

The Effect of the Marketing Mix on Customer Decisions in Increasing Financing at PT. Manado Multifinance Desire

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Abstract: The role of marketing in the business world demands to support the progress of business ventures. The success and progress or decline of a business activity is largely determined by the success of business marketing that is directly related to the community (customers). PT. Hasjrat Multifinance is a company that provides and facilitates and serves the needs and interests of customers in obtaining the desired goods. This research was conducted with the aim of examining the Effect of the Marketing Mix on Customer Decisions in Increasing Financing at PT. Manado Multifinance Desires. This research was conducted at PT. Hasjrat Multifinance Manado with the number of respondents 99 customers. The technique used in collecting data is by distributing questionnaires. This research is a type of quantitative research using analytical methods, namely validity testing, reliability testing, classical assumptions, and multiple linear regression using the SPSS 25 application. The results show that simultaneously marketing mix factors have a positive and significant influence on customer decisions at PT. Multifinance Desire. Partially each of the variables Place, Promotion, and Process have a positive and significant effect, while the variables Product, Price, People, Physical Evidence have a positive but not significant effect. Multifinance Desire. Partially each of the variables Place, Promotion, and Process have a positive and significant effect, while the variables Product, Price, People, Physical Evidence have a positive but not significant effect. Multifinance Desire. Partially each of the variables Place, Promotion, and Process have a positive and significant effect, while the variables Product, Price, People, Physical Evidence have a positive but not significant effect.

Keywords: Marketing Mix, Customer Decisions, Financing.

INTRODUCTION

Background

The role of marketing in the business world demands to support the progress of business ventures. The success and progress or decline of a business activity is largely determined by the success of business marketing that is directly related to the community (customers). This marketing role conveys how important the role of other parts of the business is because all activities are a unified whole in the business. All good companies engaged in multi-finance, production and services have a goal to remain successful, strong, large and growing. The growth of business conditions nowadays is quite high, it can be seen from the growth of the corporate sector with similar products whether they want to compete for market share or

consumers. Where the company should know the level of the market in the long term and short term. In the short term, it usually wins the hearts of consumers, especially in new products that are launched, while in the long term, the goal is to maintain existing products so that they continue to exist in the market. If the two timeframes are carried out in a directed manner, the company will experience profit or profits in the company.

One of the marketing strategies used by companies to be more innovative in creating ideas and must be able to respond to people's needs, namely by implementing a marketing mix strategy. The marketing mix is defined as a set of controllable tactical marketing tools, integrated by the company to produce the desired response in the target market (Kotler & Armstrong, 2015). The combination of the elements is known as the 4P'S: product, price, place and promotion. The use of the marketing mix in service companies is carried out by using concepts that suit their needs. Marketing experts add three more elements to the service marketing mix, making it the 7P's. The three additional Ps referred to are People, Process, and Physical Evidence.

PT. Hasjrat Multifinance is a service company engaged in consumer finance, the company PT. HMF is under the parent company PT. Hasjrat Abadi which is a provider of goods/vehicles. PT. Multifinance's goal is to provide and facilitate and serve the needs and interests of customers in obtaining the desired goods.

The competition that exists between several Finance (Credit Financing) companies in Manado is getting sharper and tighter, this occurs between financing companies in Manado, so this raises several alternatives for creditors to determine which financing according to the creditor's assessment can provide satisfaction for him. For this reason, companies are required to cultivate their respective competitive advantages through creative, innovative and efficient efforts, so that they become the choice of many loyal customers who in turn are expected to remain loyal and trust the company.

Table 1. Financing for 2020-2021 (in millions of rupiah)

Product	Year 2021		2020 year		2020 - 2021	
	units	Rupiah	units	Rupiah	units	Rp
Car	3,563	716,424	3,628	669,595	98%	107%
Motorcycle	23,852	511,209	20,146	390,909	118%	131%
Total	27,416	1,227,633	23,774	1,060,504	115%	116%

Source: PT. Multifinance Desires, 2022

Table 1 above shows the state of PT. Hasjrat Multifinance is in the form of units and rupiah from 2020 to 2021. Financing in car units from 2020 to 2021 shows a slight decline and has not yet reached the set target of 25% increase compared to the previous year. However, car financing in rupiah shows an increase, where the factors influencing this increase are the amount of down payment, and the number of vehicle units financed, but from the data above it has not shown achievement of the target set at 35% from the previous year. Likewise, motorcycle financing has not shown achievement of the target determined by an increase of 25% from the previous year's financing value. Therefore, to overcome the problems mentioned above, it is necessary for PT. Multifinance's desire to implement a service marketing mix, namely by paying attention to products, interest rates, promotions, locations, employees, physical facilities and processes, this is intended to influence consumer decisions in taking credit and make consumers or customers loyal to use PT financing services. Multifinance Desire.

