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Customer Decisions In Choosing Financing Products At Bmt Nu Bondowoso City Branch: Perspective Of Determining Factors

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Abstract: *This study aims to determine the relationship between promotional strategies and processes to customer decisions in choosing financing products at BMT NU, Bondowoso City Branch. Data for this study were obtained from distributing questionnaires to research objects. The sampling technique used Simple Random Sampling. This type of research is quantitative research. The sample used in this study was the Customer Bank with a total of 30 respondents. Data analysis used multiple linear regression analysis, determination coefficient test (r2), t test and f test using the SPSS. The results of this study inform that promotional strategies do not significantly affect customer decisions in choosing Lasisma financing. The results of simultaneous test statistics calculations can be concluded that promotions and processes simultaneously affect customer decisions in choosing Lasisma financing. The results of the process strategy test show a significant effect on customer decisions in choosing financing.*
Keywords*: Promotion, Proces, Customer Decision.*

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PENDAHULUAN

Financial institutions function as collectors and distributors of funds to the community. Financial institutions play an important role in supporting a country's economy. Banking collects funds from the community who have excess funds in the form of savings, deposits and current accounts. These funds are channeled back to the community in the form of financing (loans) to people who need funds. The distribution of financing is useful, among others, for developing businesses, reducing unemployment and providing new business opportunities by providing capital in the form of financing or loans.

Over time, the development of banking in Indonesia gave birth to Islamic banking which is in accordance with the principles of the Qur'an and Hadith. According to Law No. 21 of 2008 concerning Islamic Banking which carries out business activities based on Islamic principles. The principles of Islamic law regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance, welfare, universalism, and does not contain elements of gharar, maysir, usury, zalim, and haram. The Sharia Banking Law also mandates sharia banks to carry out social functions by carrying out the functions of the Baitul Mal institution. Baitul Mal functions to receive zakat, infaq, alms, grants, or other social funds and distribute them to waqf managers according to the wishes of the waqf donors.

Along with the development of sharia banks in Indonesia, there are two types of sharia bank financial institutions. Bank Muamalah Indonesia (BMI) and Bank Pengkreditan Rakyat Syariah (BPRS) are types of sharia bank financial institutions. Meanwhile, Non-Bank Sharia Financial Institutions are manifested in the form of Takaful Insurance, Baitul Maal Wa Tamwil (BMT), Sharia Savings and Loan Units, and Islamic Boarding School Cooperatives in various regions in Indonesia. Banking in Indonesia now increasingly enlivened by the presence of Islamic banks, which offer financial and investment products in a different way compared to conventional banks (Choiriyah, 2021)

One of the non-bank sharia financial institutions is Baitul Maal Wa Tamwil (BMT). BMT branches are in several cities, one of which is the KSPPS BMT NU Bondowoso City Branch which is located in Bondowoso Regency. KSPPS BMT NU Branch of Bondowoso City offers several sharia savings and financing products. One of the BMT products that is quite popular with the public is Lasisma financing. Lasisma products are new products that were released in 2017 so that currently its benefits have been widely felt by its consumers. Lasisma Financing Products (Congregation-Based Services) are unsecured loan/financing services for low-income members by forming groups. The maximum term is 1 year with weekly, monthly or daily installments. Lasisma is an unsecured financing product that applies a joint liability system.

Tight competition between financial institutions requires a company to carry out a marketing strategy. As a profit-oriented company, BMT NU Cabang Bondowoso needs to carry out a marketing strategy by implementing a marketing strategy, one of which is promotion and process. The company carries out promotions in the form of low loan interest, easy and fast processes and various other forms. Various promotions regarding things that benefit potential consumers will increasingly attract the interest of potential consumers. Promotion is a means to show potential consumers about the advantages of a company's products and services.

Promotion is carried out to influence consumers in order to create demand for a company's products/services. Promotion is one of the variables in the marketing mix that is very important for companies to implement in marketing products and services. The influence of promotion not only functions as a communication tool between the company and consumers, but also as a tool to influence consumers in making purchases or using services according to their desires and needs (Rambat Lupiyadi 2013). Product introduction through promotion is expected to increase customer knowledge which can ultimately increase the company's profits.

