship of Service Marketing Mix with Decision Making
Customers in establishing a decision to purchase a product, will first consider the various information they receive, including the elements of the service marketing mix. The service marketing mix includes products, prices, promotions, places of service, people, processes and physical evidence.

Data and Data Sources
The data used in this study is data with an interval scale, for the X variable, and the ratio data for the Y variable. In this study, the data to be used were obtained from data sources including:
1. Primary Data
2. Secondary Data

Multiple Regression Analysis Method
The analytical method used to answer the problem is using

multiple regression analysis (Multiple Regression) which is intended to determine whether the service marketing mix has a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero) Malalayang Branch Office. Its usefulness is to predict the value of the dependent variable (Y) if the independent variable is at least 2 or more. Multiple regression analysis is an analysis tool for forecasting the value of the influence of 2 or more independent variables on the dependent variable to prove whether or not there is a functional relationship or causal relationship between 2 (two) or more independent variables (X1), (X2), (X3). ..... (Xn) with one dependent variable. The assumptions and meanings of the simple regression equation apply to multiple regression, but the difference lies in the formula, while multiple regression analysis can be calculated using a computer using the Statistical Product and Service Solution (SPSS) program.

Result and Analysis
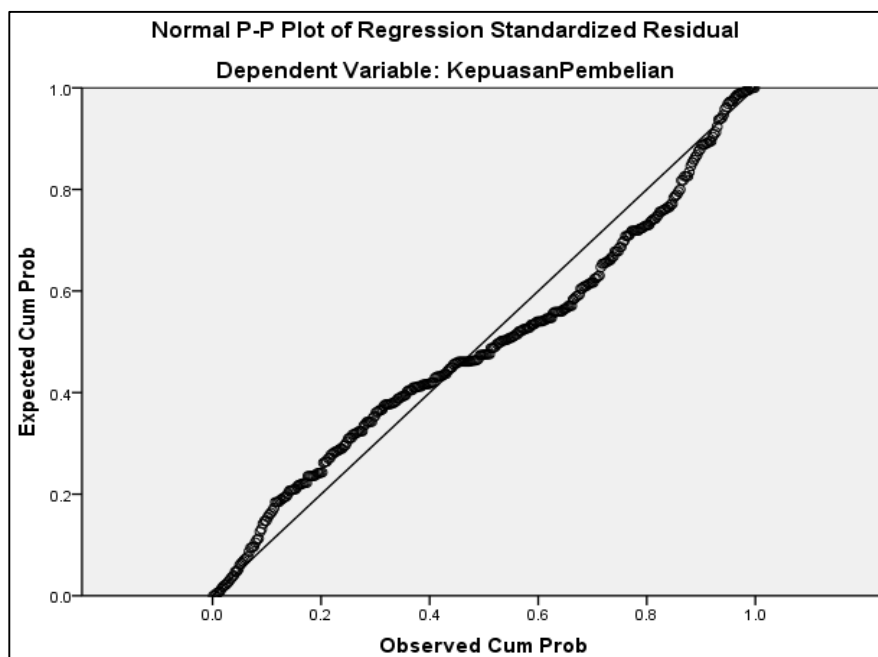**Normality test**

Fig 2

The basis for making decisions is to look at the histogram of the residuals. The basis for making the decision is if the data

spreads around the diagonal line and follows the direction of the diagonal line. Based on the test results using the SPSS

Program for Windows Release 18.0, it is shown that the data meets these requirements, so that the resulting regression model meets the assumptions of the normality test.

Multicollinearity Test

The assumption test about multicollinearity is intended to prove or test whether there is a linear relationship between one independent variable and the other independent variables. In multiple regression analysis, there will be two or more independent variables that are expected to affect the dependent variable. This estimation can be justified if there is no linear relationship (multicollinearity) between the independent variables. The existence of a linear relationship between independent variables will cause difficulties in separating the influence of each independent variable on the dependent variable. Therefore, it can really be stated that there is no linear relationship between the independent variables.