Research purposes

The objectives to be achieved in this research are to identify and analyze:

1. Knowing the effect of products on customer decisions at PT. Manado Multifinance Desire?
2. Knowing the price of customer decisions at PT. Manado Multifinance Desire?
3. Knowing the location of customer decisions at PT. Manado Multifinance Desire?
4. Knowing the promotion of customer decisions at PT. Manado Multifinance Desire?
5. Knowing people against customer decisions at PT. Manado Multifinance Desire?
6. Knowing the process of customer decisions at PT. Manado Multifinance Desire?
7. Knowing physical facilities affect customer decisions at PT. Manado Multifinance Desire?
8. Knowing the marketing mix Product, Price, Place, Promotion, People, Process, Physical facilities together influence customer decisions at PT. Manado Multifinance Desire?

LITERATURE REVIEW

Marketing

According to Kotler and Armstrong (2016), Marketing is a process by which companies create value for customers and build strong customer relationships to capture value from customers in return. Based on this definition, it can be concluded that marketing is a process of interaction activities between individuals or groups to obtain what they need by creating, offering, and exchanging products and services of value with others. In marketing communications, an easy and flexible approach is needed which is contained in the Marketing Mix or it is called the Marketing Mix.

Marketing Function

The marketing function proposed by Sudaryono (2016: 50) is as follows:

1. The exchange function is that with marketing, buyers can buy products sold by producers. The method used is through exchanging money and exchanging products for products (barter) with the aim of being used alone or resold.
2. The physical distribution function of a product is carried out by distributing and storing goods. Products are distributed from producers to consumers by water, air and land. Product storage focuses on efforts to maintain product supply so that it does not run out when needed.
3. The intermediary function of conveying products from producers to consumers can be carried out through marketing using exchange activities with physical distribution.

Marketing Concept

Marketing is one way of how we convey our ideas or products or services to the people who are the target or target (market). Marketing consists of several important components, these components form an interdependent whole, namely the Company, Employees and Consumers.

Marketing requires 3 main steps, namely: 1. Market Segmentation (Segmenting) The act of dividing a market into different groups of buyers and focusing on the intended target consumers 2. Determining the Target Market (Targeting) The act of evaluating the attractiveness of market segments and targeting a certain market segments for marketing 3. Product Positioning (Positioning) Actions to place competitive product positions and the right marketing mix for each targeted market segment.

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Marketing Mix Strategy

The Marketing Mix according to Kotler and Armstrong (2018) is a collection of controllable tactical marketing tools (product, price, promotion, and location) that the company combines to produce the response it wants in the target market. The marketing mix consists of everything a company can do to influence the level of demand for its product.

According to Suktjo (2010) there are 7 variables used in the research, namely: product, price, promotion, place, people, process and physical evidence.

Promotion Mix

The following are Promotion Mix variables:

1. *Advertising* are various forms of presenting non-personal communications about a company, product, service or idea designed by a known sponsor.
2. *Sales promotions* is to increase sales and increase the number of consumers in a short time. Sales promotions are carried out in order to attract consumers to immediately buy each product offered.
3. *Public relations (publicity)* is any form of non-personal communication that is not paid for an idea, goods or services, publicity is made to attract consumer interest.
4. *Personal selling* is an effort made to introduce a product or service through direct communication (face to face) with the aim that consumers are interested in buying the products offered.
5. *Direct marketing* consists of direct relationships with carefully targeted consumers in order to obtain an immediate response and build lasting relationships with consumers.

Financing Company Concept

Financing Institutions are regulated in Presidential Regulation No. 9 of 2009 concerning Financing Institutions. Regulation of the Financial Services Authority Number 28/POJK.05/2014 concerning Business Licensing and Institutional Financing Companies. According to Article 1 number Presidential Decree No. 9 of 2009 what is meant by a Financing Institution is a business entity that carries out financing activities in the form of providing funds or consumption goods. According to the Financial Services Authority Regulation Number 28/POJK.05/2014 concerning Business Licensing and Institutional Financing Companies, article 1, a finance company is a business entity that carries out financing activities for the procurement of goods and/or services.

