

The Influence of The Marketing Mix on Customer Decisions to Choose Gold Savings at PT Pegadaian Branch of Pematangsiantar City in 2024

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ABSTRACT

This research aims to analyze the influence of the Marketing Mix on customers' decisions to choose gold savings, both partially and simultaneously at PT Pegadaian Pematangsiantar City Branch. The type of research used is quantitative descriptive. The population in this study were all customers who chose gold savings at PT Pegadaian Pematangsiantar City Branch and the sample size in this study was determined by making the population into a sample, so that the sample for this study was 50 respondents. The data source in this research is primary data using a research instrument in the form of a questionnaire. The data collection method used is survey research. This research uses multiple linear regression analysis for statistical analysis and the regression model has been tested first in the classic assumption test. The results of this research state that simultaneous testing shows that there is a significant influence of product, price, location and promotion together on customers' decisions to choose gold savings at PT Pegadaian, Pematangsiantar City Branch. In the calculated F test $591.371 > F \text{ table } 2.578739$, with a significant value of 0.05, it was stated that there was a significant influence between the Marketing Mix on the Customer's Decision to Choose Gold Savings at PT Pegadaian Pematangsiantar City Branch. Multiple regression analysis shows that partially the consumer's decision to choose gold savings (Y) is influenced significantly by Product and Promotion, meanwhile price and location show that these variables have no significant partial influence (the value in the Sig. column is greater than 0.05).

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1. INTRODUCTION

In the era of globalization, competition in the financial sector is getting tighter, especially in the banking sector and other financial institutions. The tight competition in the banking sector encourages financial institutions to continue to improve marketing strategies aimed at retaining and attracting new customers.

Financial institutions are one of the institutions that provide financial services to the community, and generally financial institutions are regulated by financial regulations from the government. In Indonesia, financial institutions are divided into two groups, namely, bank financial institutions and non-bank financial institutions. One of the non-bank financial institutions in Indonesia that has community financing activities is Pegadaian. (Fuadi, 2021)

A pawnshop is an agency or organization that operates in the field of money lending services by pawning an item as collateral. This institution is engaged in pawn and loan services where valuables are used as collateral. Pawnshops are activities that guarantee valuables to obtain money and the collateral will be redeemed by their customers according to the agreement of both parties (Kasmir, 2016:231). In practice, individuals or companies can apply for loans to pawnshops by providing valuables such as gold, jewelry, precious metals, or electronics as collateral. The loan value given is usually a small portion of the market value of the goods used as collateral. (Sihite et al., 2024).

2. RESEARCH METHOD

Marketing mix is a combination of variables or activities that are the core of the marketing system. This means that the marketing mix is a collection of variables that companies can use to influence consumer responses. So that with the variables used by the company, it will create a combination that provides maximum results. (Suryani, 2020)

According to Kotler and Armstrong (2019:58) the elements or elements of the marketing mix consist of:

- a) *Products*(Product)
- b) *Price*(Price)
- c) *Place*(Location)
- d) *Promotion*(Promotion)

A product is an entity that has functional value and can be used by customers to achieve certain goals. In theory, a product includes all the results of a business offered to the market for use or consumption, so that it can meet the needs and desires of the community. In the context of the marketing mix, products include various aspects such as variety, quality, design, features, brand name, packaging, size, service, warranty, and returns. (Nuryakin, 2019). This element covers all aspects related to the product or service offered by the company to customers. A product can be in the form of goods, places, people, or ideas. Included in the product are services, events, people, places, organizations, ideas or a mixture of all of these. (Nuryakin, 2019).

Basically, consumers are not just buying a number of attributes when buying a product. They are actually also buying satisfaction of their desires in the form of benefits that are expected to be received from the product.

According to Kotler et al. (2020:233), it is anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need. Products include more than just tangible objects, such as cars, clothes or mobile phones. Broadly defined, products also include services, events, people, places, organizations and ideas or a mixture of all of them. (li & Theoretical, 2020).

