

Influence Of Products On Customer Decisions Micro Bussiness Credit (KUM) With Promotion as Moderate Variables in PT. Bank Mandiri (Persero) TBK KCP Mandiri Muara Kelingi Kabupaten Musi Rawas In Condition Covid 19 Pandemic

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Abstract

The problems in this research are: a). Some SMEs found in the field that the interest rate for KUM products was too high at 1.5% compared to KUR products with 0.27% interest, b). There are still many KUM products offered to customers who do not know, c). The promotions carried out by the Credit Sales Marketig (MKS) are still less than optimal for prospective customers, d). Promotions given by Credit Sales Marketig (MKS) to customers are not optimal, so that customers in making decisions are not optimal. Research results: a). Whereas the influence of the product on the decisions of Micro Business Credit Customers (KUM) at PT. Bank Mandiri (Persero) Tbk. shows that the tcount value is = 3.773 which is greater than the ttable value with $\alpha = 5\%$, $df (n-2) = 36-2 = 34$ = ttable 2.042 with a significant level = $0.000 < (a) 0.05$, p. This shows that H_a is accepted and H_o is rejected. So that it can be interpreted that the product partially has an influence on customer decisions at PT. Bank Mandiri (Persero) Tbk., b)the influence of the product on the decisions of Micro Business Credit (KUM) customers with promotion as a moderating variable at PT. Bank Mandiri (Persero) Tbk. After entering the moderating variable (promotion), the R Square value of 0.395 or 39.5% is obtained, an increase of 10% from the result of the R Square value before the moderating variable is 0.295 or 29.5%, so that the moderating variable strengthens the influence of product variables on customer decisions

Keywords

Product, Promotion, Customer Decision.

1. Introduction

The increasingly tight banking competition in the era of globalization must be addressed by banking actors by implementing the steps that will be taken in the continuity of their business. The emergence of the Covid-19 pandemic has caused an economic shock, which affects the economy of individuals, households, micro, small, medium and large companies, even affecting the country's economy with a local, national and even global scale of coverage (Taufik & Ayuningtyas, 2020).

The Indonesian government seeks to overcome these problems by issuing several policies, especially in the economic sector so that the problem of the COVID-19 pandemic does not result in a prolonged economic recession. Large, medium, and small companies that are still able to survive take some concrete steps so that their products can still be marketed.

Several business sectors have been affected by the coronavirus (Covid-19) pandemic, including the banking sector. The banking sector can continue to exist in the midst of the corona virus pandemic, so banks must carefully mitigate the changes that occur in the market and be able to create creative ideas so that the products

offered can attract the attention of customers, so that what customers want can be achieved. properly and according to their needs.

PT. Bank Mandiri (Persero). Tbk. as one of the state-owned enterprises that has many branches in Indonesia which is a financial institution that has a strategic role to regulate the balance of development elements, because banks have the main function of collecting funds from the public and channeling funds to the public. Bank activities will ultimately be directed at improving the standard of living of the community, with the aim of assisting in developing Small and Medium Enterprises (SMEs) by distributing business capital that is credit in nature so that the community becomes better and more prosperous than before.

From the facts, the researcher observed that the temporary results at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency. Shows that the development of the number of customers of KUM Savings Products PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency From January 2020 to December 2020, it can be seen in table 1.1. the following:

Tabel 1 : Rekapitulasi Nasabah Pencairan Produk KUM PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi Kabupaten Musi Rawas Dari Bulan Januari 2020 sd. Desember 2020.

