# Repurchase Intentions Analysis in Future Funding Package of Mobile Marketing Sharia (MMS) BTPN Akabiluru

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## Abstract

This study aims to analyze the influence of marketing mix (product, price, promotion, location, person, process and physical evidence) on repurchase intention the future package financing in MMS Akabiluru BTPN Sharia Kabupaten Lima Puluh Kota. The population of this study is all customers of BTPN Sharia MMS Akabiluru, which gets the financing of future packages in 2016 as many as 747 people. The sample is determined by simple random sampling method, as many as 261 respondents. Data analysis technique used is analysis of Structural Equation Modelling (SEM). The results showed that the product, cost, location, promotion, employee, process, and physical evidence has significant effect on repurchase intention the future package financing at BTPN Sharia MMS Akabiluru.

**Keywords**: Re-purchase intentions, service marketing mix

## Introduction

Today sharia banking is one of the fastest growing industrial sectors in Indonesia. Public interest to become a customer of sharia bank is very high, it is proved by many establishment of Sharia banks in Indonesia. The role of banks in advancing the economy of a country is very large.

Banking business is a business of trust, therefore the management system must be based on prudential principles, so that the company's health is maintained for the benefit of society in general and depositors of funds in particular. The existence of banks is very important to sustain and help improve the economy of the people. The ever-growing economic growth demands the existence of banks to serve the community.

BTPN Sharia is one of Sharia Bank in Indonesia. BTPN Sharia strives to provide superior products that prioritize the fulfilment of customer needs to have a better life. BTPN Sharia has several units or Mobile Marketing Sharia (MMS). MMS Akabiluru Kabupaten Lima Puluh Kota is one of the branches of BTPN Sharia units in Kabupaten Lima Puluh Kota, West Sumatra.

Focusing on empowering productive pre-prosperous customers, BTPN Sharia has two main Funding and Financing products. Not only provide access and business capital needs (inclusive finance), BTPN Sharia financing provides empowerment programs for millions of customers. The Future Package (PMD) becomes our flagship product in the financing program. Along with the growth and financing needs of customers, BTPN Sharia will continue to create new innovations to improve the lives of customers and their families. (www.btpnSharia.com)

Implementation of marketing strategy at the bank, BTPN Sharia by carrying the product of Future Package (PMD). This product is a superior product of BTPN Sharia, because this product is very efficient. With Future Package products customers can get two direct benefits by getting financing, customers can also save. BTPN Sharia is different from other banks, BTPN Sharia to serve the financing for their customers directly plunge and mingle with their customers, this will make customers feel satisfied and intend to return to using BTPN Sharia services.

The repurchase intention BTPN Sharia Bank products will occur if customers feel the Bank's performance through the existing marketing mix. According to Engel (2006) the specific form of intent using is the intention of reuse, reflecting the hope of reusing the same product or brand. Therefore, the intention of reuse is a desire or desire that arises in the customer to use the products or services he

likes and has previously used them based on the evaluation of the conformity of product or service performance with customer expectations.

Modern society needs fast and precise service. Every BTPN Sharia customer wants satisfactory service. A large number of customers with different attitudes, attitudes and levels of education make it difficult to realize a service system that satisfies customers. Complaints from customers will always be there if there is no improvement in the service itself. Furthermore, customers will run to competitors or other banks that better serve its customers. Whether it's a bank or a non-bank financial institution. The flight of the client to another place will cause a decrease in credit turnover.

According to Kotler & Keller (2012: 153) the fulfilment of the needs and desires of customers requires a marketing concept called the service marketing mix. The service marketing mix is a combination of seven important variables in the marketing concept used by the company. These variables include Product, Price, Place, Promotion, People, Process, and Physical Evidence. Marketing mix is the best way to consider all operational factors. Marketing mix is one of the key concepts in modern marketing theory consisting of variables that can be controlled by the company described above 7P, thereby creating the intention of re-using financing to the customer.

If the company is unable to combine the service marketing mix, as a real implication in the future, it will have an impact on the existence of the banking company itself. Customers do not trust anymore to borrow or use the financing to the company so that the customer closes the financing account and will switch to another company that is more trusted.

