

The Effect of Marketing Mixing Services on Decision of Saving Again

Yuza Eka Putra¹, Yasri², Dina Patrisia³

¹Universitas Negeri Padang, Padang, Indonesia, ✉ yuza.putra@gmail.com

²Universitas Negeri Padang, Padang, Indonesia, ✉ yasrifeunp@gmail.com

³Universitas Negeri Padang, Padang, Indonesia, ✉ patrisia.dina@yahoo.com

Abstract

This research is motivated by savings products, prices, places, promotions, people, processes and physical evidence owned by PT. BPR Batang Kapas toward the customer's decision to save money is still low and the balance of savings obtained from bookkeeping still has an up and down (fluctuating) status. The purpose of this research is to analyze the effect of products, prices, places, promotions, people, processes and Physical Evidence on the decision to save money at PT. BPR Batang Kapas. This research was carried out in the scope of PT. BPR Batang Kapas, Pasar Kuok area, Batang Kapas District, Pesisir Selatan Regency. The populations in this study were all savers customers at PT. BPR Batang Kapas, totaling 5772 people. The sampling technique in this study uses Simple Random Sampling. The sample size taken in this study is based on Slovin's opinion of 172 people. Data collection methods are surveys by distributing questionnaires. The data analysis technique uses path analysis (path analysis) which is the relationship between variables which are part of the marketing mix. The results of the analysis shows products, prices, places, promotions, people, processes and physical evidence have a significant effect on the decision to save money at PT. BPR Batang Kapas. The process is considered to have a more significant effect from the overall hypothesis on the decision to save again on the savings customers of PT. BPR Batang Kapas in Pasar Kuok area, Batang Kapas District, Pesisir Selatan Regency.

Keywords: p5, process, physical evidence

Introduction

Along with the development of competition in the banking world, the society has begun to careful their money in banks. Moreover with the many competitive strategies carried out by other financial institutions to attract customers to save their money in banks which makes the banking business very tight.

To maintain and improve the performance of a bank in collecting third party funds, banks need to carry out various strategies in order the customers and nominal savings also increase. Nelson (2005: 543) said "it costs five times more to acquire a customer than to retain a customer" it means that the cost of acquiring new customers is five times greater than retaining customers. This is the main consideration of the bank in maintaining its customers, namely because of the increasingly high cost of acquiring new customers in increasingly tight competition situation.

One of financial institution that contributes to the development of the economy through the intermediary function is PT. BPR Batang Kapas in Pasar Kuok Area, Batang Kapas District, Pesisir Selatan Regency through savings.

Growth of Third Party Funds (DPK) at PT. BPR Batang Kapas shows the increasing number of people who use financial services in the form of savings and shows the tight competition between banks which results in rising and falling savings balances from year to year. The decision to save again at PT. BPR Batang Kapas will have an impact on the overall fluctuations in bank performance. This can be a special attention for the company, because it cannot be separated from its function, if the acquisition of third party funds which includes savings and deposits decreases or does not exist, then the provision of credit will also decrease. This will result in bank income and profits which will also decrease and employee welfare will decrease or there will be layoffs because the inability of the company to finance bank operations.

Kotler (2002) stated that the characteristics and decision-making processes of buyers produce certain purchasing decisions. Berman and Evans (2007) said that "the consumers who are dissatisfied with the shopping experience in a company tend to not repurchase at the company". Therefore, companies need to carry out various strategies in order to give satisfy to consumers and influence consumers to repurchase the company.

Kotler & Armstrong (2010) suggests that the marketing mix in a stimulus gives an influence on the decision to use a product or service (purchase). The marketing mix of services according to Kotler & Armstrong are products / services, prices, promotions, places, people / employees, processes and physical evidence (2012).

PT. BPR Batang Kapas should be able to maximize opportunities by creating a 7p marketing mix strategy (product, price, place, promotion, people, process and physical evidence) that effectively influences customers' decisions in saving money at PT. BPR Batang Kapas.

According to Hurriyati (2005), service products are performances, intangible and quickly lost, more can be felt than owned, and customers can be actively participate in the process of consuming these services. High-level services will result in high satisfaction and more frequent repurchases (Kotler, 2002). In this research the intended service products are savings services that offered by PT BPR Batang Kapas to customers in the form of security, convenience in saving, timely transactions and interest rates.

Levy & Weitz (2009) said that prices influence consumers to make repeat purchases. Fika (2012) explains that price is the most important factor in determining someone to buy again. In this research the intended price is affordable administrative costs and competitiveness of administrative costs from other banks.

Location is one of the factors that influence consumers' repurchase decisions (Levy & Weitz, 2009). In this research the location/ place that means is easy access to location and easy to find and the location near to the market.

