

Effect of The Brand Image, Promotion, And Service Quality on The Customer Credit Decisions PT. BNI Tbk Iskandar Muda Branch Medan

Jupan Rio Simangunsong¹, Rahmat Alamsyah Harahap^{2*})

Email: rahmatalamsyah@yahoo.com

Faculty of Economics, Department of Management

University of Prima Indonesia

ABSTRACT

The methods of collecting data with interviews, questionnaires, and documentation studies. The analysis method is multiple linear regression with classical assumption testing, namely normality, multicollinearity, and heteroscedasticity. The research population was 343 customers, the sample with simple random sampling was 185 customers and 30 respondents were tested for validity and reliability. The conclusion of the effect of the brand image, promotion, and service quality simultaneously (F Test) has a positive effect on credit decisions of F count 22.085 > F table 2.65 with a sig. of 0.000 < 0.05. Partially (t-test) the brand image of t count 1.949 < t table 1.973 and a sig. of 0.053 > 0.05, the promotion of t count 3.931 > t table 1.973 and a sig. of 0.000 < 0.05, the service quality of t count 3.228 > t table 1.973 and a sig. of 0.001 < 0.05. The results of the determination coefficient test Adjusted R Square of 0.256, means that the brand image, promotion, and service quality affect the customer credit decisions with a level of 25.6%, while the remaining 74.4% is due to other factors, such as bank interest rates, tenors, and the location where the bank is located.

Keywords : Brand image, Promotion, Service quality, and Credit decisions

INTRODUCTION

in Indonesia, origin started founded company PT. Bank Negara Indonesia (Persero) as Bank central d gave the name Bank Country Indonesian. According to Regulation Replacement Constitution No.2 the year 1946 on 05 July 1946. According to Law No.17, 1968 BNI was legalibecomingomes one of the banks to improve the people's economy and Becomes share in a welfare society. As a company, BNI is b bank BUMN first which Becomes a public company after listing the shares in Stock Effect Jakarta and Stock Exchange Surabaya in the year 1996. Moment this 60% stocks BNI owned by t he Government Republic of Indonesia, while the remaining 40% is owned by the community, both individuals and institutions, domestic and foreign. Bank BNI offers fund storage services as well as facility loan good on segment corporation men n gah, nor small. To determine ethnic group flower and subject expenses incurred _ for gift credit to candidates bank customers have rule alone. The bank usually has rule gift ethnic group flower credits and fees charged _ to candidate consumer with seeing current market conditions that as well as seen from ability Public around dan customized policy Bank Indonesia. Generally, candidate customers mort a system flower flat where the customer no burdened by the payment already confirmed permanent every the month. One way for banks to know potential customers by is creating a brand, existing elements in creating brand Nisan to easy read and exciting attention candidate consumer as well as could convincing them To do decision credit. A brand is an invaluable

asset for the company, so the company attempt to manage brand the that is through the mage brand which the company gets up.

When a bank already has a product, so prospective customers need to know the presence of banking products, such as benefits, interest rates, where obtained product the banking, and what the featured product is when seen from competitor products. The promotion has a destination how the company capable inform, invite as well as candidate customers about products owned by the bank.

The bank as something institution of finance must be capable of determining the strategy so that the candidate customer is motivated to save in the bank. With say other institution finance (bank) the must increase quality service to the customer. PT. BNI Tbk Iskandar Muda Medan Branch is one of the state-owned banks in Indonesia the banking sector that offers fund storage services and loan facilities for both the medium and small corporate segments. The bank has its address at Jl. Iskandar Young No.95 Ex. Babura district. New Medan City Medan. Party BNI has many products banking like savings customer, give credit, etc. The bank's marketing area covers the entire area of Medan City and other Cities/Regencies in Indonesia Sumatra Province North. In this research, the researcher only conducts special research on credit effort people (KUR), BNI hero effort (BWU), and MSME loans in urban areas of Medan on the period month July – to December 2020. From the observations of the researchers, it was found that the problems that arise in customer decisions are ethnic group flower credit which relative compete compared with products from bank BRI, which is specifically a bank for the lower middle class, the approval selection decision process credit relative rather long compared bank other. The problem that arises in the brand image is that the brand is already well known among the people in urban communities, but for people in rural areas, it is not yet well known by many Public. The problem with promotion is promotion is more many conducted in the region while in rural areas it has not been due to the target market segmentation for candidate customer urban. Problem quality service is quality service already enough good special in region urban, however not yet equally in area fringe city nor rural.

