



RESEARCH ARTICLE

The Effect of Promotion Mix on Customer Perceptions at Bank Tabungan Negara Syariah (BTNS) Banda Aceh Branch Office

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Abstract

One of the marketing elements that influences customer behavior is product management and promotion mix. Product management emphasizes that customers need certain types and service facilities, while promotion mix is a promotional variable that uses a combination of flash, publicity, sales promotion and personal selling. It is hoped that customer perception can increase, by increasing the number of promotion mixes. The aim of this research is to determine the effect of the promotion mix on customer perceptions at the BTNS Bank Banda Aceh Branch Office. To obtain the required data and information, research was carried out directly at the Operational office of Bank BTNS (Bank Tabungan Negara Syariah), Jl. Daud Bereueh, Banda Aceh. The object of this research is the influence of Promotion Mix on customer perceptions, while the respondents in this research were 100 people. Simultaneous research results show that all the variables studied have a significant effect on customer perceptions at Bank BTNS Banda Aceh Branch, this is because the $F_{count} > F_{table}$ value is obtained at a significance level of $\alpha = 5\%$. Meanwhile, partially (as a whole) the influence of the variables advertising (X1), publicity (X2), selling personnel (X3), Sales Promotion (X4) has a significant influence on customer perceptions of Bank BTNS Banda Aceh Branch.

Keywords

Effect, Promotion Mix, Customer, Perception, Bank

1 | INTRODUCTION

The development of the banking world is increasingly vibrant and motivated to win increasingly competitive competition. This condition encourages banking institutions to try to improve human resource skills, improve infrastructure management systems, increase efficiency, develop banking services according to needs and try to maintain their existence and develop themselves in accordance with their objectives [1]. All these efforts are expected to be able to attract customer attention, develop business networks and expand operational networks so that the banking sector is able to play a broader role in the development of the Indonesian economy. The marketing concept is a business philosophy which states that satisfying consumer needs is an economic and social condition for continuity. organizational life. The use of effective marketing concepts can help support the success of services provided to consumers [2]. Marketing means human activities related to the market. Meanwhile, the market is a place or container where transactions occur between buyers and sellers [3]. Marketing includes planning activities, developing products that provide superior value, setting prices, promoting, distributing products that are expected to satisfy the desires of the target market so that organizational goals can be achieved [4]. BTNS Bank is one of the banks in Aceh Province, where the majority of its fund collection continues to increase public fund collection. BTNS Bank carries out a strategy of maintaining a competitive and low-cost funding mix. Bank BTNS banking products include housing financing products, however, as one of the large banks with a high reputation, Bank BTNS always maintains a healthy level of liquidity in order to meet the needs of the people in Aceh Province regarding the banking world. Through consumer funding products, Bank BTNS collects funds from the public in the form of individual savings and time deposits. The development of customer perceptions at Bank BTNS Banda Aceh Branch. The promotion mix strategy implemented by Bank BTNS Banda Aceh Branch Office includes the quality of banking products, prices offered to consumers, promotions carried out by the company, place/distribution, people, namely the resources owned by the company, processes, namely all actual procedures. and banking system mechanisms, as well as services provided to each customer. The main goal of a company is achieving profit (profit) and this can also be a benchmark for the success or failure of a company in achieving its goals [5]. Apart from that, effectiveness and efficiency in carrying out company operations also play an important role. Efficiency in question is a promotion mix strategy which is carried out with the right calculations and considerations so that there is no wastage of costs both in operations and in promotional and advertising costs and effectiveness in question is the selection of the right marketing strategy and in accordance with the market served by the company so that the target set can be achieved [6]. Bank BTNS Banda Aceh Branch Office as one of the companies operating in the banking sector for the community also has to face quite tight competition with other banking companies. In order for Bank BTNS Banda Aceh Branch Office to survive and develop well, Bank BTNS Banda Aceh Office must be able to create competitive capabilities in terms of product.

2 | LITERATURE REVIEW

Understanding Marketing

Marketing is a social and managerial process that enables individuals and groups to obtain what they need and want by creating, offering and exchanging valuable products with other parties [7]. Furthermore, marketing is a planning process by implementing concepts, prices, promotions and distribution of a number of ideas, goods and services to create exchanges that are able to satisfy individual and organizational goals [8]. Marketing is a process associated with promoting goods or services, the classic components of marketing are the four Ps, namely Product, Price, Place and Promotion, product selection and development, pricing, selection and design. distribution channels (markets and all aspects to generate or strengthen demand for products, including advertising (promotion) [9]. To complete and compare the definition of marketing, it would be good for the author to present a definition of marketing from another marketing expert, namely stating that "Marketing is a social process which involves important activities that enable individuals and companies to get what they need and want through exchange with other parties to develop exchange relationships" [10].

