
THE EFFECT OF PERSONAL SELLING, DIGITAL MARKETING, BRAND IMAGE, AND LOCATION ON THE DECISION TO BECOME A CUSTOMER OF PT BANK SYARIAH INDONESIA KCP MALANG KAWI

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ABSTRACT

This study sought to ascertain how personal selling, digital marketing, brand image, and location influenced consumers' decisions to patronize PT Bank Syariah Indonesia KCP Malang Kawi. Accidental and purposeful sampling techniques are utilized in the quantitative research methodology. The information used in this study came from questionnaire responses given to PT Bank Syariah Indonesia KCP Malang Kawi clients, who served as the study's research subjects. 144 respondents made up the samples used in this study. Multiple linear regression analysis was used in this investigation. Studies suggest that location, brand image, digital marketing, and partial personal selling have a considerable beneficial impact on a consumer's decision to use PT Bank Syariah Indonesia KCP Malang Kawi. Likewise, personal selling, digital marketing, brand image, and location all work in concert (simultaneously) to significantly affect a person's decision to use PT Bank Syariah Indonesia KCP Malang Kawi.

Keywords: Personal Selling, Digital Marketing, Brand Image, Location, Buying Decision

INTRODUCTION

According to Kotler and Armstrong (2001) personal selling is a personal presentation by the company's salespeople in order to make sales successful and build relationships with customers. Personal selling is a way for companies to introduce their products by offering and explaining product features and advantages directly to potential customers to encourage them to make purchases (Intan, 2016). According to Sosrowidigdo's (2020) research into the use of personal selling to sway consumer choices, there is a very significant correlation between personal selling and choice-making. The study by Suryantono (2020) lends credence to Intan's (2016) assertion that personal selling and purchasing decisions are influenced by one another. However, there is a gap between the research results of Suryantono (2020) and Intan (2016) and research conducted by Lubis (2017). According to Lubis' research from 2017 findings, clients' intentions to save money are unaffected by partially personal selling. Further investigation is required to ascertain the impact of personal selling on the choice to become a client based on this research gap.

Sopiyan (2022) states that, in addition to personal selling, a marketing plan in the form of a marketing mix with digital marketing can be used to increase the number of clients. As revealed by Ansari (2015) that digital marketing really helps companies reach a wider audience. According to Suseni (2019) digital marketing is an effort to promote a brand or product using digital media. According to him, digital media is considered to be able to reach consumers in a timely manner, directly to the person, and is more relevant. According to research by Fitrianna and Aurinawati (2020), digital marketing significantly influences consumers' decisions to buy products. This is consistent with study from Ansari (2015) and Suseni (2019), which found that consumers' decisions to buy products online are influenced by digital marketing. However, there is a discrepancy between this research and that of Purnamasari and Kadi (2022), who found no connection between digital marketing and consumer choices.

To fill in this study gap and learn how digital marketing influences how customers make decisions. Brand image is one of the elements that can affect a consumer's decision to buy a product, claim Arianty & Andira (2021). Dennis (2018) cites Kotler and Keller (2009) who state that the process through which a person chooses, arranges, and evaluates information input to produce a meaningful image is known as brand image. Brand image, according to Dennis (2018), is a collection of opinions that a person has about a product. According to research by Sari et al. (2022), brand image has a considerable and favorable impact on customers' decisions to make a purchase. This is consistent with research done by Dennis (2018), who found that brand image affects consumers' purchase choices. However, there is a discrepancy between this research and that of Nugroho and Sarah (2020), who found that brand image has no effect on consumer purchases. Further study is required to ascertain the impact of brand image on decisions to make purchases or to become customers in light of this research gap.

In addition to the brand image, determining the location of a bank is a policy that must be taken carefully. According to Kasmir (2008) quoted by Fahrudin and Yulianti (2015) that the location of a bank can affect the smooth running of a business. He claims that the bank's strategic placement makes it very simple for customers to do business or complete transactions. According to research done by Putri (2017), location has an impact on a person's decision to buy anything. This is consistent with research done by Fahrudin and Yulianti (2015), which found that location had an impact on a person's decision to buy something. There is a discrepancy between this research with Cynthia et al's findings from 2022, which claim that location only partially influences purchase choices. Further investigation is required to ascertain the impact of geography on decisions to make purchases or to become customers based on these differences.

