

EFFECTIVENESS OF MARKETING COMMUNICATIONS OF BNI iB Hasanah in PT BNI SYARIAH BANDA ACEH CITY BRANCH (Survey of Customer Behavior Against Banda Aceh)

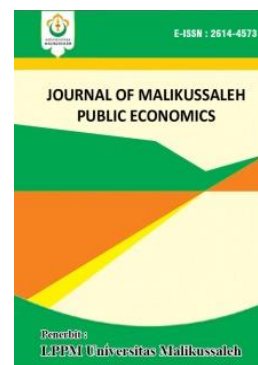
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ARTICLE INFORMATION

ABSTRACT

Keywords :

*Marketing Communication,
Consumer Behavior, Cognitive
Aspect, Affective Aspect, Conative
Aspect .*

This research aims to give recommendation to BNI Syariah about the reason of the choice of products. The effect of cultural, social, personal, and psychologies to customers behavior. The data collections are obtained from 50 respondents. The research utilizes mix analyzing by using mix method triangular approach and multiple linear regression. The result showed that culture does not give significant effect, but social, personal and psychology are positive and significantly influence the customer behavior. The effectivity of the cognitive aspect was concluded less effective, but affective and conative aspects showed it's that both are effective. The recommendation given to BNI Syariah is to communicate things related to cognitive aspect roommates and maximize social, personal, and psychological variables.

1. INTRODUCTION

Bank Negara Indonesia (BNI) Sharia is one of the State Owned Enterprises (SOEs) which carrying out activities in the field of services based on Islamic principles. BNI Syariah has several fund products such as BNI iB Hasanah, Business iB Hasanah, Baitullah iB Hasanah, Tunas iB Hasanah, Tapenas iB Hasanah, Prima iB Hasanah, and simple iB Hasanah. However, this study will focus on the product iB Hasanah.

iB Hasanah product is a type of savings using wadiah and mudaraba contracts which denominated in rupiah. One of the facilities offered to customers such as facilities iB Hasanah e-banking transactions comes with a Silver Debit ATM cards. The minimum initial deposit charged to customers amounted to 100,000, -. (BNI Syariah, 2017)

BNI Syariah fund products iB Hasanah is selected as the object of this study because since 2014-2017 it has a rapid increase in terms of number of customers and accounts. The

percentage of the number iB Hasanah from 2014 to 2017 ranges between 96% -97%. In other words, iB Hasanah is a type of fund products which is most requested by consumers.

Table 1
**Total Customer BNI Syariah and BNI iB
Hasanah**

Information	2014	2015	2016	2017
Total Customer BNI Syariah Branch Office in Banda Aceh	1,740	23,408	31 026	33 425
Number of Accounts Hasanah BNIiB	1,679	22 803	30 083	32 398
Percentage	96.4%	97.4%	96.9%	96.9%

Source: BNI Syariah Branch Office in Banda Aceh (2018)

This research is developed from the practical work report written by Motif Atika, students at State Islamic University (UIN) Ar-Raniry in 2014, entitled "Activity of Product Marketing iB Hasanah Mudarabah at PT BNI Syariah Branch of Banda Aceh." However, activity marketing does not

always go well. On the advice, there are several things that are considered still need to be corrected by BNI Syariah, namely:

1. Marketers must explain in detail to the customers on the advantages, disadvantages, and requirements in opening a savings account.
2. Increased socialization of savings products to the public.
3. Provision of understanding the concept of savings products to the public to be able to understand in accordance with Islamic principles.

Based on the above three points, the authors see there is the improvement of the understanding of the product description of iB Hasanah savings. So the authors are interested to further investigate the marketing communications conducted by BNI Syariah.

2. THEORITICAL REVIEW

The success of a company is not separated from the role of marketing. Meaning, gains expected by the company will not be achieved without their marketing activities. The development of the business world makes marketing in the company as instrumental in retaining customers for similar products and substitution of other bank competitors.

Kotler (2009) defines marketing as an attempt to meet human needs. Marketing is defined as an important process that involves many parties in an effort to meet demand. Thus, through marketing activities create not only sell products, but also manage relationships with customers.

