

The Effect of Personal Selling, Word of Mouth on the Decision to Become a Customer Through Customer Satisfaction as Intervening Variable at PT. PNM Area Jakarta 1

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Abstract:- This research is about the influence of Personal Selling, Word of Mouth on the decision to become a customer at PT. PNM Mekaar Area Jakarta 1 conducted at PNM Mekaar Area Jakarta 1. Data obtained by distributing questionnaires to 1005 respondents who are customers of PNM Mekaar in Jakarta Area 1. Data processed by Structural Equation Modeling (SEM) method and using IBM SPSS AMOS version tools 26. The results of the research hypothesis show that the Personal Selling, Word of Mouth variable has a significant positive effect on the decision to become a customer, as well as if the two variables are carried out simultaneously, it has a significant positive effect on the decision to become a customer.

Keywords:- Personal Selling, Word of Mouth, Customer Satisfaction, Purchase Decision.

I. INTRODUCTION

The biggest challenge in developing countries is about poverty and how the role of government is to overcome this problem. The government continues to strive to reduce poverty through various policies ranging from training to the provision of cash assistance, the provision of assistance is deemed insufficient to educate the poor to be independent in carrying out their lives. Based on data from the Central Statistics Agency (BPS) the market segment of the underprivileged is in the lowest segment and almost untouched by the banking world and financial institutions, so that the desire to get a better life through business is hampered by difficulties in accessing finance and knowledge. This large number of poor people is the main attraction to become a new market segment by financial institutions and banks, although currently alleviation has become a government program to alleviate poverty.

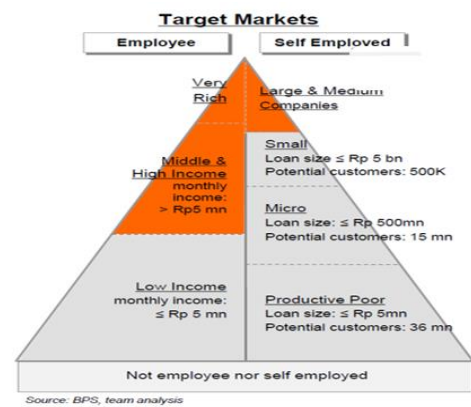


Fig 1: - Target market division

Based on Figure 1, it can be seen that there is a productive poor segment that has not been explored, the number of potential customers is 36 million. This opportunity was responded positively by PT. PNM to make a breakthrough in the form of new product development (product diversification) that can serve this segment. PT. PNM (Persero) which is a State-Owned Enterprise (BUMN) and as an extension of the government has a role in poverty alleviation programs. In 2016 PT. PNM launched a product to provide financial support for the underprivileged, Mekaar (Building a Prosperous Family Economy) is a capital loan service for underprivileged women to support their business. This service product has been equipped with the inclusion of business assistance. In addition, Mekaar's customer service is carried out in groups, weekly meetings (PKM) and without collateral, so it is often said that Mekaar's products are the antithesis of banking. The financing tenors offered by Mekaar to its customers are 50 weeks (12 months) and 25 weeks (6 months). Currently, Mekaar is a superior product owned by PT. PNM with a focus on underprivileged communities, whether they have just started a business, have had a business, or have just started a business. In addition to the financial aspects provided to customers, PT, PNM also provides social and intellectual aspects and is part of sustainable empowerment. The continuous empowerment that has been carried out has been able to provide a good positioning for PT. PNM in the financing industry in Indonesia. A non-financial solution in the form of capacity building (Capacity Building)

for business actors is able to maintain the rate of return on capital distribution at the expected level.

The Account Officer is the spearhead of the Mekaar business in the Jakarta Area 1. The function of the Account Officer is as an ambassador to disseminate information about the existence of the Mekaar PNM office and program to government officials and at the same time analyze the potential of existing underprivileged families, then the Account Officer will socialize the program bloom on one person or on many people in the area. The Personal Selling strategy is considered to be the most effective way to be carried out by PNM considering the demographic and cultural conditions of the underprivileged communities, the majority of whom need extra ordinary education, starting from being taught, being served, to being accompanied so that they can have a growing business and be able to meet their needs more than properly. Apart from personal selling, an effective way to retain Mekaar customers is through word of mouth. The theory from Ali Hasan in his book *Marketing from Mouth to Mouth (Word of Mouth Marketing)* explains that the validation results of Nielsen's research (in the United States) on companies that use the Word of Mouth Marketing strategy conclude that consumer trust is formed from the recommendations of other consumers. Building an image through Word of Mouth marketing everything correctly so that it will form a good image and will spread on an emotional level where consumers will make a decision about whether to choose a product or service. Then the second one discusses the benefits, usability, and overall value of the product which is the core in building an image, and the last one deals with complaints handling in a fast and precise way so that it can change negative Word of Mouth into positive Word of Mouth. The marketing strategy through Word of Mouth has also become part of the marketing strategy and it is through this strategy that customers are voluntarily able to testify about the benefits of being a Mekaar customer.