Based on this, the authors are interested in conducting a thesis research entitled "Influence Of Service Marketing Mix To Financing Repurchase Intentions The Future Package Financing In MMS Akabiluru BTPN Sharia Kabupaten Lima Puluh Kota".

## Methods

In this study the population is all customers of BTPN Sharia MMS Akabiluru Bank, which gets the financing of future packages in 2016 as many as 747 people. sample of 261 respondents. Sampling technique used in this research is probability sampling with random sampling (simple random sampling). The method of analysis used in this study is Structural Equation Modelling (SEM).

## Results and Discussion

### The first Confirmatory Factor Analysis

Based on the table, the value of chi-square, significant probability, RMSEA and CMIN / DF still shows the general model is not fit means there is no match between the model built with fit model requirements. For that how big contribution from each indicator that exist in each variable.

A valid construct fit model is required to meet the convergent validity value by loading factor> 0.5 in other words the indicators that have a convergent validity value below 0.5 are not valid as constructs and must be eliminated (dropped) from the analysis (Santoso, 2012).

### The Second Confirmatory Factor Analysis

Further measurement model testing with CFA is performed after removing/ dropping an invalid statement item. To see fit models and meet the requirements of the model in which the requirements are in SEM, a CFA model modification should be made, if the valid model is still unable to see fit results in the model. Based on the Table (Attachment), the goodness of fit index shows the fit model, except Chi-Square ($x^2$), Significated probability. While the RMSEA value is not acceptable in degree of freedom because its value is above 0.08 but can be accepted statistically with the provisions of ≤ 1.

A valid fit model is required to meet the convergent validity value by loading factor> 0.5 in other words the indicators that have a convergent validity value below 0.5 are not valid as constructs and must be eliminated from the analysis (Santoso, 2012).

**The Last Confirmatory Factor Analysis**

Further measurement model testing with CFA is performed after removing / dropping an invalid statement item. To see fit models and meet the requirements of the model in which the requirements are in SEM, a CFA model modification should be made, if the valid model is still unable to see fit results in the model. Based on the Table (Appendix), the value of all goodness of fit index values shows a fit model, except the RMSEA value which cannot be accepted in degree of freedom because the value is above 0.08 but can be accepted statistically with the provision of ≤ 1.

A valid fit model is required to meet the convergent validity value by loading factor> 0.5 in other words the indicators that have a convergent validity value below 0.5 are not valid as constructs and must be eliminated from the analysis (Santoso, 2012).

**Reliability Test**

From the table above shows that the value of composite reliability for, reuse intent, product, cost, location, promotion, employee process and physical evidence above 0.7 which is the lowest CR level in Test reliability. It is concluded that all constructs have good relativity.

**Test Assumptions of Structural Equation Modelling (SEM)**

Based on the above table (Appendix), the univariate normality rating still shows *cr skweness* and *cr kurtosis* value beyond the -2.58 range with +2.58, therefore univariate data dissemination still does not follow normal data deployment. So also with the spread of data by multivariate *cr* value is 17.481 not in rank -2.58 with +2.58 therefore research data dissemination cannot be said to have normal data spread. Because the data does not have normal data spread, it is necessary to check the outlier data to prove the symptoms of abnormal data.

Mahalanob is symptoms on outlier data that causes abnormal data, for data to return to normal some number of respondents must be eliminated because data brought by some respondents contain bias data. The data that can be seen Table (Attachment) on the line marked red or located on the number123,208, 227, 259, 120, 238, 130, 125, 218, 73, 212, 136, 198, 15, 69, 76, 139, 138, 89, 215, 124, 251, 135, 216, 258, 248, 249, 131, 133, 97, 18, 127, 254, 246, 60, 237, 209, 128, 2, 217, 257, 117, 93, 132, 146, 230, 154, 157, 163, 137, 99, 7, 59, 228, 102, 51, 129, 77, 236, 114, 52, 31, 42, 85, 199, 57, 196, 223, 261, 252, 1, 24, 181, 126, 197, 191, 241, 115, 240, 190, 134, 159, 26, 20, 250, 213, 140, 232, 25, 210, 17, 226, 211, 239, 39, 70, 165, 122, and 105 with the number 99 and the rest is 162.