Promotion is one of the factors determining the success of a marketing program and to inform the advantages of the product and persuade consumers to buy it. However qualified a product / service, if consumers have never heard of it, then they will never buy it. (Tjiptono, 2002). The promotion which is conducted in this research includes giving direct gift, explanations from officers and social activities.

Zeithaml and Bitner (2005) explain that people are all actors who play a role in the presentation of services so that they can influence the perceptions of buyers. The more positive performance given to consumers, give better impact in making purchasing decisions. People in this study include the friendliness, speed, sincerity and communicative ability of employees in serving customers.

The process is all procedures, mechanisms and activity flow of a company in delivering products offered to consumers (Zeithaml). It can be concluded that an easy and fast process can influence and make consumers more comfortable in purchasing products. The process in this research is a service acquisition procedure that includes the ease of opening an account, the ease of saving again and the accuracy of transactions and customer resolution procedures which include handling problems and providing resolution to customers.

Oesman (2010) argues that physical evidence provided to shows the quality of company services so that companies need to manage this physical evidence carefully because it can affect consumers' impression of the company. Physical Evidence in this research is the design of the exterior and interior of the office, availability of waiting rooms, and availability of AC, TV, Toilet and parking area.

The purpose of this research is to investigate the influence of Products, Prices, Places, Promotions, People, Processes and Physical Evidence on the decision to save money at PT. BPR Batang Kapas.

Methods

This research was carried out in the scope of PT. BPR Batang Kapas, Pasar Kuok area, Batang Kapas District, Pesisir Selatan Regency. The populations in this research were all savers customers at

PT. BPR Batang Kapas, totaling 5772 people. The sampling technique in this research uses Simple Random Sampling, which is taking the sampling from members of the population that is done randomly without regard to the strata in the population and members of the population are considered homogeneous. The sample size taken in this research is based on Slovin's opinion that 172 people. The methods of data collection are surveys by distributing questionnaires. The data analysis technique uses path analysis which is the relationship between variables which are part of the marketing mix.

Results and Discussion

In this research, there are direct effects between variables of Products, Prices, Places, Promotions, People, Processes and Physical Evidence on Decision Saving as shown in the following table:

Table 1 Direct Influence Variables X1, X2, X3, X4, X5, X6, and X7 toward Variable Y

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,786	1,471		1,894	0,060
Products	0,125	0,052	0,157	2,382	0,018
Place	0,142	0,063	0,148	2,266	0,025
Price	0,155	0,068	0,154	2,278	0,024
Promotion	0,144	0,069	0,138	2,098	0,037
People	0,106	0,040	0,180	2,660	0,009
Process	0,123	0,059	0,165	2,096	0,038
Physical Evidence	0,113	0,054	0,164	2,092	0,038

a. Dependent Variable: Savings Decision

Table 1 show that there is a direct influence between the variables of Products, Prices, Places, Promotions, People, Processes, and Physical Evidence on Decisions Saving.

The results of direct and indirect effects between variables X1, X2, X3, X4, X5, X6, and X7 on Variable Y can be seen in the following table:

Table 2 Recapitulation of Direct & Indirect Influence Results

Var	Coefficient	Direct Influence to Y	Indirect Influence							Total of Indirect Influence	Total of Influence
			X1	X2	X3	X4	X5	X6	X7		
X1	0,214	0,046		0,010	0,006	-0,003	0,007	0,008	-0,003	0,025	0,071
X2	0,253	0,064	0,010		0,006	0,010	0,009	0,008	0,015	0,058	0,122
X3	0,322	0,104	0,006	0,006		0,020	0,026	0,036	0,027	0,121	0,225
X4	0,307	0,094	-0,003	0,010	0,020		0,030	0,024	0,028	0,109	0,203
X5	0,343	0,118	0,007	0,009	0,026	0,030		0,028	0,029	0,129	0,247
X6	0,386	0,149	0,008	0,008	0,036	0,024	0,028		0,079	0,183	0,332
X7	0,372	0,138	-0,003	0,015	0,027	0,028	0,029	0,079		0,175	0,313

The data in Table 2 shows that the variables that most influence the decision to save again are in the process variable (X6), which is 0,332 or 33,2%. This means that the management of PT. BPR Batang Kapas must focus on process variables that include procedures for obtaining services and customer resolution procedures, especially on the accuracy of savings transactions, in order to increase customer confidence so that customers always save at PT. BPR Batang Kapas.

The results of the analysis state that the Product as a significant effect on the decision to save money to customers of PT. BPR Batang Kapas in Pasar Kuok District, Batang Kapas District, Pesisir

Selatan Regency. This means that the better of product attributes that include security, convenience, transaction accuracy and savings rates that given to customers, then customers will often save again at PT. BPR Batang Kapas.