II. LITERATURE REVIEW

According to Kotler and Armstrong (2014) that service quality is the ability of a service to perform functions that include reliability, durability, accuracy, convenience, operation, and repair as well as other attributes. If a service has been able to carry out its functions, it can be said as a high quality service, customer satisfaction is an indicator of a planned marketing process. The world of banking and financial institutions, the role of marketing is one of the main activities carried out by entrepreneurs for the purpose of maintaining their survival, developing and earning profits. Kotler (2009: 5) defines marketing with a social definition, where "Marketing is a societal process by which individuals and groups obtain what they need and want by creating, delivering, and communicating superior customer value". Kotler & Armstrong stated that there are five marketing concepts that are often used as references by companies to carry out their marketing activities, namely production, product, sales, marketing, and community-oriented marketing. Rangkuti (2013) explains that strategy is a broad and complete main plan and includes an explanation of how a company can achieve its goals in accordance with the mission that has been

made. It can be said that a strategy is very important for the company, but what about the understanding of the marketing strategy itself. According to Assauri (2012) what is meant by the marketing mix is a set of decisions that include price, product, communication, distribution channels, and communication management with customers which is a series of strategies from marketing, so it can be concluded that marketing strategies, tactics, instruments or tools are included in the marketing mix. In marketing, promotion refers to all types of marketing communications used to provide information or persuade target consumers about the benefits of a product, service, brand, or problem. The purpose of promotion is to increase awareness, create interest, generate sales, or create a loyal attitude towards a brand. Promotion is an effort that is quite important to introduce, inform, and remind again about a product or service that is sold by a company or individual. With the promotion, it is expected that there will be an increase in the number of sales.

A. Personal Selling

Personal Selling is an oral presentation or presentation in a conversation with one or more prospective buyers with the aim of making a purchase. In personal selling, there is an exclusive interpersonal contact, a person makes a sales presentation to another person or group of potential buyers. Personal selling audiences can be customers, organizational customers, or marketing intermediaries Hendri Simaora (2000). Personal Selling is also a promotion carried out through personal bank employees in serving and influencing customers. In the world of banking, personal sales are generally carried out by all bank employees, from cleaning services, security guards to bank officials. Personal selling is also done through recruiting salesmen and sales girls to do door to door sales. Cashmere, *Bank Marketing*, (2005). Face to face selling is one aspect of personal selling.

B. Word of Mouth (WOM)

Harrison-Walker in Brown et al., (2005) states that Word of Mouth (WOM) is an informal communication between a non-commercial speaker and a person who receives information about a brand, product, company or service. Word of mouth can be interpreted as a communication activity in marketing that indicates how likely the customer will tell others about his experience in the process of buying or consuming a product or service. The customer experience can be a positive experience or a negative experience. As Davidow (2003) stated. An understanding that has been widely accepted in customer behavior is that WOM plays an important role in shaping customer attitudes and behavior as expressed by Reingen and Walker, (2001). From the results of his research, research shows that WOM is 7 times more effective than magazine and newspaper advertisements, 4 times more effective than Personal Selling and 2 times more effective than radio advertisements in the company's efforts to influence customers to switch to using the company's products. Word of Mouth is a marketing strategy that relies on recommendations and reviews from consumers, both personally and in groups for a product or service so that it can bring up more new consumers. Lupiyoadi and Hamdani (2006) stated that, word of mouth is a promotion in the form of word of mouth advice

regarding the benefits of an item. According to WOMMA (Word of Mouth Marketing Association) in Sumardy (2011) Word of Mouth marketing is a marketing effort that encourages buyers to talk about, promote, offer, and sell products or services to others. In other words, word of mouth can be said as communication that can form an assessment of potential consumers towards a product or service that can influence potential consumers to make purchasing decisions.