The estimation results of the test have met the cut-off fit. Thus it can be stated that this test has been able to produce a fit model and it produces a good confirmation of the causal relationships of the variables present in this study. After removing outlier data symptoms or bias data on the respondent data, and then reprocessed using IBM AMOS 24 programming, a new normalized result is obtained. In the table above normality multivariate data is in the normal category because it is worth 2.237 in accordance with the provision that is between the range -2.58 to +2.58 or -2.58 <2.237 <2.58.

**Hypothesis testing**
**Hypothesis 1**

There is a significant effect of the product on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru, with an estimate coefficient value of 0.035 for standard error of 0.044 and CR of 8.121. Because of the large t-count of the t-table value at 8.121 or 8.121> 1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that the product has an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 1 is accepted.
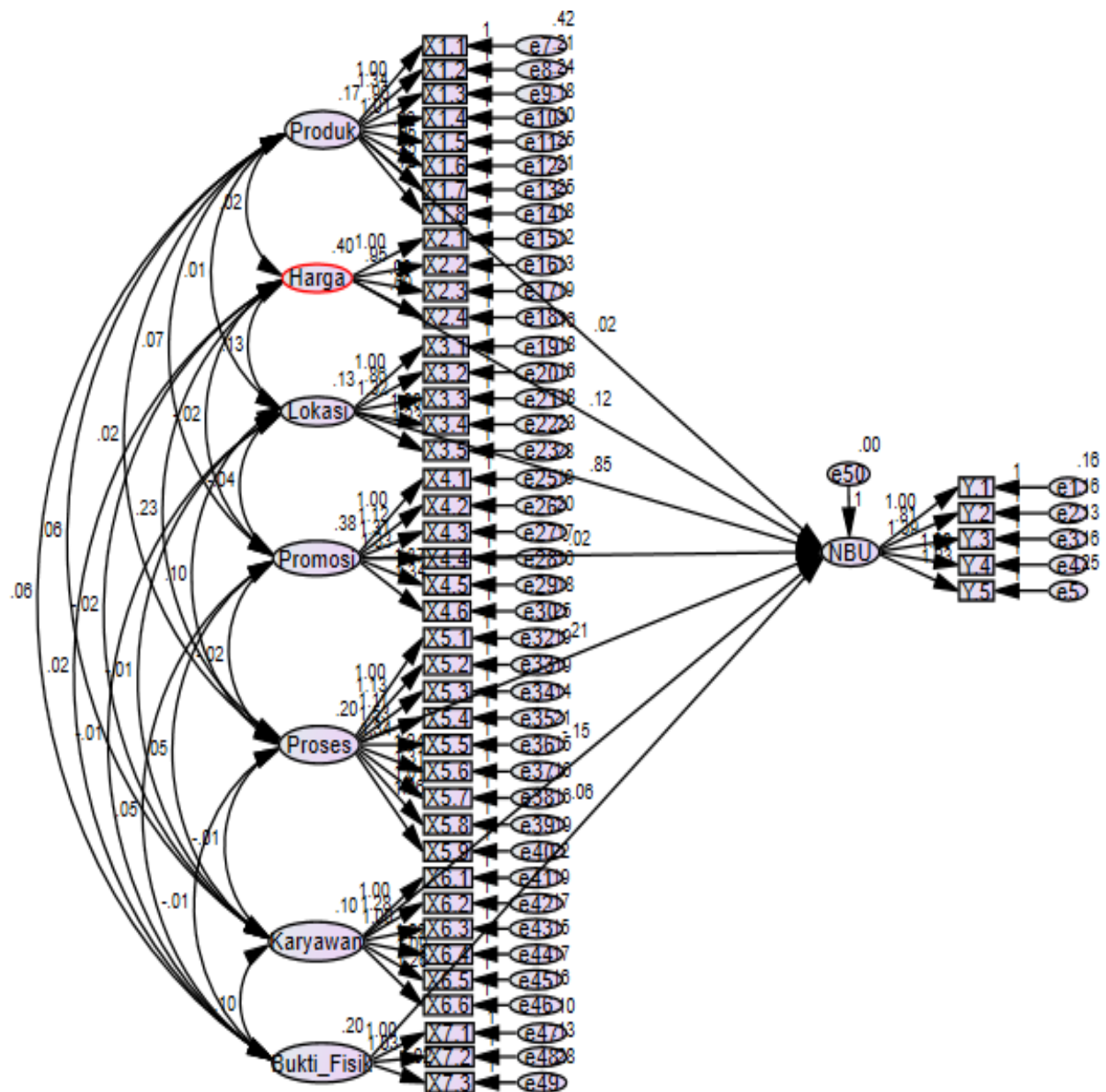
Figure 1 Research Result

