

THE EFFECT OF PROMOTION AND BRAND IMAGE ON THE DECISION TO USE CREDIT SERVICES AT PT. JACCS MITRA PINANTHIKA MUSTIKA FINANCE INDONESIA BERAU BRANCH

HASRI

pakbos9878@gmail.com

YULITA MARIA

yulitamr23@gmail.com

Management Study Program
Economic and Bussines Faculty
University of Muhammadiyah Berau

ABSTRACT

This study aims to determine the effect of Promotion and Brand Image on the Decision to Use Credit Services at PT. Jaccs Mitra Pinasthika Mustika Finance Indonesia, Berau Branch. The research method used is a quantitative method with Multiple Linear Regression analysis tools using SPSS 25. Based on the results of the analysis, it shows that the promotion variable and the Brand Image variable have a significant positive effect on the decision to use credit services. Simultaneously, both variables have a significant effect on the decision to use credit services.

In addition, the promotion variable and the Brand Image variable each have a significant partial effect on the decision to use credit services with their respective t statistics values ($3.279 > 1.661$), ($3.911 > 1.611$). These findings indicate that promotion and Brand Image have an effect on the decision to use credit services at PT. Jaccs Mitra Pinasthika Mustika Finance Indonesia, Berau Branch.

Keywords: Promotion, Brand Image, Decision to Use Credit Services

INTRODUCTION

Background

The presence of the financing industry (multifinance) in Indonesia is actually not too long, the history of financing institutions in Indonesia began in 1974. Its birth was based on a Joint Decree (SKB) of three ministers, namely the Minister of Finance, the Minister of Industry, and the Minister of Trade. A year after the issuance of the SKB, PT Pembangunan Armada Niaga Nasional was established in 1975. On

July 2, 1982, the Indonesian Leasing Association (ALI) was formed, based in Jakarta, as the only communication forum for leasing companies in Indonesia. The presence of ALI has been felt by all leasing business actors in Indonesia and ALI has succeeded in carrying out various activities for the benefit of its members, including helping to develop the leasing industry in Indonesia together with the government. Then, through Presidential Decree (Keppres) No. 61/1988, which was followed up by

the Minister of Finance Decree No. 1251/KMK.013/1988, the government opened up more widely for financing businesses, with a scope of activities covering leasing, factoring, consumer finance, venture capital and credit cards. Along with the growth of the financing services business sector and the use of to accommodate the aspirations of all members, on July 20, 2000 a decision was taken to change ALI into the Indonesian Financing Company Association (APPI). The decision above is in line with the existence of members' businesses as financing companies that can carry out business activities: leasing, factoring, consumer finance, and credit cards. A financing company or institution is a business entity outside a bank or other non-bank financial institution that provides loan facilities to its customers for a purpose. Just like banks and other official institutions, the mechanism for financing companies is known to the state and is also regulated in the Regulation of the Minister of Finance Number 84/PMK.012/2006 concerning Financing Companies.

PT Jaccs MPM Finance Indonesia Berau Branch is very common for consumers both in Berau and in other cities/regencies because it already has a well-known brand and is widely known to the public. From the results of the initial interview, one of the consumers was interested and amazed by one of the programs issued

by PT Jaccs MPM Finance Indonesia Berau Branch, namely the installment discount program where PT Jaccs MPM Finance Indonesia Berau Branch provides installment discounts to customers who will make payments over 14 months. In addition, there is also a fine discount of 50-70% to customers due to the impact of the Corona Virus outbreak throughout 2020 to 2022.

PT Jaccs MPM Finance Indonesia Berau Branch always strives to contribute to the nation and state of Indonesia. Through the identity and promise of the "Fast Standby Financing" brand, PT Jaccs MPM Finance Indonesia, Berau Branch committed to carrying out the mission of "Beautiful Dream Solution" which leads to increasing the welfare of the Indonesian people. This is done through providing products and services to consumers and providing an experience that benefits consumers. PT Jaccs MPM Finance Indonesia, Berau Branch was able to occupy the second Finance rank in the Infobank Award.