C. Theoretical Framework

Based on these theory above, it could be described a theoretical framework for these titles as follows:

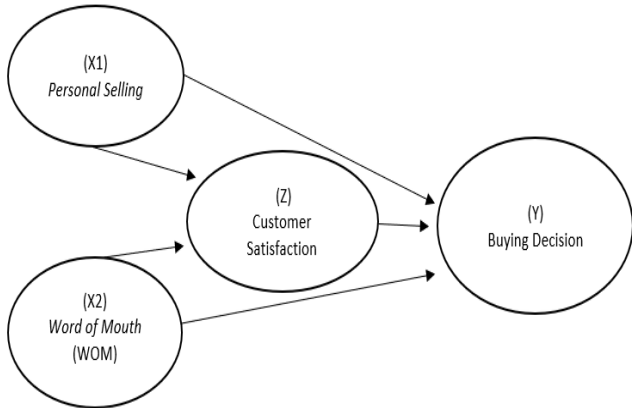


Fig 1: -Theoretical Framework

D. Hypothesis

The hypothesis of this cases that could be seen as in follows:
 H₁: Personal Selling has a significant positive effect on Buying Decision
 H₂: Word of Mouth has a significant positive effect on Buying Decision
 H₃: Personal Selling & Word of Mouth together have a significant positive effect on Customer Satisfaction
 H₄: Personal Selling & Word of Mouth together have a significant positive effect on Buying Decision
 H₅: Customer Satisfaction as an intervening variable has a significant positive effect on Buying Decision

III. METHODOLOGY

This study uses primary data with a population of PNM Mekaar customers in the Jakarta area 1. The number of samples is 1,005 respondents on the grounds that this number represents the entire population of 10,050 and is considered representative of the entire population. The analytical method used in this research is the Structural Equation Modeling (SEM) method using the analysis of movement structure (AMOS) program. The analysis technique is used to interpret and analyze the data.

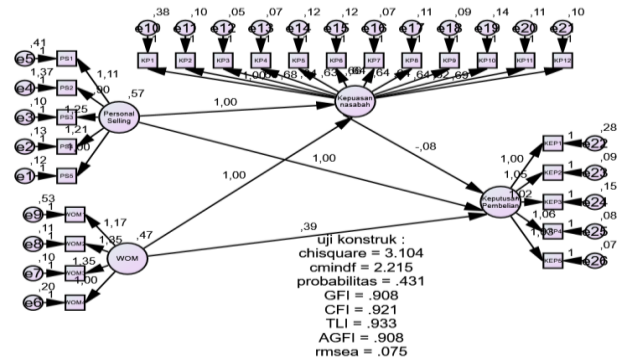


Fig2: - Analysis of Full Model SEM

IV. RESULTS AND DISCUSSIONS

A. Validity and Reliability Test

Table 1 shows that all the data from the research questionnaire met the valid criteria, being the result of the measurement of the validity coefficient of the stress factor value or the standardized stress estimates of 0.05. Therefore, all research indicators can be used as effective data collectors to study problems that are used as research objects.

TABLE 1. VALIDITY TEST RESULTS

Variabel	Item	estimate	Conclusion
Personal Selling	PS1	.701	Valid
	PS2	.596	Valid
	PS3	.834	Valid
	PS4	.831	Valid
	PS5	.828	Valid
Word of Mouth	WOM1	.584	Valid
	WOM 2	.868	Valid
	WOM 3	.837	Valid
	WOM 4	.847	Valid
Customer Satisfaction	WOM 4	.837	Valid
	KP 2	.831	Valid
	KP 3	.915	Valid
	KP 4	.901	Valid
	KP 5	.913	Valid
	KP 6	.889	Valid
	KP 7	.899	Valid
	KP 8	.877	Valid
	KP 9	.888	Valid
	KP 10	.871	Valid
	KP 11	.836	Valid
	KP 12	.912	Valid
Buying Decision	KEP1	.798	Valid
	KEP 2	.889	Valid
	KEP 3	.844	Valid
	KEP 4	.836	Valid
	KEP 5	.893	Valid

According to Table 2, the CR value of each variable shows > 0.6. Therefore, all indicators of the research variables can be used as effective data collectors to study the problems as the research object.

TABLE 2. RELIABILITY TEST RESULTS

Variable	Cronbach's Alpha	Conclusion
Personal Selling (X1)	0.69	Reliabel
Word of Mouth (X2)	0.78	Reliabel
Customer Satisfaction (Z)	0.81	Reliabel
Buying Decision (Y)	0.73	Reliabel

G. Hypothesis Test

Analyze the results of SEM model data processing at all stages using conformance testing and statistical testing. The data processing results of the analysis of the complete Structural Equation Modeling (SEM) model are as follows:

The results of the SEM analysis as a hypothesis testing step are as follows:

TABLE 3. HYPOTHESIS TESTING

		Estimate	S.E.	C.R.	P	Label
Buying Decision	← Personal Selling, WOM	1,215	,065	18,681	***	par_1
Buying Decision	← Customer Satisfaction	,900	,161	5,588	***	par_3
Customer Satisfaction	← Personal Selling, WOM	1,112	,065	11,525	***	Par_6
Buying Decision	← Personal Selling	1,112	,094	11,779	***	par_4
Buying Decision	← WOM	,386	,059	6,583	***	par_24