Price according to Kotler and Armstrong (2019: 345) is the amount of money charged for a product, or the amount of value that customers exchange for the benefits of having or using it. The only element of the marketing mix that generates revenue is price, all other elements are costs. (li, 2020)

Place (location) in the marketing mix is basically a form of distribution channel that determines where the product can be sold and purchased. Distribution channels in this marketing mix include aspects of product completeness, location, inventory, facilities, storage, distribution and transportation. (Main et al., 2023)

According to Kotler and Armstrong in Tombeng et al., (2019), location is a variety of company activities to make the products produced or sold affordable and available to the target market, in this case related to how to deliver products or services to consumers in strategic locations. (Pally, 2023)

3. RESULTS AND DISCUSSIONS

In the first statement "The Quality of Gold Savings at PT. Pegadaian Influences My Decision to Choose this Product" aims to find out the customer's response to the selected gold savings product, the results of the questionnaire can be seen in table 5.1.

Table 1.Result of Answer to Statement "The quality of Gold Savings at Pegadaian influences my decision to choose this product."

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	1	5	29	15	50
Percentage	0	2	10	58	30	100
Mark	0	2	15	116	75	208

Table 2.Statement Answer Results "The packaging of the Gold Savings product in the form of a savings book gives a professional and convincing impression"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	3	10	28	9	50
Percentage	0	6	20	56	18	100
Mark	0	6	30	112	45	193

Table 3.Statement Answer Results "The services provided by Pegadaian are very satisfying and influence my decision to choose the Gold Savings product"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	2	15	20	13	50
Percentage	0	4	30	40	26	100
Mark	0	4	45	80	65	194

Table 4.Statement Answer Results "The ease of returning or exchanging savings products at Pegadaian influences my decision to choose this product"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	2	2	28	18	50
Percentage	0	4	4	56	36	100
Mark	0	4	6	112	90	212

Respondents' Answers to the Price Variable (X2)

Price is an important factor that determines how customers can buy, save and sell gold.

Pricing at PT. Pegadaian, especially for gold savings products, follows several mechanisms and factors that are considered transparently and fairly.

For the price variable, the statements submitted to respondents were:

1. The Gold Savings price information displayed in the Pegadaian brochure catalog influenced my decision to choose the Gold Savings product.
2. The discount offered by Pegadaian was one of the main factors in my choosing Gold Savings at Pegadaian.
3. Flexibility such as payment with a certain value, on the Gold Savings product at Pegadaian influenced my decision to choose this product.
4. Credit requirements in the form of down payment, installment period, etc., influenced my decision to choose this Gold Savings product.

In the first statement "The information on Gold Savings prices displayed in the catalog in the form of a Pegadaian brochure influences my decision to choose a Gold Savings product" aims to find out the customer's response to the gold savings product chosen,

Table 5.Statement Answer Results "Gold Savings price information displayed in the catalog in the form of a Pegadaian brochure influences my decision to choose a Gold Savings product"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	5	6	16	10	13	50
Percentage	10	12	32	20	26	100
Mark	5	12	48	40	65	170

Table 6.The Results of the Answer to the Statement "Discounts offered by Pegadaian"
"This is one of the main factors in my choosing Gold Savings at Pegadaian"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	18	12	13	6	1	50
Percentage	36	24	26	12	2	100
Mark	18	24	39	24	5	110

Table 7.Statement Answer Results "Flexibility such as payments with a certain value, on the Gold Savings product at Pegadaian influences my decision to choose this product"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	6	8	5	18	13	50
Percentage	12	16	10	36	26	100
Mark	6	16	15	72	65	174

Table 8.Results of the Answer to the Statement "Credit requirements in the form of down payment, installment period, etc., influence my decision to choose this Gold Savings product"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	4	4	14	18	10	50
Percentage	8	8	28	36	20	100
Mark	4	8	42	72	50	176

Table 9.Statement Answer Results "The strategic and easily accessible location of Pegadaian is one of the reasons I chose Gold Savings at Pegadaian"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	2	21	22	5	50
Percentage	0	4	42	44	10	100
Mark	0	4	63	88	25	180

Table 10.Statement Answer Results "I feel comfortable choosing Savings Gold at Pegadaian because of its trusted gold storage facilities."