This research Because PT Bank Syariah Indonesia KCP Malang Kawi is one of the Islamic banks that has seen a rise in clients recently, it was decided to conduct the study at this location, which is located on Jl Tenes, Kawi, in Malang City. Additionally, PT Bank Syariah Indonesia KCP Malang Kawi is strategically located and easily accessible by clients, making it simpler for researchers to retrieve the required data. Numerous issues at PT Bank Syariah Indonesia KCP Malang Kawi were discovered by the general public and consumers. One kind of promotion used by PT Bank Syariah Indonesia KCP Malang Kawi is personal selling. However, there are customers who feel that not all employees carry out personal selling. Based on this, it is necessary to carry out further research on personal selling so that it can determine the effect of personal selling on PT Bank Syariah Indonesia KCP Malang Kawi.

LITERATURE REVIEW

Buying Decision

Kotler and Keller (2016) state that purchasing decisions are a part of consumer behavior, which is the study of how people, groups, and organizations select, acquire, and use products, services, ideas, and experiences in order to meet and regulate their needs and desires. Purchase decisions are based on how consumers perceive pricing and what the current actual costs are that they take into consideration, not the prices indicated by marketers, claim Kotler & Keller (2016). Kotler & Keller (2016) list the following dimensions and indicators for consumer purchasing decisions: Product Choice, Brand Choice, Dealer Choice, Purchase Amount or Purchase Amount. Purchase timing (Purchase Timing) and payment method (Payment Method).

Personal Selling

Personal selling is one of the promotional tools which is the spearhead for companies in facing the world of competition. According to Philip Kotler, the goal of personal selling is to increase sales through influencing a buyer's choice, belief, and behavior at some point during the purchasing process. While the need to perform market research and build relationships with clients must be addressed. Kotler and Gary (2011) define personal selling as being present or delivering an oral presentation during a conversation with one or more

potential customers in order to close a deal. In personal selling, there is just interpersonal contact; a sales presentation is given to a possible customer or prospective customers. Customers, clients from businesses, or marketing middlemen are all examples of personal selling audiences.

Digital Marketing

Umagap (2022) asserts that changes in marketing strategy are beginning to move in a more contemporary direction as a result of recent technical advancements. Newspapers, periodicals, radio, and television were once used for promotions. Digital marketing is the more modern term for marketing, which is more advanced and uses internet technologies. Businesses utilize digital marketing as a middleman to spread information about their goods and services. Digital marketing, as defined by Puspitasari & Safitri (2022), is a promotional activity that involves marketing goods or services and seeking out markets through online digital media like social networks.

Brand Image

Kotler and Keller (2016) assert that brand image is a perspective and belief that customers hold, which is represented in the associations that consumers remember. The target market's understanding of a product's features, benefits, application scenarios, and market characteristics is captured in a brand image, also known as schematic brand memory. Strength, originality, and superiority are three factors that can be used to gauge brand image. Image is a perception that, according to Dennis (2018), is largely stable throughout time (enduring perception). As a result, creating an image is tough, and once it has been created, changing it is very harder. According to Dennis (2018), an individual's perception of an object is made up of a collection of beliefs, ideas, and impressions. The way people perceive an object affects their attitudes and behavior toward it.

Location

Fahrudin & Yulianti (2015) claim that the location is where the business must have its headquarters and conduct operations. This site, then, is where a certain business or line of business will be conducted. The place where goods from bank branches and banking control centers are traded is what is indicated by a bank location. According to Kasmir (2008), there are many sorts of bank office locations, including the head office, primary branches, sub-branch locations, cash offices, and ATM sites. The third component of the marketing mix, after product and price, is location (place). The fourth is promotion, meanwhile. The location of a manufacturing company's marketing, according to Putri (2017), is a route of distribution where goods are offered for sale. A bank location is a network where clients may access and use bank services and products.