Scheme / Method of Financing

1. Finance lease is a financing activity in the form of providing goods by a finance company for the use of the debtor for a certain period of time which substantially transfers the benefits and risks of the goods paid for.
2. Sale and Leaseback (sale and leaseback) is a financing activity in the form of selling an item by the debtor to a financing company accompanied by leasing the item back to the same debtor.
3. Factoring is a financing activity in the form of purchasing a company's accounts receivable and managing these receivables. 1) Factoring with the provision of guarantees from the seller of receivables (Factoring with Recourse) is a business factoring transaction in which the seller of receivables bears the risk of not collecting part or all of the receivables sold to a finance company. 2) Factoring without recourse is a factoring transaction in which the finance company bears the risk of not collecting all receivables sold to the finance company. 3) Used in investment financing and working capital financing activities.

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4. Purchases with Installment Payments (Multipurpose). Purchases with installment payments (Installment financing) can be used for Investment financing and multipurpose financing. Installment financing for goods is used to finance the procurement of goods needed by the debtor for activities other than investment/working capital with the ownership of the goods being with the debtor.
5. Project financing. Project financing can be used for investment financing, such as factory construction, warehouse expansion, office building renovation. investment, such as factory construction, warehouse expansion, office building renovation.
6. Infrastructure Financing. Infrastructure financing is financing in the form of procurement of goods and/or services for infrastructure development. Finance companies must: 1) Have a level of financial soundness with a minimum healthy condition; 2) Have equity greater than IDR 1T; 3) Have SOPs related to infrastructure financing.
7. Business Capital Facility. Business capital facilities are working capital financing paid directly by finance companies to providers of goods or services. Finance companies in this case are prohibited from providing cash funds to debtors. Funds are given to providers of goods or services, not debtors. It must be done by providing financing based on proof of invoice for the purchase of goods or use of services received by the Debtor from the provider of goods or services.
8. Customer Decision. According to Kotler et al (2016) purchasing decisions are the stages in the buyer's decision-making process where consumers actually buy. The decision-making process begins with the existence of a need that is trying to be fulfilled. The fulfillment of this need is related to several alternatives so it is necessary to carry out an evaluation which aims to obtain the best alternative from consumer perceptions.

Previous Research

1. Christine and Wiwik Budiawan's research (2017) entitled: Analysis of the Influence of Marketing Mix (7P) on Consumer Repurchase Interest (Study at House of Moo, Semarang). This research uses a causal quantitative method. The results showed that all marketing mix variables (7P) had a positive effect on consumer purchasing decisions in the House of Moo, but there was one variable that was not significant to purchasing decisions, namely the process variable. Meanwhile, the variable that had the greatest influence on consumer purchasing decisions, namely the physical evidence.
2. Billy Tantra and Jesse Marcelina's research (2017) entitled: The Effect of Marketing Mix (7P) on Purchase Decisions at Guest Houses in Surabaya. This study uses causal quantitative methods with validity and reliability tests, classical assumption tests, frequency analysis techniques and multiple linear regression analysis. The results of this study indicate that the factors that influence purchasing decisions at guest houses in Surabaya are price, promotion, place, people and physical evidence which have a positive and significant effect.
3. Alfia Qorizah's research (2019) entitled: The Effect of the Marketing Mix on Customers' Decisions to Take Sharia Mortgages at Bank Jatim Syariah Surabaya. This study uses a quantitative method with an associative clausal approach. The results showed that partially the marketing mix variables had a significant effect on the customer's decision variables in using Islamic mortgage products, namely promotion, people, and appointments. While the variables that have no effect are product, price, place, process, physical evidence and patience. Simultaneously, marketing mix variables significantly influence customer decisions.

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Model and Research Hypothesis

