THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

The Effect of Marketing Mixes on Customer Purchase Decisions on Prudential Companies of Bandung Branch Office

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Abstract:
At present, the sales competition for insurance products has increased dramatically starting in the last few years. In addition, competition began to become even more fierce, marked by the ASEAN Economic Community (MEA) organization, which started its activity in early 2016. Insurance sales competition was assumed to be more fierce with the presence of MEA. Some insurance companies expected to experience a decline in sales due to emerging competition. It will not occur only with domestic insurance companies but also with insurance companies from countries that are members of ASEAN. With the increasing competition, it is estimated that insurance sales will decrease, but the opposite increase in sales happens at Prudential. The author seeks to help other insurance companies increase insurance sales by conducting research at Prudential to try to find out the cause of the increase in sales.
This research was made and conducted based on a literature review that was used as a reference in the preparation of research. References used by the author are in the form of theories about consumer behavior, marketing mix, insurance concepts, marketing mix concepts, and research that has been done before this study.
This study aims to determine whether the marketing mix has an influence on insurance product purchasing decisions at the Prudential Bandung branch office. Research belongs to quantitative research and, based on its objectives, is classified as descriptive studies. The sample is determined by the Accidental Sampling technique, which is one of the techniques belonging to the Non-Probability Sampling Method by selecting individuals who are easier to find with a total sample of 96 respondents generated through calculations in the sampling technique. Data were collected using questionnaires and analyzed using descriptive analysis and multiple linear regression analysis. Research and testing were carried out assisted by using the SPSS program ver. 22.
From the results of the study, it was found that product variables and process variables are elements of the marketing mix that have the most significant influence on purchasing decisions. Other results from the study indicate that seven marketing mix variables simultaneously influence customer purchasing decisions.

Keywords: Customer marketing, customer retention, marketing research, marketing strategy

1. Introduction

In 2016, the ASEAN Economic Community started its activity in countries belonging to ASEAN. Its impacts include the increase of insurance sales rivalry. As a result, a lot of insurance companies in Bandung experienced a decline in sales income; one such company is Manulife. Experienced the opposite, Prudential received an increase in sales income. If this matter continues, it can be predicted that other insurance companies will be left behind in sales income by Prudential; therefore, it is necessary to find out why Prudential can have an increase in their sales income. An analysis is being done in researching this matter by studying literature about the marketing mix toward the purchasing decisions of Prudential customers.

2. Literature Review

The research that the author does is centered on the influence of the marketing mix on customer purchasing decisions on insurance products sold by the Prudential insurance company. The marketing mix consists of 7 elements: product (product), price (price), promotion (promotion), place (place), people (people), physical evidence (physical facilities), process (process) and in the author's research used as an independent variable. In this study, purchasing decisions are used as the dependent variable.

Chanchai Supaartagorn conducted a study that focused on a Facebook object. The purpose of the research conducted by Chanchai is to determine the influence of factors or elements of the marketing mix on decision-making (purchase decisions) in buying goods or services through Facebook.

After analyzing the research results, it was found that the product variable had a significant influence on the purchasing decision variable.

Another study was conducted by Laela Rizki Amelia et.al regarding the influence of the marketing mix on decisions. The object determined by Laela et.al to analyze the topic of the problem is to conduct research on consumers who use car loan services from Vitiara Car Rental located in Malang.

After doing various calculations on the test, it was found that the product variable had a significant influence on the purchasing decision variable. Through the two studies above, the writer makes a hypothesis that the product variable has an effect on the purchasing decision variable.

Research conducted by Chanchai Supaartagorn found that in addition to the product variable, the price variable also has a significant influence on the purchasing decision variable. The results of the same study were also found in the research conducted by Laela et.al, who found that the price variable had a significant influence on the purchasing decision variable. Through the two studies above, the authors also hypothesize that the price variable has an influence on the purchasing decision variable.

Mahmoud I. Nour conducted a study with the aim of knowing the influence of one element of the marketing mix in the form of promotion on purchasing decisions. The research was conducted using objects in the form of companies that produce glass and ceramics in Jordan.

The results of research by analyzing questionnaires to the company's consumers have also been carried out, and it is found that promotions have a significant effect on purchasing decisions.

Another study was also conducted by Iyad A. Khanfar to conduct tests to determine the effect of the marketing promotion mix elements on purchasing decisions. Dr. Iyad uses a case study in the form of a telecommunications company, Umniyah, that sells mobile services in the city of Zarqa, Jordan. The test results found by analyzing the questionnaire show that the promotional elements positively influence consumer purchasing decisions. Through previous research, the authors hypothesize that the promotion variable has an influence on purchasing decisions.

Sabri Hasan, Muhsid Wahid, and Syafi'I Basalamah conducted a study that aimed to determine the influence of the marketing mix on product selection. In this case, the product that has been selected is directly purchased by the consumer. The object used in this research is PT Griya BNI Makassar Branch, which provides home purchase credit services.