Understanding Strategy

Strategy is a tool for achieving company goals in relation to long-term goals, follow-up programs, and resource allocation priorities [11]. Strategy is a tool for creating competitive advantage [12]. Thus, one of the strategic focuses is to decide whether the business exists or not. Strategy is a continuous and adaptive response to external opportunities and threats as well as internal strengths and weaknesses that can affect the organization [13]. Competitive advantage is caused by the strategic choices a company makes to seize market opportunities [14]. There are four strategies that companies can use to gain competitive advantage, namely [15]:

- a. Cost leadership
- b. Differentiation
- c. Technological Advantage (Technological advantage)
- d. Focus or Concentration

Definition of Promotion

Promotion is a one-way flow of information created to direct a person or organization to actions that create exchange in marketing activities [16]. Promotion is an activity to introduce a product, convince and remind target buyers of the benefits of the product in the hope that they will be moved and voluntarily buy the product [17].

Promotional Objectives

To overcome this problem through promotional media which is carried out with the aim of spreading information about the company and about the products it produces [18]. Every company needs to communicate with the market, the communication carried out is not only sufficient between producers and final consumers, but marketing intermediaries consisting of sales agents, wholesalers and retail traders also need to be given adequate information because in reality these intermediaries are the ones who directly liaise with final buyers.

Promotional Means

Promotion Mix consisting of:

- a. Advertising
- b. Sales promotion
- c. Personal Selling (Personal selling)
- d. Publicity

Advertising

Advertising is any form of non-personal presentation and promotion of ideas, goods or services by a particular sponsor that requires payment [19]. Advertising is a message that offers a product aimed at the public through a medium [20]. The indications of advertising include; varied, superior, needs, benefits, simple. Advertising is a form of non-personal presentation and promotion of ideas, goods and services paid for by sponsors [21].

Advertising Objectives

There are three types of advertising objectives, namely:

- a. Information advertising (informing),
- b. Persuasive Advertising, important to do in the competitive stage,
- c. Reminder Ads

Types of Advertising

Advertising Type:

- a. Pull Demand Advertising
- b. Push Demand Advertising

Publicity

Publicity is a amount of information about a person, item or organization that is disseminated to the public through the media without charge or supervision from sponsors [22]. Publicity is the activity of connecting with the public as a planned effort to influence views through good character and responsible actions.

Publicity Objectives

Publicity is often considered a marketing gimmick because of its limited and inappropriate use. However, ordinary publicity creates a great impact on society at a fraction of the cost of advertising.

Types of Publicity

In general, publicity can be separated into two criteria, namely:

- a. Product Publicity (Product Publicity)
- b. Institutional Publicity

Personal Selling

Personal selling is one promotional method to achieve this goal and this business requires more workers or salespeople. Personal selling is an oral presentation and conversation with one of several potential buyers with the aim of making a sale [23]. From the definitions above, it can be concluded that personal selling is a company sales force whose task is to serve buyers [24].

Sales promotion

Sales promotion consists of various promotional tools. These tools are designed to engineer faster or stronger market

responses. These tools include consumer promotions [25]. Sales trade promotions are marketing activities other than personal selling, advertising and publicity that encourage the effectiveness of consumer buyers and trade by using tools such as displays, exhibitions, demonstrations and so on [26]. Based on the definitions above, it can be concluded that sales promotion is an activity to immediately realize consumer purchases.

Sales Promotion Objectives

For consumers, this goal includes efforts to encourage consumers, among others, to use the product more, buy the product in larger units, and try the brand being promoted. For salespeople, the goal is to try to provide support for new product models, to stimulate them to look for new customers and encourage sales in the low season [27].

Understanding Banks

According to Republic of Indonesia Law number 10 of 1998 dated 10 November 1998 concerning banking, what is meant by Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people. many [28].

Bank Activities

In banking practice in Indonesia, there are currently several banking activities regulated in the banking law. If we look at banking activities before the issuance of Banking Law Number 10 of 1998 and before, namely Law Number 14 of 1967, then there are several differences. However, the main or basic activities of banks as financial institutions are collecting funds from the public and distributing them and are not different from each other [29].

