The Influence of The Marketing Mix on The Decisions Of Umkm In Choosing People's Business Credit in The Covid-19 Pandemic Time at Bri Unit Karya Medan

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Abstract

This study aims to determine the effect of the Marketing Mix on Purchasing Decisions in choosing KUR products at BRI Unit Karya Medan jointly or simultaneously and partially as well as knowing the variables that have a positive and negative effect on Decisions in choosing KUR products at BRI Unit Karya Medan. The type of research used is a quantitative approach. The sampling technique uses Non Probability Sampling using Accidental Sampling research types. The number of samples in this study amounted to 80 respondents. Methods of data collection through the distribution of questionnaires. The data analysis technique used is descriptive analysis and multiple linear regression analysis, coefficient of determination, t test (partial) and F test (simultaneous). The results showed that the Fcount value was 6.338 with a significance of 0.000. Known ftable with an alpha of 5% or 0.05 of 2.14. The results of these calculations show that Fcount is greater than Ftable, namely 6.338 > 2.14 with smaller significance than alpha, namely 0.000 <0.005. Based on the results of the t test it can be seen that there is one independent variable that partially has a positive or significant influence on purchasing decisions, namely Process (process), while the variables that have no influence significant to Purchase Decision are Product, Price, Place, Promotion, People and Physical Evidence variables. The dominant variable on purchasing decisions is Process.
Keywords: Marketing Buran, 7P, Purchasing Decisions, KUR Products, BRI Unit Karya Medan.

1. INTRODUCTION

At the start of Covid-19, Indonesia imposed a Large-Scale Social Restrictions (PSBB) policy to suppress the spread of the Corona virus. The government is trying to optimize the condition of the Indonesian economy in the framework of empowering Micro, Small and Medium Enterprises (MSMEs). MSME is a business unit that has an important role as a booster for increasing the value of a country's economy. The hit of the MSME sector has caused a decline in the economy because MSMEs have a very large contribution to the national economy (www.Djkn.kemenkeu.go.id, 2020). Following are the results of the 2020 negative economic growth survey.
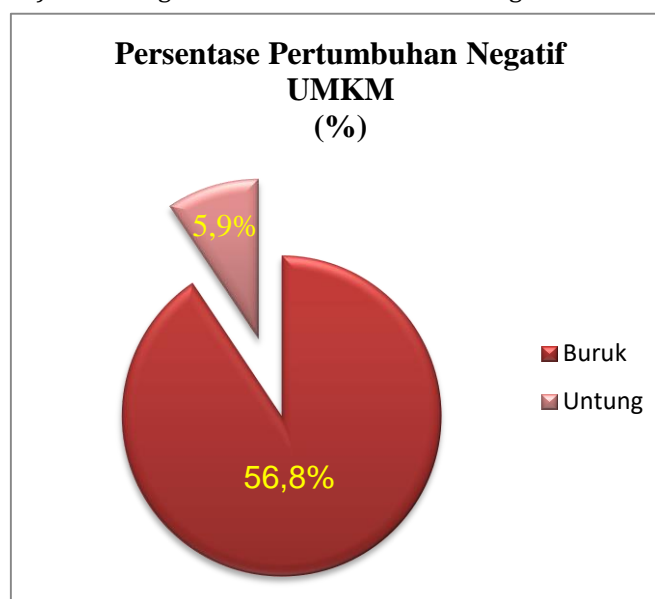
Picture 1.1. Negative Growth of UMKM During PSBB
Source: Researcher, 2022

Negative growth in UMKM lies in capital problems. The efforts of the Indonesian government to provide sources of financing or capital include providing credit guarantees for UMKM, one of which is through People's Business Credit (KUR). Based on the Regulation of the Coordinating Minister for the Economy Number 11 of 2017 concerning Guidelines for the Implementation of People's Business Credit, one of the recipients of KUR consists of UMKM, UMKM development and empowerment policies include increasing access to financing sources, developing entrepreneurship, increasing UMKM product markets, and reforming MSME regulations. KUR distribution is carried out through the direct method of being able to access KUR at the branch office or sub-branch office of the Executing Bank. The positive achievement in the KUR program is inseparable from the cooperation of the largest KUR implementing bank, namely Bank BRI with a ceiling of IDR 87,899,721 and a total of 4,072,416 debtors throughout 2021 (www.bri.co.id/kur).