The role of product perception towards the company's image is very important because with a positive perception of the company's image will increase customer trust towards PT Jaccs MPM Finance Indonesia, Berau Branch, a company that provides car and multipurpose credit payment services so that it is expected to increase their loyalty to the company. This is because a positive

perception will be able to grow comfort in consumers towards the image of the company they use so that they are able to accept the presence of the company and always try to continue using the company's services. Positive perception of the company's image in the eyes of consumers where consumers assume that the products sold by PT Jaccs MPM Finance Indonesia Berau Branch are able to show their credibility in service will be able to improve the company's image in the eyes of its consumers, so that consumer loyalty will be maintained.

Based on the description of the background above, the researcher is interested in conducting a study entitled "The Influence of Promotion and Brand Image on the Decision to Use Credit Services at PT Jaccs MPM Finance Indonesia, Berau Branch" and the research problems are formulated as follows: 1) Do brand image and promotion have a positive and significant effect on the decision to use credit services at PT Jaccs MPM Finance Indonesia, Berau Branch? 2) Does promotion have a positive and significant effect on the decision to use credit services at PT Jaccs MPM Finance Indonesia, Berau Branch? 3) Does brand image have a positive and significant effect on the decision to use credit services at PT Jaccs MPM Finance Indonesia, Berau Branch?

LITERATURE REVIEW

Marketing Management

The success of a company in achieving its goals is greatly influenced by the company's ability in marketing its products. The goal to ensure its survival, to develop and be able to compete, is only possible if the company can sell services and is able to overcome the challenges of competitors in marketing. Competition must be experienced by Indonesian companies because of the influence of globalization. In the retail business sector, for example, with the entry of global retailers such as Makro, Carefour, Hypermart which are experiencing global competition, but small shops must also compete. This goal can only be achieved through efforts to maintain and increase the company's high profits or profits. This effort can only be done if the company can maintain and increase its sales through efforts to find and foster customers and to control the market.

Marketing is a social and managerial process by which individuals or organizations obtain what they need and want through creating and exchanging value with others (Kotler and Armstrong, 2008:6). According to the American Marketing Association in Kotler and Keller (2009:6), "Marketing is an organizational function and a series of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its

stakeholders". Promotion Promotion is a one-way flow of information or persuasion created to direct a person or organization to actions that create exchange in marketing.

Promotion is all types of marketing activities aimed at driving demand. The purpose of promotion is to provide information, attract attention and subsequently influence sales. According to Kotler and Keller (2009:510), promotion is a variety of ways to inform, persuade, and remind consumers directly or indirectly about a product or brand being sold. According to Kotler and Armstrong in their translated book (2014:77) promotion is an activity that communicates product advantages and persuades customers to buy a product.

According to Hendro (2011: 393) Promotion is an activity carried out by a company in communicating, introducing, and popularizing its products and businesses to its target market.

According to Kotler and Keller (2009:234) sales promotion indicators can be measured from the following:

1. Promotion frequency is the number of sales promotions carried out in a time through sales promotion media.
2. Promotion Quality is a measure of how well sales promotion is done.
3. Promotion Quantity is the value or amount of sales promotion given to consumers.

4. Promotion Time is the length of promotion carried out by the company The accuracy or suitability of the Promotion Target is a factor necessary to achieve the target desired by the company.

Brand Image

In a Brand Image there are several things that explain about the brand as a product, the brand as an organization, the brand as a symbol. Brand Image can also be created from other factors. Brand Image can be created with a very long time or with a short time. This depends on the company it self how to build Brand Image and maintain it.

According to Kotler (2004:259) image, namely: "Image is the public's perception of the company or its products". So it is clear that, "Brand Image" or brand image is how a brand influences the perception, public or consumer views of the company or its products. Meanwhile, according to Kotler (2009:258) brand image is the perception and belief carried out by consumers, as reflected in the associations that occur in consumer memory. Freddy Rangkuty (2002:43) states that Brand Image is a collection of brand associations formed in the minds of consumers.