Framework

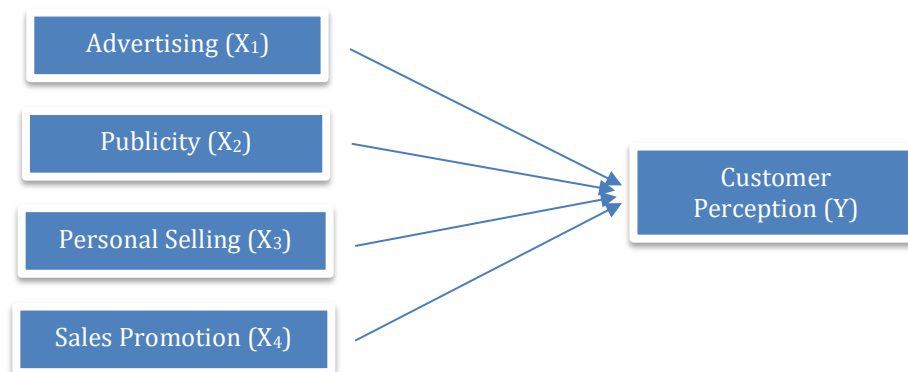


Figure 1. Framework of Thought

3 | METHODOLOGY

Data Analysis Tools

Multiple linear regression analysis (Multiple regression analysis) measures the magnitude of the influence or regression of more than two variables, which studies the dependence of a dependent variable on more than one independent variable. Mathematically, the form of the Multiple Linear Regression formulation (Multiple regression analysis) is as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

- Y = Customer Perception
- α = Constant
- β_1 = Advertising Regression Coefficient
- β_2 = Publicity Regression Coefficient
- β_3 = Personal selling regression coefficient
- β_4 = Sales promotion regression coefficient
- X1 = Advertising
- X2 = Publicity
- X3 = Personal Selling
- X4 = Sales promotion
- e = Error term, namely the error in estimating the variables that have been observed in the research.

Hypothesis test

To test the hypothesis in this study the author used the F-test and t-test, namely at the confidence level (95% confidence interval) the error rate (alpha) α was 5%.

- If the t_{count} statistic $>$ t_{table} statistic, then H_a is accepted
- If the t_{count} statistic $<$ t_{table} statistic then H_a is rejected
- If the F_{count} statistic $>$ F_{table} statistic then H_a is accepted
- If the F_{count} statistic $<$ F_{table} statistic then H_a is rejected

At a confidence level (95% confidence interval) or an error level (alpha) α of 0.5%, then if the significant value is $<$ the alpha value (5%) then H_a is accepted and vice versa if the significant value is $>$ the alpha value (5%) then H_a is rejected.

H_{a1} : Advertising has a significant effect on sales of banking products at Bank BTNS Banda Aceh Branch Office.

H_{a2} : Publicity has a significant effect on sales of banking products at Bank BTNS Banda Aceh Branch Office.

H_{a3} : Personal Selling has a significant effect on sales of banking products at Bank BTNS Banda Aceh Branch Office.

H_{a4} : Sales promotions have a significant effect on sales of banking products at Bank BTNS Banda Aceh Branch Office.

4 | RESULT

Validity Testing

Table 1. Validity Test Results

No.	Pernyataan	Variabel	Koefisien Korelasi	Nilai Kritis 5% (N=100)	Ket
1	A1	Advertising (X_1)	0.772	0.195	Valid
2	A2		0.814	0.195	Valid
3	A3		0.838	0.195	Valid
4	A4		0.749	0.195	Valid
5	A5		0.802	0.195	Valid
6	B1	Publicity (X_2)	0.779	0.195	Valid
7	B2		0.724	0.195	Valid
8	B3		0.847	0.195	Valid
9	B4		0.841	0.195	Valid
10	B5		0.369	0.195	Valid
11	C1	Personal Selling (X_3)	0.641	0.195	Valid
12	C2		0.691	0.195	Valid
13	C3		0.835	0.195	Valid
14	C4		0.713	0.195	Valid
15	C5		0.442	0.195	Valid
16	D1	Sales Promotion (X_4)	0.691	0.195	Valid
17	D2		0.703	0.195	Valid
18	D3		0.695	0.195	Valid
19	D4		0.657	0.195	Valid
20	D5		0.334	0.195	Valid
21	E1	Number of Customers (Y)	0.689	0.195	Valid
22	E2		0.757	0.195	Valid
23	E3		0.865	0.195	Valid
24	E4		0.712	0.195	Valid
25	E5		0.755	0.195	Valid

Source: Primary Data 2024 (processed)

Reliability Testing

Table 2. Reliability of Research Variables (Alpha)

No	Variable	Average	Variable Item	Alpha Value	Reliability
1	Advertising (X_1)	3.872	5	0.851	Reliable
2	Publicity (X_2)	3.986	5	0.752	Reliable
3	Personal Selling (X_3)	4.062	5	0.675	Reliable
4	Sales Promotion (X_4)	3.980	5	0.676	Reliable
5	Number of Customers (y)	4.070	5	0.811	Reliable

Source: Primary Data 2024 (processed)

Discussion

To determine the influence of the independent variables, namely advertising (X_1), publicity (X_2), selling personnel (X_3), Sales Promotion (X_4) on the number of customers at the BTNS Banda Aceh Branch Office (Y), a regression model was used multiple linear. The influence of each independent variable on the dependent variable in detail can be seen in the following table:

Table 3. Influence of the Independent Variable on Customer Perception on the BTNS Banda Aceh Branch Office