Data were retrieved through a questionnaire. After getting the data, the data were analyzed using the Multiple Regression Analysis method. After the analysis process, the results obtained in the form of place elements have a significant influence on purchasing decisions.

From the research conducted by Chanchai Supaartagorn mentioned earlier, it is also found that the place element has a significant influence on purchasing decisions. Looking at the two previous studies, the authors hypothesize that the place variable has an influence on purchasing decisions.

Ofosu Amofah et.al (Isaac Gyamfi and Christine Osei Tutu) conducted a study that aimed to analyze the effect of the service marketing mix on consumer selection in making repeat purchases at restaurants in the Kumasi area, Ghana. From the author's analysis, choosing to buy is the same as making a decision to buy. Based on this, the authors decided to study this research because this research also indirectly analyzes the influence of the marketing mix on purchasing decisions.

Data collection in this study was done through respondents who are consumers of 5 restaurants registered in the Kumasi Metropolitan area. From the results of the analysis, it was found that the element of people or human resources has a significant influence on consumer choice in making repeat purchases, which indirectly proves that the element of people has a significant influence on purchasing decisions.

D. Maldeniya et.al conducted a study examining the effect of the marketing mix on purchase intention. After studying the research conducted by D. Maldeniya, the author assumes that the research conducted can be used to analyze the influence of the marketing mix on purchasing decisions indirectly.

Research conducted by D. Maldeniya uses an object in the form of insurance products for motorcycles. Questionnaires were distributed to consumers representing five insurance companies in Gampaha district. Through questionnaire analysis, it was found that the people element of the marketing mix has a positive influence on purchase intention.

Looking at the two studies conducted by Ofosu and D. Maldeniya, the authors hypothesize that the variable of people or human resources has an influence on purchasing decisions.

Research conducted by Ofosu also found that the process elements of the marketing mix indirectly have a significant influence on purchasing decisions. Research conducted by Sabri Hasan et.al also proves that process elements have a significant influence on purchasing decisions. In one study, it was assessed that the process variable indirectly influenced the purchasing decision, while in another study, the process variable had a significant influence on the purchasing decision. Based on this, the authors hypothesize that process variables have an influence on purchasing decisions.

Another study was conducted by Tri Harsini Wahyuningsih and Ralina Transistari to test the influence of the marketing mix on purchasing decisions. Research conducted by Tri Harsini et.al uses the object of research in the form of insurance products sold by insurance companies located in Yogyakarta.

After getting the data from the questionnaire, the existing data were analyzed, and at the end of the study, it was found that the physical facilities variable had an influence on purchasing decisions.

It was also found through research conducted by Ofosu that the physical facility variable indirectly influences purchasing decisions. After studying the previous research, the authors hypothesize that the physical facilities variable has an influence on purchasing decisions.

Through previous studies that the author studied, it was determined that the marketing mix had an influence on purchasing decisions. Authors determine the marketing mix as an independent variable, and purchasing decisions are always influenced by the marketing mix as the dependent variable.

The independent variables, which are elements of the marketing mix in this study, are:
• Product is a combination of goods and services offered by the company to the target market.

- Price is the amount of money that consumers have to pay to get the product or service that the company sells.
- Place includes the company's activities that make the product or service available to the target market.
- Promotion means activities that convey the benefits of the product and persuade consumers to buy it.
- People in this context are providers of services or products and people or human resources involved in marketing, buying and selling activities.
- The process is a combination of all activities, which generally consist of procedures, work schedules, mechanisms, and other routine matters, where services are produced and delivered to consumers.
- Physical facilities are the physical environment where services are created and directly interact with consumers.

3. Research Methods

Research on the analysis of the influence of the marketing mix on consumer purchasing decisions at the Bandung branch of Prudential Company has a relationship with the development of concepts or theories in marketing. The research method used by the author is as follows;

3.1. Sampling

Research conducted by researchers requires data on the number of Prudential consumers. So, it is determined that the population studied in this study is a collection of consumers who buy Prudential products and reside in Bandung.

3.2. Questionnaire

Respondent has been given information about the questionnaire and the right to withdraw from filling out the questionnaire.

3.3. Measurement

Research conducted by the author uses a Likert scale. The Likert scale is designed to examine how strongly the subject agrees or disagrees with statements on a scale of 5.

4. Test

4.1. Validity and Reliability Test

Validity Test is a test of how well an instrument developed measures a certain concept that you want to measure. On the other hand, Reliability Test is a test conducted on the level of trust, reliability, consistency, and stability of the results of a measurement.

4.2. Normality Test

The data normality test is a test that is needed because the statistical results (t-test or F-test) will be interpreted into parameters in the population.

