An Analysis of the Marketing Mix Effect to the Increase of Customer Numbers in PT. Pegadaian Gold Savings

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ABSTRACT

This study aims at analysing the effectiveness of the role of the marketing mix that has been carried out by the Singaraja Branch of Pegadaian in increasing the number of gold savings customers. Since the end of 2019 the number of Pegadaian Gold Savings customers has only reached 2.15 percent of the total population of Buleleng District. The marketing mix variables were the product, place, promotion, process price, people and physical evidence. The sampling method in this study was accidental sampling of 100 samples, and the data was collected through documentation and questionnaires. Based on the results of the t test calculated by multiple regression analysis, it can be seen that each independent variable has a t value that is greater than the t table and a sig value that is smaller than 0.05. Therefore, partially, the marketing mix variable has a positive and significant effect on increasing the number of Pegadaian Gold Savings customers. Meanwhile, from the results of the F test, it can be seen that the seven marketing mix variables simultaneously have a positive and significant effect on the increase of the number of Pegadaian Gold Savings customers.

Keywords: Marketing Mix, Number of Customers, Pegadaian Gold Savings

1. INTRODUCTION

Thus far, the marketing philosophy has shifted from making and selling to understanding and responding to consumer needs. According to [1] the decision making of consumer purchasing is seen as a system consisting of input, process and output. The decision-making process consists of three stages of the process, namely the stage of recognizing a need (consumers feel that there is a need), seeking information before buying and evaluating alternatives. References [2] states that the purchasing decision-making process cannot be separated from the influence of company marketing through the marketing mix.

The marketing mix today is certainly very effective in being used as a way to attract someone's attention in choosing or buying a product. According to [3], the marketing mix is a company marketing tool in achieving its marketing objectives which consists of four major groups, namely: product, price, promotion, and place. The marketing mix, which consists of four major groups, can be expanded to seven groups if used in companies engaged in services. The addition included the process, the employees (people) and room layout (physical evidence). Thus, the marketing mix in service companies is known as 7P. The theory of the relationship between the size mix and consumer purchasing decisions has also been strengthened by several studies. References [4] found that the marketing mix variable in the form of people (service from employees) greatly affects a person to become a customer at a private bank in Iran. References [5] suggest that the transaction process is one of the factors in the marketing mix that greatly affects customers in making transactions at banks in India. Meanwhile, [6] found that the promotion variable greatly influenced customer loyalty to do transactions at BPR in Madura.

Based on the theories and the research results, it can be ascertained that the marketing mix strategy is very appropriate to be used to influence someone's decision to buy or use goods and services. As one of the state-owned enterprises (BUMN) engaged in financial services, PT. Pegadaian (Persero) Singaraja Branch is a non-bank financial institution that participates in running the government's financial inclusion program. At the end of 2016 PT. Pegadaian (Persero) Singaraja

Branch began launching another reliable business product, namely the Gold Savings. In line with the financial inclusion program, the gold savings product has become a product that serves the public's gold balance safekeeping. Through the gold savings product, it allows people to invest in gold easily, cheaply, safely and reliably.

This 4-years-old gold savings product, of course, has to compete with existing savings products in the market such as regular savings, current accounts, and time deposits or deposits. In order to compete in the market, of course, a precise marketing strategy is needed, as for the data on the number of people who are customers of gold savings at PT. Pegadaian (Persero) Singaraja Branch as follows.

Based on the data in Table 1 above, it can be seen that the number of Gold Saving customers at PT. Pegadaian (Persero) increases every year. However, even though it increases, the number of people who join the gold savings is still very small. Until the end of 2019, the people of Singaraja City who became gold savings customers only amounted to 3,328 so that when compared to the total number of people in Buleleng Regency, which amounted to 154,217 people, it is only around 2.15%. This condition certainly illustrates the ineffective marketing mix strategy applied by PT. Pegadaian (Persero) Singaraja Branch so far in increasing the number of customers of its gold savings, so a re-analysis is needed to find out which marketing mix most influences a person to become a gold savings customer to assist management in formulating the most effective and efficient marketing strategy policies.