Based on the analysis there is a direct influence of the product variable toward decision to save again at 4,6% and the total indirect effect of the product through price, place, promotion, people, process and physical evidence toward the decision to save again by 2,5%. So, the total effect on the product variable is 7,1%. The direct effect of the product on the decision to save again is greater than the indirect effect. It can be concluded that the product affects the customer in making a decision to save money at PT. BPR BatangKapas.

It can be concluded that service is part of a product that cannot be ignored. This will affect the quality of products offered. If the quality of service provided is low, the quality of the product will be low. The elements contained in the quality of service in accordance with the research carried out namely security, comfort, fast service and the benefits provided are also expected to increase so that the results are better.

Research Results conducted by Detha, et all (2013) can be concluded that products can influence customers in making savings decisions. This research was conducted at the customers of Bank Muamalat Malang Branch.

Price Influence (X2) on Rescue Decisions (Y) based on the analysis that has been carried out there is a direct influence of the price variable on the decision to save again at 6,4% and the total indirect effect of prices through products, places, promotions, people, processes and physical evidence against the decision to save again by 5,8%. So the total effect on the variable price is 12,2%. The direct effect of the price on the decision to save again is greater than the indirect effect. It can be concluded that prices affect customers in making decisions to save money at PT. BPR Batang Kapas. The data shows that the price is in a good criterion of 81,17%. This illustrates that prices have criteria that are affordable and have good competitiveness so that customers always save at PT. BPR Batang Kapas.

The influence of place (X3) on the decision to save money (Y) the results of the analysis state that the place has a significant influence on the decision to save money on customers of PT. BPR Batang Kapas. This means that the better the place indicator which includes access to the location, the location is easy to find, and the location is near to where the customer lives, the customer will often save again at PT. BPR Batang Kapas.

Based on the analysis there is a direct effect of the place variable on the decision to save again by 10,4% and the total indirect influence of the place through product, price, promotion, people, process and physical evidence toward the decision to save again by 12,1%. So, the total effect on the place variable is 22,5%. The direct effect of the place on the decision to save again is greater than the indirect effect. It can be concluded that the place of influencing customers in making decisions to save money at PT. BPR Batang Kapas.

The influence of promotion (X4) on the decision to save money (Y) results of the analysis states that promotion has a significant effect toward the decision to save money on customers of PT. BPR Batang Kapas. It means is better the quality of promotion which includes sales promotions, personal selling, and public relations, which is done, then customers will often save again at PT. BPR Batang Kapas.

Based on the analysis there is a direct influence of the promotion variable on the decision to save again by 9,4% and the total indirect influence of promotion through products, prices, places, people, processes and physical evidence of the decision to save again at 10,9%. So the total effect on the promotion variable is 20,3%. The direct influence of promotion on the decision to save again is greater than the indirect effect. It can be concluded that promotion influences customers in making savings saving decisions at PT. BPR Batang Kapas.

Promotion has a role as a tool of communicating with individuals, groups or organizations that directly or indirectly influence one of the recipients of the information (or more) to buy products or services offered by the company (Swashta, et al 1997) According to Cravens (1998) Promotional mix components include advertising, individual sales, sales promotion and public relations.

The results of research conducted by Monang & Inggrita (2013), showed that promotion had a positive effect on saving decisions. His research was conducted on depositors at the Medan City Bank BCA case study on Chinese Ethnicity.

The results of the analysis state that people have a significant effect on the decision to save money on customers of PT. BPR Batang Kapas. This means that the more friendly, quick and sincere the employee communicative in serving, the customer will often save again at PT. BPR Batang Kapas.

Based on the analyses there is a direct influence of the variable of the person on the decision to save again at 11,8% and the total indirect influence of people through products, prices, places, promotions, processes and physical evidence of the decision to save 12,9%. So, the total effect on the promotion variable is 24,7%. The direct influence of people on the decision to save again is greater than the indirect effect. It can be concluded that people influence customers in making savings saving decisions at PT. BPR Batang Kapas.

Research conducted by Reni, et all (2014) can be concluded that people have a positive and significant influence on saving decision making.

The effect of the process (X6) on the decision to save money (Y) results of the analysis states that the process has a significant effect toward the decision to save money on customers of PT. BPR Batang Kapas. That is, the easier the procedure for obtaining services, and the better the procedure for customer resolution, the more often customers will save at PT. BPR Batang Kapas.

Based on the analysis there is a direct effect of the process variable on the decision to save again by 14,9% and the total indirect influence of the process through product, price, place, people, promotion and physical evidence against the decision to save again by 18,3%. So, the total effect on the process variable is 33,2%. The direct influence of the process toward the decision to save again is greater than the indirect effect. It can be concluded that the process of influencing customers in making decisions to save money at PT. BPR Batang Kapas.