PT Bank Rakyat Indonesia Tbk. divided into several branches throughout Indonesia, one of which is the BRI Office Gatot Subroto Medan Branch which is located at Jl. Gatot Subroto, Sei Sikambing C. II, Kec. Medan Helvetia, Medan City, North Sumatra. BRI Gatot Subroto Branch also oversees several units and one of them is the BRI Unit Karya on Jl. The work of Sei Agul Baru, Medan City, North Sumatra. The following is data on the realization of People's Business Credit (KUR) against targets at BRI Unit Karya.

Tabel 1.1. Ranking Data of Units Under the Gatot Subroto Branch Office Year 2021

No	Unit	Laba	*Outstading* Pinjaman	Penyaluran KUR
1	Unit Karya	98,89%	112,75%	81,42%
2	Unit Sukarame	95,67%	109,53%	77,45%
3	Unit Panca Budi	97,51%	111,37%	80,04%
4	Unit Sei Sikambing	96,78%	110,64%	79,31%
5	Unit Petisah	95,34%	109,2%	77,87%
6	Unit Johor	94,59%	108,45%	77,12%

Source: BRI Unit Karya Medan Micro and Credit Section, 2021

The reason for the author choosing to do research at the BRI Work Unit is because the author was directly involved in the form of Field Work Practice (PKL) at the Gatot Subroto Medan Branch Office from July 2020 to September 2020 and researched at the Work Unit because the author saw the data attached based on table 1.2. above that the Work Unit is in the top ranking for the highest percentage in distributing People's Business Credit (KUR) under KC Gatot Subroto where the author conducts street vendors. Therefore, the author is interested in conducting further research and finding out the causes of the problems with the realization of KUR Unit Karya which is in the highest position among other units with KUR realization for the number of customers at BRI Unit Karya Medan in 2019-2021.

Table 1.2. Table of Realization of KUR Against Number of Customers at
BRI Medan in 2019-2021

Tahun	Pencapaian Terhadap Target (100 %)	Jumlah Nasabah
2019	72,2 %	193
2020	74,3 %	294
2021	83,4 %	384
TOTAL		871

Sumber:
Bagian Mikro dan Kredit BRI Unit Karya Medan, 2021

Based on the table above, it shows that the number of People's Business Credit (KUR) customers in 2019 recorded a customer target achievement of 72.2% with a total of 193 customers, compared to 2020 the target increased by 74.3% with a total of 294 customers and in 2021 achievement of the target recorded an increase of 83.4% with a total of 384 customers. The increase in target achievement in 2021 is a good phenomenon and a positive impact during the Covid-19 pandemic that entered Indonesia so that the performance of the KUR program can increase the percentage of target achievement and the number of KUR customers in 2021.

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The definition of each of the 7P marketing mix variables includes that products are goods or services produced for use by consumers to meet needs and provide satisfaction. Price is a value that is made to be a benchmark for the value of an item where price is a medium of exchange used to get goods/services with a certain amount of money. Location means relating to where the service company carries out activities, location refers to various marketing activities trying to facilitate and expedite the distribution and delivery of goods and services. Promotion is an activity that seeks to disseminate information, influence the target market. Promotional activities include advertising, personal selling, sales promotion, publicity and direct marketing. People are all actors who play a role in service delivery. Physical facilities are the physical environment where services are made that directly interact with consumers. The process includes a series of activities that consumers go through in consuming services. Fast, easy and friendly service processes provide more consumer value to a product [1].

The results of research conducted in several banks, especially at PT. Bank Rakyat Indonesia (BRI) Persero Tbk. shows that products, prices, locations, promotions, employees, service processes and physical facilities have a significant effect on customer decisions in choosing People's Business Credit (KUR) at the BRI Kemiling Unit [1]. Other research proves that the existence of People's Business Credit (KUR) for Business, Micro, Small and Medium Enterprises (MSMEs) has a positive and significant effect on product, price, location, promotion, and people variables on the decisions of MSME actors in choosing KUR during the Covid-19 period. 19 at Bank BRI Bungleleng Branch, Bali (Rama Ari Saputra, 2021). Reinforced by research in 2022 showing that product, place, promotion, employees have a significant effect, while garha and physical evidence have no effect on customer decisions in choosing KUR [3].

Based on observations made, that BRI Unit Karya Medan has increased the number of customers taking the KUR program. This is because the KUR program is felt to be able to ease the need for supporting funds for KUR customers, the interest rates offered are considered suitable among small market traders, the bank's strategic location, close to traditional markets and easy to reach various public transportation, promotions through a different approach. carried out by employees of the KUR program bank to small traders in traditional

markets, employees who feel polite and respectful in conveying information about the KUR program, fast and safe process of filing and disbursement requirements as well as physical facilities that are comfortable and meet banking standards. The results of direct observation and through interviews with several business actors that the author has carried out, so through these conditions the author is interested in proving how much influence each and all of the 7P marketing mix variables have on customer decisions in choosing the KUR program by taking the title **"The Influence of the Marketing Mix Against the Decision of Micro, Small and Medium Enterprises (MSMEs) in Choosing People's Business Credit (KUR) during the Covid-19 Pandemic at the BRI Unit Karya Medan "**.

