

Analysis of Marketing Strategy for Pension Fund Savings Products in Improving Purchase Decisions for Customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office

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Abstract

The development of economic progress in the world today is followed by the increasing public need for the existence of a banking system, especially in the field of economic financing. Banking is one of the institutions that play a very important role in the economy of a country. The more developed the pattern of people's lives and the economic transactions of a country, the more it is necessary to increase the role of the banking sector through the development of its service products. Many financial institutions, including banks, offer various types of attractive products and facilities, thereby increasing competition in each financial institution and in general these products and facilities are utilized by people at all age levels, from children to the elderly. This study discusses the marketing strategy of the Pension Fund savings product in improving purchasing decisions. DPLK BNI is one of the business units of Bank BNI with a product called BNI Simponi (BNI Pension Savings) which provides pension program solutions for all levels of society regardless of their profession who wants to prepare themselves for prosperity in old age. In its operation, BNI DPLK acts as a trustee who collects contributions from participants, manages and develops funds optimally and professionally while taking into account the precautionary principle, thereby providing a sense of security for BNI DPLK participants. , promotions and physical evidence have an effect on purchasing decisions. The analytical method used is the validity test.

Keywords: *Product, Place, Promotion, Physical Evidence and Purchase Decision.*

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Introduction

The development of economic progress in the world today is followed by the increasing public need for the existence of a banking system, especially in the field of economic financing. Banking is one of the institutions that play a very important role in the economy of a country. Based on Law No. 10 of 1998 concerning banking, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and other forms in order to improve the standard of living of many people. The more developed the pattern of people's lives and the economic transactions of a country, it will require an increase in the role of the banking sector through the development of its service products. Many financial institutions, including banks, offer various types of attractive products and facilities, thereby increasing competition between each financial institution and in general, these products and facilities are utilized by the public at all age levels starting from children to the elderly (elderly). The process of activity in human life begins at the age of children until adulthood and when entering the stage of adult life, humans can already have the nature of responsibility for their own lives both now and for their lives in the future. This also happens in the world of work, when someone enters a productive age, of course, they will bring out all their potential. In general, some of the productive age groups are not aware of where the source of funding will come from when they enter retirement age, even though this can pose a risk of funding difficulties in future retirement. In addition, a person's curiosity about whether his retirement money is sufficient or not to finance his life in the future is still lacking. Retirement is a person's right to earn income after working for a number of years and has entered retirement age or there are other reasons in accordance with a predetermined agreement. Retirement can affect a person, especially for employees or employees who are used to working, in addition to the drastic changes they will face at retirement such as changes in economic income, daily activities, and social environment that will definitely change. At the time of entering retirement, an employee or employee will experience unpreparedness in dealing with it so that the psychological impact that will arise at the time of entering retirement is psychological disorders and health through stress, anxiety and depression (Muh Kadarisman, 2011). Retirement planning depends on retirement planning on the momentum and the amount of contributions allocated, the sooner you do retirement planning and the larger the retirement contributions set aside, the more maximum funds will be obtained later. Retirement planning focuses on preparing for retirement, when a person in the future is expected to still have the financial ability to meet needs with a quality that is not much different from his financial condition in his productive days. A study says the Pension Income Level (TPP) or replacement ratio of a person in retirement is 70% -80% of his last salary. This means that a worker needs a pension of 70% -80% of his last salary to finance his daily needs, besides that he can still maintain his lifestyle (Company profile & pension plan guidance DPLK BNI, 2019). In writing this research, one of the state-owned banks in Indonesia and located in Manado, North Sulawesi Province, is PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. PT Bank Negara Indonesia (Persero), Tbk was initially established in Indonesia as a central bank under the name "Bank Negara Indonesia" based on Government Regulation in Lieu of Law no. 2 of 1946 dated July 5, 1946. Furthermore, based on Law no. 17 of 1968, BNI was designated as "Bank Negara Indonesia 1946", and its status became a State-Owned Commercial Bank. Furthermore, BNI's role as a bank mandated to improve the people's economy and participate in national development is confirmed by Law no. 17 of 1968 concerning Bank Negara Indonesia 1946 (www.bni.co.id). Where BNI is one of the largest banks in Indonesia and is a government-owned financial institution. Some of the best products and