Building a positive Brand Image can be achieved with a strong marketing program for the product, which is unique and has highlighted advantages, which distinguish it from other products. A good combination of supporting elements as previously

explained can create a strong Brand Image for consumers. Brand Image is divided into four parts according to Rangkuti (2009: 20), namely:

1. User image
2. Professional impression
3. Modern impression
4. Popular

Purchasing Decisions

Marketers must explore the various influences on consumer purchases and develop an understanding of how consumers actually make their purchasing decisions. Consumers do not immediately decide to buy a product, but consumers have many considerations that will ultimately decide whether or not to buy the product. Purchasing decisions, according to Kotler (2009: 184) are individual activities that are directly involved in making decisions to make purchases of products offered by sellers. Decision making is an individual activity that is directly involved in obtaining and using the goods offered.

Kotler and Armstrong (2009:63) stated that consumers make many purchasing decisions every day. Most companies research consumers who make purchases to answer questions about what consumers buy, how, how much they buy, when they buy, and why they buy. Marketers can learn real from consumers who make purchases to find out what they buy, where, and how much.

According to Kotler (2016) in

Adriansyah (2012:36) indicators of the purchasing decision process are:

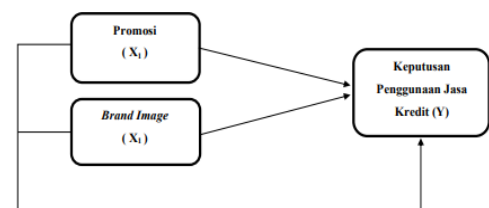
1. Purpose in buying a product.
2. Information processing to arrive at brand selection.
3. Consistency in a product.
4. Giving recommendations to others.
5. Making repeat purchases.

Research Framework

A company's goal can be achieved through efforts to continuously increase its income for the sake of the company's sustainability, where in an effort to achieve its goals the company must be able to have good promotional capabilities and brand image in order to attract buyers.

Based on the explanation above, the researcher has compiled the following framework:

Figure 1. Research Framework



Source: researcher 2023

Hypothesis

Based on the background of the problem, formulation of the problem, research objectives and theoretical review that have been put forward, the following hypothesis can be proposed: 1) It is suspected that promotion and Brand Image have a positive and significant effect on the decision to use Credit Services at PT Jaccs MPM Finance Indonesia, Berau

Branch. 2) It is suspected that promotion has a positive and significant effect on the decision to use Credit Services at PT Jaccs MPM Finance Indonesia, Berau Branch. 3) It is suspected that Brand Image has a positive and significant effect on the decision to use Credit Services at PT Jaccs MPM Finance Indonesia, Berau Branch.

RESEARCH METHOD

The type of research used is quantitative research. The data collection method used in this study is by distributing questionnaires to respondents. The statistical analysis used is Multiple Linear Regression Analysis. The population in this study are consumers at PT. Jaccs MPM Finance, Berau Branch, totaling 1170 consumers during 2022. The number of samples is 93 using the Slovin formula with Probability Sampling.

ANALYSIS AND DISCUSSION

Research Questionnaire Test

Validity Test

Based on the results of the validity test, it is known that all measurement values / research instruments have a calculated r value > 0.1716 r table at $Df = 91$ and $\alpha = 5\%$. So it can be concluded that all measurement values / research instruments have good and valid correlation values.

Table 1. Validity of Variables

No Item	Rhitung	Rtabel	Keterangan
Pertanyaan 1	0,783	0,1716	Valid
Pertanyaan 2	0,604	0,1716	Valid
Pertanyaan 3	0,599	0,1716	Valid
Pertanyaan 4	0,753	0,1716	Valid
Pertanyaan 5	0,757	0,1716	Valid
Pertanyaan 6	0,722	0,1716	Valid
Pertanyaan 7	0,627	0,1716	Valid
Pertanyaan 8	0,685	0,1716	Valid
Pertanyaan 9	0,406	0,1716	Valid
Pertanyaan 10	0,562	0,1716	Valid
Pertanyaan 11	0,692	0,1716	Valid
Pertanyaan 12	0,704	0,1716	Valid
Pertanyaan 13	0,616	0,1716	Valid

Source: Data processed by SPSS 25, 2023.