The purpose of promotion is to change consumer behavior, inform, influence and persuade and remind target consumers about the company and the products or services it sells. In detail, the purpose of promotion according to Kotler & Keller (2016) can be described as follows: creating brand awareness, increasing demand by encouraging consumer interest and desire, creating competitive advantage, increasing company profits, building customer loyalty, creating customer satisfaction, reaching a wider target market, improving the company's reputation and good image through attractive promotions. in the following study found that WhatsApp, TikTok, Pinterest, Viber, Snapchat, and their applications as promotional tools to inspire customer purchasing intentions in this virtual era (Muhammad, 2023).

Another marketing strategy to increase consumer interest is the process strategy. The process refers to the procedures and workflows of service providers used by the company to produce quality services. The process strategy carried out by the Bondowoso branch of BMT NU is with an easy and fast process. The speed and ease of processing financing play an important role in influencing consumers in choosing Lazizma financing. Generally, customers want an easy process that does not require many requirements to be met by customers. Customers also want a fast process without having to wait long.

The process and promotion strategy is a way for companies to attract potential customers to choose the bank. Customer decisions are decisions taken by consumers to determine the choice of purchasing goods or services or a decision after going through several processes. Decisions can also be interpreted as a process of tracing problems starting from the background of the problem. Identifying problems to forming conclusions or recommendations. The recommendations are then used and used as basic guidelines in decision making.

Abbas et al.'s research (2019) Islamic Banks need to improve their marketing strategies. The marketing strategies carried out by Islamic Banks must be in line with Islamic ethical boundaries. Islamic Banks need to design, communicate, and enforce Islamic codes of ethics in their organizations. The results of this study inform that the Islamic marketing mix is positively and significantly related to customer satisfaction in the banking sector. The findings of this study are not in line with the research of Sujono et al. (2018). Research on the influence of marketing mix and margin levels on Islamic bank customer decisions provides information that place does not have a significant influence on consumer decisions. The two studies provide different results. This difference is material for researchers who want to know more about the relationship between promotion and process strategy on consumer appeal to choose financing at BMT NU Bondowoso. This study aims to determine the effect of promotion on customer decisions, the effect of process strategy on customer decisions and the effect of both on customer decisions in choosing Lasisma financing at BMT NU Bondowoso branch.

H1: It is suspected that promotion (X1) has an effect on customer decisions to choose financing (Y).

H2: It is suspected that the process (X2) influences the customer's decision to choose financing (Y).

METHOD

This study was conducted using a quantitative method to determine the effect of promotion variables (X1) and process (X2) on customer decisions (Y). Data analysis is quantitative or statistical, aimed at testing the established hypothesis. The sample in this study was taken by random sampling because it is relatively easy to implement. The number of samples in the study was determined by multiplying the number of variables, namely 3 independent variables and bound by the number ten. So that the sample results were 30 customers. Data analysis in this study used the multiple linear regression method. Formula:
Description:

JIRK
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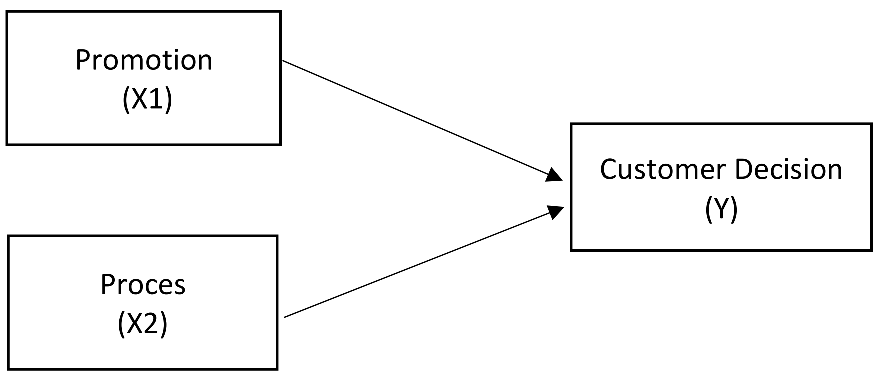
Y = α + β1X1 + β2X2 + e
Y = Dependent variable, namely Customer Decision
α = Constant b1 b2 b3 regression coefficient of independent variables
β1 = Multiple regression coefficient between promotion variables (X1) on the dependent variable of customer decisions (Y)
β2 = Multiple regression coefficient between processes (X2) on the dependent variable of Customer Decision (Y)
X1 = Promotion
X2 = Process
e = error.



