



Received: 03-04-2023
Accepted: 13-05-2023

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Product Line Analysis, Price, and Promotion: Bank Customer Decision Making in Jakarta on taking Consumptive Loans

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Abstract

The purpose of this study was to determine the effect of product lines, prices, and promotions on customer decisions in taking consumer credit facilities in Jakarta banking. Because many factors cause the achievement or failure of a marketing target. A consumer's purchase decision or in this case a customer's decision to take a consumptive credit facility is influenced by product lines, prices, and promotions.

The research design used is the correlation method, correlational research is research that aims to determine whether there is an association between two or more variables, and how far the correlation exists between the variables studied.

Then the number of samples in this study were 100 respondents who were consumer credit customers of Banking in Jakarta, which were obtained by distributing a list of statements or questionnaires to obtain information directly from respondents as research objects. The analytical method used in this research is quantitative method, where this method tries to process data into information in the form of numbers. For data processing in this study, SPSS is used.

In this study, the hypothesis being tested is related to the influence of the independent variable on the dependent variable. H_0 is a hypothesis that shows no effect and H_A is a hypothesis for the research conducted.

Keywords: Consumer Credit, Price, Promotion, Product Line

Introduction

The economic growth of a country cannot be separated from the role of financial institutions, the existence of financial institutions in financing development is very necessary. Financial institutions involved in financing economic development are divided into two, namely bank financial institutions (banks) and non-bank financial institutions (LKBB). Banking financial institutions are divided into two types, namely Commercial Banks and Rural Banks (BPR). Meanwhile, LKBB is a financing institution which in its business activities does not raise funds and provides services that include the capital market, money market, savings and loan cooperatives, pawnshops, insurance companies, and pension funds.

Banks are financial institutions whose main business is collecting funds and redistributing these funds to the public in the form of credit and providing services in payment traffic and money circulation (Kuncoro, 2002:68)^[6]. The objective of the banking business is to get optimal profits by providing financial services to the public. Shareholders who invest their capital in banks aim to earn income in the form of dividends or benefit from an increase in the price of their shares. (Mudrajad and Suhardjono, 2002:25)^[7].

The increase in banking competition in Indonesia has actually begun to be felt since the openness of Indonesian banking, which was initiated by the issuance of a policy package on June 1, 1983 (PAKJUN) with the aim of modernizing banking and followed by the October package (PAKTO) on October 27, 1988, which provided ease of licensing. Establishment of new banks, including the opening of branch offices. At that time, with funds of only Rp. 10 billion, investors were able to establish a bank (Deni and Djoni, 2004:73)^[3]. The increase in the number of banks has the potential to encourage the banking sector business to become more competitive and improve banking efficiency and soundness.

This situation has had both positive and negative impacts on the banking sector. The positive side is that some banks are still able to survive and carry out their functions trying to gain public trust to increase demand for savings while still providing the best services and benefits in accordance with customer expectations and desires. The Bank also strives to offer products with attractive service quality, so as to increase customer satisfaction. The negative impact is that many banks fall and close their businesses because they are unable to compete. The banking sector is highly demanded to play an active role in efforts to increase economic growth and improve people's lives by collecting public funds in the form of savings, deposits, or

securities which are then channeled back to the community in the form of credit, be it productive credit or consumer credit.

Credit distribution in the form of consumptive credit is a loan or credit given by a bank to individuals for various consumptive purposes as long as it does not conflict with applicable law, morality, or public order. When viewed from business activities in the banking sector lately, consumptive lending is one form of retail banking business activities that are in great demand by banks in general. This seems quite reasonable, considering the advantages possessed in the distribution of consumer credit, for example the spread of risks and very promising market opportunities with a very large population of Indonesia so that there are opportunities for many consumptive needs, including the need for houses, vehicles, education, health, and other needs that are included in the consumer credit market share.