The purpose of this study was to determine the effect of the marketing mix on the number of Pegadaian gold savings customers in Buleleng District, either partially or simultaneously. The results of this research will have good benefits for the management of PT. Pegadaian (Persero) Singaraja branch on the effect of implementing the marketing mix including prices, products, promotions, distribution networks, processes, people (employees) and physical evidence facilities on one's decision to become a Gold Savings customer so that new, better and innovative marketing strategy policies in the future can be formulated.

Table 1. The number of customers of gold savings at pt. Pegadaian (Persero) cabang singaraja Year 2016 until 2019

Year	Number of Customer	Total Savings (Rp)
2016	877	491.417.878
2017	1.557	1.530.999.454
2018	2.483	3.487.309.687
2019	3.328	6.333.088.191

Source: data of PT. Pegadaian (Persero) Singaraja Branch

2. LITERATUR REVIEW

2.1 Marketing Mix

According to [7], the concept of marketing emerged in the mid-1950s. Instead of making and selling philosophy that is centered on products, it has finally shifted to a philosophy of understanding and responding. The concept is not to find the right customer for a product, but to find the right product for the customer. The marketing concept emphasizes that the key to achieving the stated organizational goals is that the company becomes more effective than competitors in creating, delivering, and communicating customer value to the selected target market. References [1] stated that the main assumption that underlies the marketing concept is that in order to be successful, a company must determine the needs and desires of certain target markets and provide the desired satisfaction better than competitors.

As time goes by, the marketing concept has changed to a holistic marketing concept. According to [7] the holistic marketing concept is based on the development, design, and implementation of programs, marketing processes, and marketing activities that recognize the breadth and interest of marketers. Marketing activities appear in all forms which are often referred to as the marketing mix. References [8] classifies the marketing mix into four major groups, which are often referred to as the four P's of marketing: product, price, promotion and distribution channels. This integrated marketing is often used by marketers to stimulate customers in making purchasing decisions. This applies in the service industry as well as in companies engaged in the non-service industry [9].

The marketing mix in service marketing has several additional marketing tools such as people, physical evidence and process, so it is known as 7P, so it can be concluded that the service marketing mix is product, price, place, promotion, people, physical evidence and process. According to [10], the meaning of 7P is described as follows:

1) Products.

Products are everything that is offered to a market to fulfill wants and needs. This means that the product must adjust to the purchase, not the buyer who adjusts to the product [11]. Here each product has a product attribute attached to it. Product attribute is a very vital aspect in a business field and needs to be targeted in order to attract consumers to buy products. References [12] state that the product attribute is a component that represents product characteristics to ensure that the product can meet the needs and desires expected by the buyer. Besides, the attributes of a product are reflected in the product itself, such as shape, durability, color, taste. There are also attributes that include the brand, trade mark and label. In a broad sense, products include anything that can be marketed, including physical and non-physical objects or services. According to [13], services are products that consist of activities, benefits, or satisfaction that are sold such as hair clippers, tax preparation and home improvements.

2) Price.

Price is the amount of money charged for a product or the amount of value that is exchanged by consumers for the benefits of owning and using the product. According to [14], determining the pricing strategy is very important to pay attention on, to determine the price of the product which is one of the reasons for the sale or failure of the product or service being offered. Price is an element in the marketing mix that is useful as a sign of communicating the value of a product, while the factors that need to be considered in the price include costs, advantages, competitors, and market desires. This policy concerns the application of the number of deductions and so on [15]. In general, what is included in the price variable includes price lists, special discounts and discounts, and payment terms.

3) Distribution Channels (Place).

Distribution channel is a series of interdependent organizations involved in the process of making a product or service ready for use or consumption. References [16] emphasize several indicators in distribution, namely: distance to sales locations, transportation, storage, and product completeness, completeness of distribution channels, product availability, and distribution coverage. For service industry products, place can also mean the location or place of service. Location means relating to where the company must be headquartered and carry out its operations or activities [17]. This location is important as an environment where and how the services will be delivered and as part of the value and benefits of the services.

4) Promotion.

Promotion is an activity shown to influence consumers so that they can become familiar with the products offered by the company to them. According to [15], one of the objectives of promotion is to inform all types of products offered and try to attract new potential customers. The activities included in promotional activities are advertising, personal selling, sales promotion and publicity [9].

5) Physical evidence.

Physical means are tangible things that influence consumer decisions to buy and use the products or services offered. References [9] explains again that Physical Evidence is something that actually influences the customer's decision to buy and use the service products offered. The elements included in physical evidence include: environment or physical buildings, equipment, equipment, logos. , colors and other items.