Literature Review

Citra brand

According to Ginting (2011: 99), a brand is a name, term, sign, symbol, design, or combination for a tagged ed product or service from one seller or group seller to differentiate it from a competitor. According to Tjiptono (2011:23), an image brand is a series of associations that is perceived by individuals over time, as a result of direct experience or no direct on a brand. According to Kertajaya (2010:63), a brand is referred to as a *value indicator* because the brand can create and add value to the company's products, people, or even country. Therefore, the brand becomes an *indicator* of the value offered to customers internal, external, and investors. According to Tjiptono and Diana (2016: 149) indicator image brands: Perception, Cognition, Attitude

Promotion

According to Hasan (2013: 603), promotion is a process of communicating variables

very important marketing *mix* to be implemented by the company in promoting products. According to Sangaji and Sophia (2013:603), promotion is all types of activity marketing aimed at driving consumer demand for products and offers producers or sellers. According to Rangkuti (2009:50), promotion is a marketing sales activity in skeleton inform and encourage demand for the product, service and idea from companies by influencing consumers to buy products and services that are generated by the y company. According to Hasan (2013:72) indicator of promotion is: Advertising, Marketing direct, Sales stare advance, Promotion sale

Quality service

According to Adam (2015:13), service quality is a comparison of the results of consumers between expectations and reality. Consumers will not only evaluate quality service based on results finally just but also evaluate how to process delivery which conducted. According to Parasuraman in Sangadji and Sopiah (2013: 100), defining quality service as level superiority which is expected and controlled by level superiority to fulfill the desire of the consumer. According to Tjiptono (2008:157), service quality can be defined as a measure of how good a level of service which given capable by the expectations customer. According to Sunyoto (2013:145), indicator quality service is:

1. Reliability
2. Alertness service and speed
3. Certainty service

Decision

According to Sunyoto (2015: 3), purchasing decisions are behaviors shown by people in terms of planning, buying, and using economic goods and services. According to Herlambang (2014:62), decision purchase is something action which directly involved in obtaining, consuming, and disposing of products and services, including decision precede and follow up. According to Setiadi (2008:415), *consumer decision-making* is process integration that combines knowledge to evaluate two or more behavior alternatives, and choose the wrong one between them. According to Swastha and the handbook, (2016;102) indicator decisions:

1. Decision about the type of product
2. Decision about the seller
3. Decision about the method of payment

Method

This research was conducted at PT. BNI Tbk Iskandar Muda Medan Branch, Jl. Iskandar Muda No.95 Ex. Babura district. New Medan City Medan. The time of the research was carried out from August 2021 and is estimated done month of January 2022. In a study, this researcher used the method quantitative. With nature *explanatory research*. The population that will be used in this research is as many as 343 credit debtor customers People's Business (KUR), BNI Wira Usaha (BWU), and MSME loans for the period July – December 2020 PT. BNI Tbk Branch Iskandar Young Medan. As for the sample In this study, researchers used random sampling using the Slovin formula and obtained a research

sample of 185 debtor customers, of which 30 outlets were taken from outside the sample to test validity and reliability.