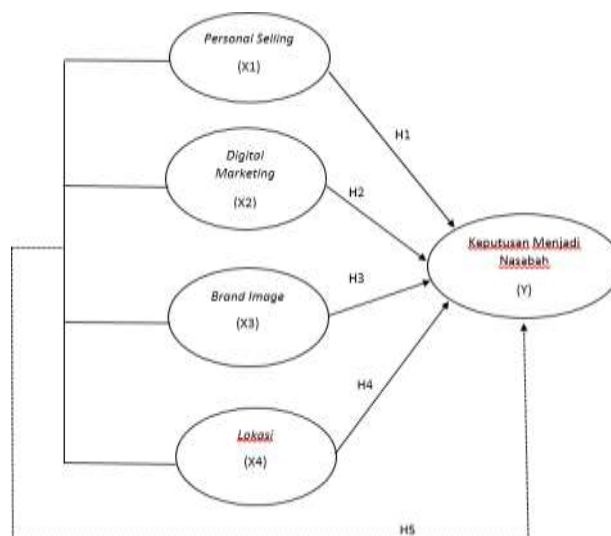


Figure 1. Conceptual Framework

This study will further analyze the connection between personal selling, digital marketing, brand image, location, and the decision to become a customer based on the prior theoretical framework.

METHODS

This type of research is quantitative research. The purpose of this study is to ascertain how personal selling, digital marketing, brand image, and location relate to consumers' decisions to use PT Bank Syariah Indonesia KCP Malang Kawi. Research is the process of creating a theory with the goal of discovering outcomes or solutions to the issues being investigated. A quantitative strategy, according to Sugiyono (2019), is one that emphasizes the depth of information by using data in the form of numbers. In this investigation, 144 samples were used. In this investigation, a non-probability sampling strategy that combined accidental and purposeful sampling was applied. The questionnaire method of data collection was employed in this study.

Variable Operational Definition

Personal Selling

Personal selling is the application of personal selling in which the salesperson's primary responsibility is to deal directly with customers. This means that a salesperson must be capable of acting not only as a salesperson for the company's products but also as an ambassador or company representative. According to Fauzani & Nellyaningsih (2019), personal selling indicators are used to assess how well personal selling influences consumers' purchase decisions: effective communication, product knowledge, creativity and empathy.

Digital Marketing

According to Anggraeni (2022), digital marketing is a type of business where organizations use online internet media to sell their products and services and cultivate relationships with customers. He cites several digital marketing metrics, including: cost, incentive program, site design and interactive.

Brand Image

Brand image, according to Umagap (2022), is the perception that consumers have of a product brand. According to Umagap (2022), brand image indicators include: corporate image, user image and product image

Location

Fahrudin & Yulianti (2015) claim that the location is where the business must have its headquarters and conduct operations. This site, then, is where a certain business or line of business will be conducted. There are location indicators: access, visibility, traffic, spacious, comfortable and safe parking lot, expansion and environment.

Decision to Become a Customer

Choices made on the basis of considerations that are considered the most appropriate can influence customer decisions to meet their needs. The decision indicators to become a customer according to Umagap (2022) are as follows: problem introduction, information search, alternative evaluation, buying decision and post purchase behavior

RESULTS

Validity Test

By contrasting each indicator's correlation value with the t table value, the validity test can be evaluated. All components employed as measuring instruments for personal selling, digital marketing, brand image, location, and decision to become a customer are legitimate, according to the findings of the validity test research. The r count (pearson correlation), which is higher than the r table value (0.164), demonstrates this. These findings demonstrate the validity of the indicators utilized in measuring the target variables.