**Hypothesis 2**

There is a significant effect of Cost to Repurchase intention the future package financing at BTPN Sharia MMS Akabiluru Bank, with estimate coefficient value of 0.023 standard error of 0.061 and CR of 4,284. Because of the large t-count of the t-table value at 4.284 or 4.284> 1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that the cost affects the repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 2 is accepted.

**Hypothesis 3**

There is a significant influence between the Location on Repurchase intention the future package financing at BTPN Sharia MMS Akabiluru Bank, estimate coefficient value of 0.018 standard error of 0.084 and CR of 2.122. Because of the large t-count of the t-Table value at 2.122 or 2.122> 1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that the location affects the repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 3 is accepted.

**Hypothesis 4**

There is a significant influence between the promotion of Repurchase intention the future package financing at BTPN Sharia MMS Akabiluru Bank, estimate coefficient value of 0.021 standard error of 0.032 and CR of 6.421. Because of the large t-count of the t-Table value at 6.421 or 6.421 <1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that the promotion effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 4 is accepted.

**Hypothesis 5**

There is a significant influence between the Employee on Repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru, with estimate coefficient value of 0.029 standard error of 0.081 and CR of 3.501. Because of the large t-count of the t-Table value at 3.501 or 3.501> 1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that Employees have an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 5 is accepted.

**Hypothesis 6**

There is a significant effect of the process on the repurchase intention future package financing at Bank BTPN Sharia MMS Akabiluru, with an estimate coefficient value of 0.078 standard error of 0.126 and CR of 6,221. Because of the large t-count of the t-table value at 6.221 or 6.221 <1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. Test results can be concluded that the process has an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 6 is accepted.

**Hypothesis 7**

There is a significant influence between the physical evidence of the repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru, with an estimate coefficient value of 0.102 standard error of 0.113 and CR of 9.032. Because of the large t-count of the t-table value at 9.032 or 9.032 <1.96, and the value of sig 0.00 <0.05 then Ho is rejected and Ha accepted. The test results can be concluded that the physical evidence influences the repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. This means Hypothesis 7 is accepted.

## Discussion

### The effect of product on repurchase intention

Based on the results of the analysis show that the product has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank of MMS. the increasing product will increase the repurchase of the future package financing at BTPN Sharia Bank MMS Acceleration.

From the product frequency distribution, the average score per indicator on product variables is 4.22 and the respondents rate of 84.45% with good category (Table 4.7). Thus it can be said that the product variables are in good category, so the bank must maintain and continuously improve the product offered to the customer in terms of quality and supporting attributes so that the customers' intention to use again increased financing.

### The effect of Effect of Cost on Repurchase intention

Based on the results of the analysis show that the price has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank of MMS. the more suitable the price, the more the repurchase of the future package financing will be increased at the MMS BTPN Sharia.

From the frequency distribution of cost, the average score is 3.70 and the respondent's level of achievement is 74.02% with good enough category (Table 4.8). Thus, it can be said that the cost of PMD Bank BTPN Sharia MMS Akabiluru products in the category of good enough that is acceptable to customers but still to be considered again to be minimized by the Bank. The value of t-statistic in

Table 4.20 obtained CR value of 4.284> 1.96. So it can be concluded the more minimal the cost incurred by the customer, the higher the intention to re-use the financing.