6) People.

Every service company needs resources, especially people in serving its customers. People are all actors who play an important role in providing services so that they can influence buyers' perceptions. References [18] reiterate that people gradually become a part of differentiation where service companies try to create additional value and gain a competitive advantage. The elements of people are company employees, consumers, and other consumers. All employee attitudes and actions, the way employees dress and the appearance of employees have an influence on the success of service delivery.

7) Process.

Processes are all the actual procedures, mechanisms and activity flows used to deliver services. This process element means something to deliver services. According to [18], process management is a key aspect of improving service quality, so that the process in services is a major factor in the service marketing mix such as service customers will be happy to experience the service delivery system as part of the service itself.

2.2 The Process of Decision Making in Purchasing

Every consumer must have different goals in buying a product. This condition requires marketers to know before grouping consumers based on the purpose of buying a product. According to the buyers' goals, consumers can be grouped into individual consumers and organizational consumers [2]. Individual consumers consist of individuals and households whose purchase objectives are to fulfill their own needs or for consumption, while the other group is organizational consumers consisting of organizations, industrial users, traders and non-profit institutions whose purchase purpose is to gain profit or welfare for its members. The decision to buy goods/services often involves two or more parties.

From the decision-making process, the purchasing decision process varies widely. Some are simple and some are complex. References [2] divides it into two dimensions, namely the level of decision making and the degree of involvement when buying. In the first dimension, consumers are differentiated based on the level of decision making. While the second dimension, consumers are differentiated based on the level of involvement when choosing a brand.

From these two dimensions, the consumer purchasing process can be divided into three types. The first type is called complex decision making, where high involvement and decision making are involved. If consumers are satisfied with the first purchase, then the next purchase is made repeatedly on one brand, decision making is no longer necessary because consumers already know deeply about the brand. This process is called brand loyalty. The third process is called limited decision making. In this process, consumer involvement at the time of buying a brand is very small but still

requires decision making. These consumers can easily switch brands. Usually, consumer decision making is done at the time of purchase or while in the store. This process occurs when the third process is repeated and consumers buy a brand not because they are loyal to the brand but become a habit of buying the brand. Decision making as an important process that affects consumer behavior is very important for marketers to understand. According to [1] decision making can be viewed as a system consisting of input, process and output.

The results of purchasing decisions are directly related to the number of customers who use Pegadaian gold savings products. The more people decide to buy and use Pegadaian gold savings products, it can be seen that the number of Pegadaian gold savings customers will also increase.

2.3 Research Design

The marketing mix is a tool for entrepreneurs to influence consumers so that consumers can become acquainted with and then like and then make purchase transactions [3]. The research design is as illustrated in Figure 2 below:
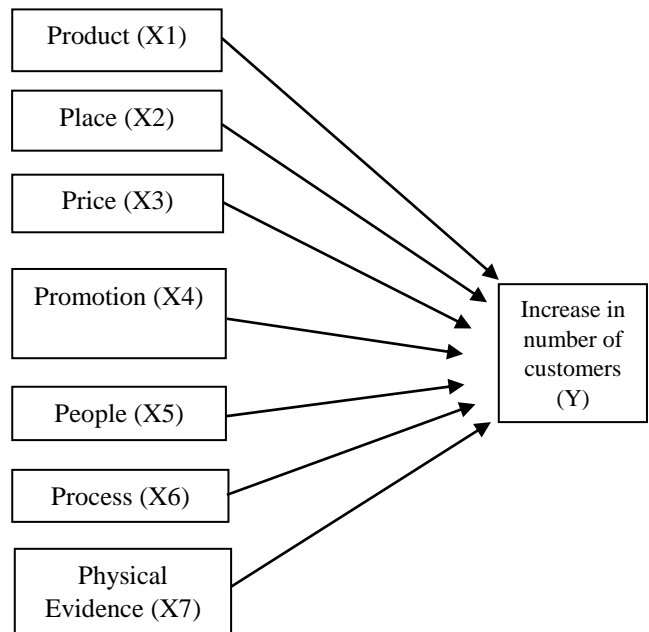

Figure 1 Research Design

Based on the theory that has been described and the results of previous research, the hypotheses to be put forward in this study are:

H_1 : The product has a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_2 : Place has a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_3 : Price has a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_4 : Promotion has a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_5 : People have a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_6 : The process has a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_7 : Physical evidence have a positive and significant effect on the increase in the number of pegadaian gold savings customers in Buleleng District.