No	Month	Number of Disbursement Customers	Disbursement Amount	Monthly Goals	Percentage	Information
1	January	18 Debitur	Rp. 1.300.000.00,-	Rp.1.200.000.00,-	108,33%	Target achieved
2	February	15 Debitur	Rp. 1.250.000.00,-	Rp.1.200.000.00,-	104,17%	Target achieved
3	March	13 Debitur	Rp. 1.270.000.00,-	Rp.1.200.000.00,-	105,83%	Target achieved
4	April	0	Rp. 0,-	Rp.0,-	0	Covid 19 pandemic
5	Mei	0	Rp. 0,-	Rp.0,-	0	Covid 19 pandemic
6	Juny	0	Rp. 0,-	Rp.0,-	0	Covid 19 pandemic
7	July	7 Debitur	Rp. 550.000.00,-	Rp.1.200.000.00,-	45,83%	Target not achieved
8	August	12 Debitur	Rp. 1.030.000.00,-	Rp.1.200.000.00,-	85,83%	Target not achieved
9	September	15 Debitur	Rp. 1.300.000.00,-	Rp.1.200.000.00,-	108,33%	Target achieved
10	October	10 Debitur	Rp. 750.000.00,-	Rp.1.200.000.00,-	62,50%	Target not achieved
11	November	14 Debitur	Rp. 1.200.000.00,-	Rp.1.200.000.00,-	100,00%	Target achieved
12	December	17 Debitur	Rp. 1.350.000.00,-	Rp.1.200.000.00,-	112,50%	Target achieved
amou nt	12 month	121	Rp. 1.000.000.000,-	Rp.1.080.000.000,-	93%	Annual target not achieved

Sumber : PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi Kabupaten Musi Rawas, tahun 2021.

Based on the table above, it can be seen the development of the number of KUM Savings in 2020 in January the number of disbursement customers was 18 debtors showing a percentage of 108.33% having achieved the target, while in February the number of disbursement customers was 15 debtors showing a percentage of 104.17% When the target was reached, then in March the number of customers with disbursement was 13 debtors, showing a percentage of 105.83% experiencing the target being reached, then in April, May and June there was a significant decrease in the absence of customers being disbursed due to the Covid 19 Pandemic.

In July the number of disbursement customers was 7 debtors showing a percentage of 45.83% experiencing the target was not achieved, in August the number of disbursement customers was 12 debtors showing a percentage of 85.83% experiencing the target not being achieved, in September the number of disbursement customers was 15 The debtor by showing the percentage of 108.33% means that the target is not achieved. Furthermore, in October the number of disbursement customers was 10 debtors by showing a percentage of 62.50% meaning the target was not achieved, while in November the number of disbursement customers was 10 debtors showing a percentage of 100.00% experiencing the target being achieved, as well as in December the number of disbursement customers namely 17 debtors by showing a percentage of 112.50% experiencing the target achieved.

In 2020 that the target desired by PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, did not achieve the desired target. Then Covid-19 caused disruptions on the demand and supply sides. The rise in the number of layoffs, the decline in income makes consumption decline. Likewise on the supply side, the cessation of business activities, disruptions to the supply chain and losses due to decreased sales made PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, cannot help but improve efficiency. Because there is no credit disbursement in April, May and June, it means that MKS does not get incentives, and there are several MSMEs found in the field that the KUM product has a 1.5% high interest rate compared to the KUR product with an interest rate of 0.27%, as well as the KUM product offered. to customers there are still many who do not know.

The researcher also observed regarding the promotion that the temporary results at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, namely the promotion carried out by Marketig Credit Sales (MKS) for prospective customers, then the majority of customers who take credit facilities are influenced by the invitation of customers to take credit facilities before, not by company promotions or more focused on word of mouth (information by word of mouth), and has not displayed advertisements in print or electronic media by PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency regarding micro-enterprise credit, as well as the distribution of brochures are considered less informative because they are only brochures that display the number of limits, monthly installments and credit application requirements not shown in detail.

Decisions of Micro Business Credit (KUM) Customers More focused on telemarketing to existing customers for Top Up (take back credit) and limited to new customers, and Customers in making decisions are very concerned about the products offered, because the consideration of KUM interest is too high, as well as the lack of maximum promotion carried out by Credit Sales Marketing (MKS) to prospective customers, so that customers in making decisions are not optimal.

Based on the phenomenon above, the researcher is interested in examining more deeply through a study with the title: The Effect of Products on Micro Business Credit (KUM) Customer Decisions With Promotions as Moderating Variables at PT. Bank Mandiri (Persero) Tbk. Kcp. Mandiri Muara Kelingi, Musi Rawas Regency in the Condition of the Covid-19 Pandemic.

1.1 Objectives

The objectives of this research are as follows:

- a. To determine the effect of the product on the decisions of Micro Business Credit (KUM) Customers at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency in the Condition of the Covid-19 Pandemic.
- b. To determine the effect of the product on the decisions of Micro Business Credit (KUM) customers with promotion as a moderating variable at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency.