4.3. Multicollinearity Test

The test that is carried out to find out whether the symptoms of multicollinearity occur or not

4.4. Heteroskedasticity Test

Heteroskedasticity test aims to determine whether there is an inequality of variables in the regression model from the residual of one observation to another.

4.5. Multiple Regression Analysis Test

Multiple Regression Analysis is an analysis used to determine the relationship between two or more independent variables (X1, X2, X3,....Xn) to the dependent variable (Y) simultaneously.

5. Test Results

5.1. Validity and Reliability Test Result

Variable	Items	Validity Correlation	Explanation
Product	X1_1	0,874	Valid
	X1_2	0,904	Valid
	X1_3	0,859	Valid
Price	X2_1	0,706	Valid
	X2_2	0,596	Valid
	X2_3	0,579	Valid
	X2_4	0,640	Valid
	X2_5	0,707	Valid
Place	X3_1	0,774	Valid
	X3_2	0,747	Valid
	X3_3	0,797	Valid
	X3_4	0,822	Valid
Promotion	X4_1	0,589	Valid
	X4_2	0,743	Valid
	X4_3	0,741	Valid
	X4_4	0,267	Valid
People	X5_1	0,685	Valid
	X5_2	0,685	Valid
	X5_3	0,743	Valid
	X5_4	0,656	Valid
	X5_5	0,743	Valid
	X5_6	0,736	Valid
Process	X6_1	0,674	Valid
	X6_2	0,666	Valid
	X6_3	0,698	Valid
	X6_4	0,780	Valid
	X6_5	0,762	Valid
Physical Evidence	X7_1	0,560	Valid
	X7_2	0,700	Valid
	X7_3	0,764	Valid
	X7_4	0,801	Valid
Purchase Decision	Y_1	0,619	Valid
	Y_2	0,751	Valid
	Y_3	0,802	Valid
	Y_4	0,779	Valid
	Y_5	0,599	Valid

Table 1: Validity Test Result

Variable	Items	Cronbach's Alpha	Explanation
Product	N = 3	0,839	Reliable
Price	N = 5	0,625	Reliable
Place	N = 4	0,772	Reliable
Promotion	N = 2	0,680	Reliable
People	N = 6	0,797	Reliable
Process	N = 5	0,761	Reliable
Physical Evidence	N = 4	0,675	Reliable
Purchase Decision	N = 5	0,754	Reliable

Table 2: Reliability Test Result

5.2. Normality Test Result
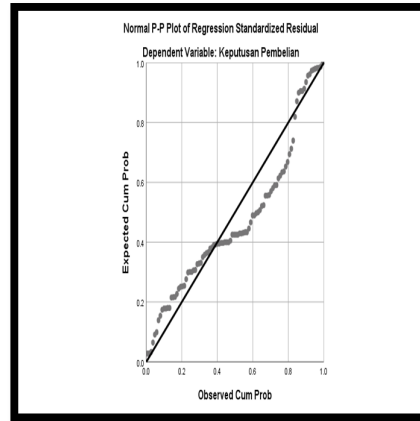
Figure 1: Normality Test Result

5.3. Multicollinearity Test Result

Independent Variable	VIF	Hasil
Product	1.25	Tidak Multicollinearities
Price	1.64	Tidak Multicollinearities
Place	1.306	Tidak Multicollinearities
Promotion	1.498	Tidak Multicollinearities
People	1.653	Tidak Multicollinearities
Process	1.336	Tidak Multicollinearities
Physical Evidence	1.599	Tidak Multicollinearities

Table 3: Multicollinearities Test Result
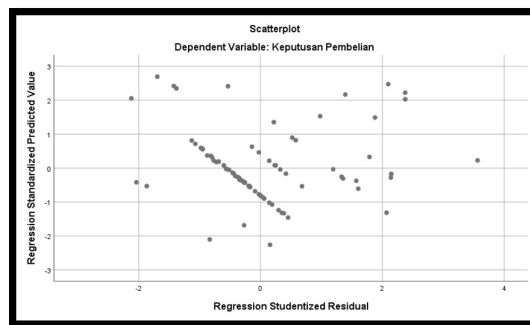
5.4. Heteroskedasticity Test Result

Figure 2: Heteroskedasticity Test Result

5.5. Multiple Regression Test Result

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.100	.382		5.497	.000
	Produk	.180	.057	.310	3.168	.002
	Harga	.006	.063	.011	.101	.920
	Lokasi	-.082	.065	-.127	-1.268	.208
	Promosi	-.042	.040	-.111	-1.040	.301
	Tenaga Kerja	.139	.091	.171	1.522	.132
	Proses	.200	.078	.259	2.561	.012
	Fasilitas Fisik	.085	.066	.143	1.290	.200

a. Dependent Variable: Keputusan Pembelian

Figure 3: Multiple Regression Test Result

5.6. F-Statistic Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.497	7	.357	6.071	.000[b]
	Residual	5.170	88	.059		
	Total	7.666	95			

Figure 4: F-Statistic Test Result

5.7. Coefficient Determinant Test Result

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.571[a]	.326	.272	.24237

a. Predictors: (Constant), Fasilitas Fisik, Proses, Lokasi, Produk, Promosi, Harga, Tenaga Kerja

Figure 5: Coefficient Determinant Test Result

6. Discussion

The writer does this research to find out how big the influence of marketing mix is on customer buying decisions at Prudential Company. A test that can be used to measure this influence can finally be used if the questionnaire results fulfil several conditions. All conditions have been satisfied by some test writers who perform Multiple Regression Test Results.