The marketing concept is used by firms to conduct business. As a business-oriented enterprise, of course, the banks expect to get benefit. Bank profits obtained through the marketing process. Marketing helps banks to offer products and services to customers.

Banks connect between the surplus and the deficit through fund raising activities, fund distribution, and services. The concept of marketing strategy will help the bank assess what

types of products are most needed by customers, how the most appropriate way to deliver products to customers and strive to enable customers remain loyal to the bank.

Karim Business Consulting (2005) states that there are at least three types of Islamic banking market segments in Indonesia, namely customer loyalists as it islamic loyalist, conventional loyalist, and floating mass. A study reveals that as many as 80 % of the market segment filled by the floating mass customers. Furthermore a floating mass customer is a rational type of customer. They chose to put their funds in banks that give them greater benefits, good services and interest or for a big payoff. Therefore, Islamic banking should be able to convey information about the advantages of their products (Silviana & Sons, 2017),

The importance of marketing communications is described by the Financial Services Authority (2015) in its publication which issues are closely related to the development of Islamic banking, namely (i) The quality and quantity of human resources do not support the development of products and services and (ii) understanding and public awareness are still low. Both of these strategic issues highlight the inability of marketers to communicate to the state of the products and services of Islamic banks as well as public ignorance towards Islamic bank products. Two of these conditions if left unchecked the longer the delay will have an impact on the development of Islamic Bank.

As for the popularity of Islamic Financial Development Report, published also by the FSA (2017) showed that in 2016, Aceh became the owner of the market share of the largest Islamic banking development in Sumatra that is equal to 50.21%. It can be an opportunity for Islamic banks to continue to develop its marketing.

Managing the delivery of information and see how much chance of the development of Islamic banking in terms of market share make the bank requiring effective marketing communication. Marketing communications is defined as the establishment of companies in informing, persuading, and changing consumer behavior in order to be attracted to the company's products (Setiadi, 2003) .A communication said to have been

effective if the response from the given message shown in his behavior, namely the cognitive, affective, and conative. Aspects the company runs a marketing communications through a variety of mix in form of advertising, public relations, direct marketing, sales promotion, personal selling, the company's web site, and word of mouth. These will lead to changes in consumer behavior that behavioral changes in purchasing decisions of goods and services. Cultural, social, personal, and psychology factors will still be factors affecting the behavior of customers.

There are several related research about marketing communications. First, research Oki Wanarijki (2013), entitled Effectiveness of Marketing Communications Banking Credit Bank Rakyat Indonesia unit Cikedung Village, District Cikedung, Indramayu district. The results showed bank credit marketing communication strategy is affected by external factors and the effectiveness of marketing communications is affected by marketing. Second communication strategy, research Rizqi Saudiah Destia Princess (2013), entitled Marketing Communication on customer interest at PT Bank Syariah Mandiri Sumatra Barat branch office. The results showed that advertising, promotions, public relations, direct and interactive marketing, events and experiences, personal selling and word of mouth marketing are proven to increase the number of customers. Third, research Aulia Danibrata (2011) entitled Effect of Intergrated Marketing Communication towards Brand Equity on a government bank in Jakarta. The results showed that there are significant effect of marketing communications on brand equity of the government bank. Fourth, research Nandan Linakrisna (2008) Influence of Marketing Communication and relationship Loyalty Customer. The results showed that marketing communications and customer relations simultaneously effect on loyalty. Customer relations partially most dominant influence on customer loyalty.

The research is compiled by looking at what factors must first be a reason for the purchase of

iB Hasanah products. These factors are cultural, social, personal, and psychology. Furthermore, these factors will be shown their influence in term of their behavior. In terms of marketers, marketing communications embodied in several media. Customers as consumers who receive information from the media will change the behavior shown in the cognitive, affective, and conative. Aspects thus, to give a better recommendation, the study will look at both of these which will form a concept of what kind of marketing communications and activities captured by customers as shown by the following picture:

Conceptual Framework

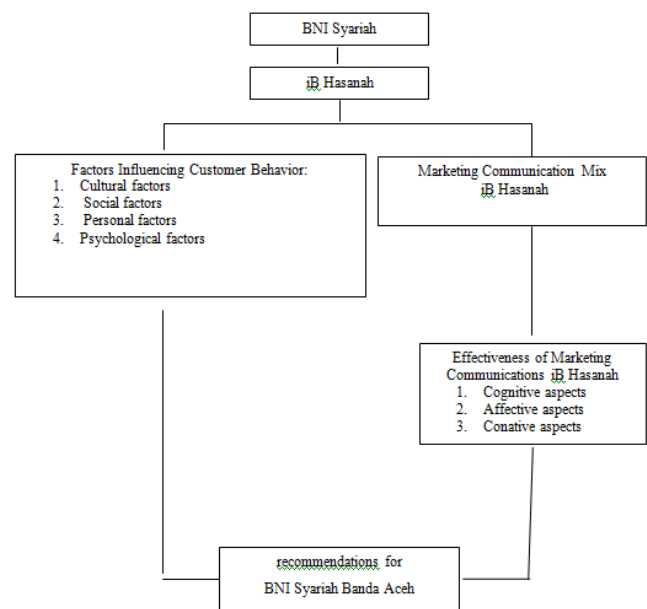


Image 1
Conceptual Framework

Hypothesis

Formulation of research hypothesis is structured as follows: a factor of cultural, social, personal, psychology partially and simultaneously effect of customer behavior against iB Hasanah product selection. The hypothesis as follows:

- H1 : Cultural factors influence the behavior of customers for the product selection iB Hasanah.
- H2 : Social factors influence the behavior of customers for the product selection iB Hasanah.

- H3 : Personal factors influence the behavior of customers for the product selection iB Hasanah.
- H4 : Psychological factors affect the behavior of customers for the product selection iB Hasanah.
- H5 : Cultural, social, personal, and psychological factors influence the customer behavior simultaneously on iB Hasanah product selection

Hypotheses will be tested using multiple linear regression analysis. If the significance value ≤ 0.05 , we will accept H alternative and reject H null.

3. RESEARCH METHOD

Data used in this study encompasses primary data. The data is raw data collected directly from the field by investigators. (Juliandi, Irfan, and Manurung, 2014). The data in this study are obtained from questionnaires.

This type of research used in this research is a mix method by triangulation approach to which quantitative and qualitative research. The quantitative research is the kind of research that looks at the phenomenon through numerical data collection, statistical processing, structure and experiment detected. The quantitative research implemented through survei. Survey method is a method used in the study to obtain general information in the form of opinion on the particular issue. The qualitative research uses to analyze the phenomenon, social events, attitudes, and beliefs of someone about something. Qualitative research methods are used to obtain information about marketing of BNI iB Hasanah. (Hamdi and Bahruddin 2014),

Population and Sample

Selection of the population in this study are all customers of the product iB Hasanah with qualifications that respondents know and are customers of at least one year prior to conducting the study. Total population of customers who have accounts iB Hasanah are 32,398 people (BNI Syariah, 2017). Selection of the samples in this study is conducted by a non-probability

sampling. The sampling study is selected based on particular consideration. The technical sampling used is considered sampling. This is sampling (n) of the population (N) in which the sample is selected for based on ease encountered and availability (Istijanto 2005). The selection requirement of respondents as the sample are those who willing to answer questions and find accidentally as in ATM and BNI Syariah Office.

According to Roscoe (Research Methods for Business), the samples used in the study by multivariate analysis are at least 10 times the number of variables studied (Kurniawan, 2014). In this study, there are five variables used namely cultural, social, personal, psychological factors and customer behavior. Thus, in this study the total sample used is as follows:

$$\begin{aligned} \text{number of Samples} &= 10 \times \text{Number of Variables} \\ &\text{studied} \\ &= 10 \times 5 \text{ Variables} \\ &= 50 \end{aligned}$$

Definition of Operational Variables

Variables as the basis for the study are divided into four, namely (i) the independent variable, symbolized by X and is not dependent on other variables. The independent variable in this study consists of; cultural factors (X1), social factors (X2), personal factors (X3) and psychological factors (X4). (ii) the dependent variable, symbolized by Y is the consumer buying behavior. (iii) that the activity of Marketing Communication Mix media selection in introducing the product and provide information about their products, consisting of; advertising, public relations, direct marketing, sales promotion, personal selling, the company website, word of mouth. (iv) the effectiveness of marketing communication consists of cognitive, affective, and conative aspects.