services have been tailored to the needs of customers from childhood, adolescence, adulthood, to retirement. One of the products available at BNI is the Simponi DPLK (Financial Institution Pension Fund) product. DPLK BNI was launched to the public at the time of BNI's 48th Anniversary, which is 5 July 1994, in accordance with Decree No. KEP/301/KM.17/1993 by the Minister of Finance of the Republic of Indonesia on 28 December 1993. One of the BNI Business units from DPLK BNI's product is BNI SIMPONI (BNI Pension Savings) which applies to all types of society, both individuals and corporations with various professions in the form of the Defined Contribution Pension Program (PPIP).the number of DPLK BNI account openings starting from 2017 to 2020. In 2017 the number of accounts was 6959, while in 2018 it decreased by 2.01% to 6819 accounts. And in 2019 it decreased by 4.66% to 6501, but in 2020 it increased by 8.89% to 7979 accounts. The increase in the number of accounts in 2020 was due to the current pandemic conditions increasing public awareness to prepare for their future by saving for future welfare, and the company also prepared more pension funds or severance reserves for employees. The Marketing Mix consists of Product, Price, Place, Promotion, Physical evidence, People, Process, and Customer Service. Where in this study the 4Ps were taken because they are closely related to factors to improve purchasing decisions, namely Product (in the form of a retirement fund savings product that you want to offer to consumers), Place (to increase accessibility for customers), Promotion (how to promote it). for providing information), and Physical Evidence (which is real to influence the decision to buy the product). Therefore, the authors formulate a study entitled:

Literature review

2.1 Understanding Marketing Management

The holder of an important role in a company is marketing, because it deals directly with consumers and the company's external environment. According to Laksana (2019:1) marketing is the meeting of sellers and buyers to carry out transaction activities for goods or services. So the notion of the market no longer refers to a place but rather to the activities or activities of meeting sellers and buyers in offering a product to consumers. According to Kotler and Keller (2016: 27) marketing is an activity that regulates an institution and a process that can create, communicate, deliver and exchange offers that have value for customers and society in general. Marketing management according to Manullang and Hutabarat (2016) is a process of analyzing, planning, implementing and controlling activities in marketing that include ideas, goods and services based on exchange with the aim of generating consumer satisfaction and producer responsibility. Based on the above definition, it can be concluded that basically it has the same goals and perceptions that marketing management is a series of business activities that create and communicate value through exchanging products (goods or services) with the aim of meeting human needs and desires and to obtain benefits for the community. individuals and companies.

2.1.2 Marketing Strategy

According to Kotler and Armstrong (2016); stated that "Marketing strategy is the main approach that will be used by business units in achieving predetermined targets, which include the main decisions regarding the target market, product placement in the market, marketing mix, and the level of marketing costs required". Marketing strategy is part of the environment that consists of physical and social stimuli. Included in these stimuli are products and services, promotional materials (advertising), places of exchange, and information about prices (labels attached to the product), then the application of marketing strategies involves placing these stimuli in the

consumer's environment in order to influence their affection, cognition, and behavior. (Petter and Olson, 2012:43). An advanced and developing marketing strategy always pays attention to the element of attracting the attention of a productive market segment or market share in marketing activities. In addition, it seeks to place a strategic marketing position in obtaining profits and strives to achieve the target of the realization it implements.