Gambar 1

RESULTS

Y = α + β1X1 + β2X2
Where:
a intercept = 1.975
β1 is the coefficient for Promotion (X1) = 0.249
β2 is the coefficient for Process (X2) = 0.313
Y = 1.975 + 0.249 X1 + 0.313 X2
Based on the equation, it can be seen that:

a. The constant value is 1.975, which means that if promotion and process have positive values, it will increase Customer Decisions.
b. The regression coefficient value of the Promotion variable (X1) is positive at 0.249, which means that if the Promotion variable increases, it will increase Customer Decisions assuming that other variables remain constant.
c. The regression coefficient value of the process variable (X2) is positive at 0.313, which means that if the Location variable increases, it will increase customer decisions assuming that other variables remain constant.

The results of the study indicate that the promotion strategy has no effect on customer decisions with a significance value of X1 with a calculated t value <t table (1.740 <2.052) and a significance value (0.11> 0.05) rejected. These results can be interpreted that the

JIRK
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regression coefficient for promotion has no significant effect on customer decisions. This explains that the promotion strategy given cannot cause an increase in customer decisions or shows that there is no significant effect. Based on the test results, it can be seen that the Promotion variable has an effect on Customer Decisions is not proven.

In the following research results, the process strategy is proven to have an effect on customer decisions with a significance value of X2 of t count> t table (3.335> 2.052) and a significance value (0.002 <0.05) then H2 is accepted. The results can also be interpreted that the regression coefficient for the process has a significant effect on customer decisions. Based on the test results, it can be seen that the process variable has an effect on customer decisions is proven. The second hypothesis H2 in this study is accepted.

The study of the relationship between promotion strategy and process strategy on the decision to choose BMT NU customers obtained the following results:

1) Promotion

The promotion strategy carried out by BMT is to promote directly or through mass media and electronic media. Direct promotion is carried out by visiting prospective customers one by one to offer financing products. BMT employees are also diligent in attending religious studies events, social gatherings, PKK associations and the like to introduce and offer their products. Distribution of brochures, installation of pamphlets and banners is also carried out by employees in various crowded places as a means of promotion.

2) Process

The marketing process strategy is carried out by staff employees by carrying out the financing disbursement process easily and quickly. The process strategy starts from the financing application to the disbursement stage. The speed in processing the application to the disbursement affects customer interest. The process strategy also focuses on the ease of the requirements submitted by prospective customers. The ease of completing the requirements requested by BMT is expected to attract the interest of prospective customers. The results of the study indicate that the process strategy in the form of ease and speed influences customer decisions in choosing lasisma financing at BMT NU, Bondowoso branch.

CONCLUSION

The conclusions that can be drawn based on the results of the study entitled The Relationship between Promotion and Process to Customer Decisions in Choosing Lasisma Financing at BMT NU Bondowoso Branch are as follows:

1. The promotional strategy carried out by BMT NU Bondowoso Branch employees does not affect customer decisions in choosing Lasisma financing. The results of this study are used as input and evaluation materials for promotional activities that have been carried out by BMT. The results of this study are useful for further improving promotional activities from before. Tight competition between financial institutions is one of the reasons for the failure of promotional strategies to influence BMT customer decisions. The many promotional options offered by various banks are one of the challenges that need to be considered by BMT.
2. The process strategy that has been attempted by all employees of BMT NU Bondowoso branch has an effect on customer decisions in choosing Lasisma financing. The ease

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and speed of the process strategy have influenced customer decisions. This proves that the marketing mix strategy, one of which is the process, can influence consumer choices. So that the ease and speed in processing customer financing need to be maintained and even if possible, need to be improved to further satisfy consumers.

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