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MARKETING | RESEARCH ARTICLE

The Impact of Promotional Strategies and Community Perceptions on Loan Uptake

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Abstract: This study aims to determine the effect of promotional variables and community perceptions on the decision to use loans at Karya Mandiri Cooperative, Central Mamuju Regency. The research method used is to use quantitative methods with primary data using a questionnaire. Respondents in the study were all customers who made loans at Karya Mandiri Cooperative, Central Mamuju Regency, the sample used was accidental sampling technique with a sample size of 30 respondents. The formula in this study uses multiple linear regression, validity test, reliability test, multiple linear regression, t test, and f test. The results in this study indicate that promotion and community perceptions have a positive and significant effect partially on the decision to use loans at Koperasi Karya Mandiri, Central Mamuju Regency. Promotion and community perception simultaneously have a significant effect on the decision to use loans at Karya Mandiri Cooperative, Central Mamuju Regency.

Keywords: Promotion, Community Perception, Loan Decisions.

JEL Classification Code: G21, M31, R2

1. INTRODUCTION

The cooperative movement is an economic initiative that arises from the collective will, strength, and participation of the community. It manifests as a self-governing organization formed to establish and achieve shared goals and activities. In Indonesia, cooperatives provide a vital platform for fostering shared prosperity among citizens. In the current socio-economic landscape, particularly for the lower-middle class, cooperatives are indispensable in supporting family economies. This reliance is rooted in cooperatives' core principles, which include enhancing bargaining power, expanding joint enterprises, and offering previously unavailable services. These principles facilitate the development of processing and marketing activities for members, thereby improving their economic welfare.

Furthermore, cooperatives provide opportunities for members to explore specific business potentials or to utilize facilities provided by third parties, such as the government. This interaction necessitates the establishment of cooperative institutions, a practice that reflects successful cooperative development. According to Article 4 of the Indonesian Cooperative Law No. 17 of 2012, cooperatives are integral to the national economic system, aiming to improve members' well-being and maintain a democratic and just economic structure (Aswin, 2020). As society evolves, so too do cooperatives. Despite advancements in operations, the foundational principles and functions of cooperatives remain unchanged. One critical sector within cooperatives is credit provision, which encompasses all forms of monetary loans that must be repaid with interest as per agreed terms. In the broader context of marketing, fulfilling consumer needs is paramount. Companies must adeptly manage consumer demand through various marketing mix elements. Kotler and Armstrong (2019:62) describe the marketing mix as "a set of controllable, tactical marketing tools that a company uses to produce the desired response from its target market." This requires businesses to thoroughly understand consumer needs and expectations, which are collected from diverse business interactions, including promotions, pricing, and benefits.



The Karya Mandiri Savings and Loans Cooperative, established in 2015 by Mr. Luther Dedyanto, operates in the service sector by providing loans to individuals needing capital for their businesses. The cooperative's primary activity is lending, necessitating a comprehensive assessment of borrowers to ensure their repayment capacity. At the Karya Mandiri Cooperative in Mamuju Tengah, loan decisions are influenced by several factors, including promotion. The cooperative's reliance on social media advertising has been less effective due to sporadic posting and inadequate promotional efforts. Traditional advertising methods, such as brochures and billboards in Topoyo District, are underutilized, limiting customer access to essential information about the cooperative's services. Perception also plays a crucial role in customer decisions. The facilities and infrastructure at Karya Mandiri Cooperative, such as the lack of an informative board detailing technical and administrative requirements, are not fully optimized. This deficiency affects public knowledge about the cooperative, influencing the decision-making process for potential customers.

2. LITERATURE REVIEW

2.1. Marketing

Marketing, in daily life, encompasses the activity of distributing goods or services from the seller to the buyer through legal means of exchange that hold a value perceived to be equivalent to the goods or services offered. Alma, B (2021) elaborates on this definition by describing marketing as "an activity or process carried out by an individual, not only offering or selling goods but also employing various methods to facilitate a sales agreement between consumers and producers." Additionally, Warnadi and Triyono, as cited in Wulandari et al. (2023), define marketing as encompassing activities such as identifying consumer needs, conducting market research, developing products, setting prices, distributing, and promoting them. This perspective aligns with that of Kotler and Armstrong (2019), who view marketing as "a social and managerial process by which individuals or organizations obtain what they need and want through creating and exchanging value with others."