Research Model

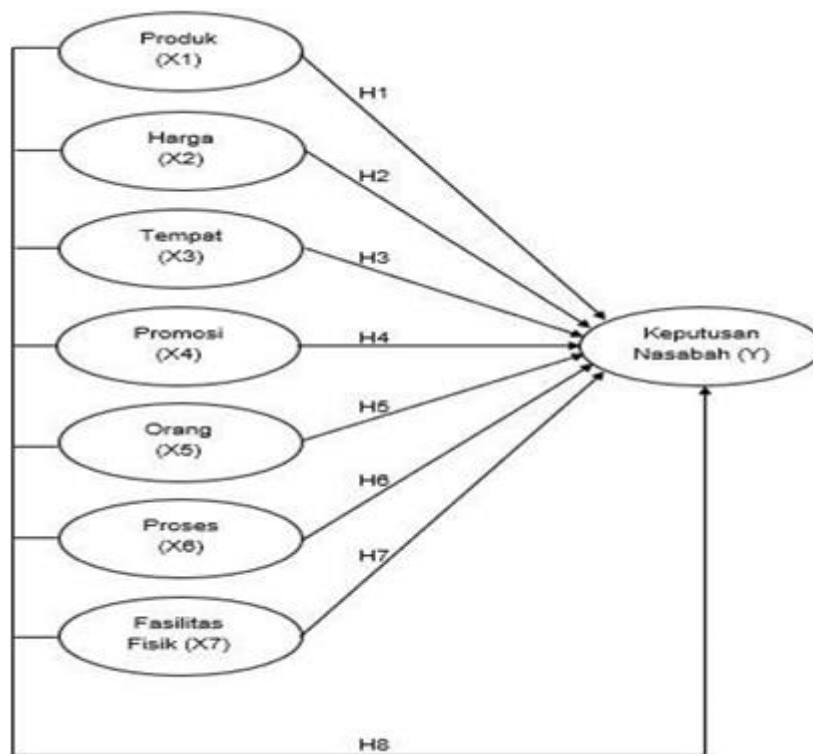


Figure 1. Research Model

Source: Theoretical Studies and Empirical Studies (2022)

hypothesis

Based on the previous description, the hypothesis can be formulated as follows:

H1: It is suspected that the product (X1) partially influences customer decisions (Y)

H2: It is suspected that the price (X2) partially influences customer decisions (Y)

H3: It is suspected that the location (X3) partially influences the customer's decision (Y)

H4: It is suspected that promotion (X4) partially influences customer decisions (Y)

H5: It is suspected that people (X5) partially influence customer decisions (Y)

H6: It is suspected that the process (X6) partially influences customer decisions (Y)

H7: Allegedly Physical Evidence (X7) partially influences customer decisions (Y)

H8 : Allegedly product, price, place, promotion, people, process and physical evidence simultaneously affect customer decisions.

RESEARCH METHODS

Research methods

The research method used in this research is a quantitative method. Quantitative research according to Sugiyono (2017) is a research method based on the philosophy of positivism, used to examine certain populations or samples, collecting data using research instruments, analyzing data is

quantitative/statistical, with the aim of testing established hypotheses. In this study, there are two variables used, namely the independent variable (independent variable) and the dependent variable (the dependent variable). According to Sugiyono (2013: 39) independent variables are variables that influence or cause changes or the emergence of the dependent variable. The independent variables in this study are Product (X1), Price (X2), Place (X3), Promotion (X4), People (X5), Process (X6), Physical Evidence (X7).

Location and Research Object

This research takes a case study at PT. Manado Multifinance Desires. The reason for choosing this research location is because PT. Hasjrat Multifinance Manado is a company engaged in consumer financing and is one of the companies that received the APPI (Association of Indonesian Financing Companies) award as the 1st Best Financing Company in the category of business groups with assets between one and five trillion rupiahs. The method of collecting data in this study was using a questionnaire, which is a data collection technique by giving a set of questions or written questions to the respondent to answer. This research was conducted by distributing questionnaires to customers of PT. Manado Multifinance Desires which will be measured using a Likert scale.

Population and Research Sample

According to Siyoto et al (2018), a sample is part of the number and characteristics possessed by the population, or a small part of the population members taken according to certain procedures so that they can represent the population. Sampling was done to facilitate research with a large population studied. Research cannot examine all populations for several reasons, such as limited funds, time and manpower. To determine the number of samples, this study uses the Slovin formula. Slovin's formula notation is $n = N / (1 + Ne^2)$. This study raised the degree of confidence to 90%, or an error rate of 10%, so that from a total population of 99 customers, the number of samples needed based on the Slovin formula was 99 respondents.

Data analysis method

Data analysis in qualitative research is the process of systematically tracking and arranging interview transcripts, field notes, and other materials collected to increase understanding of these materials so that their findings can be interpreted by others (Sugiyono, 2017).

Validity test

According to Sugiyono (2017) it shows the degree of accuracy between the data that actually occurs on the object and the data collected by the researcher. This validity test is carried out to measure whether the data that has been obtained after the research is valid data or not, using the measuring instrument used (questionnaire).

Reliability Test

According to Sugiyono (2017) states that the reliability test is the extent to which measurement results using the same object will produce the same data. This reliability test was carried out on 100 respondents, using statements that have been declared valid in the validity test and their reliability will be determined. Using the SPSS 22 program. A variable is said to be good if it has a Cronbach's Alpha value of > 0.6 (Priyatno, 2013: 30).