Table 1

No	Variabel Bebas	Collinearity Statistics	
		Tolerance	VIF
1.	Product	0,742	1,349
2.	Price	0,522	1,917
3.	Promotion	0,538	1,857
4.	Place	0,344	2,907
5.	People	0,554	1,804
6.	Process	0,305	3,274
7.	Phisycal Evidence	0,425	2,353

In accordance with the results of the analysis, the Tolerance value is far from 0 and the Variance Inflation Factors (VIF) value is less than 10, thus it can be stated that there is no multicollinearity between the independent variables and the analysis can be continued.

Table 2

No	Dependent Variable	Unstandarddized Coefficients		Standarddized Coefficients	Thitung	Sig. T
		B	Std.Eror	Beta		
	Constant	**15,931**	**1,150**		**13,858**	**0,000**
1.	*Product* (X1)	0,085	0,045	0,052	1,906	0,057
2.	*Price* (X2)	- 0,023	0,071	-0,011	-0,324	0,746
3.	*Promotion* (X3)	0,074	0,055	0,043	1,343	0,180
4.	*Place* (X4)	0,055	0,071	0,031	0,779	0,437
5.	*People* (X5)	0,625	0,030	0,654	20,579	0,000
6.	*Process* (X6)	0,281	0,063	0,193	4,498	0,000
7.	*Phisycal Evidence* (X7)	0,164	0,049	0,122	3,373	0,001
	Multiple R, =0,808 Adjusted= 0,805 F hitung=206,05 Sig. F, = 0,000					

The regression equation shows that the variables of product, promotion, place of service, people, processes and physical evidence have a positive effect while the price variable has a negative effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero) Malalayang Branch Office. Besides that, it shows that product, promotion, service place, people, process and physical evidence variables have a significant effect on customer decision making using the Fast Secured Credit product at the branch office of PT. Pegadaian (Persero) Malalayang Branch Office. While the price variable has no significant effect on customer decision making using the Fast Secured Credit product at the branch office of PT. Pegadaian (Persero).

Conclusions and recommendations
1. Marketing mix variables (product, price, promotion, place of service, people, process and physical evidence) simultaneously have a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero).
2. The product variable has a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero).
3. The price variable has no significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero).
4. Promotional variables have a significant effect on customer decision-making using the Fast Secured Credit product at PT. Pegadaian (Persero).

5. The variable of place of service has a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero)
6. The variable of people has a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero)
7. The process variable has a significant effect on customer decision making using the Fast Secured Credit product at PT. Pegadaian (Persero)

Based on the findings in this study, there are several things the researchers suggest to the management of PT. Pegadaian (Persero) in this case the leadership and employees at branch offices to increase profits and be able to compete fairly against other financial institutions as well as compete healthy against other branch offices as follows:
1. It is necessary to pay more attention to the price variable in terms of administrative costs for the Fast Secured Credit product so that it is cheaper, the interest/capital rental for the Fast Secured Credit product is cheaper and the payment system for the Fast Secured Credit product is easy and simple because while maintaining and even lowering administrative costs and interest/capital rental will increase the level of purchase of Fast Secured Credit products.
2. Need to increase the speed (15 minutes of service) in estimating and determining loan money and the Cashier at the Branch Office increases the speed (15 minutes of service) in serving the redemption process, re-pawning, installments, partial redemption, and adding loans to

customers so that the service process the better for customers.

3. It is necessary to further improve the facilities for safes / collateral storage at the branch office, the design of the counters and buildings at this branch office are attractive, the waiting room for customers is good and comfortable, there is adequate parking space, and the branch office must always be clean so that customers feel more secure, comfortable to come to the branch office and create good service.

4. Need to maintain and even further improve the market segmentation strategy for people with low incomes in branch offices, especially by being oriented to customers who have a monthly income/income level of Rp. 1,000,000 to Rp. 2,500,000, - and Rp. 1.000.000,-

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