According to Kotler and Keller, as referenced in Tjiptono and Chandra (2017), a specific form of product—services—is "any action or activity that one party can offer to another which is essentially intangible and does not result in ownership of anything." Furthering this definition, Kotler and Keller, as cited in Andrianto et al. (2023), describe services as "activities, benefits, or satisfactions offered for sale." William, as noted in Wulan (2023), explains service marketing as "something that can be identified separately or is intangible, used to meet needs and can produce either tangible or intangible outcomes."

Promotion plays a critical role in marketing. Enis, cited in Alma (2021), defines promotion as "communication that informs potential customers about the existence of a product and convinces them that the product can satisfy their desires." Similarly, Stanton, also cited in Alma (2021), characterizes promotion as "an exercise in providing information and persuasion, where the person being persuaded is also being informed." Alma reiterates that promotion is "a form of communication that provides convincing explanations to potential consumers about goods and services." In terms of promotional strategy, Widyastuti, as cited in Pamungkas and Husnayetti (2022), describes it as "a long-term incentive given to consumers and intermediaries to encourage the purchase of a product, known as sales promotion." Sales promotion activities can include offering product samples, coupons, short-term discounts, enrollment rebates, premium souvenirs, and contests. Buchory and Saladin, as referenced in Nilly et al. (2022), add that "a promotional strategy is a marketing function focused on persuasively communicating marketing programs to target customers or potential customers (audience) to foster an exchange transaction between the company and the audience."

Furthermore, Kotler, P., and Armstrong, G. (2019) categorize the four main promotional tools as advertising, which involves delivering persuasive sales messages to the public; personal selling, where sales representatives directly influence potential buyers; public relations-publicity, aimed at maintaining a favorable image and managing public perception; and sales promotion, which offers incentives to stimulate interest among the public, potential consumers, sellers, or intermediaries. Each of these tools is designed to enhance the marketing efforts of a company by strategically engaging with different audience segments.

2.2. Purchase Decision

According to Assauri (2017), purchasing decisions is a complex decision-making process that involves not only deciding whether to buy a product but also is based on prior activities and considerations. Firmansyah, as described by Sustikasari (2023), elaborates further by explaining that a purchasing decision is an outcome of a mental or cognitive process that facilitates choosing among various alternatives, culminating in a final decision. Kotler and Armstrong (2019) add that the purchasing decision involves selecting the most preferred brand, though the process might be influenced by factors like age, personality, income, and lifestyle, which can cause variations in decision-making among individuals. Alma (2021) categorizes the factors influencing purchasing decisions into several key areas:

- **Social Factors:** These involve the influence of various groups an individual may be part of, such as family, friends, colleagues, and clubs, which can significantly impact decision-making.
- **Cultural Factors:** These encompass the broader cultural contexts to which an individual belongs, such as national or ethnic groups, each with distinct customs, traditions, and consumption patterns. For instance, in Indonesia, diverse cultural groups like the Sundanese, Javanese, Minang, and Batak each exhibit unique buying behaviors.
- **Personal Factors:** These include individual attributes such as age, occupation, economic status, lifestyle, and personality, all of which shape purchasing decisions.
- **Psychological Factors:** These are related to the individual's motivations, which may align with theories such as Maslow's hierarchy of needs, and perceptions that influence consumer behavior.

Alma (2018) identifies several indicators that detail the purchasing decision process:

- **Problem Recognition:** This initial stage involves the consumer recognizing a need or problem that prompts the consideration of a purchase.
- **Information Search:** Here, the consumer actively seeks out information to address the identified need, consulting various sources.
- **Evaluation of Alternatives:** Consumers evaluate different brands or products based on the information gathered.
- **Purchase Decision:** This stage sees the consumer making a final decision on which product to buy.
- **Post-Purchase Behavior:** After purchasing, the consumer's experience with the product influences their satisfaction and future purchasing decisions.

This comprehensive understanding of purchasing decisions highlights the multifaceted nature of consumer behavior, underscoring the interplay of various factors that guide and determine the choices consumers make in the marketplace.