Normality test

Normality test was performed to see whether the independent variable and dependent variable in the regression model have normally distributed data or not. According to Sugiono (2017), the Normality Test

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is a test to see whether the residuals obtained have a normal distribution. This statistical test uses the Kolmogorov-Smirnov test. If the Significant value > 0.05 , then it is said that the residuals are normally distributed, and vice versa.

Multicollinearity Test

To find whether or not multicollinearity exists in the regression model, it can be seen from the tolerance value and the variance inflation factor (VIF) value. The tolerance value measures the variability of the selected independent variables which cannot be explained by other independent variables. So a low tolerance value is the same as a high VIF value, because $VIF = 1/\text{tolerance}$, and indicates high collinearity. The cut off value used is for a tolerance value of 0.10 or a VIF value above 10.

Homoscedasticity Test

Homoscedasticity occurs when the probability distribution remains the same in all observations x , and the variance of each residual is the same for all values of the explanatory variable.

Multiple Linear Regression Analysis

Multiple linear regression is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to find out the direction and how much influence the independent variables have on the dependent variable (Ghozali, 2018).

Coefficient of Determination (R^2)

Testing the coefficient of determination was carried out with the intention of measuring the ability of the model to explain how the effect of the independent variables jointly (simultaneously) affects the dependent variable which can be indicated by the adjusted R-Squared value (Ghozali, 2016).

Simultaneous Significance Test (F Test)

TestF aims to find out whether the independent variables simultaneously (simultaneously) affect the dependent variable. The F test was carried out to see the effect of all the independent variables together on the dependent variable. The level used is 0.5 or 5%, if the significant value of $F < 0.05$ it means that the independent variables simultaneously affect the dependent variable or vice versa (Ghozali, 2016).

Variable Operational Definitions

1. Products are a form of service organization offering that is intended to achieve organizational goals through satisfying customer needs and wants (Sukotjo, 2020). Indicator
2. : benefits, product variety, product quality, brand name.
3. *Price* is the amount of money that must be paid by consumers (Sukotjo, 2020). Indicators: affordable prices, price suitability, price discounts, credit terms.
4. *place* is Concerning easy access to services for customers (Sukotjo, 2020). Indicators: strategic location, transportation access, market coverage, visibility
5. Promotion is: A method used to communicate service benefits (Sukotjo, 2020). Indicators: affordable advertising, attention-grabbing advertising, social media promotion, mobile promotion.
6. *People* is Concerning easy access to services for customers (Sukotjo, 2020). Indicators: employees know service products, friendly and polite service, fast service, employee appearance.
7. Process is a mechanism for distributing services by companies to customers (Sukotjo, 2010). Indicators: easy-to-understand procedures, appropriate service time, payment transactions, standardization.

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8. Physical Evidence is evidence that reflects the company, facilities and environment (Sukotjo, 2020). Indicators: parking area, waiting room, cleanliness, equipment.
9. Customer decision is the stage in the buyer's decision-making process where consumers actually buy (Kolter et al 2016). Indicators: satisfaction of bidding on financing, provision of information, affordable distance, service.

RESEARCH RESULTS AND DISCUSSION

Research result

Validity Test Results

The results of testing the validity of the research instrument using the Statistical Product Service Solution (SPSS) for windows are summarized in table 2 below:

Table 2. Validity Test Results

Variable	Statement	Pearson Correlation (r count)	Sig	Alpha	Status
Product	X1.1	0.816	0.000	0.05	Valid
	X1.2	0.883	0.000	0.05	Valid
	X1.3	0.894	0.000	0.05	Valid
	X1.4	0.817	0.000	0.05	Valid
Price	X2.1	0.769	0.000	0.05	Valid
	X2.2	0.835	0.000	0.05	Valid
	X2.3	0.824	0.000	0.05	Valid
	X2.4	0.697	0.000	0.05	Valid
Place	X3.1	0.895	0.000	0.05	Valid
	X3.2	0.910	0.000	0.05	Valid
	X3.3	0.878	0.000	0.05	Valid
	X3.4	0.895	0.000	0.05	Valid
Promotion	X4.1	0.852	0.000	0.05	Valid
	X4.2	0.841	0.000	0.05	Valid
	X4.3	0.912	0.000	0.05	Valid
	X4.4	0.833	0.000	0.05	Valid
Person	X5.1	0.800	0.000	0.05	Valid
	X5.2	0.892	0.000	0.05	Valid
	X5.3	0.787	0.000	0.05	Valid
	X5.4	0.811	0.000	0.05	Valid
Process	X6.1	0.811	0.000	0.05	Valid
	X6.2	0.813	0.000	0.05	Valid
	X6.3	0.723	0.000	0.05	Valid
	X6.4	0.769	0.000	0.05	Valid
Physical Evidence	X7.1	0.887	0.000	0.05	Valid
	X7.2	0.920	0.000	0.05	Valid
	X7.3	0.870	0.000	0.05	Valid
	X7.4	0.726	0.000	0.05	Valid
Decision Customer	X8.1	0.857	0.000	0.05	Valid
	X8.2	0.846	0.000	0.05	Valid
	X8.3	0.716	0.000	0.05	Valid
	X8.4	0.858	0.000	0.05	Valid