H_8 : Marketing Mix has a positive and significant effect simultaneously on the increase in the number of pegadaian gold savings customers in Buleleng District.

3. RESEARCH METHOD

The research location was conducted in Buleleng District, Buleleng Regency, Bali Province. Buleleng District was chosen as the research location because the branch office of PT. Pegadaian (Persero) Singaraja Branch is located in Buleleng District, so it was very appropriate to analyze the effect of marketing strategies on increasing Pegadaian Gold savings customers.

The population in this study were all pegadaian gold savings customers who opened a savings account at the PT. Pegadaian (Persero) Singaraja Branch, amounting to 3.328 people. The sample is part of the number and characteristics of the population to be studied [19]. The

sample in the study was 100 pegadaian gold savings customers who opened a savings account at the PT. Pegadaian (Persero) Singaraja Branch. A sample size of 100 customers was obtained using the Slovin formula with an error tolerance of 10%.

In the process of this research, the data was collected by using documentation and questionnaires. Because the data source was in the form of answers to questionnaires in the form of choices that were converted into numbers, thus, this type of research is quantified descriptive qualitative research. According to [20], quantified descriptive qualitative research is carried out by collecting data in the form of answers to questionnaires which are then converted to numerical weights on a Likert scale in correlational, comparative, or experimental research. After that, it is further processed by statistical formulas. The validity and reliability of the questionnaire used in this research were then tested to determine the accuracy of the questionnaire in measuring indicators. After conducting the validity and reliability tests, then the hypothesis testing was carried out through the classical assumption test including normality test, multicollinearity test and heteroscedasticity test.

The data analysis method used in this study is multiple linear regression analysis. According to [20], linearity in multiple regression must be assumed, because if it is not linear then the results can be misleading. Multiple linear regression in this study was used to determine the analysis of the effect of the marketing mix on the increase in Pegadaian Gold Savings customers (a case study in Buleleng District). Overall data analysis in this study was carried out with the help of SPSS ver. 17.0.

4. RESULT AND DISCUSSION

4.1 Validity and Reliability

Based on the results of the validity test using SPSS, the Pearson correlation value for all question items on the questionnaire was above the r table value, which was 0.202. Because the Pearson correlation value of all question items on the questionnaire is above 0.202, it can be said that all questions on the questionnaire pass the validity test. According to [21] a questionnaire is said to be reliable if it has a Cronbanch alpha value of at least 0.70. Based on the results of the SPSS ver 17 test,

it can be seen that all variables in the questionnaire have a Cronbach's Alpha value above 0.70. Product Cronbach alpha value 0.887, Place 0.900, Price 0.821, Promotion 0.818, Person 0.810, Process 0.807, physical evidence 0.866 and an increase in the number of customers 0.860 so it can be stated that the questionnaire given to respondents passed the reliability test.

4.2 Classic Assumption Test

The normality test in this study used the Kolmogorov Smirnov test on SPSS. Reference [22] states that research data can be normally distributed if the significance value of the Kolmogorov Smirnov test is greater than 0.05 [22]. Based on testing with SPSS, the data normality test results in this study were 0.092 or greater than 0.05. Therefore, the data in this study were normally distributed.

In order to find out if a regression model has multicollinearity, you can use the VIF value from the results of the SPSS calculation. Reference [23] states that if the VIF value is > 5, it is known that the regression model has serious problems and does not pass the classical assumption test [23]. Based on the results of the SPSS calculation, it can be seen that the VIF value of the product is 3.592, place is 2.541, Price is 4.859, Promotion is 4.256, People are 2.825, Process is 2.935 and physical evidence are 1.058. Based on this

value, it can be seen that the seven independent variables (X) obtained a VIF value < 5, this illustrates that there is no multicollinearity symptom in the regression model in this study.