2.1.3 Marketing Mix (Marketing Mix)

Developing marketing plans and programs to achieve the desired goals of the company is the task of a marketer, where the marketing program consists of a number of satisfactions about the mix of marketing tools used. The marketing mix is a set of tactical marketing tools that the company combines to produce the desired response in the target market (Kotler and Armstrong, 2016: 17). Meanwhile, according to Tjiptono (2014: 41) the marketing mix is a set of tools that marketers can use to shape the characteristics of the services offered to customers. These tools can be used to develop long-term strategies as well as to design short-term tactical programs. The marketing mix is a strategy of interfering with marketing activities,

2.1.3.1 Definition of Product (Product)

Wrong One important factor in marketing is the product, where the product is one of the things that interact directly with consumers, so that the quality of the products obtained by consumers greatly affects consumer satisfaction. According to Firmansyah A. (2019), a product is something to be used, cared for, consumed or owned with the aim of satisfying the needs and desires of consumers. It can be concluded that all tangible or intangible products can be seen, felt, and touched. The product mix decisions faced by service marketers can be very different from those of goods marketers. The aspect of developing new services also has a special uniqueness that is different from goods, namely that new services are difficult to protect with patents (Tjiptono, 2014: 42). According to Kotler and Armstrong (2016: 17) a product is anything that is offered to a market for attention, acquisition, use or consumption that might satisfy a want or need.

2.1.3.2 Definition of Place (Place)

Tjiptono (2014: 43) says that place is a distribution decision regarding the ease of access to services for potential customers. These decisions include physical location decisions, decisions about using intermediaries to improve service accessibility for customers, and non-location decisions made for service availability. Place is associated as a distribution channel aimed at reaching target consumers. This distribution system includes location, transportation, warehousing, and so on (Kotler and Keller, 2012: 25).

According to Tjiptono (2016: 93) running a business in the restoration of a place or location requires careful consideration of the following factors, including: 1) Access 2) Visibility 3) Traffic 4) Expansion 5) Environment 6) Competition 7) Government regulations.

The indicators of the place are:

a) Has a strategic place

The selection of a business location is one of the factors that influence marketing success. Choosing a strategic business location can increase sales and affect the success of a business.

b) Convenience of place

One important factor that needs to be considered is the comfort of a place or room so that consumers feel comfortable when visiting a place or object.

c) parking lot

Parking space must be provided by a place of business to provide convenience and convenience for consumers in visiting the place.

2.1.3.3 Definition of Promotion (Promotion)

Products or services that have been produced to be known by consumers need an effort to communicate these products or services. According to Kotler and Armstrong (2016: 408), promotion is a tool to communicate with buyers and other companies with the aim of changing to provide information in a straightforward manner. The traditional promotional mix includes a variety of methods for communicating the benefits of a service to potential and actual customers. These methods consist of advertising, sales promotion, direct marketing, personal selling, and public relations. Although broadly speaking, the promotion mix for goods and services often requires a certain emphasis on improving the appearance of service tangibility. Moreover, in the case of service marketing, Production personnel are also an important part of the promotion mix (Tjiptono, 2014: 42). Utama (2017: 32) says that promotion is a short descriptive term of communication activities, both personally and through mass media that are carried out to influence people to buy a product. In banking without promotion, do not expect customers to know and know the bank, let alone the products it offers. Promotion is the most powerful means to attract and retain customers from the Bank. One of the bank's promotional objectives is to inform all types of products that are available to offer and try to attract new potential customers. In this case, promotion also serves to remind customers of existing products, promotions also influence customers to buy and will also improve the image of the bank in the eyes of its customers. The indicators of promotion are personal selling, public relations, advertising and direct marketing.

2.1.3.4 Definition of Physical Evidence

Kotler and Armstrong (2012: 62) say that physical evidence is a real thing that also influences consumer decisions to buy and use the products or services offered. Elements included in physical facilities include the environment or physical buildings, equipment, equipment, logos, colors, and other materials. Intangible characteristics of services cause potential customers to not be able to assess a service before consuming it. This causes the risk perceived by consumers in purchasing decisions is getting bigger. Therefore, one important element in the marketing mix is an effort to reduce the level of risk by offering physical evidence of service characteristics (Tjiptono, 2014: 43). The indicators of physical evidence are facilities, equipment, appearance and quality assurance.