Reliability Test

Table 2. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.885	13

Source: Data processed by SPSS 25, 2023.

Meanwhile, in the reliability test, the average value of the research instrument has an Alpha value of 0.885 with a total of 18 instruments. This proves that the value is $0.885 \geq 0.70$, meaning that it can be concluded that all instruments are reliable.

Multiple Linear Regression Analysis

Table 3. Regression Test Results

Model	Coefficients ^a		Beta	t	Sig.
	Unstandardized Coefficients	Standardized Coefficients			
	B	Std. Error			
1 (Constant)	3.706	1.336		2.773	.007
Promosi	.478	.146	.361	3.279	.001
Brand Image	.528	.135	.431	3.911	.000

The regression equation above can be explained as follows:

1. The regression equation above has a constant value of 3.706. This shows that if all Independent

variables are considered to have a value of 0, then the decision to use credit services is 3.706. This value is an indication of the influence of other variables that are not examined in this analysis.

2. The regression coefficient of the promotion variable has a positive direction in its influence on the decision to use credit services. The variable coefficient of 0.478 indicates that for every 1 unit increase in the promotion variable, the decision to use credit services will increase by 0.205 with the assumption that the Brand Image variable has a constant value.

3. The regression coefficient of the Brandimage variable has a positive direction in its influence on the decision to use credit services. The variable coefficient of 0.528 indicates that for every 1 unit increase in the Brandimage variable, the decision to use credit services will increase by 0.528 with the assumption that the promotion variable is constant.

Hypothesis Testing

F Test (Simultaneous)

Table 3. F Test Results (Simultaneous)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	429.346	2	214.67	56.25	.000 ^b
Residual	343.450	90	3.816		
Total	772.796	92			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Promosi, Brand Image

Based on table 3 above, the f count value is 56.25 and the F table value at $Df_1 = 2, Df_2 = 90$ is 3.95. So it can be said that $f \text{ count} > f \text{ table}$ and it is concluded that the promotion and brand image variables have a joint effect on the decision to use credit services at PT. MPM Finance and the hypothesis is accepted.

T Test (Partial)

Based on table 1 above, the f test results can be concluded as follows:

1. The t count value of the promotion variable is 3.279, which is greater than the t table of 1.661. Because the $t \text{ count value} > t \text{ table}$ ($3.279 > 1.661$), it can be concluded that there is a significant positive influence of the promotion variable (X1) on the dependent variable of the decision to use credit services (Y).

2. The t-value of the promotion variable is 3.911 greater than the t-table of 1.661. Because the $t\text{-value} > t\text{-table}$ ($3.911 > 1.661$), it can be concluded that there is a significant positive influence of the brand image variable (X2) on the dependent variable of the decision to use Credit Services (Y).

DISCUSSION

Based on the results of the validity test, this study aims to determine whether the question instrument used in the questionnaire is valid or not. In this study, the author used the SPSS Version 25 application and took a

significance level of 5% with a sample size of 93.

Based on the validity test results table, it was obtained that the entire instrument was valid, because the calculated r value was greater than the r table. The instrument with the highest level of validity was in question 1, while the instrument with the lowest level of validity was in question 9. In the reliability test section, this study aims to determine whether the instrument used can be used for measurement in other places or not.

In this study, the author used the Cronbach Alpha coefficient with a value of $r_{11} \geq 0.70$ to determine whether the instrument was reliable. Based on the analysis results, the average value of the instrument has an Alpha value of 0.885 with a total of 13 instruments. Thus, all instruments are considered reliable. In the multiple linear regression analysis section, this study aims to prove the hypothesis regarding the influence of service quality dimension variables partially and simultaneously on consumer satisfaction variables. The author uses the SPSS computer program version 25.0 in statistical calculations.

Based on the regression test results table, the multiple linear regression equation is obtained as follows:

$$Y = 3.706 + 0.478X_1 + 0.528X_2$$

This equation shows that the decision

to use credit services is positively influenced by the promotion variable and the Brand Image variable. The coefficient of the promotion variable is 0.478, indicating that every 1 unit increase in the promotion variable will increase the decision to use credit services by 0.205 assuming the Brand Image variable is constant.