### The effect of Location on Repurchase intention

Based on the results of the analysis show that the location has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank of MMS. the easier it is to reach the location, the more the repurchase of the future package financing at MMS BTPN Bank will increase

From the frequency distribution of the location with that the average score per indicator on the location variable is 3.83 and the respondent's achievement level is 76.72% with good enough category (Table 4.9). Thus it can be said that the location of Bank BTPN Sharia MMS Akabiluru quite easy to reach and not far from the customer, but still to be reviewed again by the Bank. The better the location of the Bank the more support customers intend to use again financing.

### The effect of Promotion on Repurchase intention

Based on the results of the analysis show that the promotion has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank MMS Acceleration. the more attractive the promotion, the more the repurchase of the future package financing will be increased at MMS BTPN Sharia Bank

Based on the results of analysis of promotional variables significantly affect the repurchase intention the future package financing in Bank BTPN Sharia MMS Akabiluru which can be seen from the t-statistic value in the table obtained CR value of 6,421 <1.96. So it can be concluded that the promotion effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru.

### The effect of Employee on Repurchase intention

Based on the results of the analysis show that employees have a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank MMS Acceleration. the better the employee's service, the more repurchase the future package financing intention at MMS BTPN Bank Accelerator

From frequency distribution of employee variable with mean score per indicator on employee variable is 3,86 and level of respondent achievement equal to 77.21% with good enough category. Thus the employees still have to improve the quality and performance so that customers are increasingly intended to use more financing products.

Based on the result of employee variable analysis have significant effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru which can be seen from the t-statistic value in Table obtained CR value of 3.501> 1.96. So it can be concluded that the employees have an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru.

### The effect of process on repurchase intention

Based on the results of the analysis show that the process has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank MMS Acceleration. the easier the process, the more the repurchase of the future package financing will be increased at MMS BTPN Sharia Bank

From the frequency distribution of process variables with the average score per indicator on the process variables is 4.30 and the respondents rate of 86.06% with good category .Thus the financing process at Bank BTPN Sharia MMS Akabiluru has been going well.CR value of 6,221 <1.96. So it can be concluded that the process has an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru.

### The effect of physical evidence on repurchase intention

Based on the results of the analysis show that physical evidence has a significant effect on the repurchase of the future package financing at the BTPN Sharia Bank MMS Acceleration. the better the physical evidence, the higher the repurchase intention of the future package financing at the MMS BTPN Sharia Bank

From the frequency distribution of physical evidence variables with the average score per indicator on the physical evidence variable is 4.22 and the respondents rate of 84.53% with the good category (Table 4.13). Thus, the physical facilities at Bank BTPN Sharia MMS Akabiluru are good. CR value of 9,032 <1.96. So it can be concluded that physical evidence has an effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru.

## Conclusions

Based on the results of data analysis and discussion, it can be taken as follows: 1) The product has significant effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. 2) Costs have significant effect on repurchase intention the future package financing in BTPN Sharia MMS Akabiluru Bank. 3) Location has significant effect on repurchase intention the future package financing in BTPN Sharia MMS Akabiluru Bank. 4) Promotion has significant effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. 5) Employees have a significant effect on repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru. 6) Process has a significant effect on repurchase intention the future package financing in BTPN Sharia MMS Akabiluru 7) Physical evidence significantly affects the repurchase intention the future package financing at Bank BTPN Sharia MMS Akabiluru.

Making effective the financing process, improving the quality of employees of btpn Sharia MMS akabiluru improving employees' understanding of their work area, improving the effectiveness of the promotion of financing, improving the effectiveness of physical evidence of financing, improving financing products, cost costing by evaluating the policy of mandatory deductions granted to micro and small business actors in accordance with the agreement. Improve the effectiveness of the place of distribution of financing

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