2.1.4 Decision Purchase

Buchari Alma (2016: 96) suggests that the purchase decision is a consumer decision that is influenced by the financial economy, technology, politics, culture, product, price, location, promotion, physical evidence, people, process. Purchasing decision is an individual activity that is directly involved in making a decision to make a purchase of a product offered by the seller. Purchase decision is that consumers buy the preferred brand, but two factors can be between purchase intentions and purchase decisions. Purchasing decisions are individual activities that are directly seen in making decisions to make purchases of products offered by sellers.

Understanding purchasing decisions is the stage in the buyer decision-making process where consumers actually buy. Decision making is an individual activity that is directly involved in obtaining and using the goods offered (Kotler and Armstrong, 2016).

From this opinion, it can be concluded that purchasing decisions are a series of processes of making two decisions or several alternatives to make a purchase of a product according to what is needed or desired. All aspects that influence purchasing decision making and the conditions involved in consumer decision making, including knowledge, meaning, belief and the attention and understanding processes involved in translating new information in the environment as well as a purchase decision-making process that determines whether the purchase is initiated. with an awareness of fulfillment or desire.

2.1.5 Service Marketing

Service marketing or service marketing emerged and developed as a separate sub-discipline within marketing science. Service marketing has a number of differences with the marketing of goods, therefore the notion of service marketing needs to be supported by an understanding of the service itself. According to Kotler and Keller (2016: 184), A service is any act or performance one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product or service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. According to Tjiptono (2019:29), service as any action or deed that can be offered by one party to another which is essentially intangible and does not result in the ownership of anything. Service products can be related to physical products or not, meaning that there are pure service products (such as child care, psychological consulting, and management consulting) and there are also services that require physical products as the main requirements (eg ships for sea transportation, aircraft in aviation services, etc.) and food in restaurants). So from the above definition it can be concluded that service is an action or activity that includes all activities whose results are performance received by customers or consumers.

In service marketing, there are several forms of mix which are complementary and cannot be separated from one another. That is:

1. Service or Service (Product), which must have a character that makes it different from other service providers. In addition, without services, there is nothing to be marketed.
2. Price, ie all services provided have a price tag. Customers need to pay a certain amount to get the services mentioned above.
3. Place, provision or provision of services still requires a place and this place is adjusted to the type of service provided.
4. Promotion, marketing of services, of course, remains important and must be able to convey the advantages and benefits of the services provided.
5. People, which are meant are service providers who provide service activities which then affect the quality of these services.
6. Process, namely how the process of delivering and carrying out the provision of services to service users.

7. Consumer Services, namely the provision of pre- and post-transaction services for the use of services by customers.

Research methods**Types of research**

In research, usually when conducting a research, it must be determined what type of research will be carried out. After determining the type of research, it will be known what things a researcher will do to conduct a research. This type of research is categorized as quantitative research, where the measurement of variables with data analysis uses numbers, especially associative research types. This type of associative research is a causality study or a study conducted to determine a relationship between one variable and another or more than two variables (Sugiyono 2016:55). This research is intended to examine the effect of marketing strategy on purchasing decisions.

Research Location and Object

This research is located at PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. The location selection was taken with the consideration that PT Bank Negara Indonesia (Persero) Tbk is a Government Bank with good performance and services, as evidenced by its existence to date.

Method of collecting data**Data source**

Data sources are divided into 2 parts, namely primary data and secondary data.

1) Primary data

Primary data is data obtained directly from respondents by distributing questionnaires to customers of Simponi DPLK BNI Manado Branch Office.

2) Secondary Data.

Secondary data is data obtained from outside the object under study, but has a relationship with data that has been collected either directly or indirectly. Secondary data are usually used by researchers to provide additional, complementary images for further processing.

Data collection technique

To obtain the data needed for this research, the data collection technique was carried out by means of a survey method through an online questionnaire (Google Form) to savings customers of Simponi DPLK BNI Manado Branch. Where other information is obtained through library research, namely a method that examines various theories relevant to this research, such as data sources originating from various reference books and scientific journals in the form of theories about marketing strategies and purchasing decisions.

