



The Influence Of Product Attributes And Direct Marketing On Purchase Decisions Of Customers Of PT. Bank Central Asia KCP (Sub-Branch Office) Surabaya Street Medan

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ABSTRACT

PT. Bank Central Asia is one of the largest private banks in Indonesia which was founded in 1957 which is managed directly by the Djarum Group. The development of BCA in Medan is also considered to be very significant so that it requires various assistance in establishing sub-branches so that the entire community can provide the facilities provided by the company and one of them is: Bank Central Asia, Surabaya road sub-branch. There was a decrease in the number of new customers, both those who opened savings or who applied for credit, which were obtained by PT. Bank Central Asia KCP Jalan Surabaya Medan. Weaknesses in the product attributes offered by the company. The implementation of direct marketing by employees of KCP Jalan Surabaya is rare because many customers from KCP Jalan Surabaya inform employees never to offer products over the phone because it is considered to interfere with customer activities every day. This research uses quantitative descriptive research. The total population in the study was 114 customers with the sampling technique using the Slovin formula, obtained as many as 89. Simultaneously there is a significant influence between product attribute variables and direct marketing on the purchasing decisions of PT. Bank Central Asia KCP Jalan Surabaya. While partially found product attribute variables have a significant effect on customer purchasing decisions PT. Bank Central Asia KCP Jalan Surabaya. Partially found direct marketing variables have a significant effect on customer purchasing decisions PT. Bank Central Asia KCP Jalan Surabaya. The results of this study indicate that direct marketing variables have more influence than product attributes on the purchasing decisions of PT. Bank Central Asia KCP Jalan Surabaya.

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1. Introduction

In the era of globalization, business competition between companies is getting tougher in both domestic and international markets. Companies that want to develop and increase competitive advantage must be able to provide quality products or services to their consumers. However, to become a company that truly excels in the competition in the business and business world is not an easy thing to do. In order to survive in the face of competition, in addition to the need for good management processing, of course, it is also necessary to have an accurate strategy from the company's marketing activities to the maximum.

Purchasing decisions are: a stage in the decision-making process by consumers by actually choosing various alternatives that they get by going through various information seeking processes and conducting evaluations before making these choices. Purchasing decisions also directly involve

individuals who are involved in considering various things that exist in order to provide many benefits to themselves.

Product attributes are elements of a product that are considered important by consumers and serve as a basis for consumers to make choices in making purchasing decisions which usually include various elements such as: brand, quality, features, design and so on. Product attributes are one of the important things that must be considered by the company in attracting the attention of consumers so that it must be managed as well as possible by the company.

Direct marketing is a marketing technique that is carried out by communicating directly to consumers with the aim of introducing products or services. With the implementation of direct marketing, it is usually expected to increase sales of products or services to consumers because these activities will directly get a response or feedback from consumers whether they are interested in the products and services offered or not.

PT. Bank Central Asia is one of the largest private banks in Indonesia which was founded in 1957 which is managed directly by the Djarum Group. BCA's development is so rapid that it has various branches in every part of Indonesia and one of them is: Medan which is one of the big cities in Indonesia. In addition, the development of BCA in Medan is also considered to be very significant so that it requires various assistance in establishing sub-branches so that the entire community can provide the facilities provided by the company and one of them is: Bank Central Asia, Surabaya road sub-branch.

PT. Bank Central Asia has 6 savings products consisting of: Tahapan BCA, Tahapan Xpresi, Tahapan Berjangka, Tahapan Gold, Tapres, and Tabunganku, while the 6 credit card products offered consist of: BCA Card, Visa Card, Master Card, JCB, UnionPay and American Express. Each product has their own advantages, but also has their own weaknesses according to consumer needs. there is a decrease in the number of new customers, both those who open savings or who apply for credit obtained by PT. Bank Central Asia KCP Jalan Surabaya Medan for the period 2018 to 2020 where in 2018 there were 4,653 customers, while in 2019, the number of customers decreased to 4,399 customers and in 2020 there was a drastic decline to 1,836 customers due to the Covid-19 pandemic. 19 that strike globally.