Based on table 3 then the hypothesis test is as follows :

Hypothesis Testing 1

In the submission of the hypothesis, the value of C.R. of $11.779 > 1.967$ and p-value of $0.000 < 0.05$ Then H1 is accepted so that it can be concluded that Personal Selling (X1) has a significant positive effect on Purchase Decisions (Z). The findings of this study are in line with research conducted by Dewa Ayu Gede Diyah Saraswati (2019) and Rival Victoria Putra, Machasin, Syakdanur Nas (2021) who found that Personal Selling had a positive effect on buying decisions. In line with the results of research conducted by Pratama Ibrahim W. Rulirianto (2017) who said that Personal Selling had a significant effect on buying decisions.

Hypothesis Testing 2

Word of Mouth has a significant positive effect on Purchase Decisions, this can be shown from the results of the C.R. of $6.583 > 1.967$ and p value of $0.000 < 0.05$ Then the hypothesis is accepted so that it can be concluded that Word of Mouth has a significant positive effect on buying decisions. The findings of this study are in line with the results of research conducted by Nadya Cecilia Pongpare who found that WOM has a significant influence on purchasing decisions in a company. In line with this research, research conducted by Ardy Dwi Juniantoko (2017) and Putu Andika Murdana, I Gst. A. Kt. Gd. Mood (2020) also found that WOM has a significant influence on buying decisions.

Hypothesis Testing 3

In the submission of the hypothesis obtained the value of C.R. of $18.681 > 1.967$ and p value of $0.00 < 0.05$ so it can be concluded that the Personal Selling and Word of Mouth variables when done together have a significant effect on customer satisfaction. This is in accordance with the results of research by Nanda Purnama Nuprianti (2016) which states that Personal Selling and Worth of Mouth jointly affect the buying decisions.

Hypothesis Testing 4

In the submission of the hypothesis obtained the value of C.R. of $18.681 > 1.967$ and a p value of $0.00 < 0.05$ so it can be concluded that the Personal Selling and Word of Mouth variables when done together have a significant influence on the decision to become a customer. The findings of this study are in line with research conducted by Ananda Putri Setyorini (2020) which found that Personal Selling and Word of Mouth when done simultaneously have a significant influence on the decision to become a customer. In line with previous research conducted by Sonya Julita Fetri, Yulna Dewita Hia, Rizky Natassia (2017) where the research results show that Personal Selling and WoM when done simultaneously have a positive effect on the decision to become a customer.

Hypothesis Testing 5

Customer Satisfaction as an intervening variable has a significant positive effect on Customer Satisfaction, this is shown from the results of the hypothesis on the results of research where C.R. of $5.588 > 1.967$ and p-value of $0.000 < 0.05$. The findings of this study are in line with the results of previous studies conducted by Muhammad sofyhan (2019) and Muh. Alam Nasyrah Hanafi, Jeni Kamase, Asdar Djamereng, Serling Serang (2019) which proves that customer satisfaction as an intervening variable strengthens the role of WoM which has a significant effect on purchasing decisions. The same thing was also conveyed by Kuni Maghfiroh who proved that consumer satisfaction had a positive effect on loyalty and buying decisions.

V. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of the analysis and hypothesis testing that have been carried out, it can be concluded that Personal Selling has a positive and significant effect on the decision to become a customer, which means that if the Personal Selling strategy is continued, the decision to become a customer will also grow. Based on the results of the analysis and hypothesis testing, it can be concluded that the Word of Mouth strategy has a positive and significant effect on the decision to become a customer, which means that if the number of customers who feel helped and grateful to become customers increases or is said to be high, it will encourage or accelerate the candidate's decision. customers become customers. Based on the results of the analysis and hypothesis testing, the Personal Selling and Word of Mouth variables when done together have a significant influence on the decision to become a customer. Based on the results of the analysis and hypothesis testing that have been carried out, it can be concluded that Personal Selling and Word of Mouth

when carried out together have a positive and significant effect on the decision to become a customer. Based on the results of the analysis and hypothesis testing, it can be concluded that customer satisfaction has a positive and significant effect on purchasing decisions, which means that if more customers are satisfied, it increases or is said to be high, it will directly or indirectly encourage the acceleration of prospective customers to become customers.

Suggestions

In this study, the sample used in the study is limited to urban areas, while the distribution of PNM Mekaar Yasat customers is mostly in rural areas, and of course if you want to measure the effectiveness of the chosen strategy, you must take a larger sample and can represent various regional/regional conditions. . This research is only limited to the decision variable to become a customer (Purchase), and of course in financial institutions it is not limited to the volume of disbursement or customers but there are still many indicators that must be measured after disbursement such as financing quality, efficiency.

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