Variable Name	B	Standar Error	tcount	t _{table}	Sig.
Constant	2.210	0,117	18.879	1.9842	0.000
Advertising	0.144	0,036	4.026	1.9842	0.000
Publicity	0,081	0,027	3.049	1.9842	0.003
Personal Selling	0.099	0,024	4.211	1.9842	0.000
Sales promotion	0.126	0.023	5.534	1.9842	0.000
Correlation Coefficient (R)	= 0.845		a. Predictors: (Constant), Advertising, Publicity, Distribution, Sales promotion		
Coefficient of Determination (R ²)	= 0.715		b. Dependent Variable: Number of Customers.		
Adjusted (R ²)	= 0.703				
Fcount	= 59.512				
F _{table}	= 2.4675				
Sig. F	= 0.000				

Source: Primary Data 2024 (processed)

Based on the computer output results via the SPSS program as seen in the table above, the following multiple regression equation is obtained:

$$Y = 2.210 + 0,144 X_1 + 0,081 X_2 + 0,099 X_3 + 0,126 X_4$$

From the regression equation above, the following research results can be seen:

Regression Coefficient (β)

- In the research, a constant value was obtained of 2.210. This means that if advertising (X_1), publicity (X_2), personal selling (X_3) and sales promotion (X_4) are considered constant, then customer perceptions of the BTNS Branch Office are still considered low.
- The Advertising regression coefficient (X_1) is 0.144. This means that every 100% change in the advertising variable will have an effect on customer perceptions at BTNS Banda Aceh Branch Office by 14.4% with the assumption that the variables publicity (X_2), personal selling (X_3), Sales Promotion (X_4) are considered constant.
- The Publicity regression coefficient (X_2) is 0.081. This means that every 100% change in the publicity variable will relatively influence customer perceptions at the BTNS Banda Aceh Branch Office by 8.1% with the assumption that the variables advertising (X_1), personal selling (X_3), Sales Promotion (X_4) are considered constant.
- Personal selling regression coefficient (X_3) is 0.099. This means that every 100% change (improvement) in the publicity variable will relatively have an influence on customer perceptions at the Bank Tabungan Negara Syariah (BTNS) Banda Aceh Branch Office by 9.9% with the assumption of advertising variables (X_1), Publicity (X_2), Sales Promotion (X_4) is considered constant.
- The sales promotion regression coefficient (X_4) is 0.126. This means that every 100% change (improvement) in the personal selling variable will relatively have an influence on customer perceptions at the BTNS Banda Aceh Branch Office by 12.6% with the assumption of advertising variables (X_1), publicity (X_2), personal selling (X_3) is considered constant.

Based on the results of the analysis above, it can be seen that of the five variables studied, it turns out that advertising and sales promotion variables have a dominant influence on the perception (direct response from something seen or heard) of customers at BTNS Banda Aceh Branch Office because it was obtained the regression coefficients are 14.4% and 12.6%, respectively.

Proving Hypothesis F Test Results (Simultaneous)

Based on the results of the Anova test or F test (simultaneously), the Fcount is 59.512, while the Ftable at the significance level $\alpha = 5\%$ is 2.4675. This shows that Fcount > Ftable, with a significance level of 0.000. From the results of this calculation, it can be concluded that overall the variables advertising (X_1), publicity (X_2), personal selling (X_3) and sales promotion (X_4) together have a significant effect on customer perceptions of BTNS Banda Aceh

5 | CONCLUSIONS AND FUTURE WORK

- a. Based on the results of multiple linear regression analysis, it was explained that all the variables studied, namely advertising (X_1), publicity (X_2), personal selling (X_3) and sales promotion (X_4) had a relatively strong correlation coefficient (relationship), and had a relatively strong influence. also strong regarding customer perceptions at Bank BTNS Banda Aceh Branch.
- b. Based on the research results, the variable that has a dominant influence on customer perceptions at Bank BTNS Banda Aceh Branch is the variable advertising and sales promotions carried out, because the regression coefficient obtained is greater than the other variables.
- c. Based on the results of the F-test or simultaneously, it shows that all the variables studied have a significant effect on customer perceptions at Bank BTNS Banda Aceh Branch, this is because the value obtained $F_{count} > F_{table}$ at a significance level of $\alpha = 5\%$.
- d. Based on the results of the t-test (partially) it shows that the influence of the variables advertising (X_1), publicity (X_2), personal selling (X_3) and sales promotion (X_4) has a significant influence on customer perceptions of Bank BTNS Banda Aceh Branch, thus hypotheses H_{a1} , H_{a2} , H_{a3} and H_{a4} are accepted and hypotheses H_{o1} , H_{o2} , H_{o3} and H_{o4} are rejected.
- e. Based on the research results, there are still other factors outside of research that can influence customer perceptions of Bank BTNS Banda Aceh Branch, such as psychological factors, individual differences and community cultural factors.

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