2. METHODOLOGY

2.1 Research Basic Framework

The most important thing in a good product when it can increase the value of the product, then the product influences everything that can be offered. "Products are anything that can be offered in the market to satisfy consumer needs and wants" (Alma, 2020). The same thing with "Price is the amount of money charged for a product or service or the amount of value exchanged by consumers for the benefits of having or using the product or service" [4]. Location is a distribution decision that concerns the ease of access to services for potential customers. This relates to how to deliver services to customers and where the company's location is strategic [4]. "Promotion is communicating information between sellers and potential buyers or other people in the channel to influence attitudes and behavior" [5]. "A process is a series of systematic steps, or steps that are clear and can be taken repeatedly, to achieve the desired result. If taken, each of these stages consistently leads to the desired result" [5]. "People are all human beings who play a role in playing a part in services that can influence buyer perceptions" [5]. [5]. The most important thing in selling services is how the company can see and analyze the target (customer) in choosing the product offered, namely People's Business Credit (KUR).
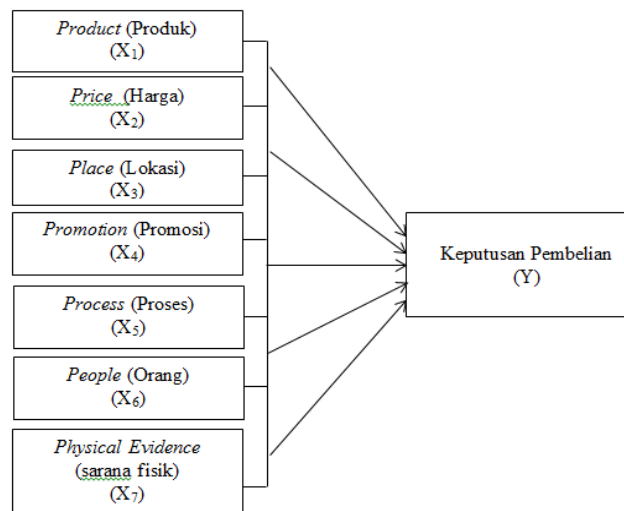
Picture 2.1. Thinking Framework
Source: Alma (2020), Pramulia, Mandey (2019), Priyono (2018)

2.2 Characteristic Of Responden

Tabel 2.2.1. Research Respondents by Gender

No	Gender	Amount	Percentage
1	Man	45	56%
2	Woman	35	44%
	Total	80	100%

Source: Data processed by researchers, 2022

Tabel 2.2.2. Research Respondents by Age

No	Usia	Amount	Percentage
1	21 – 30 year	40	50%
2	31 – 40 year	30	38%

3	41 – 50 year	10	13%
	Total	80	100%

Source: Data processed by researchers, 2022

Tabel 2.2.3. Research Respondents by Type of Business

No	Type of business	Amount	Percentage
1	Food	25	31%
2	Traditional Market Traders	35	44%
3	Food stalls	15	19%
4	Wholesaler	5	6%
	Total	80	100%

Source: Data processed by researchers, 2022

Table 2.2.4. Research Respondents based on Income/Month

No	Income/Month	Amount	Percentage
1	Rp. 2.000.000 – Rp. 3.000.000	25	31%
2	Rp. 3.000.000 – Rp. 5.000.000	15	19%
3	Rp. 5.000.000 – Rp. 7.000.000	35	44%
4	>Rp. 7.000.000	5	6%
	Total	80	100%

Source: Data processed by researchers, 2022

3. RESULT DAN DISCUSSION

3.1. Validity And Reliability Test Result
3.1.1. Validity Test

Table 3.1.1. Validity Result

Variabel	Item	r-Count	r-Table	Information
Produk (X1)	1	0,518	0,312	Valid
	2	0,328	0,312	Valid
Price (X2)	3	0,314	0,312	Valid
	4	0,518	0,312	Valid
Place (X3)	5	0,444	0,312	Valid
	6	0,745	0,312	Valid
Promotion (X4)	7	0,605	0,312	Valid
	8	0,702	0,312	Valid
People (X5)	9	0,521	0,312	Valid
	10	0,648	0,312	Valid
Process (X6)	11	0,452	0,312	Valid
	12	0,584	0,312	Valid
Physiscal Eidence (X7)	13	0,366	0,312	Valid
	14	0,335	0,312	Valid
Faktor Pribadi (Y1)	15	0,394	0,312	Valid
	16	0,648	0,312	Valid
Faktor Budaya (Y2)	17	0,366	0,312	Valid
Faktor Sosial (Y3)	18	0,654	0,312	Valid
Faktor Psikologi (Y4)	19	0,366	0,312	Valid
	20	0,378	0,312	Valid