Table 1: Consumption Credit Development

(Rp Miliar)

Position	Credit Cosumer	Total Credit	%
Des. 2015	1.138.492	3.498.815	32,5
Des. 2016	1.242.643	3.817.953	32,5
Des. 2017	1.376.893	4.136.145	33,3
Des. 2018	1.507.124	4.595.776	32,8
Des. 2019	1.611.735	4.936.245	32,6
Des. 2020	1.600.073	4.828.996	33,1

Source: Bank Indonesia data

Based on the data from Bank Indonesia above, as of December 2020, it was recorded that the consumer loans disbursed by banks reached Rp. 1,600,073, billion, an increase from 2015 of Rp. 1,138,492,- billion. This is a miracle, because with the Covid 19 pandemic condition in 2020 which is still high, it turns out that consumption credit can still increase compared to the previous year.

Many factors lead to not achieving a marketing target. A consumer's purchase decision or in this case a customer's decision in making credit facilities are influenced by product lines, prices, and promotions. According to Philip Kotler (2007;223) ^[5] Purchase Decisions, namely: several stages carried out by consumers before making a decision to purchase a product. Marketers need to know who is involved in buying decisions and what role each person plays for many products, it is quite easy to recognize who is making the decisions. Consumer decision making is an integrating process that combines knowledge to evaluate two or more behaviors. alternatives and choose one of them. The result of this integration process is a choice (choise) which is presented cognitively as a desire to behave.

In marketing, a product means more than just a product, service or idea. The product includes the convenience of consumer needs in relation to the goods and services provided. Conceptually, the product is the subjective understanding of the producer on something that can be offered as an effort to achieve organizational goals through fulfilling the needs and desires of consumers, in accordance with the competence and capacity of the organization as well as the purchasing power of the market. In addition, the product can also be defined as consumer perceptions that are described by producers through production results. In more detail, the total product concept includes goods, consumers, brands, labels, services, and guarantees.

The product level extends from basic needs to specialized items that meet those needs. Kotler and Keller (2009;15) identify six levels of product hierarchy as follows:

1. The family of needs, the core needs that underlie the existence of the product family. Example: security in saving money.
2. Product family, all product classes which can satisfy core needs with reasonable effectiveness. Example: savings and income.
3. Product class, a product group within a product family that is known to have a certain coherent functionality, is also known as a product category. Example: financial instruments.
4. Product line, a group of products within a product class that are closely related because they have similar functions, are sold to the same customer groups, are marketed through the same outlet or channel, or are within a certain price level. A product line may consist of multiple brands, or a single family brand, or individual brands that have expanded their line. Example: products offered by the Bank from savings, time deposits, and credit.
5. Product type, a group of items in a product line that share one of the many possible product forms. Example: term savings.
6. Goods, also called stock holding units, are distinct units within a product line or brand that are distinguished by size, price, appearance, or some other attribute. Example: a time deposit that can be extended.

The product mix consists of various product lines. The company's product mix has a certain width, length, depth, and consistency. The width of the product mix refers to how many different product lines the company sells. Product mix length refers to the total number of products in the mix. Product mix depth refers to the number of variants offered by each product in the line. The consistency of the product mix refers to how closely related the various product lines are to end users, production requirements, distribution channels, or in other ways. A product line according to Kotler and Keller (2009; 15) is a group of products within a product class that are closely related because they have function, are sold to the same customer groups, marketed through the same outlets or channels, or fall within a certain price range. A product line may consist of multiple brands, or a single family brand, or individual brands that have expanded their line. In the banking world, an example of this product line is savings. In marketing savings, the Bank can also offer other products such as deposits or credit.

Price is one of the determining factors in product selection related to buying decisions. The most important factor of the actual price is not the price itself, but the subjective price, namely the price perceived by consumers. Zeithmal (1988:123) states that price perception is something that is sacrificed by consumers to get a product. Often some consumers know the exact price of a product, while others estimate the price based on past purchases. Dodds' research (1991:44) states that consumers will buy a branded product if the price is deemed feasible by them. What is meant by price in Bank products, especially in credit products, is Interest Rate. With the large number of banks in Indonesia, competition in providing inter-bank interest rates is very competitive. Banks are competing to provide low interest rates or look low in their efforts to attract prospective

debtors.