While the coefficient of the Brand Image variable is 0.528 indicates that every 1 unit increase in the Brand Image variable will increase the decision to use credit services by 0.235 assuming the promotion variable is constant.

The F test is used to determine whether the independent variables (Brand Image and Promotion) simultaneously have a significant influence on the dependent variable (Decision to use Credit Services). Based on the results of the F test above, the calculated F value is 56.254 with a significance value of 0.000. While the F table value with a significance level of 0.05 is 3.95. Because the calculated F value is greater than the F table value, it can be concluded that there is a significant simultaneous influence between Brand Image and Promotion on the Decision to use Credit Services. In other words, the alternative hypothesis (H_a) is rejected and the null hypothesis (H_0) is accepted. Based on the results of the T test for the Promotion variable, the calculated t value is 3.279 with a significance value of 0.001. While the t -table value

at a significance level of 0.05 with $df = 91$ is 1.661. Because the calculated t-value is greater than the t-table value, it can be concluded that the Promotion variable has a significant partial influence on the Decision to Use Credit Services. In other words, the alternative hypothesis (H_a) for the Promotion variable is rejected and the null hypothesis (H_o) for the Promotion variable is accepted.

Based on the results of the T test for the Brand Image variable, the calculated t value is 3.911 with a significance value of 0.000. While the t table value at a significance level of 0.05 with $df = 91$ is 1.661. Because the calculated t value is greater than the t table value, it can be concluded that the Brand Image variable has a significant partial effect on the decision to use credit services. In other words, the null hypothesis (H_o) for the Brand Image variable is accepted and the alternative hypothesis (H_a) for the Brand Image variable is rejected.

CONCLUSION AND SUGGESTIONS

Conclusion

1. The effect of promotion on the decision to use credit services: The promotion variable has a significant partial effect on the decision to use credit services. This is shown by the t-value of 3.279 with a significance value of 0.001. This shows that promotion affects the decision to use credit services at PT. Jaccs MPM Finance Indonesia, Berau Branch.

2. The influence of brand image on the decision to use credit services:

The brand image variable has a significant partial influence on the decision to use credit services. This is indicated by the calculated t value of 3.911 with a significance value of 0.000. This shows that Brand Image influences the decision to use credit services at PT. Jaccs MPM Finance Indonesia, Berau Branch.

3. The influence of promotion and brand image together on the decision to use credit services:

The promotion and brand image variables together have a significant influence on the decision to use credit services. This is indicated by the calculated F value of 56.254 with a significance value of 0.000.

Suggestion

1. Add other variables that may influence the decision to use credit services, such as price or service.
2. Conduct research on other branches of PT. Jaccs MPM Finance Indonesia to broaden the generalization of the findings.
3. Use different research methods to compare the results and obtain more consistent conclusions.
4. Improve promotion and brand image with the right strategy to increase the decision to use credit services.
5. Conduct regular customer surveys to find out customer preferences and needs and get feedback related to promotion and brand image.