Population and Research Sample

According to Sugiyono (2016:117) the population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions. In a study it is not necessary to examine all individuals because it will take a lot of energy, time and cost. The population in this study is Simponi DPLK PT BNI (Persero) Tbk Manado Branch Office customers who are still productive or not yet in old age. Sampling in this study came from the number of customers of the Simponi DPLK BNI product, Manado

Branch Office, December 2020 position of 7979 people. The sample selection of 103 respondents was taken from the population of Simponi DPLK customers using the Slovin formula.

Calculation using the Slovin formula:

$$n = \frac{N}{1 + N \cdot e^2}$$

where:

n = sample

N = total population

e = error or residual

The data for the year of observation in this study are customer data of Simponi DPLK BNI Manado Branch for the period of December 2020. Determination of the number of samples using the Isaac-Michael table with an error rate of 10%.

$$n = \frac{N}{1 + N \cdot e^2}$$

$$n = \frac{7979}{1 + 7979 (0,01)}$$

$$n = \frac{7979}{80,79}$$

$$n = 98,7699$$

Then we get the number 99 customers who represent the population to be used as research examples. However, to represent the number of samples, the researchers used 103 samples, according to the questionnaires distributed and returned by the respondents.

Research Instrument Scale

A benchmark or standard value of the instrument or statement items is required to get the results of statements from the research sample accurately, which will then be used as data to be included in statistical tests. In this study using a statement which will be analyzed quantitatively using a Likert Scale. According to Sugiono (2016:93) Likert scale is a scale that measures attitudes, opinions, and perceptions of a person or group of people about social phenomena. In this study using the type of interval data. The Likert scale has an answer scale between 1-5, namely:

Answer	Mark
SS = Strongly Agree	5
S = Agree	4
N = Neutral	3
TS = Disagree	2
STS = Strongly Disagree	1

The Independent Variable is

➤ Product Variable (X1)

- Place Variable (X2)
- Promotion Variable (X3)
- Physical Evidence Variable (X4)

The dependent variable (dependent variable) is

- Purchase Decision Variable (Y)

Data analysis technique

The analysis used in this research is multiple linear regression, including multiple coefficients, F test, t test and classical assumption test. The data to be obtained will be processed using SPSS (Statistical Package for Social Sciences) software for Windows release 20.

Discussion

The results showed that the savings and pension product variables had a positive and statistically significant effect on the purchasing decision variables for customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. These results are in accordance with the theory which states that there is a positive relationship between products and purchasing decisions. That is, if the product increases, the purchase decision will also increase. and vice versa *ceteris paribus*. One of the important factors in marketing is the product, where the product is one of the things that interact directly with consumers, so that the quality of the products obtained by consumers greatly affects consumer satisfaction. According to Firmansyah A. (2019), a product is something to be used, cared for, consumed or owned with the aim of satisfying the needs and desires of consumers. The results of this study are also supported by research conducted by Silvia and Mimi (2020) with the title Effect of Product, Price, Place, Promotion, Physical Evidence, People, Process on Purchase Decisions at PT. Central Bearindo International Pekanbaru. The results of the study stated that the product had a positive and significant effect on purchasing decisions at PT. Central Bearindo International Pekanbaru.

Influence of Place on Purchase Decision

The results showed that the variable of place or location of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office had a positive and statistically significant effect on purchasing decision variables. From the analysis results show that the place or location is a factor that is considered quite important by respondents in making buyer decisions. If the place used is in a strategic place, access to close public facilities certainly makes it easier for consumers to make purchasing decisions. Tjiptono (2014: 43) says that place is a distribution decision regarding the ease of access to services for potential customers. These decisions include physical location decisions, decisions about using intermediaries to improve service accessibility for customers, and non-location decisions made for service availability. Place is associated as a distribution channel aimed at reaching target consumers. This distribution system includes location, transportation, warehousing, and so on (Kotler and Keller, 2012: 25). The results of this study are also supported by research conducted by Silvia and Mimi (2020) with the title Effect of Product, Price, Place, Promotion, Physical Evidence, People, Process on Purchase Decisions at PT. Central Bearindo International Pekanbaru. The results of the study stated that the product had a positive and significant effect on purchasing decisions at PT. Central Bearindo International Pekanbaru. transportation, warehousing, and so on (Kotler and Keller, 2012: 25). The results of this study are also supported by research conducted by Silvia and Mimi (2020)