Reliability Test

If the instrument has a Cronbach's alpha value greater than 0.60 and less than 0.60, it is considered untrustworthy. Accordingly, the starting point for decision-making is:

Cronbach alpha results ≥ 0.60 = reliable

Cronbach alpha results ≤ 0.60 = not reliable

Table 1. Reliability Test

Variabel	Cronbach'sAlpha	Std. Value	Explanation
Personal selling (X1)	0,746	0,60	Reliable
Digital Marketing (X2)	0,806	0,60	Reliable
Brand Image (X3)	0,798	0,60	Reliable
Location (X4)	0,801	0,60	Reliable
Buying Decision (Y)	0,873	0,60	Reliable

Source: processed data

All of the factors utilized as measurement instruments for personal selling (X1), digital marketing (X2), brand image (X3), location (X4), and the decision to become a client (Y) variable are shown to be trustworthy in the dependability table above.

Normality Test

The Kolmogorov-Smirnov test results are considered to be normal if the significant value is > 0.05 . According to the outcomes of this study's data processing using SPSS, the findings are as follows:

Table 2. Normality Test Results

		Unstandardized Residual
N		144
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1.77577817
Most Extreme Differences	Absolute	.068
	Positive	.048
	Negative	-.068
Kolmogorov-Smirnov Z		.821
Asymp. Sig. (2-tailed)		.511

Source: processed data

The result above demonstrates that the assumption of normality is satisfied because the asymp. Sig. (2-tailed) of 0.511 is greater than the alpha error level of 0.05 or 5% and the residual values are claimed to be normally distributed.

Multicollinearity Test

A tolerance value of 0.1 or a VIF value of >10 , or vice versa, is employed in the multicollinearity test to demonstrate the presence of multicollinearity; if VIF ≤ 10 , multicollinearity is not present. Using the SPSS for Windows application, it was possible to determine whether multicollinearity existed in this study.

The tolerance value is larger than 0.10, and the total VIF value of the independent variables is fewer than 10, according to the output shown above. Based on these findings, it can be stated that there is no mutual association between the personal selling variables (X1), digital marketing variables (X2), brand image variables (X3), and location variables (X4), indicating that multicollinearity does not arise.

Table 3. Multicollinearity Test Result

Variabel	CollonearityStatistics		Explanation
	Tolerance	VIF	
Personal Selling	0,350	2,854	There is no multicollinearity
Digital Marketing	0,318	3,142	There is no multicollinearity
Brand Image	0,327	3,054	There is no multicollinearity
Location	0,321	3,120	There is no multicollinearity

Source: processed data

Heteroscedasticity Test

In this test, it can be observed in the SPSS test results on the scatterplot picture that the provisions are that heteroscedasticity will occur if the image forms a pattern and will not occur if the image does not form a pattern. The test's findings for heteroscedasticity are as follows:

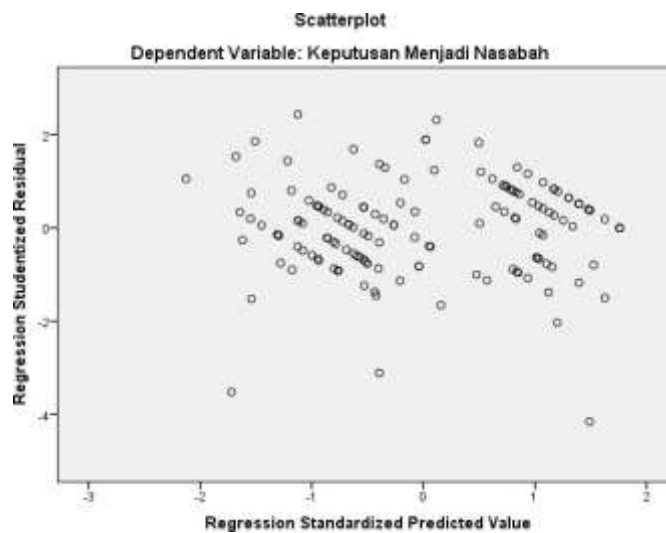


Figure 2. Heteroscedasticity Test
Source: processed data

Because there is no obvious pattern in the image above, which shows how the dots spread above and below the number 0 on the Y axis, it can be concluded that there are no symptoms of heteroscedasticity in this propoartion model, which means that the variance of the respondents' responses has no bearing on the consistency of each variable that has been set.