According to [24], the Glejser test is carried out by regressing the residual absolute value of the dependent variable on all independent variables. If the significance of all independent variables is greater than 0.05, it means that the regression equation does not contain heteroscedasticity. The significance value of each variable is as follows. Product 0.832, place 0.085, price 0.204, promotion 0.541, people 0.273, process 0.770, and physical evidence 0.889. Based on the significance value, it can be seen that the seven independent variables obtain a significance value greater than 0.05. Therefore, it can be stated that there are no symptoms of heteroscedasticity in the regression model in this study.

4.3 Multiple Linear Regression Analysis

The multiple linear regression method is used in analyzing the strength and weakness of the relationship, the nature and magnitude of the influence of the independent variables in this study which include: product, place, promotion price, people, process, and physical evidence on the dependent variable, namely the increase in the number of Pegadaian gold savings customers. Based on multiple regression analysis with the help of SPSS, the results can be seen as follows.

Table 2 . Results of multiple regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.378	1.125		.337	.737
Product (X1)	.140	.063	.157	2.216	.029
Place (X2)	.140	.043	.194	3.252	.002
Price (X3)	.166	.068	.202	2.449	.016
Promotion (X4)	.188	.074	.195	2.534	.013
People (X5)	.174	.069	.159	2.533	.013
Process (X6)	.158	.075	.134	2.096	.039
Physical Evidence (X7)	.133	.059	.086	2.246	.027

As seen from Table 2, a multiple linear regression equation is arranged about the effect of product variables (X_1), place (X_2), price (X_3), promotion (X_4), people (X_5), process (X_6) and physical evidence (X_7) to the increase in the number of gold savings customers (Y) as follows:

$$Y = 0{,}140X_1 + 0{,}140X_2 + 0{,}166X_3 + 0{,}188X_4 + 0{,}174X_5 + 0{,}158X_6 + 0{,}133X_7 \quad (1)$$

The X1 coefficient of 0.140 means that if the product increases 1 time, the number of gold savings customers will increase by 0.140. The X2 coefficient of 0.140 means that if the place increases 1 time, the number of gold savings customers will increase by 0.140. The X3 coefficient of 0.166 means that if the price increases 1 times, the number of gold savings customers will increase by 0.166. The X4 coefficient of 0.188 means that if the promotion increases 1 time, the number of gold savings customers will increase by 0.188. The X5 coefficient of 0.174 means that if people increase by 1, the number of gold savings customers will increase by 0.174. The X6 coefficient of 0.158 means that if the process increases 1 time, the number of gold savings customers will increase by 0.158. The X7 coefficient of 0.133 means that if the physical facility increases 1 time, the number of gold savings customers will increase by 0.133.

Partial test is a test of the effect of each independent variable on the dependent variable. Testing of the independent variables consisting of seven marketing mix variables was carried out through the t test. As seen from the t test value in Table 2, it can be seen that all variables have a t test value > from the t table value of 1.986. Besides, the significance value of each variable

has a value of < 0.05. This explains that the product variable, place variable, price variable, promotion variable, person variable, process variable and physical evidence variable separately have a positive and significant effect on the increase in the number of gold savings customers.

After partially testing the independent variables, then all variables were tested by using the F test. The F test was conducted to test the hypothesis that the variable product, place, promotion, process, people and physical evidence had a significant effect simultaneously on the increase in the number of gold savings customers in Buleleng District. The F test on SPSS is as follows.

Based on the results of the SPSS analysis, it can be seen that the F calculated in this study is 89.087, so when compared with the F table value of 2.10 it can be explained that F calculated > compared to F table. This condition describes that Ho is rejected, Hi is accepted with a significance level of 0.05. Therefore overall it can be said that the product variable, place variable, promotion variable, price variable, process variable, person variable and physical evidence variable simultaneously have a positive and significant effect on the increase in the number of gold savings customers. Thus, the hypothesis can be accepted and verified. These results are in accordance with research conducted by Gusnawati et.al [25] which found that product, price, location, promotion, people, process and physical evidence have a positive and significant effect on increasing the number of Simpedes saving customers at PT. BRI (Tbk) Branch Unit Painan Batang Kapas.

Table 3. Results of ANOVA analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	608.430	7	86.919	89.087	.000[b]
	Residual	89.760	92	.976		
	Total	698.190	99			

After obtaining the results of multiple linear regression analysis based on SPSS calculations, then we will discuss the implications of the marketing mix on the increase in the number of gold savings customers so that in the future the number of Buleleng people who become Pegadaian gold savings customers will increase rapidly. At the value of coefficients beta standardized, it is known that the marketing mix variable that most influences the increase in the number of gold savings customers is the price, followed by the promotion, place, people, product, process and finally physical evidence.