3. RESEARCH METHOD AND MATERIALS

This study was conducted at Koperasi Karya Mandiri, located on Bayor Street in the Topoyo District of Central Mamuju Regency. The research incorporated both qualitative and quantitative data to provide a comprehensive analysis of the phenomena under study. Qualitative data in this context includes the total population and sample size, as well as results derived from questionnaire calculations. Quantitative data, on the other hand, consists of information obtained in numerical form, which was used to construct frequency distribution tables for the respondents.

The concept of population in research, as defined by Sugiyono (2019), encompasses the total area of generalization that includes all objects or subjects possessing specific quantities and characteristics

identified by the researcher for study and subsequent analysis. For this particular study, the population comprised all customers or members of Koperasi Karya Mandiri within Central Mamuju Regency.

Regarding the sample, Sugiyono (2019:120) defines it as a subset that accurately reflects the number and characteristics of the entire population. Based on the guidelines by Roscoe, also cited by Sugiyono (2019:143), for multivariate analyses such as multiple regression or correlation, it is recommended that the sample size be at least ten times the number of variables examined. For instance, with three variables (both independent and dependent), the ideal sample size would be 30. Due to the challenges in determining the exact size of the population, the study employed an accidental sampling method. This approach involves selecting participants based on chance encounters with individuals at the cooperative, ultimately gathering data from 30 respondents.

The data analysis method used in this study is multiple linear regression, as outlined by Husain Umar (2011). The formula used is $Y = a + b_1X_1 + b_2X_2 + e$

where:

- Y represents the decision to take a loan,
- a is the intercept (constant),
- b_1 and b_2 are the regression coefficients,
- X_1 represents promotion,
- X_2 denotes public perception,
- e is the error term.

This approach was chosen to validate the proposed hypothesis using quantitative data analysis, focusing on variables believed to influence customer satisfaction at Koperasi Karya Mandiri in Central Mamuju Regency. This method provided a structured framework to evaluate how promotional activities and public perception impact loan decisions among the cooperative's members.

4. RESULTS AND DISCUSSION

4.1. Validity Test Result

Based on the Product Moment table with degrees of freedom (df) = N - 2, where the sample size N is 30 - 2 = 28, the critical value obtained is 0.361

Table 1. Validity Test Results

No	Statement	Value r_{count}	Value r_{table}	Information
1	X1.1	0,759	0,361	Valid
2	X1.2	0,745		
3	X1.3	0,700		
4	X1.4	0,770		
5	X2.1	0,730		
6	X2.2	0,861		
7	X2.3	0,605		
8	X2.4	0,798		
9	Y.1	0,695		
10	Y.2	0,696		
11	Y.3	0,844		
12	Y.4	0,783		
13	Y.5	0,554		

Source: Processed SPSS output results, 2024

Based on the table 1, it can be concluded that all statements within the variables of promotion, public perception, and loan decisions are deemed valid or acceptable, as the calculated value (rhitung) exceeds the critical value (rtabel) of 0.361.

4.2. Reliability Test

Reliability testing is conducted to assess the consistency of a questionnaire as an indicator of the variables being studied. A questionnaire is deemed reliable if a respondent's answers to the statements remain consistent and stable over time. The indicator used for measuring reliability is Cronbach's Alpha. A variable is considered reliable if it yields a Cronbach's Alpha value greater than 0.60.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Number	Info
Promotion (X1)	0.729	0.60	Reliable
Public Perception (X2)	0.731		
Loan Decision (Y)	0.761		

Source: Processed SPSS output results, 2024

4.3. Multiple Linear Regression Analysis Results

Table 3. Multiple Linear Regression Analysis Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.595	3.888		.667	.510
Promotion	.526	.173	.427	3.047	.005
Public Perception	.626	.183	.479	3.422	.002

a. Dependent Variable: Loan Decision (Y)

Based on the results obtained from the regression coefficients, the regression equation can be formulated as follows:

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

$$Y = 2,595 + 0,526(X_1) + 0,627(X_2) + e$$

Based on the table 3, it can be concluded as follows:

1. The constant value, or the state where the loan decision variable has not yet been influenced by the promotion and public perception variables, is 2.595. "This indicates that the loan decision value at Koperasi Karya Mandiri, Central Mamuju is 2.595 if no changes occur or under constant conditions."
2. The regression coefficient for the promotion variable shows a positive value of 0.526. "This suggests that if promotion is included in the loan decision, the decision will increase. Each one-unit increase in the promotion variable will raise the loan decision at Koperasi Karya Mandiri, Central Mamuju by 0.526, assuming other variables remain constant."
3. The regression coefficient for the public perception variable shows a positive value of 0.626. "This indicates that if public perception is factored into the loan decision, the decision will increase. Each one-unit increase in the public perception variable will raise the loan decision at Koperasi Karya Mandiri, Central Mamuju by 0.626, assuming other variables remain constant."