Source: Data Processing (2022)

Based on table 2, the results of the validity test of the questionnaire on 99 respondents are explained as follows:

1. Product Variable (X1) of the 4 statement items (X1.1 – X1.4) obtained the lowest correlation value on item X1.1 = 0.816 with a significance value = 0.000.
2. The price variable (X2) of the 4 statement items (X2.1 – X2.4) obtained the lowest correlation value on item X2.4 = 0.697 with a significance value = 0.000.
3. Place Variable(X3) of the 4 statement items (X3.1 – X3.4) the lowest correlation value was obtained for item X3.3 = 0.878 with a significance value = 0.000.
4. Promotion Variable (X4) of the 4 statement items (X4.1 – X4.4) obtained the lowest correlation value on item X4.4 = 0.833 with a significance value = 0.000.
5. The Person variable (X5) of the 4 statement items (X5.1 – X5.4) obtained the lowest correlation value on item X5.3 = 0.787 with a significance value = 0.000.
6. The Process Variable (X6) of the 4 statement items (X6.1 – X6.4) obtained the lowest correlation value on item X6.3 = 0.723 with a significance value = 0.000.
7. Physical Evidence Variable (X7) of the 4 statement items (X7.1 – X7.4) obtained the lowest correlation value on item X7.4 = 0.726 with a significance value = 0.000.
8. The Customer Decision Variable (Y) of the 4 statement items (X8.1 – X8.4) obtained the lowest correlation value on item X8.3 = 0.716 with a significance value = 0.000.

Reliability Test Results

The results of the instrument reliability test used in this study can be seen in table 3 below.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Status
Product (X1)	0.873	Reliable
Price (X2)	0.783	Reliable
Place (X3)	0.928	Reliable
Promotion (X4)	0.881	Reliable
People (X5)	0.839	Reliable
Process (X6)	0.784	Reliable
Physical Evidence (X7)	0.873	Reliable
Customer Decision (X8)	0.836	Reliable

Source: Data Processing (2022)

Based on the table3 above it can be seen that the value of the Cronbach's Alpha statistic for all variables is greater than the significance level of 0.6. So it can be concluded that all indicators are reliable in forming each variable

Normality Test Results

The normality test, which is based on the Kolmogorov Smirnov (KS) nonparametric statistical test, can be seen in table 4 below:

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Table 4. Results of the One-Sample Kolmogorov-Smirnov Test for Normality

Unstandardized Residuals		
N		99
Normal Parameters, b	Means	.0000000
	std. Deviation	1.27425067
Most Extreme Differences	absolute	.067
	Positive	.067
	Negative	-.040
Test Statistics		.067
asympt. Sig. (2-tailed)		.200c,d

Source: Data Processing (2022)

Based on table 4 As the basis for customer decision guidelines in the normality test on the one sample Kolmogorov Smirnov Test, it can be concluded that the Asymp.Sig.(2-tailed) value is 0.2 so it fails to reject the null hypothesis, which means that the residuals generated from the model are normally distributed.

Multicollinearity Test Results

The multicollinearity test can be seen from the Variance Inflation Factor (VIF) values for the independent variables of physical evidence, reliability, responsiveness, assurance, and empathy can be seen in table 5 below:

Table 5. Coefficients Multicollinearity Test Results

Unstandardized Coefficients			standardized Coefficients	t	Sig.	Collinearity Statistics	
Model	B	std. Error	Betas			tolerance	VIF
(Constant)	.108	1,581		.069	.945		
Product	.014	.050	.015	.271	.787	.907	1.103
Price	.024	.081	.021	.296	.768	.607	1,648
Place	.039	.059	.039	.663	.509	.839	1,192
Promotion	.412	.096	.448	4,272	.000	.269	3,712
Person	.172	.104	.163	1653	.102	.306	3,264
Process	.337	.100	.286	3,368	.001	.412	2,428
Physical Evidence	.015	.105	.015	.141	.888	.262	3,813

Source: Data Processing (2022)

Table 5 shows that there are no symptoms of multicollinearity if the VIF value < 10 . Because the VIF values of all variables are less than 10, there are no symptoms of multicollinearity in all independent variables. It can be concluded that there are no multicollinearity symptoms in the model.