The price is known to be the most dominant variable affecting the increase in the number of Pegadaian gold savings customers and has a positive and significant value on the increase in the number of Pegadaian gold savings customers, this means that the higher the purchase price for Pegadaian gold savings balances with the price of gold in the market, the greater the number of Pegadaian gold savings customers. This condition also applies when giving discounts, the greater the discount given when opening a Pegadaian gold savings account, the higher the number of Pegadaian gold savings customers.

Promotion is the next variable after the price that affects the increase in the number of Pegadaian gold deposit customers. Promotion variable is known to have a positive and significant effect, which means that the better and more attractive Pegadaian gold savings advertisements in various media will increase the number of Pegadaian gold savings customers. Likewise, if Pegadaian employees more often offer to open accounts and conduct socialization activities about gold savings in various community activities, the number of Pegadaian gold savings customers will increase.

Place is the third variable that has a positive and significant effect on the increase in the number of Pegadaian gold savings customers. This indicates that the easier a Pegadaian office is accessible and recognized from a distance by the community, the more Pegadaian gold savings customers will be. Likewise, the more public transit passes through Pegadaian, the more consumers are saving gold. This condition is because based on the characteristics of the respondents, most of whom are women who are traders, so they will prefer a place to save that is close to their place of business and

easy to reach by means of transportation in the form of public transportation.

People occupy the fourth position as a marketing mix variable that has a positive and significant effect on the increase in the number of Pegadaian gold savings customers. This indicates that the more friendly, polite and charming the Pegadaian employees are, the more gold savings customers will be. Likewise with the way the Pegadaian employee communicates to someone, the easier it is to understand and understand the communication of the Pegadaian employee, the number of Pegadaian gold savings customers will also increase.

The product is known to have a positive and significant effect on the increase in the number of Pegadaian gold savings customers, this means that the more guaranteed the quality of the gold content in the Pegadaian gold savings balance, the number of Pegadaian gold savings customers will increase. Likewise, if the security of Pegadaian gold savings users is increasingly guaranteed, the number of Pegadaian gold savings customers will increase. This condition is strengthened by the position of the Pegadaian which is one of the state-owned enterprises, thus making it an advantage that should be considered by the public to become a Pegadaian gold savings customer.

Process is the sixth marketing mix variable that affects the increase in the number of Pegadaian gold savings customers positively and significantly. This indicates that the easier and faster the transaction process for Pegadaian gold savings accounts, the number of Pegadaian gold savings customers will increase. Likewise with the advancement of technology, the more Pegadaian gold savings transactions from various technology platforms such as ATMs, mobile banking and e banking, the more Pegadaian gold savings customers will increase.

Although physical evidence is the least dominant variable in influencing the increase in the number of Pegadaian gold savings customers, the variable value of physical evidence based on SPSS analysis is positive and significant. This means that the better the facilities for the Pegadaian office building which include customer seat, air conditioning, wifi, television, and queue tickets, the number of Pegadaian gold savings customers will also increase. Likewise with parks and parking lots, the tidier and more beautiful park and

parking area in the Pegadaian office would increase the number of Pegadaian gold savings clients.

5. CONCLUSION

Based on the discussion of the results of multiple linear regression analysis, it can be concluded that partially and simultaneously the marketing mix variables consisting of product, place, price, promotion, people, process and physical evidence have a positive and significant effect on the increase in the number of Pegadaian gold savings customers in Buleleng District

There are suggestions that can be given to the management of PT. Pegadaian (Persero) Singaraja Branch. Physical evidence should always be improved. This is very important because of the seven marketing mix variables examined, physical evidence has the least effect on the increase in the number of gold savings customers. Therefore, it is hoped that the management will further improve the physical evidence in the pegadaian office such as satellite television services, air conditioning (AC) conditions, ornamental plants, air freshener and the accuracy of calls via queue machines. This suggestion is very important so that customer's comfort in transactions is maintained. Moreover, it will give an inherent impression on the customer that the office atmosphere at PT. Pegadaian (Persero) is very comfortable and pleasant when making transactions.

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