4.4. T-Test Results (Partial Test Results)

Partial hypothesis testing aims to determine whether there is a significant effect of independent variables on the dependent variable individually. If the significance value is less than 0.05 or the t-value is greater than or equal to the critical t-value, then the alternative hypothesis (H_a) is accepted. Conversely, if the significance value is greater than 0.05 or the t-value is less than the critical t-value,

then the null hypothesis (Ho) is accepted. The critical t-value for $\alpha/2$ at the degrees of freedom $n - k - 1$ is $t(0.05/2 : 30 - 3 - 1) = 2.052$.

Table 4. Partial T-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.595	3.888		.667	.510
	Promotion	.526	.173	.427	3.047	.005
	Public Perception	.626	.183	.479	3.422	.002

a. Dependent Variable: Loan Decision (Y)

Based on Table 4, the data analysis reveals that, partially, promotion influences loan decisions. The t-value of 3.047 exceeds the t-table value of 2.052, indicating a significant partial effect. Furthermore, the regression coefficient is positive at 0.526, and the significance value is 0.005 (0.5%), which is less than 0.05 (5%), thus considered significant. This implies that promotion has a positive and significant partial effect on loan decisions at Koperasi Karya Mandiri in Mamuju Tengah Regency. Consequently, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, or the hypothesis is accepted.

Similarly, the analysis of community perception on loan decisions shows a t-value of 3.422, which also exceeds the t-table value of 2.052, signifying a significant partial effect. The regression coefficient is positive at 0.626, with a significant value of 0.002 (0.2%), which is less than 0.05 (5%), indicating a significant result. Thus, community perception also has a positive and significant partial effect on loan decisions at Koperasi Karya Mandiri in Mamuju Tengah Regency. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, or the hypothesis is accepted.

4.5. Simultaneous Test (F-Test)

To validate this hypothesis, the study employs the F-test to simultaneously evaluate the impact of variables on employee performance. This involves comparing the calculated F-value with the critical F-value.

Table 5. F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.639	2	21.319	12.986	.000b
	Residual	44.328	27	1.642		
	Total	86.967	29			

a. Dependent Variable: Loan Decision
 b. Predictors: (Constant), Public Perception, Promotion

Based on Table 5, the simultaneous analysis indicates that both the promotion and public perception variables significantly influence the loan decisions. The calculated F-value is 12.986, which exceeds the F-table value of 3.354, suggesting a simultaneous or collective impact. Additionally, the significance level of 0.000 (< 0.05) indicates a significant effect. Thus, it can be concluded that both promotion and public perception have a simultaneous impact on loan decisions at Koperasi Karya Mandiri in Mamuju Tengah Regency. Therefore, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted.

5. CONCLUSION

Based on the research findings and discussions concerning the influence of promotion and public perception on loan decisions at Koperasi Karya Mandiri in Mamuju Tengah Regency, several conclusions have been drawn. Firstly, promotion has a positive and significant impact on loan decisions within the cooperative. Secondly, public perception similarly affects these decisions in a positive and significant manner. Additionally, the combined effect of both promotion and public perception on loan decisions is found to be significantly impactful. In light of these conclusions, a set of recommendations has been developed to enhance the effectiveness of the cooperative's operations and customer engagement. It is advisable for Koperasi Karya Mandiri to provide clear and accurate information about their products to customers through both direct promotion and social media channels. This strategy is intended to maintain customer confidence and encourage positive loan decision-making.

Furthermore, greater attention should be directed towards managing public perception. This can be achieved by improving service outreach and creating a favorable image of the products as safe and tailored to meet customer needs. Such efforts are anticipated to not only enhance the positive perception of the cooperative but also provide additional emotional support to the organization, reinforcing customer trust and satisfaction.

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