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Effect of Promotion on Purchase Decision

The results showed that the promotion variable had a positive and statistically significant effect on the purchasing decision variables for the customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. These results are in accordance with the theory which states that there is a positive relationship between products and purchasing decisions. That is, if the promotion is increased, the purchase decision will also increase. and vice versa ceteris paribus. Products or services that have been produced to be known by consumers need an effort to communicate these products or services. According to Kotler and Armstrong (2016: 408), promotion is a tool to communicate with buyers and other companies with the aim of changing to provide information in a straightforward manner. The traditional promotional mix includes a variety of methods for communicating the benefits of a service to potential and actual customers. These methods consist of advertising, sales promotion, direct marketing, personal selling, and public relations. The results of this study are also supported by research conducted by Yandra, Edi and Supardi (2021) with the title The Effect of Physical Evidence, Promotion and Location on Sanford Purchasing Decisions at Indomaret Sungai Harapan Batam. Stating that promotion has an effect on purchasing decisions. Edi and Supardi (2021) with the title The Effect of Physical Evidence, Promotion and Location on Sanford Purchase Decisions at Indomaret Sungai Harapan Batam. Stating that promotion has an effect on purchasing decisions. Edi and Supardi (2021) with the title The Effect of Physical Evidence, Promotion and Location on Sanford Purchase Decisions at Indomaret Sungai Harapan Batam. Stating that promotion has an effect on purchasing decisions.

Effect of Physical Evidence on Purchase Decisions

The results showed that the physical evidence variable had a positive and statistically significant effect on the purchasing decision variables for the customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. Kotler and Armstrong (2012: 62) say that physical evidence is a real thing that also influences consumer decisions to buy and use the products or services offered. Elements included in physical facilities include the environment or physical buildings, equipment, equipment, logos, colors, and other materials. Intangible characteristics of services cause potential customers to not be able to assess a service before consuming it. The Bank's main business focuses on trust and security, from a physical point of view, it needs to be designed in such a way as to support the formation of customer confidence that the bank he is visiting is a trusted and safe bank. The results of this study are also supported by research conducted by Khairina (2016) with the title The Effect of Price, Location and Physical Evidence on Consumer Decisions in Choosing Harun Square Hotel Services in Lhokseumawe City. Stating

that physical evidence influences the decision to purchase services at the Harun Square Hotel in Lhokseumawe City.

Conclusion

- 1) The results showed that the variables of product, place, promotion and physical evidence had a positive and statistically significant effect on the purchasing decision variables for customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. These results are in accordance with the theory which states that there is a positive relationship between products and purchasing decisions. That is, if the product increases, the purchase decision will also increase. and vice versa ceteris paribus.
- 2) The results showed that the variable of retirement fund savings products had a positive and statistically significant effect on the purchasing decision variables for customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. These results are in accordance with the theory which states that there is a positive relationship between products and purchasing decisions. That is, if the product increases, the purchase decision will also increase. and vice versa ceteris paribus.
- 3) The results showed that the variable of place or location of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office had a positive and statistically significant effect on purchasing decision variables. From the analysis results show that the place or location is a factor that is considered quite important by respondents in making purchasing decisions.
- 4) The results showed that the variable of promotion of pension fund savings had a positive and statistically significant effect on the purchasing decision variables for the customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. These results are in accordance with the theory which states that there is a positive relationship between promotion and purchase decisions. That is, if the promotion is increased, the buyer's decision will also increase. and vice versa ceteris paribus.
- 5) The results showed that the physical evidence variable had a positive and statistically significant effect on the purchasing decision variables for the customers of PT Bank Negara Indonesia (Persero) Tbk Manado Branch Office. From the results of this analysis in accordance with the theory which states that there is a positive relationship between physical evidence and purchase decisions.

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