Results Study And Discussion

Results study

Analysis statistics descriptive

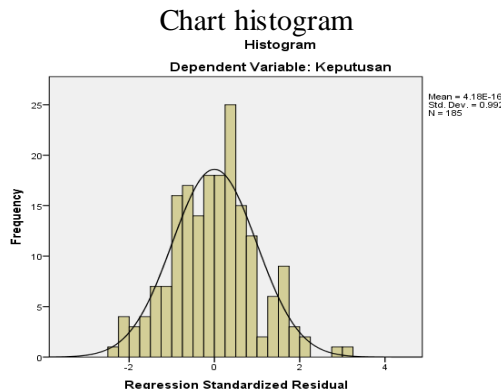
Descriptive Statistics

	N	Minimum	Maximum	mean	Std. Deviation
Brand image	185	14	28	20.41	2.85
Promotion	185	20	37	27.72	2,916
Quality service	185	16	25	19.87	1996
Credit decision	185	14	28	21.03	3.009
Valid N (listwise)	185				

Test results using SPSS obtained score statistics descriptive image brand (X₁), with sample 185 respondent score minimum 14 unit on number respondents 15, 50 and 54, the maximum value of 28 units on respondent numbers 16 and 133, the mean value is 20.41 and standard deviation 2.85 On promotion (X₂), a sample of 185 respondents with a minimum value of 20 units in the number respondents 14 and a maximum value of 37 units on respondent numbers 11 and 16, the mean value 27.72 and standard deviation 2,916 On quality service (X₃), sample 185 respondents score a minimum 16 unit on number respondents 13, 15, 40, 75, 94, 145, 164 and 185, the maximum value is 25 units on the respondent number 28 and 148, the mean value is 19.87 and 1996 standard deviation On credit decision (Y), sample 185 respondents score minimum 14 unit on number respondents 15, 44, 164 and 165, score maximum 28 units on the number respondent 2, as well as score, mean 21.03 and standard deviation 3,009.

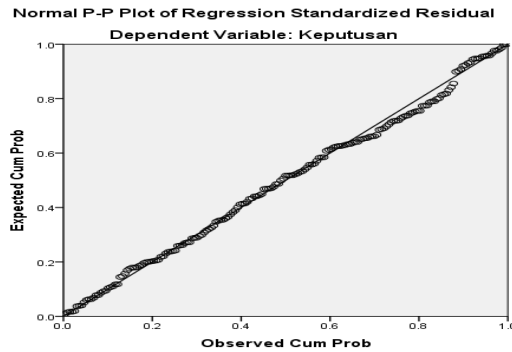
Test Normality

Test Chart



Obtained shaped line drawing bell no deviated to left nor right. This thing shows that the data are normally distributed and meet assumption normality.

Probability Plot Graph (Normal P - PlotRegression standardized)



In the picture seen dot, dot, dot spread around the diagonal line and follow the diagonal line. So can be concluded that the residual in the regression model the distribute normally.

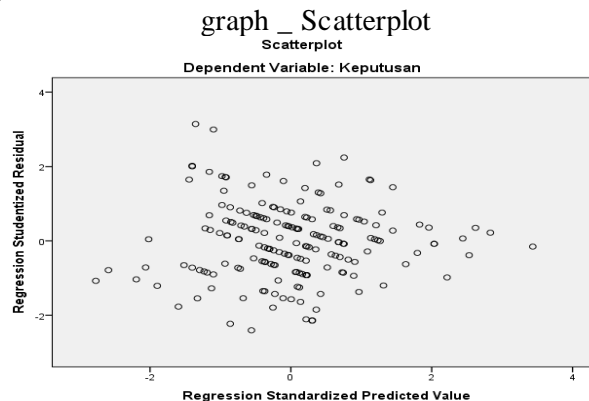
Test Multicollinearity _

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Brand image	.873	1.145
	Promotion	.716	1.397
	Quality service	.767	1.304

a. Dependent Variable: Credit decision

Is known that score tolerance > 0.10 and VIF value < 10. Obtained n variable *tolerance* values image brand 0.873, promotion 0.716 and quality service 0.767 _ is above 0.10. Value VIF variable image brand 1,145, promotion 1397 dan quality service 1.304 is below 10. So the results of the multicollinearity test do not look at occur correlation between independent variables.