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	1	1	10	16	22	50
Percentage	2	2	20	32	44	100
Mark	1	2	30	64	110	207

Table 11.Statement Answer Results "Easy transportation access to the Pegadaian Branch in Pematangsiantar City influences my decision in choosing Gold Savings at Pegadaian"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	2	1	25	19	3	50
Percentage	4	2	50	38	6	100
Mark	2	2	75	76	15	110

Table 12. Statement Answer Results “The information about Gold Savings at Pegadaian that I saw through electronic media such as television and radio influenced my decision to choose this product.”

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	1	2	14	22	11	50
Percentage	2	4	28	44	22	100
Mark	1	4	42	88	55	190

Table 13. Statement Answer Results “Pegadaian employees provide clear and convincing explanations about the Gold Savings product, which influences my decision to choose the Gold Savings Product at Pegadaian.”

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	1	4	21	24	50
Percentage	0	2	8	44	22	100
Mark	0	2	12	84	120	218

Table 14. Statement Answer Results "Social activities and publications carried out by Pegadaian to the public, increase my trust in the Gold Savings product at Pegadaian"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	3	10	18	17	2	50
Percentage	6	20	36	34	4	100
Mark	3	20	54	68	10	155

Table 15. Statement Answer Results “Promotional information delivered directly by Pegadaian to me influenced my decision to choose the Gold Savings product at Pegadaian.”

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	1	6	26	17	50
Percentage	0	2	12	52	34	100
Mark	0	2	18	104	85	209

Table 16. Statement Answer Results "I feel safe saving gold at Pegadaian because of the guarantee of security and authenticity of the products offered"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	0	1	13	36	50
Percentage	0	0	2	26	72	100
Mark	0	0	3	52	180	235

Table 17. Statement Answer Results "Gold Savings Products at Pegadaian fulfill my needs for long-term investment"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	0	3	7	40	50
Percentage	0	0	6	14	80	100
Mark	0	0	9	28	200	237

Table 18.Statement Answer Results "I chose Gold Savings at Pegadaian because the prices offered are competitive compared to other places"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	0	4	18	28	50
Percentage	0	0	8	36	56	100
Mark	0	0	12	72	140	224

Table 19.Statement Answer Results "I chose the Gold Savings product at Pegadaian because the service provided by Pegadaian to customers is responsive and helps customers to better understand this product."

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	0	2	14	34	50
Percentage	0	0	4	28	68	100
Mark	0	0	6	56	170	232

Table 20.Statement Answer Results "Pegadaian provides clear and transparent information regarding Gold Savings products, so I feel confident in choosing it"

Information	STS	TS	N	S	SS	Total
Weight	1	2	3	4	5	
Frequency	0	0	1	9	40	50
Percentage	0	0	2	18	80	100
Mark	0	0	3	36	200	239

Table 21.Descriptive Statistics Results Descriptive Statistics Results

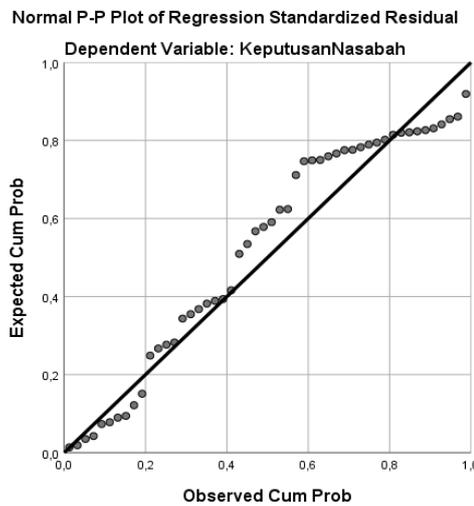
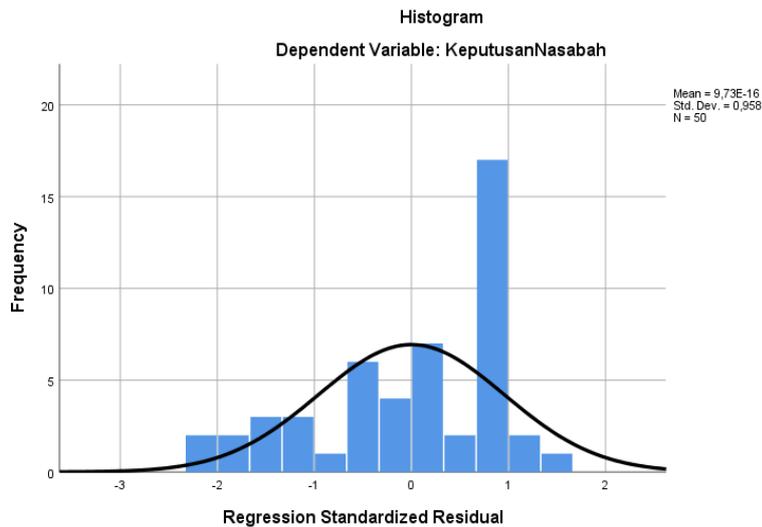
	Mean	Std. Deviation	N
Product	16.14	2,304	50
Price	12.60	4,036	50
Location	11.14	1,980	50
Promotion	15.44	2,549	50
Product Selection Decision	23.34	2,086	50