Data analysis method

In the process of analyzing the data, this research obtains data on the concept of communication mix in the marketing and promotion implemented by the BNI Syariah Branch Office in Banda Aceh. Furthermore, researcher spread questionnaire questions related to the factors

that influence the behavior of customers in the selection of savings products. The collected data will be analyzed in form of descriptive statistics to see what factors influence purchasing behavior and the effectiveness of marketing communications shown in the changes of consumer behavior include awareness, knowledge, liking, preference, conviction, and purchase behavior. There are two descriptive statistical analysis used in this study. First multiple linear regression analysis is used to view the effect of the relationship between the dependent variable and more than one independent variable and otherwise the mathematical equation (Ariestonandri, 2006) the value of significance is used for α (0:05). The multiple linear regression equation in this study expressed in: multiple linear regression analysis were used on the factors that influence purchasing behavior, that is also used to view the effect of the relationship between the dependent variable and more than one independent variables (Ariestonandri, 2006) The value of significance used is equal to α (0:05). Multiple linear regression equation in this study is expressed as follows:

$$Y = a + b X_1 + b X_2 + b X_3 + b X_4 + e_i$$

Information:

- Y = Consumer Behavior
- a = Constant
- b = Regression Coefficients
- X₁ = Cultural Factor
- X₂ = Social Factors
- X₃ = Personal Factors
- X₄ = Psychological Factors
- e_i = Error Term

Second, the average score weight is used for marketing communication effectiveness. By looking at the score or the effectiveness, we can see the average weighted score according to Durianto (2003) which is a method of finding the average on each respondent's answer by giving a weight value. The yield on the score will be obtained by multiplying the total by weight of the selected frequency (Aninah, 2010).

Formula weighted average score is written as follows:

$$X = \frac{\sum f_i . w_i}{\sum f_i}$$

Where:

- X = Score Average Weighted
- F_i = frequency
- W_i = Weight

The next step is to calculate the value of score range. The score range is a method to measure the position of the respondents by using the score. The score used is in the range 1-5 which illustrates the value of starting firstly from negative to positive position (Simamora, 2002). Formulas scale range is written as follows:

$$Rs = \frac{m-n}{b}$$

Information:

- Rs = Range Scale
- m = the highest number in the measurement
- n = lowest number in the measurement
- b = the number of classes is formed.

From the above formula, the range of scales used in this study are:

$$Rs = \frac{5 - 1}{5}$$

$$Rs = 0,8$$

Based on the above score range, the score of effectiveness as decision making is described in the table below:

Table 2
range Scale

Criteria	range Scale
1.00 to 1.80	Highly Ineffective
1.81 to 2.60	Ineffective
2.61 to 3.40	Less effective
3.41 to 4.20	Effective
4.21 to 5.00	Very effective

Source: Aninah (2010) in Durianto (2003) with the conversion

Data will be imputed using a Microsoft Excel 2007 and by using SPSS (Statistical Product and

Service Solution) for Windows Version 21, the data will be processed so that it can be discussed.

4. RESEARCH RESULTS AND DISCUSSION

Based on the results of testing the validity, reliability, and classical assumption it is stated that the data in the test has been proven best so the research can be carried further. The coefficient of determination R^2 stated at 99.5% this indicated means that most of 99.5% is expressed by these variables while the rest is explained by other variables. The results of this study support Engel, Blackwell and Miniard (1995) showed that consumer behavior is an action chosen by the consumer such as searching for information and evaluating similar products on the market before determining the choice of purchase (Yulaifah, 2011).