Source: Results of SPSS data processing, 2022

3.1.2. Reliability Test

Table 3.1.2. Reliability Result

Reliability Statistics

Cronbach's Alpha	N of Items
.856	20

Source: Results of SPSS data processing, 2022

Table 3.1.3. Reliabilitas Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRODUK_1	65.875	69.804	.547	.847
PRODUK_2	65.375	72.907	.304	.854
PRICE_1	65.375	72.804	.287	.855
PRICE_2	65.875	69.804	.547	.847
PLACE_1	65.500	71.897	.300	.855
PLACE_2	66.275	61.128	.722	.835
PROMOTION_1	66.775	66.640	.544	.845
PROMOTION_2	66.850	67.003	.542	.845
PEOPLE_1	66.625	69.420	.363	.853
PEOPLE_2	66.725	66.307	.542	.845
PROCESS_1	66.025	70.487	.319	.855
PROCESS_2	65.825	69.892	.487	.848
PHYSICALEVIDENCE_1	65.575	71.430	.398	.852
PHYSICALEVIDENCE_2	65.875	71.599	.376	.852
KEPEMBELIAN_1	65.450	71.997	.339	.853
KEPEMBELIAN_2	66.725	66.307	.542	.845
KEPEMBELIAN_3	65.575	71.430	.398	.852
KEPEMBELIAN_4	66.425	63.533	.578	.844
KEPEMBELIAN_5	66.375	71.779	.314	.854
KEPEMBELIAN_6	66.825	68.712	.385	.853

Source: Results of SPSS data processing, 2022

3.1.3. Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.581	2.777		9.213	0.000
	PRODUK	-0.407	0.268	-0.167	-1.519	0.133
	PRICE	0.025	0.241	0.010	0.102	0.919
	PLACE	-0.201	0.215	-0.119	-0.935	0.353
	PROMOTION	-0.292	0.155	-0.222	-1.883	0.064
	PEOPLE	0.020	0.149	0.016	0.134	0.894
	PROCESS	0.902	0.148	0.625	6.109	0.000
	PHYSICAL EVIDENCE	-0.445	0.224	-0.199	-1.990	0.050

a. Dependent Variable: KEP PEMBELIAN (Y)

Source: Results of SPSS data processing, 2022

$$Y = 25.581 + (-0.407) + 0.025x2 + (-0.201)x3 + (-0.292)x4 + 0.020x5 + 0.902x6 + (-0.445)x7 + e$$

3.1.4. Hypothesist Test

1. Uji t (Parsial)

Table 3.1.5. T Test(Parsial)

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Source: Results of SPSS data processing, 2022

2. Uji F (Simultan)

Tabel 2.1. Uji F (Simultan)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.143	7	19.735	6.338	.000[b]
	Residual	221.072	71	3.114		
	Total	359.215	78			

a. Dependent Variable: KEP PEMBELIAN

b. Predictors: (Constant), PHYSICAL EVIDENCE, PRICE, PROCESS, PROMOTION, PRODUK, PEOPLE, PLACE

Source: Results of SPSS data processing, 2022

3. Coefficient Determination Test (R^2)

Tabel 3.1. Hasil Uji Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620[a]	0.385	0.324	1.765

a. Predictors: (Constant), PHYSICAL EVIDENCE, PRICE, PROCESS, PROMOTION, PRODUK, PEOPLE, PLACE

Source: Results of SPSS data processing, 2022

4. CONCLUSION

The marketing mix is the four core components in marketing to influence consumers in making purchasing decisions. The four components are product, price, distribution channel and promotion. A product is something that a company offers to its customers. Price is the amount of money that must be paid by consumers to get the product. Distribution channels are the flow of product journeys from producers to reach by consumers. Promotions are ways that are used by companies to make consumers interested in making purchases of their products. Partially, the process variable is a variable that has a positive or significant effect on the decision to choose KUR products at the Medan Karya Unit BRI with a tcount (6.109 > 1.99346) and other independent variables, namely product, price, place, promotion, people, physical evidence are variables that do not affect the decision to choose KUR at BRI Unit Karya Medan.

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