2. Literature Review

2.1 Customer Decision

- a. Understanding Customer Decisions

Decision As the selection of an action from two or more alternative choices. A consumer who wants to choose must have an alternative choice (Zulaicha & Irawati, 2016).

The purchase decision is the stage in the buyer's decision-making process where the consumer actually buys. Decision making is an individual activity that is directly involved in obtaining and using the goods offered (Kotler, Philip and Armstrong, Gary, 2012).

Another definition explains, according to Kotler in Yusup and Ronal Aprianto's research explaining that purchasing decisions are actions from consumers to want to buy or not to products. Of the various factors that influence consumers in purchasing a product or service, usually consumers always consider the quality, price and products that are already known by the public (Aprianto and Y. Ronal, 2016).

From some of the opinions of the experts above, it can be concluded by the researcher that the customer's decision is the consumer's choice to make a purchase of a product initiated by the awareness of the fulfillment of needs and desires.

- b. Customer Decision Indicator

Purchasing decision is an action taken by consumers to buy an item or service that begins to fulfill needs and ends by selecting alternatives for available goods or services. Purchasing decision indicators include the following:

- 1) Confidence in buying
- 2) According to customer wish
- 3) Have a desire to repurchase
- 4) Considering product quality

5) Recommend to others (D. Kurniawan and E. Widajanti, 2015).

2.2. Product

a. Product Definition

Product is anything that can fulfill or satisfy human needs or desires, both tangible and intangible (Lianardi & Chandra, 2019). Products are all things that can be offered to the market to attract attention, acquisition, use, or consumption that can satisfy a want or need (Lianardi & Chandra, 2019). A product is something that can be offered to the market to satisfy wants and needs (Lianardi & Chandra, 2019).

From some of the opinions above, it can be concluded by researchers that a product is a physical object, service or service that customers want to have as a whole that can be processed to be offered to each market to be distributed and utilized by customers in meeting their needs and desires.

c. Product Indicator

d. Intangible services have several characteristics that are generally distinguished or classified into 4 characteristics and are used by researchers as indicators (Suyadi et al., 2016):

- 1) Intangibility
- 2) Inseparability
- 3) Variability
- 4) Perishability

2.3. Promotion

a. Definition of Promotion

Promotion is a kind of communication that gives explanations that convince potential consumers about goods and services (Alma, 2018). Promotion is an effort made by the company to provide information and introduce products to consumers through as many media as possible to build product proximity with traders and consumers in the hope of being interested in buying the products offered (Abubakar, 2018).

Promotion is a marketing mix activity. In this activity, every company tries to promote all its products and services, either directly or indirectly. Promotion is the most powerful means to attract and retain consumers (Kasmir, 2014).

Based on the various opinions above, the researcher concludes that promotion is a marketing communication mechanism, the exchange of information between buyers and sellers.

b. Promotion Indicator

The indicators that characterize the promotion used in this study are:

- 1) Promotion reach.
- 2) Quantity of ad serving in promotional media.
- 3) Quality of message delivery in ad serving in promotional media.

3. Methods

3.1 Research design

To simplify the research steps, the researcher must first determine the research method that will be used to solve the problem to be studied. The research method is quantitative research. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing hypotheses. has been established (Sugiyono, 2017).

In this study, the explanation was strengthened by presenting the data, followed by analysis, interpretation, and discussion. In addition, to reveal the meaning behind the behavior of customer decisions, it is carried out by observing documentation, in-depth interviews with informants who are considered to have the right information and really understand the problems related to research problems. The research design of the influence of the product on the decisions of Micro Business Credit Customers (KUM) with service as a moderating variable at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Muli Rawas Regency.

3.2 Population and Sample

a. Population

The population is the whole number consisting of objects or subjects that have certain characteristics and qualities determined by the researcher to be studied and then drawn conclusions (Sugiyono, 2017). The population in this study amounted to 121 customers of PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi Kab. Rawas Musi.

b. Sample

The sample is part of that population. The method used by the researcher in taking the sample is by purposive sampling. Purposive sampling is a sampling technique of data sources with certain considerations. This particular consideration, for example, is the person who is considered to know best about what we expect, or

maybe he is the ruler so that it will make it easier for researchers to explore the object/social situation under study (Sugiyono, 2017).

In this study, the sample used was 30% of the population of 121 customers, with the following calculations:

$$121 \times 30 = 36.3 \text{ Rounded off to } 36 \text{ people.}$$

100

So the sample in this study amounted to 36 people.