Sales volume is thought to have decreased due to deficiencies in product attributes and direct marketing. For deficiencies in the product attributes offered by the company, such as: product features offered by BCA itself where all products offered by BCA have their own limits for withdrawing money through ATMs and if the customer wants to increase the limit, the customer must upgrade the product. which he is currently using to a higher level with more expensive administrative costs, such as the limit example: for Tabunganku product, withdrawals can only reach Rp. 7,000,000 and cash deposits can only seek Rp. 15,000,000, while transfers between accounts can only reach Rp. 25,000,000. Another example: Stages Blue, Gold, and Platinum have a maximum cash withdrawal limit of Rp. 20,000,000, while Tahapan Xpresi has a maximum cash withdrawal limit of Rp. 10,000,000. In addition, the many requirements that must be completed by customers make customers lazy to use their product services, such as: Safe Deposit Box (SDB) which must be a priority customer to be able to get this facility, while to become a priority customer, the customer must have a minimum savings of Rp. . 300,000,000 first before you can activate the feature. Being a priority customer does have many advantages, but if the amount of savings or balance in the account is below Rp. 300,000,000, then the customer will be charged an admin fee of Rp. 500,000 every month. The interest offered by BCA is also considered low, so many customers prefer to invest compared to saving their money in a bank, such as: the interest offered for the current term of deposit is 3.75% per year so that the interest that is still very little does not make customers interested. . Some customers also often complain that their ATM cards are often damaged, such as: black lines that can be easily scratched, making the ATM card unreadable on the ATM machine. Several other customers also stated that their ATM cards were often broken and swallowed by ATM machines, which caused customers to spend their busy time going to the ATM and taking care of the ATM card. Likewise, applying for credit from customers is also considered very difficult with many provisions that must be completed by customers, even for credit card applications, customers must be completely surveyed. There are customers who have complained that they have

applied for a credit card to the bank, but for the 4 times the submissions were all rejected on the grounds that the customer did not have a job.

The shortcomings in direct marketing offered by the company are: the infrequent implementation of direct marketing by employees of KCP Jalan Surabaya because many customers from KCP Jalan Surabaya inform employees never to offer products over the phone because it is considered to interfere with customer activities every day such as: employees who had been directly scolded by a customer because an employee contacted a customer by telephone and the call was rejected. The employee then contacted him again after 4 hours so that he could offer the latest product to the customer, but the customer said directly that he was annoyed and asked that the employee not need to contact him in offering the product because he did not need the product. In addition, usually KCP Jalan Surabaya sends messages to customers who have used teller or customer service services to find out their level of satisfaction with the performance of their employees, but for now KCP Jalan Surabaya has never done this again because they usually never get a response back from customers and customers who usually give complaints also directly submit their complaints to the head teller or to the leadership of the company, both regarding the slow work of employees, ATM machines that eat their cards, stuck ATM cards, and so on.

Based on the above background, the researcher is interested in conducting research with the title of the thesis: "The Influence of Product Attributes and Direct Marketing on Customer Purchase Decisions for PT. Bank Central Asia KCP (Sub-Branch Office) Jalan Surabaya Medan."

2. Method

2.1 Location and Time

The location of the research are: PT. Bank Central Asia, having its address at Jalan Surabaya, Medan. The selection of this location was done intentionally with the consideration that there was a company's willingness to provide the necessary information in accordance with the research. The research time is planned from October 2021 to June 2022.

2.2 Population and Sample

The research population that will be used in the study are: all customers who open savings at PT. Bank Central Asia KCP Surabaya Medan as many as 114 customers, while the determination of the sample will use the Slovin formula.

2.3 Data Collection Method

Collecting data through a questionnaire is done by asking questions to parties related to the problem. To assess respondents' responses, the author uses the Likert scale which uses several question items to measure individual behavior by responding to 5 choice points on each question item.

2.4 Validity and Reliability Test

The data obtained needs to be tested for its accuracy and reliability so that the results of data processing can be more precise and accurate. Therefore, it is necessary to know how high the validity and reliability of the measuring instrument (instrument) used. Based on the research, each variable of the questionnaire item that was tested for validity, all the questionnaires had met the valid criteria and were eligible to be used as a questionnaire in further research. While in reliability test, all variable questionnaire item is reliable and can be used as instrument.

3. Result and Discussion

3.1 Normality Test

The residual normality test is used to test whether the residual value resulting from the regression is normally distributed or not. A good regression model is to have residuals that are normally distributed. There is some method to do the normality test such as histogram graphic, normal probability plot of regression graphic and one sample Kolmogorov Smirnov statistic.