Promotion is the most important activity, which plays an active role in introducing, informing and reminding the benefits of a product in order to encourage consumers to buy the promoted product. To hold a promotion, every company must be able to determine exactly which promotional tools are used in order to achieve success in sales. According to Basu Swastha DM and Irawan in Angipora (1999), promotion is a short-term incentive to encourage the purchase or sale of a product or service. According to Stanson in Angipora (1999), promotion is the best strategy combination of advertising variables, personal selling and other promotional tools, all of which are planned to achieve sales program objectives. Promotion plays an important role in all types of business, including the banking world. Promotional tools that are usually used in the banking world are flyers, advertisements, sales promotions, and events.

According to Kotler (2005: 84) a product is anything that can be offered to a market that can satisfy a particular want or need. Products marketed can be in the form of goods, services, events, people, places, properties, organizations, information, and ideas.

According to Sunu in Ardani (2007: 178) ^[1] a product is anything that can be offered to the market to be noticed, purchased, or consumed. According to Situmorang (2011: 170) ^[9] also states that a product is anything that can be offered to the market for attention, acquisition, use, or consumption that can fulfill a want or need.

In marketing, a product means more than just a product, service or idea. The product includes the convenience of consumer needs in relation to the goods and services provided. Therefore, the product quality strategy is not just offering goods or services to consumer groups but must include customer service, packaging design, brand trademarks, product lifecycle, product positioning in the market and its development. So the product can be in the form of tangible or intangible benefits that can satisfy consumers.

Conceptually, the product is the subjective understanding of the producer on something that can be offered as an effort to achieve organizational goals through fulfilling the needs and desires of consumers, in accordance with the competence and capacity of the organization as well as the purchasing

power of the market. In addition, the product can also be defined as consumer perceptions that are described by producers through production results. In more detail, the total product concept includes goods, consumers, brands, labels, services, and guarantees.

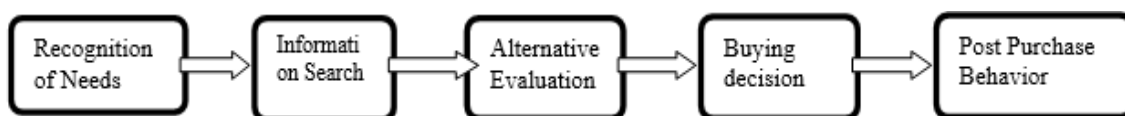
The product mix consists of various product lines. The company's product mix has a certain width, length, depth, and consistency. The width of the product mix refers to how many different product lines the company sells. Product mix length refers to the total number of products in the mix. Product mix depth refers to the number of variants offered by each product in the line. The consistency of the product mix refers to how closely related the various product lines are to end users, production requirements, distribution channels, or in some other way.

Buying Decision

According to Philip Kotler (2007; 223) ^[5] Purchase Decisions, namely: several stages carried out by consumers before making a decision to purchase a product. Marketers need to know who is involved in the buying decisions and what role each person plays for many products, it is easy enough to recognize who is making the decisions.

The step to buy can lead to how the decision-making process is carried out. The form of the decision-making process can be classified as follows:

1. Fully Planned Purchase, both pre-selected products and brands. Usually occurs when involvement with the product is high (automotive goods) but can also occur with low involvement of buyers (household needs). Planned Purchases can be diverted by marketing tactics such as price reductions, coupons, or other promotional activities.
2. Partially Planned Purchase, intends to buy an existing product but the brand selection is postponed until the time of learning. The final decision can be influenced by discounts, prices, or product displays.
3. Unplanned Purchase, both products and brands are selected at the place of purchase. Consumers often use catalogs and display products as a substitute for shopping lists. In other words, a display can alert a person to a need and trigger a purchase.