3.3 Data analysis technique

Data analysis in this study using SPSS (statistical product and service solution) for window 20. The data analysis techniques used are as follows:

3.3.1. Simple Linear Regression

Simple linear regression was used to analyze only one independent variable and one dependent variable. To find simple linear regression use the following formula:

$$Y = a + bX \text{ (Syofian Siregar, 2015)}$$

Keterangan :

Y = Bound Variable (Customer Decision)

X = Independent Variable (Product)

a = constant.

b = Regression Coefficient.

3.3.1. Moderation Statistics

Moderated Regression Analysis (MRA) is conducted to examine how the product influences customer decisions. In this research model, promotion is a moderating variable between the product and the customer's decision. Moderating variables are variables that strengthen or weaken the relationship between the independent variable and the dependent variable. In this study, the promotion variable acts as a quasi moderator variable (quasi moderator), meaning that the promotion variable functions as an independent variable and also interacts with other independent variables, namely the product (Haryadi, 2018).

The MRA (Moderated Regression Analysis) model regression equation is as follows:

$$Y = a - b_1X_1 - b_2X_2 + b_3X_1 X_2 - e$$

Keterangan:

a = Constant value

b = Variable coefficient value

X1 = Independent variable 1 (in this study is the product)

X2= Independent variable 2 (in this study promotion as moderating)

X1 X2 = Moderating variable (interaction between X1 and X2 variables (Haryadi, 2018)).

4. Data Collection

Before the researcher conducted research at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, it is necessary to test the research instrument first at PT. Bank BRI (Persero) Tbk. KCP. The BRI unit in Muara Kelingi, Musi Rawas Regency, consisted of 20 respondents. By using the help of SPSS 20 for windows, the results of the validity test are obtained as follows:

a. Product Variable

Table 2. Product Variable Validity Test Results

No	Statement Items	Rcount value (CITC)	Significant Level	(rtabel) n = 20	Information
1	X.1	0,554	5%	0,444	Valid
2	X.2	0,561	5%	0,444	Valid
3	X.3	0,540	5%	0,444	Valid
4	X.4	0,669	5%	0,444	Valid
5	X.5	0,507	5%	0,444	Valid
6	X.6	0,532	5%	0,444	Valid
7	X.7	0,551	5%	0,444	Valid
8	X.8	0,616	5%	0,444	Valid
9	X.9	0,655	5%	0,444	Valid
10	X.10	0,644	5%	0,444	Valid
11	X.11	0,543	5%	0,444	Valid
12	X.12	0,647	5%	0,444	Valid

Source: Results of Data Processing using SPSS 20.0 in 2021

From the test results above, it shows that the product variable with the sample used by 20 respondents, all of the rcount values (CITC) of all the indicator items are above the smallest value of 0.507 against the rtable of 0.444. So the entire correlation coefficient rcount (CITC) > rtable at level 5 %, it can be concluded that the statement items regarding the product variable can be declared valid and suitable to be used for further research instruments.

b. Promotion Variable

Table 3. Promotion Variable Validity Test Results

No	Statement Items	Calculate d value (CITC)	Significant Level	(rtable) n = 20	Information
1	Z.1	0,593	5%	0,444	Valid
2	Z.2	0,518	5%	0,444	Valid
3	Z.3	0,575	5%	0,444	Valid
4	Z.4	0,601	5%	0,444	Valid
5	Z.5	0,545	5%	0,444	Valid
6	Z.6	0,521	5%	0,444	Valid
7	Z.7	0,462	5%	0,444	Valid
8	Z.8	0,679	5%	0,444	Valid
9	Z.9	0,702	5%	0,444	Valid

Source: Results of Data Processing using SPSS 20.0 in 2021

From the test results above, it shows that the promotion variable with the sample used is 20 respondents, all of the rcount values (CITC) of all the indicator items are above the smallest value of 0.462 against the rtable of 0.444. So the entire correlation coefficient rcount (CITC) > rtable at level 5 %, it can be concluded that the statement items regarding the promotion variable can be declared valid and appropriate to be used for further research instruments.