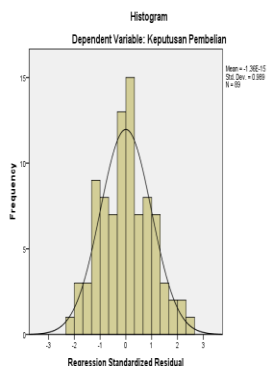


Figure 1. Histogram Graphic

Based on the picture above, it can be seen that the line forming a bell, not going left or right. This shows that the data is normally distributed and meets the assumptions of normality.

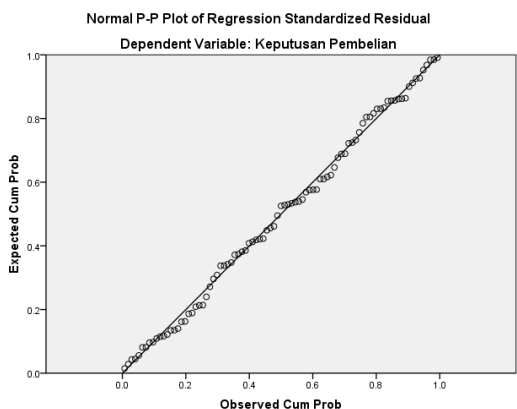


Figure 2. Normal Probability Plot of Regression Graphic

Based on the picture above, it shows that the data (dots) spreads around the diagonal line and follows the diagonal line. So from this figure it is concluded that the regression model residuals are normally distributed.

Table 1
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		89
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.50079165
Most Extreme Differences	Absolute	.047
	Positive	.047
	Negative	-.043
Kolmogorov-Smirnov Z		.446
Asymp. Sig. (2-tailed)		.989

a. Test distribution is Normal.

b. Calculated from data.

Source: Research Result, 2022

Based on the table above, the results of the Kolmogorov-Smirnov normality test prove that the significant value is greater than 0.05, namely 0.989, it can be concluded that the data is classified as normally distributed.

3.2 Multicollinearity Test

Multicollinearity is a condition in the regression model where there is a perfect or near perfect correlation between independent variables where a good regression model should not have a perfect or nearly perfect correlation between the independent variables. The commonly used test method is to look at the Tolerance and Variance Inflation Factor (VIF) values in the regression model where the VIF value is less than 10 and has a Tolerance value of more than 0.1.

Table 2
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Product attributes	.905	1.105
Direct marketing	.905	1.105

a. Dependent Variable: Purchase decision

Source: Research Result, 2022

Based on the table above show that all the variables have a tolerance value more than 0.1 and VIF value less than 10 which can be concluded that there is no problem found in multicollinearity test.

3.3 Heteroscedasticity Test

Heteroscedasticity is a condition where in the regression model there is an inequality of variants from the residuals from one observation to another where a good regression model does not occur heteroscedasticity.

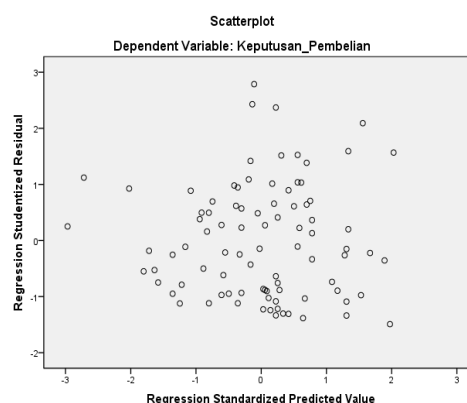


Figure 3. Scatterplot Graphic

Based on the scatterplot graph presented, it can be seen that the dots spread randomly and do not form a clear pattern and are spread either above or below zero on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model can be used to predict achievement based on the input of the independent variable.

3.4 Multiple Linear Regression Analysis

Multiple regression analysis is an analysis to determine whether there is a significant influence between two or more independent variables on one independent variable.

Table 3
Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	9.672	3.204
Product attributes	.255	.048
Direct marketing	.487	.104

$$Y = 9,672 + 0,255 X1 + 0,487 X2 + e$$

Based on the above equation, it can be described as follows:

- a. Constant (α) = 9.672 indicates a constant value, if the value of the independent variable (X1) is: product attributes and variable (X2), namely: direct marketing is worth 0, then the purchase decision is: fixed value is 9.672.
- b. The coefficient of X1(b_1) = 0.255 indicates that the product attribute variable (X1) has a positive effect on purchasing decisions of 0.255. This means: every increase in the value of product attributes (X1) by 1 unit, then the value of purchasing decisions will increase by 25.5%.
- c. The coefficient of X2(b_2) = 0.487 indicates that the direct marketing variable (X2) has a positive effect on purchasing decisions of 0.487. This means: every 1 unit increase in the value of direct marketing (X2), the value of purchasing decisions will increase by 48.7%.