From the Regression test result, if the t-value is positive and the significant value is < 0,05, a variable that has fulfilled this condition can be declared to have a positive influence on the customer's buying decision. There are two variables from the marketing mix variable that satisfy this condition: the variable product and process. Hypotheses about this variable can be accepted.

Next, it will be the F-Statistic test result. For F-Statistic, if the significant value is less than 0,05, then it can be concluded that the marketing mix as a whole has a positive influence on customer buying decisions. In writer research, it has been proven from the F-Statistic Test result that the significant value of this research is 0,000, which is less than 0,05.

The last part of the test will be the Coefficient Determinant Test Result. This test will be used to measure how far the model in the research can describe variants of the dependent variable. Coefficient Determinant (or R^2) usually varied from 0 to 1. The closer R^2 to 1 means the model is closely related to the dependent variable, and no other factor influences it. From the test result, R^2 have a value of 0.326. This means that from all variants that influence the dependent variable, the Marketing Mix model has 32.6% influence on the dependent variable, and the rest of 67.4% was influenced by other factors.

All these test results prove that the research writer can describe the influence of marketing mix partially (influence for each variable) and simultaneously (influence as a whole).

This research can contribute to the entire Indonesian insurance industry. Even though customer buying decision was not solely affected by the Marketing Mix model, at least as much as one-third of the reason for the increase in customers of other Insurance Companies in Indonesia. Just taking the same strategy can have a certain impact on the working results.

So, using this test result, the writer intends to share it with a lot of other insurance companies in Indonesia. By doing this, the writer hopes that other insurance companies will not be left behind too much in the working results of Prudential Company and can get as close as possible to drive the entire Indonesian insurance company.

The result that the writer got was almost the same as that of some previous research by another researcher. For example, the research done by Chanchai Supaartagorn or Laela Rizki Amelia. Chanchai tried to find the influence of the marketing mix on Facebook toward buying decisions on products or services in the Muang District of Thailand, while Laela conducted research on the marketing mix toward buying decisions on the Car Rental Viitara service in Malang.

Either research of Chanchai or Laela proves that the marketing mix as a whole influences buying decisions significantly. Differences between the previous research and the writer's research show a partial influence of the marketing mix on buying decisions. At Chanchai or Laela's results, only variable products significantly influenced the buying decision; the writer researched not only products but also variable processes that influenced buying decisions.

Another previous research done by Ofosu Amofah and Co. partially gives different results of marketing mix influence. Ofosu did research at the restaurant located in the Kumasi area of Ghana. Ofosu got the same result about marketing mix influence simultaneously. However, partially, there is another result where variable process and physical evidence have much more influence than another variable of the marketing mix.

With this situation, the writer found that a highly likely different situation in the modelling of the marketing mix can cause different results in partially influencing buying decisions.

7. Conclusion

The research writer has been trying to find out the relationship between the marketing mix and buying decisions. The purpose of this is to establish a clear view of the successful efforts of working in the insurance industry. With this view, the right strategy of delivering insurance to target customers.

From the test result, we found out that products and processes have a significant influence on a customer's buying decisions. Then, if the plan regarding the product or process of sending insurance to the customer can be more polished, for example, insurance products to be designed to show more benefits or more attractiveness to the customer, the result of selling insurance can have more increase in profit. As for the process, it could also be designed to give more convenience to customers so they can feel interested in having the insurance the company offers.

Even though partially within the marketing mix, only the product and process have the most influence on buying decisions; the one selling insurance cannot solely focus on these two independent variables. However, they also need to focus on the other variables in the marketing mix. The marketing mix as a whole also has a significant influence on buying decisions. Only if all variables have been focused on the strategy will, the result after the insurance was sold be an increase in earnings.

Even though the marketing mix has a significant influence on buying decisions partially or simultaneously, all of them are only considered to be one-third of the factors that control buying decisions. There are still two-thirds of factors not known influencing buying decisions.

This can be considered a problem for academic matters because not everything can be explained in a concise and detailed manner. The writer suggests to the audience that this topic can be considered a future research topic to be uncovered, researching to explore the unknown part through another research method.

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