6. Provide flexible and easily accessible credit services to attract more customers.

BIBLIOGRAPHY

- Abdul, Rahman. 2010. Panduan Pelaksanaan Adminitrasi Pajak: Untuk Karyawan, Pelaku Bisnis Dan Perusahaan. Bandung.
- Nuansa, Diana, Sari. (2013). Konsep Dasar Perpajakan. Bandung: Refika Aditama
- Agustina, N. 2011. Media dan Pembelajaran. Palembang: Universitas Sriwijaya
- Arikunto. 2006. Prosedur Penelitian Suatu Pendekatan Praktek. Jakarta : PT. Rineka Cipta.
- Ferdinand, Agusty. 2011. Metodologi Penelitian Manajemen. Semarang: UNDIP.
- Freddy Rangkuty. 2002. The Power of Brand, Teknik Mengelola Brand Equity dan Strategy Perluasan Merek. Penerbit Gramedia, Jakarta
- Freddy Rangkuty. 2009. Strategi Promosi yang kreatif & Analisis kasus – integrated Marketing Communication. Penerbit Gramedia, Jakarta
- Ghozali, Imam. 2011. “Aplikasi Analisis Multivariate Dengan Program SPSS”. Semarang: Badan Penerbit Universitas Diponegoro.
- Hendro, 2011. Dasar-Dasar Kewirausahaan. Jakarta: Erlangga.
- Kotler dan Keller. 2008. Manajemen Pemasaran. Edisi Kedua Belas, PT. Indeks. Jakarta.
- Kotler dan Keller. 2009. Manajemen Pemasaran. Jilid I. Edisi ke 13. Jakarta: Erlangga
- Kotler, Philip. 2004. Manajemen Pemasaran 2, Edisi Millenium, PT. Ikrar Mandiri, Jakarta
- Kotler, P. & Keller, K.L. (2016). Marketing Management. Edisi Kelima belas. New Jersey: Prentice Hall.
- Kotler, Philip & Gerry Armstrong, (2014): Principle Of Marketing, 15th edition. New Jersey: Pearson Pretice Hall.
- Kotler, Philip. 2009. “Prinsip–Prinsip Manajemen Pemasaran. “ Jakarta : Salemba Empat.
- Kotler, Philip. dan Gary Armstrong. 2008. Prinsip-prinsip Pemasaran. Edisi ke 12 Jilid 1. Erlangga. Jakarta.
- Kotler. P. & Armstrong, Gary. (2012). Principles of Marketing. 14th edition. New Jersey: Pearson Prentice Hall.
- Umar, Husain. 2004. Riset Sumber Daya Manusia dalam Organisasi, PT. Gramedia Pustaka Utama : Jakarta.
- Uyanto, S. S. (2009). Pedoman analisis data dengan SPSS. Yogyakarta: Graha Ilmu.
- Ma'rifah Yuliani & Sulpadli. (2020). The Influence of Financial Performance on Financial Distress Conditions in Telecommunication Companies on the Indonesia Stock Exchange, CAM: Change Agent For Management Journal, Volume 4, No. 2.
- Safitri Nurhidayati & Ida Aju Brahma Sari & Ida Aju Brahmaratih, “Influence of destination image, augmented reality and destination social responsibility on destination beliefs, motivation and intention to visit of tourists which are moderate by digital

Wom in Berau District, East Kalimantan”, [Edelweiss Applied Science and Technology](#), Learning Gate, vol. 8(6), pages 3267-3278.

Darmono, D., Ramdiska, R., Sappewali, B., & Putra, A. H. P. K. (2025). The Influence of Internal Control Systems and Financial Managers' Competence on Local Government Financial Report Quality with Internal Transparency as a Mediator. *International Journal of Artificial Intelligence Research*, 8(1.1).

Kadir, A., Irwansyah, I., Arafik, J., Diansyah, F., Darmono, D., Bayu, M., ... & Guntur, Y. S. (2024). Evaluasi Kontribusi Personal Selling, Strategi Iklan, dan Pelayanan terhadap Keputusan Konsumen untuk Membeli Handphone OPPO di Gerai Halup Cell. *GEMILANG: Jurnal Manajemen dan Akuntansi*, 4(4), 26-37.

Sugiono, E., Pujiyanto, P., Perdana, Y., Triono, D., Darmono, D., Bayu, M., ... & Guntur, Y. S. (2024). Kajian tentang Bagaimana Brand Image, Kualitas Produk, serta Harga Memengaruhi Loyalitas Pelanggan terhadap Produk Skincare MS Glow. *GEMILANG: Jurnal Manajemen dan Akuntansi*, 4(4), 12-25.

Sulpadli, S., Wahyudi, F., Prakoso, S. D., Darmono, D., Bayu, M., Ganie, D., ... & Correia, C. C. (2024). Analisis Kebijakan Dividen terhadap Nilai Perusahaan yang Terdaftar dalam Index LQ-45. *GEMILANG:*

Jurnal Manajemen dan Akuntansi, 4(4), 01-11.