The results of research conducted by Detha, et all (2013), can be concluded that the process has a positive and significant effect on saving decisions. His research was conducted on customers of Bank Muamalat Malang Branch.

The Influence of Physical Evidence (X7) on the decision to save money (Y) Based on the analysis there is a direct influence of physical evidence variables on the decision to save again by 13,8% and the total effect is not directly physical evidence through product, price, place, people, promotion and the process of resetting decisions was 17,5%. So the total effect on the variable physical evidence is 31,3%. The direct influence of physical evidence toward the decision to save again is greater than the indirect effect. It can be concluded that physical evidence influences customers in making decisions to save money at PT. BPR Batang Kapas.

The theory that put forward by Oesman (2010: 31), suggests that the physical evidence provided shows the quality of company services so that companies need to manage this physical evidence carefully because it can affect consumers' impression of the company. It can be concluded that if the consumer's impression of the company is good, it can affect consumers to the decision to save again. Supported the results of research by Reni, et all (2015) shows that Physical Evidence has a positive and significant effect toward saving decisions on customers saving at PT. Bank Rakyat Indonesia (Persero) Tbk. Batang Kapas Unit.

Conclusions

Based on the results of the research it is known that products, prices, places, promotions, people, processes and physical evidence have a significant effect on the decision to save again. While the variable that most influences the decision to save is the process variable. Therefore the author suggests to the management of PT. BPR Batang Kapas in order to improve some of the following things: 1) Better management of PT. BPR Batang Kapas focuses more on process variables which include procedures for obtaining services and customer resolution procedures especially on the accuracy of savings transactions in order the transactions are not wrong. 2) We recommend that the customer waiting room if possible is made more comfortable, attractive and elegant. 3) Employee

quality should be improved in order the employees are friendlier, more earnest and have better communicative than other bank employees. 4) Better management of PT. BPR Batang Kapas makes it easier to access the location so that customers are not difficult to save again. 5) It is better to increase sales promotion in order PT.BPR Batang Kapas is better known by the public. 6) It is better to set the administrative costs of savings given to customers lower than other banks. 7) Better management of PT. BPR Batang Kapas further improves the quality of service and must be brave to provide savings interest rates that compete with other banks.

References

- Alma, B. (2007). *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta
- Assauri, S. (2004). *Manajemen Pemasaran*. Jakarta: Rajawali Press
- Butz, HE. Jr. and Goodstein, LD. (1996). Measuring Customer Value: Gaining The Strategic Advantage. *Journal Organizational Dynamics*.24, 63-77.
- Craven, W. D.(1998). *Pemasaran Strategi*. Terjemahan Lina Salim, MBA. Penerbit PT. Erlangga edisi keempat jilid 1. Jakarta
- Gasperz, V. (2012). *All in one Management Tool book*. Bogor: Tri Al Bros Publishing
- Hurriyati. (2005). *Bauran Pemasaran Jasa dan Loyalitas Konsumen*. Alfabeta. Bandung
- Kotler, P & Keller, K. (2012). *Marketing Management*. London: Pretince Hall
- Kusuma, AR. (2009). *Pengaruh Kualitas Pelayanan, Kompetensi Tenaga Penjualan, dan Citra Perusahaan terhadap Minat Beli ulang*. Universitas Diponegoro Semarang.
- Lovelock, C. (2002). *Service Marketing and Manajemen*. Second Edition Prentice Hall, New York.
- Monroe, K B., (2002). *Pricing: Making Profitable Decision*. New York: McGraw Hill.
- Park, I, et all. (2010). Assurance Seals, On-Line Customer Satisfaction, and Repurchase Intention. *International Journal of Electronic Commerce/ Spring 14 (3)*,11-34.
- Stanton, W J. (2003), *Prinsip Pemasaran*, Jilid 1, terjemahan Y. Lamarto. Jakarta: Erlangga
- Sugiyono.(2008), *Metode Penelitian Bisnis*, Cetakan ke 12 Bandung: Alfabeda.
- Sumarni, M J S. (2010). *Pengantar Bisnis (Dasar-dasar Ekonomi Perusahaan)*. Edisi ke 5. Yogyakarta: Liberty Yogyakarta
- Tjiptono, F. (2008). *Strategi Pemasaran (Edisi III)*, Yogyakarta: Andi
- Yazid. (2005). *Pemasaran Jasa: Konsep dan Implementasi*. Edisi Kedua. Yogyakarta: Penerbit Ekonisia Kampus Fakultas Ekonomi UII.