3.5 Coefficient Determination

Analysis of determination or also called R Square symbolized by R^2 is used to determine the magnitude of the influence of the independent variable (X) together on the dependent variable (Y) where the smaller the coefficient of determination, this means the effect of the independent variable (X) on the dependent variable (Y) is getting weaker. Conversely, if the coefficient of determination is closer to number 1, then the effect of the independent variable on the dependent variable is getting stronger. Thus, if coefficient determination is 0, this indicates that there is no percentage contribution of influence given by the independent variable to the dependent variable. However, if the coefficient of determination is 1, then there is a contribution that the independent variable gives to the dependent variable is perfect.

Table 4
Coefficient Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673 ^a	.453	.441	2.530

a. Predictors: (Constant), Direct marketing, Product attributes

b. Dependent Variable: Purchase Decision

Source: Research Result, 2022

Based on the table above, the value of Adjust R Square (Adjusted R^2) or the coefficient of determination that has been correlated with the number of variables and sample size so that it can reduce the element of bias in the event of additional variables or additional sample size obtained is: 0.441. This means that the influence of product attributes and direct marketing on purchasing decisions is: 44.1% and the remaining 55.9% is influenced by other factors originating from outside this research model such as: service quality, customer satisfaction, loyalty, perception consumers and other variables.

3.6 Simultaneous Hypothesis Test (F Test)

F test or regression coefficient test is used to determine whether simultaneously the independent variable has a significant effect on the dependent variable. In this case, to find out whether simultaneously the independent variable has a significant effect on the dependent variable or not. The test uses a significance level of 5%. The criteria for evaluating the hypothesis in this F test are:

H_0 Accepted if: $F_{count} < F_{table}$, H_a Accepted if: $F_{count} > F_{table}$

Table 5
ANOVA Test

Model		F	Sig.
1	Regression	35.670	.000 ^a
	Residual		
	Total		

a. Predictors: (Constant), Direct marketing, Product attributes

b. Dependent Variable: Recruitment

Based on the table above, it can be seen that $F_{count} (35.670) > F_{table} (3.10)$ with a significant level of $0.00 < 0.05$ so it can be concluded that H3 is accepted with the understanding that there is a significant influence between product attributes and direct marketing on purchasing decisions of PT. Bank Central Asia KCP Jalan Surabaya.

3.7 Partially Hypothesis Test (t Test)

The t test or partial regression coefficient test is used to determine whether partially the independent variable has a significant effect on the dependent variable or not. In this case, to find out whether partially the independent variable has a significant effect on the dependent variable or not. The test uses a significance level of 0.05 and a two-sided test. The criteria for evaluating the hypothesis in this t test are:

H_0 Accepted if: $t_{count} < t_{table}$

H_a Accepted if: $t_{count} > t_{table}$

Table 6
Coefficient Test

	Model	t	sig
1	(Constant)	3.019	.003
	Product attributes	5.256	.000
	Direct marketing	4.668	.000

a. Dependent Variable: Recruitment

Source: Research Result, 2022

Based on the table above, it can be seen that:

- In the product attribute variable (X1), it can be seen that the value of $t_{count} (5.256) > t_{table} (1.987)$ with a significance of $0.000 < 0.05$ so it can be concluded that there is a significant positive effect between product attributes on purchasing decisions of PT. Bank Central Asia KCP Jalan Surabaya so that H1 is accepted.
- In the direct marketing variable (X2), it can be seen that the value of $t_{count} (4.668) > t_{table} (1.987)$ with a significance of $0.000 < 0.05$ so it can be concluded that there is a significant positive effect between direct marketing on the purchasing decisions of PT. Bank Central Asia KCP Jalan Surabaya so H2 is accepted.

4. Conclusion

The conclusions that researchers can draw from the results of this study are as follows:

Product attributes have a significant influence on job purchase decisions at PT. Bank Central Asia KCP (Sub-Branch Office) Jalan Surabaya Medan. Direct marketing has a significant influence on job purchase decisions at PT. Bank Central Asia KCP (Sub-Branch Office) Jalan Surabaya Medan. Product attributes and direct marketing have a significant influence on job purchasing decisions at PT. Bank Central Asia KCP (Sub-Branch Office) Jalan Surabaya Medan.

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