Sources: Kotler & Keller, 2011: 185

Fig 1: Five stages of the Purchase Decision Process

Results and Discussion

The economic growth of a country cannot be separated from the role of financial institutions, the existence of financial institutions in financing development is very necessary. Banks are financial institutions whose main business is collecting funds and redistributing these funds to the public in the form of credit and providing services in payment traffic and money circulation (Kuncoro, 2002:68) ^[6]. The banking sector is highly demanded to play an active role in efforts to increase economic growth and improve people's lives by collecting public funds in the form of savings, deposits, or securities which are then channeled back to the community in the form of credit, be it productive credit or

consumer credit. Credit distribution in the form of consumptive credit is a loan or credit given by a bank to individuals for various consumptive purposes as long as it does not conflict with applicable law, morality, or public order.

In this study, the authors take several variables, including independent variables, including Product Line (X1), Price (X2), and Promotion Strategy (X3). A product line according to Kotler and Keller (2009; 15) is a group of products within a product class that are closely related because they have similar functions, are sold to the same customer groups, are marketed through the same outlets or channels, or fall within a certain price range. In offering a

product line, companies usually develop a basic framework and modules that can be added to meet different customer needs making it easier for customers to fulfill their needs in this case affecting customer purchasing decisions. The product line referred to in this study is a credit product line, namely consumer credit. For Price Independent Variables (X2), the authors quote from Dr. Effendi M. Guntur (2009; 191) price is the only element of the marketing mix that provides income or income for the company and is an element of the marketing mix that is flexible, meaning that it can be changed quickly. Price dimensions include Price List, Discount, Payment Period, and Credit Terms. Purchasing decisions are based on how consumers perceive prices and what current actual prices they are considering, not marketers' stated prices (Kotler and Keller, 2009;72).

For the Independent Variable Promotion (X3), the author quotes from Furthermore, Kotler and Keller stated that "Promotion is a variety of activities carried out by companies that highlight the features of their products that persuade target consumers to buy them" (Kotler, 2008:200). Sales promotion is a core ingredient in marketing campaigns, consisting of corrective incentive tools, mostly short term, designed to stimulate quicker or greater purchase of certain products or services by consumers or trade (Kotler and Keller, 2009; 219). The dimensions of promotion are Advertising, Sales Promotion, Events and Experiences, Public Relations and News, Personal Selling, and Direct Marketing.

While the Dependent Variable Purchasing Decision (Y), the author quotes from Philip Kotler (2007;223) ^[5] Purchasing Decisions, namely: several stages carried out by consumers before making a purchase decision of a product. Marketers need to know who is involved in the buying decisions and what role each person plays for many products, it is easy enough to recognize who is making the decisions. The purchase decision referred to in this study is the customer's decision in taking consumer credit facilities

In this study, the hypothesis to be tested is related to the influence of the independent variable on the dependent variable. H0 is a hypothesis that shows no effect and HA is a hypothesis for the research conducted. The formulation of the hypothesis on the tests carried out here are as follows:

- H01: $\beta = 0$ " There is no influence of Product Line on *Purchase Decision*. "
- HA1: $\beta \neq 0$ " There is influence of Product Line on *Purchase Decision*. "
- H02: $\beta = 0$ " There is no influence of Price on *Purchase Decisions*. "
- HA2: $\beta \neq 0$ " There is influence of Price on *Purchase Decisions* "
- H03: $\beta = 0$ " There is no effect of Promotion on *Purchase Decision*. "
- HA3: $\beta \neq 0$ " There is effect of Promotion on *Purchase Decision* "

Methodology

This research method uses survey research methods. Kerlinger (Sugiyono, 2013; 80) survey research is research conducted on large or small populations. The measurement scale in this study is the Likert scale.