c. Customer Decision Variables

Table 4. Customer Decision Variable Validity Test Results

No	Statement Items	Calculate d value (CITC)	Significant Level	(rtable) n = 20	Information
1	Y.1	0,587	5%	0,444	Valid
2	Y.2	0,525	5%	0,444	Valid
3	Y.3	0,607	5%	0,444	Valid
4	Y.4	0,673	5%	0,444	Valid
5	Y.5	0,550	5%	0,444	Valid
6	Y.6	0,557	5%	0,444	Valid
7	Y.7	0,532	5%	0,444	Valid
8	Y.8	0,672	5%	0,444	Valid
9	Y.9	0,663	5%	0,444	Valid
10	Y.10	0,637	5%	0,444	Valid
11	Y.11	0,499	5%	0,444	Valid
12	Y.12	0,669	5%	0,444	Valid
13	Y.13	0,607	5%	0,444	Valid
14	Y.14	0,550	5%	0,444	Valid
15	Y.15	0,672	5%	0,444	Valid

Source: Results of Data Processing using SPSS 20.0 in 2021

From the test results above, it shows that the customer decision variable with a sample used of 20 respondents, all of the rcount values (CITC) of all the indicator items are above the smallest value of 0.499 against the rtable of 0.444. So the entire correlation coefficient rcount (CITC) > rtable at the level 5%, it can be concluded that the statement items regarding the customer decision variables can be declared valid and suitable for use for further research instruments.

4.5. Reliability Results

To perform a reliability test using the SPSS (Statistical Product and Service Solutions) 20.0 for windows program. The results of the reliability test can be seen in the following table:

Table 5. Product Variable Reliability Test Results (X)

Variable	Cronbach Alpha . coefficient	Significant Level	rtable n = 20	Information
Produk	0,882	5%	0,444	Reliabel

Source: Primary data, SPSS 20.0 program for windows, year 2021

In table 5. The results of the product reliability variable test above with the sample used by 20 respondents, showing that the value of the product variable Cronbach alpha coefficient (0.882) > rtable (0.444) for a significant level of 5%, then the questionnaire as a measuring tool in this study has met the reliability requirements.

Table 6. Promotion Variable Reliability Test Results (M)

Variable	Cronbach Alpha . coefficient	Significant Level	rtable n = 20	Information
Promosion	0,851	5%	0,444	Reliabel

Source: Primary data, SPSS 20.0 program for windows, year 2021

In table 6 The results of the promotion reliability variable test above with the sample used by 20 respondents, showing that the value of the Cronbach alpha coefficient of the promotion variable (0.851) > rtable (0.444) for a significant level of 5%, then the questionnaire as a measuring tool in this study has met the reliability requirements. .

Table 7 Customer Decision Variable Reliability Test Results (Y)

Variable	Cronbach Alpha coefficient	Taraf Signifikan	rtable n = 20	Information
Keputusan Nasabah	0,905	5%	0,444	Reliabel

Source: Primary data, SPSS 20.0 program for windows, year 2021

In table 7. The results of the customer decision reliability variable test above with the sample used by 20 respondents, showing that the value of the Cronbach alpha coefficient of the customer decision variable (0.905) > rtable (0.444) for a significant level of 5%, then the questionnaire as a measuring tool in this study has met the reliability requirements. .

5. Results and Discussion

5.1 Numerical Results

The analytical technique in this study is quantitative analysis, which is an analysis used to measure variables from the data that has been obtained and expressed in the form of numbers. The data analysis technique in this study uses the SPSS 20.0 For Windows program as follows:

4.3.4.1. Simple Linear Regression

The results of the simple linear regression test with SPSS Version 20.0 processing are as follows:

Table 8: Simple Linear Regression Product (X)

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	41,299	5,926		6,969	,000
	PRODUK	,432	,114	,543	3,773	,001

a. Dependent Variable: CUSTOMER DECISION

Source: Primary data, SPSS 20.0 program for windows, 2021

From the processed results of SPSS Version 20.0 in table 4.51 it can be seen that the simple regression test results obtained the following equation:

$$Y = a + bX$$

$$\text{Customer Decision} = 41,299 + 0,432 \text{ Products}$$

From the regression equation above, it can be explained as follows:

- 1) $a = 41,299$ is a constant, which means that if the independent variable, namely the product (X) is equal to zero, then the magnitude of the customer decision variable (Y) is 41,299. In other words, if the independent variable (product) is considered zero, it means that the size of the affected variable (customer's decision) is 41,299.
- 2) $bX = 0.432$ is the magnitude of the regression coefficient of the product independent variable (X), which means that every increase (addition) of the product variable (X) will increase the dependent variable of customer decision (Y) by 0.432. If the product variable (X) there is a tendency increases, customer decisions will increase.