Table 22.Results of Validity Testing of Variables X and Y

Variables	Statement	Pearson Correlation	R Table	Information
Product (X1)	X1-1	0.727	0.273	Valid
	X1-2	0.724	0.273	Valid
	X1-3	0.792	0.273	Valid
	X1-4	0.796	0.273	Valid
Price (X2)	X2-1	0.823	0.273	Valid
	X2-2	0.760	0.273	Valid
	X2-3	0.854	0.273	Valid
	X2-4	0.844	0.273	Valid
Location (X3)	X3-1	0.747	0.273	Valid
	X3-2	0.838	0.273	Valid
	X3-3	0.793	0.273	Valid
Promotion (X4)	X4-1	0.713	0.273	Valid
	X4-2	0.800	0.273	Valid
	X4-3	0.787	0.273	Valid
	X4-4	0.779	0.273	Valid
Buying decision (Y)	Y1-1	0.777	0.273	Valid
	Y1-2	0.787	0.273	Valid
	Y1-3	0.709	0.273	Valid
	Y1-4	0.767	0.273	Valid
	Y1-5	0.774	0.273	Valid

Table 23.Reliability Test Results

Variables	Alpha	Limitation	Information
Product (X1)	0.753	0.70	Reliable
Price (X2)	0.837	0.70	Reliable
Location (X3)	0.703	0.70	Reliable
Promotion (X4)	0.758	0.70	Reliable
Product Selection Decision (Y)	0.812	0.70	Reliable



One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1.99965200
Most Extreme Differences	Absolute	,176
	Positive	,109
	Negative	-,176
Test Statistics		,176
Asymp. Sig. (2-tailed)		,001c
Monte Carlo Sig. (2-tailed)	Sig.	,081d

	99% Confidence Interval	Lower Bound	,074
		Upper Bound	,088
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 2000000.			

Table 24. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17,249	3,371		5,118	,000		
	Product	,059	,132	,065	,447	,657	,960	1,042
	Price	,067	,077	,129	,865	,392	,922	1,085
	Location	,180	,152	,171	1,191	,240	,987	1,013
	Promotion	,148	,119	,181	1,248	,218	,970	1,031

a. Dependent Variable: Customer Decision

4. CONCLUSION

Based on the results of the research and discussion that have been presented previously, it can be concluded from this study regarding the analysis of the influence of the marketing mix on customer decisions to choose gold savings at PT. Pegadaian Cabang Kota Pematangsiantar, the author concludes: 1) The coefficient of determination value is 0.980, meaning that 98% of the ability of the dependent variable, namely the Customer's Decision to Choose Gold Savings (Y) in this study can be explained by independent variables such as Product (X1), Price (X2), Location (X3), and Promotion (X4) by 98%, while the remaining 2% is explained by other variables not included in this study such as People, Process, and Physical Evidence. 2) The marketing mix variable that has the most dominant influence on customer decisions is the Product marketing mix (X1). While the variable that has the lowest influence on customer decisions is the Location marketing mix (X2). 3) Of the four independent variables, there are 2 (two) independent variables that have a partial influence on customers' decisions to choose gold savings, namely the Product variable (X1) and the Promotion variable (X4).

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