Correlation Coefficient (R) and Coefficient of Determination (R²)

The value of the correlation coefficient and the coefficient of determination in this research model can be seen in the summary model in table 6 below:

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Table 6. Results of the Coefficient of Determination (R²)**Summary models^b**

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.855a	.730	.710	1.32235

Source: Data Processing (2022)

The value used in the coefficient of determination is to use the R-Square value. This value is used to measure how much the model's ability to explain the dependent variable. Based on the table above, the correlation coefficient reaches 0.855 or 85.50% which indicates that Product, Price, Place, Promotion, People, Process, Physical evidence have a strong enough influence on customer decisions. The R Square value of 0.730 or 73% is the combination of the variables Product, Price, Place, Promotion, People, Process, Physical Evidence which together influence customer decisions by 71%, while the remaining 29% is influenced by other variables outside the regression equation. or variables that are not examined.

F-Test Results Simultaneously

The results of the simultaneous F-test analysis can be shown in table 7 below:

Table 7. ANOVAa F Test Results

	Model	Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	431,199	7	61,600	35,228	.000b
	residual	159,124	91	1,749		
	Total	590,323	98			

Source: Data Processing (2022)

The null hypothesis (H₀) used in this test is that there is no influence between the independent variables simultaneously on the dependent variable. While the alternative hypothesis (H_a) used is that there is an influence between the independent variables simultaneously on the dependent variable. Based on the results of table 7, it shows that the calculated F value is 35.228 and the Sig. or a probability of 0.000 so that it rejects H₀. It can be concluded that the variables Product, Place, Price, Promotion, People, Process and Physical Evidence simultaneously influence Customer Decisions.

Discussion**Effect of Products on Customer Satisfaction**

The effect of products on customer decisions based on table 5 has a coefficient of 0.014 and a significance value of 0.787 > 0.05. This shows that product variables have a positive and insignificant influence on customer decisions at PT. Multifinance Desire. So when the total score of product variables increases by 1 point, it will increase the total score of Customer Decisions by 0.014 points. This is the same as research conducted by Lisa Amelisa (2016) with product results having no significant effect on customer decisions or consumer purchases of the Multi-Business Cooperative in Solok Regency. This is evidenced by the tcount <table (-1.600 < 1.660) then H₀ is accepted H₁ is rejected with a significant value of 0.113 > 0.05.

Effect of Price on Customer Satisfaction

The effect of price on customer decisions based on table 5 is that the coefficient of the price variable is 0.024 and the significance value is 0.768 > 0.05. This indicates that the price variable has a positive and insignificant impact on customer decision variables. if the price variable increases by 1 point it will increase the customer's total decision score by 0.024 and vice versa. This is the same as research

conducted by Asrizl E. Nasution (2019) with the result that the price variable has no significant effect on customer decisions at 212 Mart Medan, where the results of testing the price variable have a sig value of $0.076 > 0.05$. It can be concluded that price has an insignificant effect on customer decisions.

The Effect of Place on Customer Satisfaction

Based on table 5, the effect of place on customer decisions is the coefficient of the results of the place variable of 0.39 and the results of a significance value of $0.509 > 0.05$ indicating that the place variable has a positive and insignificant influence on customer decisions at PT. Multifinance Desire. This is the same as research conducted by Muhammad Fadhilah (2021) with the results that place has no significant effect on customer decisions on HPAI Herbal products. Where the results of testing the place variable have a tcount of 1.295 and a ttable of 2.014, so $1.295 < 2.014$. It can be concluded that the place variable has an insignificant effect on customer decisions.

The Effect of Promotion on Customer Satisfaction

The effect of promotion on customer decisions based on table 5, the coefficient of the results of the promotion variable is 0.412 and the results of a significance value of $0.00 < 0.05$ indicate that the promotion variable has a positive and significant influence on customer decisions at PT. Multifinance Desire. These results are the same as research conducted by Retno Wulansari (2019) with promotional results having a significant effect on purchasing decisions at PT. Boga Sejahtera in Cakarang, where the results of testing the promotion variable have a significant effect on purchasing decisions with the regression equation $Y = 11.791 + 0.751X$, a correlation value of 0.733 or having a strong relationship with an influence contribution of 53.7%. Hypothesis testing obtained tcount $>$ ttable or ($10.212 > 1.987$).