Multiple Linear Regression Analysis

The impact of Personal Selling (X1), Digital Marketing (X2), Brand Image (X3), and Location (X4) on the Decision to Become a Customer (Y) at PT Bank Syariah

Indonesia KCP Malang Kawi was examined using multiple linear regression analysis. The goal of this regression analysis is to ascertain whether variations in the independent variables have an impact on the dependent variable's value. The following table provides an overview of the computations' outcomes using the SPSS program (Table 4).

The multiple linear regression equation has a Constant value of -0.403 and a regression direction coefficient value of X1 0.337, X2 0.246, X3 0.234, and X4 0.340 based on the aforementioned table. Thus, the following regression equation can be created:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = -0.403 + 0.337 X_1 + 0.246 X_2 + 0.234 X_3 + 0.340 X_4 + e$$

Table 4. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.403	1.783		-.226	.822
	PersonalSelling	.337	.104	.265	3.222	.002
	Digital Marketing	.246	.099	.214	2.477	.014
	Brand Image	.234	.116	.172	2.021	.045
	Lokasi	.340	.112	.261	3.027	.003

a. Dependent Variable: Buying Decision

Source: processed data

Determination Coefficient Test

The ability of the model to fully explain the independent variables and the dependent variable is assessed using the Coefficient of Determination test (Ghozali, 2013). The coefficient of determination (R²) results are as follows based on the outcomes of data processing in this study using the SPSS program:

Table 5. Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818 ^a	.669	.660	1.801

a. Predictors: (Constant), Location, Personal Selling, Brand Image, DigitalMarketing

b. Dependent Variable: Buying Decision

Source: processed data

The rounded-up R Square value is 0.660 in the table above, or 66% if expressed as a percentage. This demonstrates that the independent factors (personal selling, digital marketing, brand image, and location) have an approximate 66% influence on the dependent variable (the decision to become a client). This means that the independent variable is able to account for 66% of the dependent variable. While other factors outside of this regression model or outside the independent variable affect or can be used to explain the remaining 34%.

Table 6. Partial Test

Coefficients			
Model		t	Sig.
1	(Constant)	-.226	.822
	Personal Selling	3.222	.002
	Digital Marketing	2.477	.014
	Brand Image	2.021	.045
	Location	3.027	.003

a. Dependent Variable: Buying Decision

Source: processed data

HYPOTHESIS

The following outcomes are obtained based on the preceding table:

Hypothesis 1

Because the personal selling variable (X1) contains a t count value of 3.222 and a t table value of 1.97, it is possible to compare the two values. If $3.222 > 1.97$, H_0 is rejected and H_a is approved, and $sig = 0.002 < 0.05$, then. Conclusion: The decision to become a client (Y) is significantly and favorably impacted by partially personal selling.

Hypothesis 2

The t count and t table values of the digital marketing variable (X2) can be compared, and since 2.477 is greater than 1.97, H_0 is rejected and H_a is accepted, and $sig = 0.014 < 0.05$. Conclusion: Digital marketing has a considerable and advantageous impact on a client's decision to become a customer (Y).

Hypothesis 3

The brand image variable (X3) has a t value of 2.021 and a t table of 1.97, making it possible to compare the values of the two variables' t counts and tables. Because $2.021 > 1.97$, H_0 is rejected and H_a is approved, and $sig = 0.045 < 0.05$, the brand image variable (X3) is in the negative. Conclusion: Brand image has a considerable and favorable impact on consumers' choices to become customers (Y).

Hypothesis 4

The location variable (X4) has a t count value of 3.027 and a t table value of 1.97, making it possible to compare the two values and determine that H_0 is rejected and H_a is approved with a $sig = 0.003 < 0.05$. It can be said that location has a big and advantageous impact on a person's decision to buy anything (Y).