Test H heterocedasticity



Seen scattered dots _ no shape patterns certain and scattered good above _ number 0 and based on the picture the so no heteroscedasticity occurs _ so that the regression model could wear for predict decision credit based on image variables brand, promotion, and quality service.

Test Glacier

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.294	1.357		5.376	.000
Brand image	-.054	.043	-.096	-1.264	.208
Promotion	-.028	.046	-.050	-.599	.550
Quality Service	-.172	.065	-.215	-2,639	.009

a. Dependent Variable: ABS_RES

Obtained that score probability (*Sig*) image variable brand 0.208, promotion variable 0.550, and variable quality service 0.009. This thing saw that score the significance on level 5% confidence (0.05), then the regression model no contain the presence of heteroscedasticity.

Model study

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	2.700	2.282	
1 Brand image	.140	.072	.133
1 Promotion	.305	.078	.295
1 Quality service	.354	.110	.234

a. Dependent Variable: Credit decision

$$\text{Credit decision} = 2.700 + 0.140 \text{ brand image} + 0.305 \text{ promotion} + 0.354 \text{ service quality} + 5\%$$

Explanation :

1. The constant of 2700 states that if the image brand, promotion, and quality service are no there is so decision credit as big as 2,700 units.
2. Image regression coefficient brand is 0.140 and has a positive value, this means that every image increase 1 unit brand will improve decision credit of 0.140unit with assumption other variables permanent.
3. Coefficient regression promotion as big as 0.305 and worth positive, Thing this state that every increase promotion 1 unit will increase decision credit 0.305 units with assumption other variables permanent.
4. Quality regression coefficient service of 0.354 and is positive, this means that every increase in quality service 1 unit will raise decision credit by 0.354 unit with assumption variable other permanent.

Coefficient D termination (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.518 ^a	.268	.256	2,596

a. Predictors: (Constant), Service quality, Brand image, Promotion

b. Dependent Variable: Credit decision

From the results of the SPSS program output obtained score *Adjusted R Square* by 0.256 which means as big as 25.6% variable decision credit can _ explained by variable image brand, promotion, and quality service whereas the rest 74.4% (100% -25.6%) explained by other factors such as ethnic group bank interest, tenor and location where the bank is located.

Test U Ji F (Test S simultaneously)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	446,378	3	148,793	22.085	.000 ^b
Residual	1219,427	181	6,737		
Total	1665,805	184			

a. Dependent Variable: Credit decision

b. Predictors: (Constant), Service quality, Brand image, Promotion

Obtained score $F_{count} 22,085 > F_{table} 2.65$ with $Sig. 0.000 < 0.05$. This thing identify that results study reject H_0 and accept H_1 _

Test t (Test partial)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.700	2.282		1.183	.238
	Brand image	.140	.072	.133	1,949	.053
	Promotion	.305	.078	.295	3,931	.000
	Quality service	.354	.110	.234	3.228	.001

a. Dependent Variable: Credit decision

1. The results of the calculation of t-test by Partial obtained score image brand $t_{count} 1949 < t_{table} 1973$ with score significant of $0.053 > _ 0.05$. Then H_0 accepted and H_1 rejected. A means image brand partially not positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_1 rejected. _

2. The results of the calculation of t-test by Partial obtained score promotion $t_{count} 3,931 > t_{table} 1973$ with score significant of $0.000 < _ 0.05$. Then H_2 accepted and rejected H_0 . A means promotion

partially has a positive and significant effect on decisions credit PT.BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_2 received.

3. The results of the calculation of t-test by Partial obtained score quality service $t_{count} 3,228 > t_{table} 1973$ with score significant of $0.001 < 0.05$. Then H_3 accepted and rejected H_0 . A means quality service partially has a positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_3 received.