4.3.4.2. Correlation Coefficient Test

Correlation research is research conducted to determine whether or not there is a relationship between two or more variables. If there is a relationship how big the relationship. To express the relationship used a correlation coefficient of 0 to ± 1 (-1 to +1). A correlation coefficient of 0.000 to +1,000 is called a positive correlation. A correlation coefficient of 0.000 to -1,000 is called a negative correlation.

Table 9: Correlation Coefficient Test Results

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,543a	,295	,274		2,306

a. Predictors: (Constant), PRODUK

Source: Primary data, SPSS 20.0 program for windows, year 2021

Based on table 4.53, it can be seen that the product and customer decision variables have a coefficient value of (R) = 0.543 which is in the coefficient interval 0.40 - 0.599 which means the influence between product variables and customer decision variables shows a moderate effect and a positive correlation value means correlation or the relationship between the influence of the product on the customer's decision is unidirectional.

4.3.4.3. t Test

To see the effect of the partial effect of each independent variable on the dependent variable can be explained using the t test, the results of the t test in detail can be presented in the table below:

Table 10 : Product t Test Results (X) With Customer Decision (Y)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	41,299	5,926		6,969	,000
	PRODUK	,432	,114	,543	3,773	,001

a. Dependent Variable: CUSTOMER DECISION

Source: Primary data, SPSS 20.0 program for windows, year 2021

Based on table 4.54, it can be explained that the product variable (X) on customer decisions (Y) shows the value of tcount = 3.773 which is greater than the value of ttable with $\alpha = 5\%$, $df (n-2) = 36 - 2 = 34$ ttable 2.042 with a significant level = $0.000 < (a) 0.05$, this shows that H_a is accepted and H_o is rejected, which means partially the product variable (X) has a significant influence on customer decisions (Y).

4.3.4.4. Moderation Test

Table 11 Promotional Variable Moderation Test Results (M)

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,628a	,395	,338		2,203

a. Predictors: (Constant), PROMOSI * KEPUTUSAN NASABAH, PROMOSI, PRODUK

Source: Primary data, SPSS 20.0 program for windows, year 2021

Table 4.73 shows that after the moderating variable (promotion), the R Square value is 0.395 or 39.5%, an increase of 10% from the R Square value before the moderating variable is 0.295 or 29.5%, so that the moderating variable strengthens the effect of the product variable. on customer decisions. The magnitude of the relationship between moderating variables in strengthening the influence of product variables on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, after adjusting for the remaining value $100\% - 39.5\% = 60.5\%$ is influenced by other variables not examined in this study such as service variables, loyalty, and others.

Based on the proposed hypothesis, it can be concluded that the hypothesis is accepted that there is a product influence on the decisions of Micro Business Credit (KUM) customers with promotion as a moderating variable at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency in the Condition of the Covid-19 Pandemic.

5.2 Graphical Results

Table. 12. Characteristics of Respondents by Gender

No.	Gender	Number of Respondents (Persons)	Percentage (%)
1	Male	16	44,4
2	Female	20	55,6
	Amount	36	100

Sumber : Data primer, program SPSS 20,0 for windows, tahun 2021

Table 12. The above shows that the respondents who answered the questionnaire were 16 men (44.4%) while 20 women (55.6%). So most of the respondents who filled out the questionnaire were female.

Table. 13. Characteristics of Respondents by Marital Status

No.	Marital status	Number of Respondents (Persons)	Percentage (%)
1	Marry	34	94,4
2	Not married	2	5,6
	Amount	36	100

Sumber : Data primer, program SPSS 20,0 for windows, tahun 2021

Table 13. The above shows that respondents who answered the questionnaire were married totaling 34 people (94.4%) while those who were not married were 2 people (5.6%). So most of the respondents who filled out the statement questionnaire were married.