1. Multiple linear regression analysis.

Multiple linear regression analysis in this study is used to see the influence of cultural, social, personal, and psychological factors that partially and simultaneously effect on behavior. The equation is:

$$Y = 0.070 + 0,034X_1 + 0,360X_2 + 0,272X_3 + 0,287X_4$$

The result of the coefficient of cultural factors is 0.053. This indicates that cultural factors partially does not give effect on purchasing behavior. This result is in line with Syafril and Huda (2015) which proves that cultural factors do not affect the purchase decisions of customers in banking products. This is contrast with the social effect factor on saving activity as related to income and confidence (Hapidah, 2017). Then, personal factor analysis is also in line with the opinion of Lamb (2011), which revealed that the personality will influence the behavior of customers to purchase because of personal factors involving the intentions, desires and goals (Hapidah, 2017). On the side of the psychological factor, Setiadi (2003) classifies of customers behavior on motivation, perception, knowledge, beliefs and attitudes into

psychological factors to Syafril and Huda (2015) mentions the affect of customer motivation and learning in their decisions to be a customers of Islamic banks. Those in line with the results of the study.

2. Effectiveness of Marketing Communications

Based on calculations using the weighted average score, it is known that cognitive aspect as one indicator of the effectiveness of marketing communications shows less effective which the value of the score 3.21. This is reinforced by the assumption customers who feel acceptance iB Hasanah communications mix products in the past year is still low. Robert and Gary (1961) incorporates elements of consciousness and knowledge into cognitive (Dahlen M., Lange T F & Smith, 2010). While Setiadi (2003), explains that the cognitive components related to his attitude towards the brand. Further, the components of this attitude will give effect to the affective and conative aspects.

Yuliawan (2011) in his research find that knowledge of customers greatly affect the customer's decision. The knowledge in question is knowledge of the characteristics and knowledge of the benefits of the product. It can be concluded that the cognitive aspect that is less effective will affect customers in the awareness and knowledge of the products and services, either benefits or brand.

Although the cognitive aspect is still relatively less effective, affective aspects based on calculations show that the effective factor have been effective with a value of 3.86. Elements on affective aspects, as described by Setiadi (2003) deal with the evaluation of the brand. This can be explained that customers are happy with the service and product advantages. In a further step, the customer feels that the product iB Hasanah be better and agreed to select products iB Hasanah savings compared to other banks.

Attitudes will effect like and preferences of the affective aspect and conative aspects (Dahlen M., Lange T F & Smith, 2010). Conative aspects are embodied in the belief in the product and their purchase behavior. This is proved that the score is effective which is equal to 3.88. Based on this, it can be stated that the consumer of BNI Syariah

already feel confident for development of Islamic products and willing to tell its relation to the presence of the product in BNI Syariah iB Hasanah. Perceptions of Islamic banks based on Rahmawaty research results (2014) are also proved that the perception of the prohibition of interest and for the results to be the reason of law fully of savings in Islamic banks.

5. CONCLUSIONS AND SUGGESTIONS

Conclusion

1. Culture, no significant effect on buying behavior. This is indicated by the value of t count $< t$ table is (1.989 $<$ 2.014). While social, personal, and psychological factors partially have significant effect on purchasing behavior. It showed in data processing result that t count $>$ t table with consecutive values (29.381), (29.975) and (33.157) with a value of t table of 2.014. Then, simultaneously, cultural, social, personal, and psychological factors significantly influence buying behavior. This is demonstrated by the significant value of 0.000 with the significance value of F count $<$ 0.05.
2. The seven types of marketing communications mix, BNI Syariah Banda Aceh only implement the five types of marketing communications mix, namely advertising, public relations, personal selling, the company's web site, and word by mouth. The calculations show that the frequency of the entire form of marketing communication is still in the lower class.
3. The cognitive aspect is in the range of less effective. This proves that the awareness and knowledge of the customer to the product iB Hasanah are still lacking. The rest is as affective and conative aspects have effectively demonstrated that even if customers do not know too much about what product information, but they like the product iB Hasanah and willing to tell relation to the advantages of the product iB Hasanah.

Suggestion

1. Need socialization of BNI Syariah products so that it becomes a new culture for customers.
2. Need to improve employees communication for BNI Syariah in the mix of marketing capabilities.
3. Keep in efforts to increase awareness and guidance for customers of BNI Syariah.

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