Simultaneous Test (F Test)

The F test is designed to determine whether many independent variables (personal selling, digital marketing, brand image, and geography) have a substantial impact on the dependent variable (choice to become a customer). The findings of the F test areas follows, based on processing with the SPSS program in this study:

Table 7. Simultaneous Test

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	912.503	4	228.126	70.319	.000 ^b
	Residual	450.934	139	3.244		
	Total	1363.438	143			
a. Dependent Variable: Buying Decision						
b. Predictors: (Constant), Location, Personal Selling, Brand Image, Digital Marketing						

Source: processed data

Based on the output results above, it is clear that H_5 is accepted because there is an influence of X1 (personal selling), X2 (digital marketing), X3 (brand image), and X4 (location) simultaneously to Y (decision to become a customer). The significant value for the effect of X1, X2, X3, and X4 simultaneously on Y is $0.000 < 0.05$ and the calculated F value is $70.319 > 2.44$.

DISCUSSION

The Influence of Personal Selling on the Decision to Become a Customer

Table 6's test of the hypothesis reveals that personal selling significantly influences a person's decision to open an account with PT Bank Syariah Indonesia Malang Kawi. Based

on the personal selling indicator statement items employed in this study, it can be deduced that the marketer will receive more consumer feedback that affects decisions the better the personal selling. The findings of this study are at odds with those of Lubis's (2017) study, which found that partly personal selling has no influence on a customer's choice to buy.

The Influence of Digital Marketing on the Decision to Become a Customer

The findings of the hypothesis testing in Table 6 demonstrate that the choice to open an account with PT Bank Syariah Indonesia Malang Kawi is significantly influenced by digital marketing. For PT Bank Syariah Indonesia, using digital marketing as a product marketing strategy is a successful way to reach clients quickly. The digital marketing strategy is anticipated to be able to open up prospects to attract more consumers because PT Bank Syariah Indonesia, which is still a young company, now needs to promote itself effectively to increase its market share.

The Influence of Brand Image on the Decision to Become a Customer

The findings of the hypothesis testing in table 6 indicate that the choice to become a customer of PT Bank Syariah Indonesia Malang Kawi is significantly influenced by brand image. That is, the greater the customer's decision, the better the brand image presented. The findings of this study contradict previous research by Nugroho & Sarah (2021), which found that brand image has no discernible influence on consumers' decisions to become customers.

The Effect of Location on the Decision to Become a Customer

Table 6's test findings for the hypothesis demonstrate that PT Bank Syariah Indonesia Malang Kawi customer decision-making is significantly influenced by location. Location has a significant impact on how customers make decisions. PT Bank Syariah Indonesia

Malang Kawi customers recognize that the location of the PT Bank Syariah Indonesia KCP Malang Kawi office has a strategic location with a large building structure, clearly visible in front of the road, close to the center of economic activity, and so on, according to the value of the location statement items used in this study. As a result, customers have a favorable opinion of the location of PT Bank Syariah Indonesia Malang Kawi, which is backed up by a parking lot that is well positioned for vehicle safety and some of the respondents are locals, increasing the likelihood that they will choose to do business with the institution.

CONCLUSION

The findings demonstrate that the personal selling variable significantly and favorably influences a choice to open an account with PT Bank Syariah Indonesia KCP Malang Kawi. The likelihood that someone will buy from you will rise with stronger personal selling execution. The study's findings also show that factors related to digital marketing significantly and favorably influence people's decisions to open accounts with PT Bank Syariah Indonesia KCP Malang Kawi. The decision to become a customer will grow with improved digital marketing implementation. The outcomes then demonstrate that the brand image variable has a notable and favorable impact on the choice to open an account with PT Bank Syariah Indonesia KCP Malang Kawi. The likelihood that someone will become a customer increases with greater brand image execution. Regarding variable location, the findings indicate that it significantly and favorably influences the choice to open an account with PT Bank Syariah Indonesia KCP Malang Kawi. The decision to become a customer will rise with a better and more advantageous location. The findings demonstrate that factors like as location, brand perception, personal selling, and digital marketing all have a significant and favorable impact on a consumer's decision to open an account with PT Bank Syariah Indonesia KCP Malang.

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