Table. 14 Characteristics of Respondents by Age

No.	Age (years)	Number of Respondents (Persons)	Percentage (%)
1	> 25 th.	1	2,8
2	26 – 30 th.	9	25
3	31 – 40 th.	21	58,3
4	< 41 th.	5	13,9
	Jumlah	36	100

Source: Primary data, SPSS 20.0 program for windows, year 2021

Table 14 The above shows that most of the respondents who answered the questionnaire were those who were less than 25 years old, amounting to 1 person (2.8%), while those aged 26-30 years were 9 people (25%), then those aged 31-40 years amounted to 9 people (25%), then 5 people over 41 years old (13.9%). So most of the respondents who filled out the statement questionnaire were aged 31-40 years.

Table. 15 Characteristics of Respondents by Education Level

No.	Last education	Number of Respondents (Persons)	Percentage (%)
1	SMK/SMA	25	69,5
2	D3	4	11,1
3	S1	5	13,8

4	S2	2	5,6
5	S3	0	0
Jumlah		36	100

Source: Primary data, SPSS 20.0 program for windows, year 2021

Table 15 above shows that most of the respondents who answered the questionnaire were 25 people with SMA/SMK education (69.5%), while 4 people with D3 education (11.1%), then 5 people with S1 education (13.8%) and 2 people with postgraduate education (5.6%). So most of the respondents who filled out the statement questionnaire were those with vocational/high school education

5.3 Validation (11 font)

After doing research at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency regarding the influence of products on customer decisions with promotion variables as moderating, shows the following results:

- a. There is an influence between products on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency.
The first hypothesis (H1) shows that the results of the research on the t-test calculation show that the value of $t_{count} = 3.773$ is greater than the value of t-table with $\alpha = 5\%$, $df (n-2) = 36-2 = t\text{-table } 2,042$ with a significant level $= 0.000 < (\alpha) 0.05$, this shows that H_a is accepted and H_o is rejected. So that it can be interpreted that the product partially has an influence on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency.
- b. Promotion strengthens the influence of the product on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency.
The second hypothesis (H2). The results showed that after the moderating variable (promotion), the R Square value was 0.395 or 39.5%, an increase of 10% from the R Square value before the moderating variable was 0.295 or 29.5%, so that the moderating variable strengthens the effect of the product variable. on customer decisions. The magnitude of the relationship between moderating variables in strengthening the influence of product variables on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, after adjusting for the remaining value $100\% - 39.5\% = 60.5\%$ is influenced by other variables not examined in this study such as service variables, loyalty, and others.

6. Conclusion

Based on the results of research and discussion, it can be concluded as follows:

a. Product

Whereas the influence of the product on the decisions of Micro Business Credit Customers (KUM) at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, shows that the t_{count} value is $= 3.773$, which is greater than the t-table value with $\alpha = 5\%$, $df (n-2) = 36-2 = t\text{-table } 2.042$ with a significant level $= 0.000 < (\alpha) 0.05$, p. This shows that H_a is accepted and H_o is rejected. So that it can be interpreted that the product partially has an influence on customer decisions at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency.

b. Promotion

Whereas the influence of the product on the decisions of Micro Business Credit (KUM) customers with promotion as a moderating variable at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency. After entering the moderating variable (promotion), the R Square value of 0.395 or 39.5% is obtained, an increase of 10% from the result of the R Square value before the moderating variable is 0.295 or 29.5%, so that the moderating variable strengthens the influence of product variables on customer decisions. .

Suggestion

Based on the results of the research, discussion and conclusions that have been stated above, the following are some things that can be suggested:

a. Product

1. The KUM interest rate, which is still high, at 1.5%, is considered quite burdensome for the prospective debtor. Even though the majority of prospective debtors are from the MSME group, it is hoped that there will be a decrease in the KUM interest and a determination of the same amount of interest from the government.
2. To attract people's attention to take KUM interest credit at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, is expected to further improve Human Resources so that they are able to provide information and trust to the public.

b. Promotion

1. It is necessary to maximize the promotions carried out by Credit Sales Marketig (MKS) to prospective customers.
2. Although the overall sales promotion at PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency is considered good, but it would be better if it was increased, such as giving souvenirs or cash bonuses once a year, so that it would stimulate more public interest.
3. Development of target market for KUM interest by PT. Bank Mandiri (Persero) Tbk. KCP. Mandiri Muara Kelingi, Musi Rawas Regency, should be done by looking for prospective customers to remote areas, not only within a few sub-districts.

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