In this study, the variables studied were divided into two groups, namely:

1. Independent Variable (Independent Variable)

Variables that influence or are the cause of changes or the emergence of a dependent variable (Sugiyono, 2006:33). In this study the independent variable (X) is Product Line, Price, and Promotion.

2. Dependent Variable

The dependent variable is the variable that is affected or becomes the result, because of the independent variable. (Sugiyono, 2006:33). In this study, the dependent variable (Y) is the customer's decision in making consumer credit. The population in this study are consumer credit customers of banking in Jakarta. This study uses the formula proposed by Taro Yamane (Riduwan and Kuncoro, 2007: 44) to calculate the sample size used in this study. So the number of samples needed in this study were 100 respondents. The analytical method used in this study is a quantitative method, where this method tries to process data into information in the form of numbers. For data processing in this study, the authors use SPSS assistance. In addition to SPSS assistance, to calculate the data used validity, reliability, regression tests simple, multiple regression and correlation with variables X1 (Product Line), X2 (Price), X3 (Promotion), and variable Y (Purchase Decision). Then this is the analytical methods used:

The validity test is carried out with regard to the accuracy of the measuring instrument against the concept being measured so that it actually measures what it is supposed to measure. In connection with testing the validity of the instrument, according to Riduwan (2004:109-110) explains that validity is a measure that indicates the level of reliability of a measuring instrument. To test the validity of the measuring instrument, first look for the correlation price between the parts of the measuring instrument as a whole by correlating each item of the measuring instrument with the total score which is the sum of each item score. To calculate the validity of the measuring instrument used the formula:

$$r \text{ count} = \frac{n(\sum X_i Y_i) - (\sum X_i)(\sum Y_i)}{\sqrt{\{n \cdot \sum X_i^2 - (\sum X_i)^2\} \cdot \{n \cdot \sum Y_i^2 - (\sum Y_i)^2\}}}$$

Where:

r count = Correlation coefficient

X_i = Total item score

Y_i = Total score

n = Number of respondents

Then calculated by t-test with the formula:

$$t_{hitung} = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

Where:

t = Value t count

r = Correlation coefficient of r count

n = Number of respondents

Distribution (Table t) for = 0.05 and degrees of freedom (dk = n-2)

Decision rule: If t count > t table means valid, otherwise tcount < t table means invalid

Reliability Test

Reliability test was conducted to obtain the level of accuracy (reliability or constancy) of the data collection instrument (instrument) used. The instrument reliability test was carried out using the alpha formula. The method to find internal reliability is to analyze the reliability of the measuring instrument from one measurement, the formula used is Alpha.

The steps for finding the reliability value with the Alpha method are as follows:

Step 1: Calculate the Variance of each item's score with the formula:

$$S_i = \frac{\sum X_i^2 - \frac{(\sum X_i)^2}{N}}{N}$$

Where:

- Si = Variance of each item's score
- $\sum X_i^2$ = Sum of squares of items Xi
- $(\sum X_i)^2$ = Number of Si items squared
- N = Number of respondents

Step 2: Then add up the variance of all items with the formula:

$$S_i = S_1 + S_2 + S_3 + \dots + S_n$$

Where:

- Si = Total Variance of all items
- $S_1 + S_2 + S_3 + \dots$
- Sn = Variance of 1,2,3,.....n item

Step 3: Calculate the total variance with the formula:

$$S_t = \frac{\sum X_t^2 - \frac{(\sum X_t)^2}{N}}{N}$$

Where:

- St = Total variance
- $\sum X_t^2$ = Sum of squares X total
- $(\sum X_t)^2$ = Total X squared

Step 4: Enter the Alpha value with the formula:

$$r_{11} = \left(\frac{K}{K-1} \right) \left(1 - \frac{\sum S_i}{S_t} \right)$$

Where:

- r11 = Reliability Value
- Si = Total score variance of each item
- St = Total variance
- K = Number of items