Discussion

Influence image brand to the decision credit

Based on the t-test partially obtained the image value brand $t_{count} 1949 < t_{table} 1973$ with a score significant of $0.053 > 0.05$. Then H_0 accepted and H_1 rejected. A means image brand partially not positive and significant effect on decisions credit PT.BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_1 rejected. The results of this study are the results of research by Malonda Deisy, Joyce Lopian, and Yunita Mandagie (2018), with the title " Analysis " image brand, price product, and quality to decision purchase of SAMSUNG mobile phones in all outlets cellular at the Manado IT Center". In a study, this image brand is not significant and does not take effect to purchase decisions for the purchase of Samsung mobile phones. According to Transport (2002:16), if something draft brand which strong could communicate right? good to market target which appropriate, so brand the will produce a brand image which could reflect identity brand which clear.

Influence promotion to decision credit

Based on the t-test partially obtained the promotion value $t_{count} 3,931 > t_{table} 1973$ with a score significant of $0.000 < 0.05$. Then H_2 accepted and rejected H_0 . A means promotion partially has a positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_2 received. The results of this study by the results of research by Donni Pratama and Nasikh (2021) with the title " Analysis " influence promotion and margin against decision-taking credit ownership Sharia house (KPR). Variable promotion takes effect to decision take Sharia mortgages together (simultaneously), which means results the showing that promotion and margin (margin) together take effect significant on the decision to make Sharia mortgages. According to Rangkuti (2009:28-29), Sales promotion is one of the promotional activities for to do stimulating consumers to do purchases.

Influence quality service to decision credit

Based on the t-test partially obtained the quality value service $t_{count} 3,228 > t_{table} 1973$ with a score significant of $0.001 < 0.05$. Then H_3 accepted and rejected H_0 . A means quality service partially has a positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_3 received. The results of this study are by the research results of Made Andre Cahyadi and I Putu Gede Diatmika (2021), with the title " Influence " quality service, procedure credit, and promotion to MSME's decision to do loan Credit to Financial Institutions Not a Bank (LKBB) in the District Buleleng ". Quality service takes effect positively and is significant to MSME's decision to do loan credit to LKBB. Quality services provided institution finance not bank to SMEs in do very good credit loans. According to Schiffman and Kanuk (2007:166), if the assessment of service quality tall, meaning customer behavior will benefit the company and they may permanent

Becomes customer. If evaluation to service is low, connection to the customer more possibly weakened, which results in crossing to a competitor.

Conclusion

1. On t-test (partial) image value brand $t_{\text{count}} 1949 < t_{\text{table}} 1973$ and significant value $0.053 > 0.05$. Then H_0 accepted and H_1 rejected. A means image brand partially not positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_1 rejected. _
2. P on t-test (partial) promotion value $t_{\text{count}} 3,931 > t_{\text{table}} 1973$ and significant value $0.000 < 0.05$. Then H_2 accepted and rejected H_0 . A means promotion partially has a positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_2 _ accepted.
3. P on t-test (partial) quality value service $t_{\text{count}} 3,228 > t_{\text{table}} 1973$ and significant value $0.001 < 0.05$. So H_3 accepted and rejected H_0 . A means quality service partially has a positive and significant effect on decisions credit PT. BNI Tbk, Iskandar Branch Young Terrain, with that's the hypothesis H_3 received.
4. P is there F test (simultaneous) image brand, price and quality product earned value $F_{\text{count}} 22,085 > F_{\text{table}} 2.65$ with a significance probability level of $0.000 < 0.05$. This indicates that the results of the study reject H_0 and accept H_1 .
5. U Ji coefficient Determination of *Adjusted R square* value is 0.256, this means 25.6 % obtained from dependent variable variation (decision credit) which can be explained by the variation of the variable independent (image brand, promotion, and quality service) while the remaining 74.4% (100% -25.6%) can be explained by other factors such as ethnic group bank interest, tenor and location where the bank is located.
6. ItIn can be that the most influential variable on the decision credit (Y) is a promotion variable (X₂) t count 3.931, then followed by variable quality service (X₃) t count 3.228 and variable image brand (X₁) t count 1949