Influence of People on Customer Satisfaction

Based on table 5, the influence of people on customer decisions has a coefficient of 0.172 and a significance value of $0.102 > 0.05$ indicates that the people variable has a positive and insignificant influence on customer decisions at PT. Multifinance Desire. This is the same as the research conducted by Faisal Rakhman (2018) with the results that the human variable has no significant effect on customer (student) decisions. Where the results of testing the human factor have a Sig value of 0.145 (> 0.10) with $\alpha = 0.1$ then H_0 is accepted and H_a is rejected, this means that the person variable is not significant to customer decisions.

Effect of Process on Customer Satisfaction

The influence of the process on customer decisions based on Table 5 shows that the coefficient of the process variable results is 0.337 and the results of a significance value of $0.001 < 0.05$ indicate that the process variable has a positive and significant influence on customer decisions at PT. Multifinance Desire. This is the same as research conducted by Asraf (2014) with the results of the process variable having a positive and significant effect on BPR Swadaya Anak Nagari customer decisions in choosing credit products with a coefficient of 0.164 and a significance value of $0.000 (< 0.05)$. The second hypothesis (H_2) is accepted.

Effect of Physical Evidence on Customer Satisfaction

The effect of physical evidence on customer decisions based on table 5, the coefficient of the results of the physical evidence variable is 0.015 and the results of a significance value of $0.888 > 0.05$ indicate that the physical evidence variable has a positive and insignificant influence on customer decisions at PT. Multifinance Desire. This is the same as research conducted by Algyansyah Malardy (2015) with the results that the physical evidence variable has no significant effect on customer decisions. The physical

evidence variable (X7) has a calculated t value that is smaller than the t table value. Because the value of tcount (0.633) < ttable (1.986), then H0 is accepted. Therefore it can be concluded that partially there is no significant effect of Physical Evidence (X7) on purchasing decisions (Y).

Effect of Marketing Mix on Customer Satisfaction

The influence of the marketing mix on customer decisions based on table 5 of the coefficients of the test results simultaneously, namely Fcount (35,228) > Ftable (2,103) and a significant value (0.000) < 0.05 indicates that simultaneously the marketing mix variable has a positive and significant influence on customer decisions at PT. Multifinance Desire. Based on the results of statistical tests, it can be explained that customer decisions are influenced by product, price, place, promotion, people, process, physical evidence. Although this model also indicates the influence of other variables that were not examined in this study. This is the same as the research conducted by Djesika Nirwan (2019) with the results of the tests and analysis that have been carried out in this study proving that product, price, location, promotion, people, processes and physical evidence simultaneously have a significant effect on consumer decisions to visit the Tanjung Karang beach, Donggala Regency. It is known from the influence value, it can be explained that the simultaneous influence (Services Marketing Mix) on Tanjung Karang beach consumer decisions is 0.803 (80.3%), meaning that the service marketing mix is able to contribute to changes in consumer decisions with a capacity of 80.3% , and only 19.7% of consumer decisions are influenced by variables other than the service marketing mix.

Conclusion

1. Partially the product has a positive and significant influence on customer decisions at PT. Multifinance Desire.
2. Partially Price has a positive and insignificant influence on Customer Decisions at PT. Multifinance Desire.
3. Partially Place has a positive and significant influence on Customer Decisions at PT. Multifinance Desire.
4. Partially Promotion has a positive and significant influence on Customer Decisions at PT. Multifinance Desire.
5. Partially People have a positive and significant influence on Customer Decisions at PT. Multifinance Desire.
6. Partially the process has a positive and significant influence on customer decisions at PT. Multifinance Desire.
7. Partially Physical Evidence has a positive and significant influence on Customer Decisions at PT. Multifinance Desire.

Suggestion

1. For PT. Hasjrat Multifinance must be able to maintain and even improve product quality and offer more promotions that are able to answer consumer needs and improve the quality of services available at PT. Hasjrat Multifinance such as when explaining the requirements for the financing process in making customer decisions to do financing.
2. PT. Hasjrat Multifinance is expected to carry out a digital service development strategy that can be understood by customers and is also active in marketing financing service products through social media

3. For future researchers, it is hoped that they can examine other variables outside the variables that have been studied in this study in order to obtain varied results that can influence customer decisions.

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