Then tested with instrument reliability test performed with the Pearson Product Moment Correlation formula with the early-late splitting technique, namely:

$$r_b = \frac{n(\sum XY) - (\sum X)(\sum Y)}{\sqrt{\{n\sum X^2 - (\sum X)^2\} \{n\sum Y^2 - (\sum Y)^2\}}}$$

This price of r xy or rb only shows half-test reliability. Therefore, it is called r beginning-end. To find the reliability of all tests, the Spearman Brown formula is used, namely:

$$r_{11} = \frac{2 \cdot r_b}{1 + r_b}$$

To determine whether the correlation coefficient is significant or not, the distribution (Table r) for alpha 0.05 with degrees of freedom (dk = n-2). Then make a decision comparing r11 with r table. The decision rules: If r11 > r table means reliable and r 11 < r table means unreliable.

Normality Test

Normality test is a test to measure whether the data in the study has a normal distribution or in other words the samples taken are from the same population. The normality test will test the data for the independent variable (X) and the dependent variable (Y).

The resulting regression equation is normally distributed or not. A data is said to be normally distributed if the real data lines (dots) follow the diagonal line.

The purpose of the normality test is, of course, to find out whether a variable is normal or abnormal here in the sense that it has a normal data distribution. Normal or not based on the standard normal distribution of data with the same mean and standard deviation. So the normality test is basically a comparison between the data we have with data with a normal distribution which has the same mean and standard deviation as our data.

What is the importance of having data that is normally distributed? Data that has a normal distribution is one of the conditions for doing a parametric test. For data that does not have a normal distribution, of course, the analysis must use a nonparametric test.

Data that has a normal distribution means that it has a normal distribution as well. With this kind of data profile, the data is considered biased to represent a population.

Result & Discussion

Multiple Linear Regression

Multiple regression aims to calculate the magnitude of the influence of the independent variable on a criterion variable that must be met for multiple regression, namely the independent variable and the dependent variable must be on an interval scale. The general formula for multiple linear regression is:

$$Y = a + b_1x_1 + b_2x_2$$

Note: Y: Dependent variable (dependent variable) Customer Decision in Taking Consumptive Credit Facilities

X1: Independent variable (independent variable) Product Line

X2: Independent variable (independent variable) Price

X3: Independent variable (independent variable) Promotion

a: Regression constant

b: The slope of the regression line

In this study, the number of samples used was 100 respondents with 40 statements each, which are consumer credit customers of the Banking in Jakarta, which were

obtained by distributing a list of statements or questionnaires to obtain information directly from respondents as the object of research. Then research is carried out according to the predetermined score or weight

to determine the overall level of customer satisfaction using a Likert scale.

Regression between product line (X₁), price (X₂), and promotion (X₃) on customer decisions.

Table 2: Coefficients table

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	7.760	2.684		2.891	.005	2.437	13.083		
Product line	.263	.103	.283	2.543	.012	.058	.468	.343	2.916
Price	.329	.111	.330	2.963	.004	.109	.550	.344	2.906
Promotions	.206	.086	.219	2.406	.018	.036	.376	.515	1.940

a. Dependent Variable: Customer Decision

The table above shows a simple linear regression equation between product line variables (X₁), price (X₂), and promotions (X₃) on customer decisions (Y) with the following equation:

$$Y = 7.760 + 0.263X_1 + 0.329X_2 + 0.206X_3$$

1. If the product line variable increases by 0.263 with the assumption of price and promotion variables, it will be able to increase customer decisions by 0.263.
2. If the price variable increases by 0.329 with the assumption of product line and promotion variables, it will be able to increase customer decisions by 0.329.
3. If the promotion variable is 0.206 with the assumption of product line and price variables, it will be able to increase customer decisions by 0.206.
4. If $t_{count} > t_{table}$, then H_0 is rejected. Based on the results of linear regression calculations $t_{count} = 2,543 > t_{table} = 1,985$ then H_0 is rejected. This means that there is a partially significant influence between product lines on customer decisions.
5. If $t_{count} > t_{table}$, then H_0 is rejected. Based on the results of linear regression calculations $t_{count} = 2,963 > t_{table} = 1,985$ then H_0 is rejected. This means that there is a partially significant effect between prices on customer decisions.
6. If $t_{count} > t_{table}$, then H_0 is rejected. Based on the results of linear regression calculations $t_{count} = 2,406 > t_{table} = 1,985$ then H_0 is rejected. This means that there is a partially significant influence between promotions on customer decisions.
7. If $F_{count} > F_{table}$, then H_0 is rejected. Based on the results of multiple linear regression calculations $F_{count} = 43,880 > F_{table} = 2,71$, then H_0 is rejected. There is a significant effect simultaneously (together) between product lines (X₁), price (X₂), and promotions (X₃) on customer decisions (Y).

Research Implications

The implication of the results of this study is that after all data has been collected and the results of the analysis have been completed, first it is found that customer assessments of product lines, prices, and promotions on customer decisions in taking Bank consumer credit facilities and respondents' answers tend to be uniform. Furthermore, after the results of the questionnaire were analyzed using multiple linear regression analysis, it was found that:

1. Research findings show that the product line (X₁) has a significant influence on customer decisions (Y) in taking consumer credit facilities at Bank, with $t_{count} =$

2,543 > $t_{table} = 1,985$. This shows the product line of Bank consumer credit in accordance with customer needs.

2. Research findings show that price (X₂) has a positive and significant influence on customer decisions (Y) in taking consumer credit facilities at Bank, with $t_{count} = 2,963 > t_{table} = 1,985$. This shows that the price given (sold) to customers meets customer expectations, where the price offered (sold) is considered quite cheap compared to competing banks.
3. Research findings show that promotion (X₃) has a positive and significant influence on customer decisions (Y) in taking consumer credit facilities at Bank in Jakarta, with $t_{count} = 2,406 > t_{table} = 1,985$. This shows that the promotion is able to attract customers to take consumptive credit facilities at Bank in Jakarta, where the promotion has advantages compared to other banks, thus influencing customer decisions in taking consumptive credit at Bank in Jakarta.
4. Research findings show that product line (X₁), price (X₂), and promotion (X₃) together have a positive and significant influence on customer decisions (Y) in taking consumer credit facilities at Bank in Jakarta, with $F_{count} = 43,880 > F_{table} = 2,71$.

Conclusion

There is a positive and significant effect of the Product Line variable (X₁) on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y). It is proven that Product Line (X₁) has a positive effect of 47.3% on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y), while the remaining 52.7% is influenced by other factors. And based on the results of the T test, it shows that $t_{count} > t_{table}$ so it can be stated that the Product Line variable (X₁) has a partial influence on the Customer Decision (Y).

There is a positive and significant effect of the Price variable (X₂) on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y). It is proven that Price (X₂) has a positive effect of 48.6% on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y), while the remaining 51.4% is influenced by other factors. And based on the results of the T test, it shows that $t_{count} > t_{table}$ so it can be stated that the Price variable (X₂) has a partial influence on the Customer Decision (Y).

There is a positive and significant effect of the Promotion variable (X₃) on Customer Decisions in Taking Consumptive Credit Facilities at the Bank (Y). It is proven that Promotion (X₃) has a positive effect of 38.7% on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y), while the remaining 61.3% is

influenced by other factors. And based on the results of the T test, it shows that $t_{count} > t_{table}$ so it can be stated that the Promotion variable (X3) has a partial influence on the Customer Decision (Y).

Together, the Product Line (X1), Price (X2), and Promotion (X3) variables have a positive and significant impact on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y). It is proven that Product Line (X1), Price (X2), and Promotion (X3) have a positive effect of 56.1% on Customer Decisions in Taking Consumptive Credit Facilities at Banks (Y), while the remaining 43.9% is influenced by factors -other causative factors.

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