REFERENCE

- Ali, Hassan. 2013. *Marketing and Choice Cases*. Yogyakarta: CAPS (Center For Academic Publishing Service).
- Adam, Muhammad. 2015. *Service Marketing Management*. Bandung: Alfabeta.
- Abdul Manap. 2016. *Marketing Management Revolution*. Jakarta: First Edition. Media Discourse Partners.
- Donni Pratama and Nasikh . 2021. *Analysis influences promotion and margin against decision-taking credit ownership house (KPR) Sharia*. Journal of Economics, Business, and Education, 1(7), 2021, 638-647.
- Fandy, Tjiptono. 2008. *Marketing Strategy* . Edition III. Yogyakarta : CV. Andi Offset.
- Fandy Tjiptono and Anastasia Diana. 2016. *Marketing Essei and Applications* . Yogyakarta : CV. Andi Offset.
- Ginting, HNF 2011. *Marketing Management* . Bandung : CV. Yrama Widya.

- Haryono, Budi. 2016. *How to Win Customer Through Customer Service with Heart*. Yogyakarta: CV. Andi Offset.
- Herlambang, Susatyo. 2014. *Basic Marketing: (Basics of Marketing) Easy Ways to Understand Marketing Science*. Yogyakarta : Gosyen Publishing.
- Kertajaya, H. 2010. *Positioning, Differentiation, Brand*. Jakarta: PT. Gramedia Main Library
- Kotler and Keller. 2015. *Marketing Management*. Volume 1. Edition 13. Jakarta: PT. Erlangga.
- Malonda Deisy , Joyce Lopian and Yunita Mandagies . 2018. *Analysis of Brand Image, Product Price, And Quality Against the Decision to Purchase Samsung Mobile Phones in All Stores _ _ Cellular at IT Center Manado*. EMBA Journal Vol.6 No.4 September 2018, p. 2288 – 2297.
- Made Andre Cahyadi and I Putu Gede Diatmika . 2021. *Influence Quality Service, Procedure Credits, And Promotions Against Umkm's Decision To do Loan Credit to Financial Institutions Not a Bank (LKBB) in the District Buleleng*. JIMAT (Journal Scientific Student Accounting) Ganesha University of Education, Vol: 12 No: 03 the Year 2021 e-ISSN: 2614 – 1930.
- Rangkuti, Freddy. 2002. *Measuring Customer Satisfaction*. Jakarta: PT. Main Library Gramedia.
- Rangkuti, Freddy. 2009. *Creative Promotion Strategies and Case Analysis-Integrated Marketing Communication*. Jakarta: PT. Main Library Gramedia.
- Sangadji and Sopiah. 2013. *Consumer Behavior: A Practical Approach Accompanied by the Association of Research Journals*. Yogyakarta: CV. Andi offset.
- Setiadi, Nugroho J. 2008. *Consumer Behavior: Concepts and Implications for Marketing Strategy and Research*. Jakarta: PT. Prenada Media.
- Schiffman and Kanuk. 2007. *Consumer Behavior*. New Jersey: Person Prestige Hall.
- Sunyata, Danang. 2013. *Consumer Behavior (Simple Research Guide to Recognizing Consumers)*. Yogyakarta: CAPS (Center for Academic Publishing Service).
- Sunyoto, Danang. 2015. *Marketing Strategy*. First Printing. Yogyakarta: CAPS (Center for Academic Publishing Service).
- Swastha and Handoko. 2016. *Management: Consumer Behavior Analysis*. Yogyakarta: BPFE.
- Tatik Suryani. 2013. *Consumer Behavior in the Internet Age* . Yogyakarta: Graha Ilmu.
- Tjiptono, Fandy. 2011. *Marketing Business Strategy* . Yogyakarta : CV. Andi offset.