

Analysis of the Effect of the Role of Credit and Promotion on Electronic Furniture Purchases

Wardatul Aini Harahap¹, Risa Kartika Lubis²

^{1,2}Management Study Program, Sekolah Tinggi Ilmu Ekonomi LMII, Indonesia

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ABSTRACT

This study aims to determine the effect of the role of credit and promotion on the purchase of electronic furniture in the Metro Lubuk Pakam and to determine the dominant variable on the decision to purchase electronic furniture in the Metro Lubuk Pakam. The method used in this research is descriptive quantitative method while data collection uses the method of observation, interviews, documentation and questionnaires. The sample used in this study were employees of the Metro Lubuk Pakam with a total sample of 60 people. The results of this study indicate that the independent variables, namely the Role of Credit and Promotion (X1), the Electronic and Furniture (Y1) factors, have a positive and significant effect on the decision to purchase electronic furniture in Metro Lubuk Pakam.

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Corresponding Author:

Wardatul Aini Harahap,
Management Study Program,
Sekolah Tinggi Ilmu Ekonomi LMII,
Jl. Kolam, Kenangan Baru, Kec. Percut Sei Tuan, Kabupaten Deli Serdang, Sumatera Utara 20371.
Email: wardatulhrahap@gmail.com

1. INTRODUCTION

In a company sales can be in cash or on credit. Sales in cash are usually carried out directly at the time of a sales transaction where the buyer pays directly to the cashier. The company PT. Metro Lubuk Pakam sells using a cash system where the fall in price will be cheaper. This can happen because customers do not need to pay by credit system. In fact, sometimes, the interest on the credit system makes electronic prices skyrocket, compared to normal prices. Whereas credit sales are sales where the payment method is gradual or in installments with an agreed time limit between the seller and the buyer and the buyer is burdened with credit interest that must be paid together with installment payments, where the dealer only helps the credit sales process. After the sale occurs, the person responsible for credit sales is the respective leasing (Mayastika, 2014).

As it is known, that the goal of every company is inseparable from seeking the maximum possible profit. Therefore, a manager must formulate the right policy so that the product or goods sold can be purchased by consumers. To get the desired profit, PT. Metro Lubuk Pakam sells a variety of electronic furniture equipment both in cash and on credit, so that sales of electronic furniture will increase. To obtain electronic furniture, consumers or the public are free to choose the desired electronic furniture according to their ability and income and can also choose the installment period they want. In obtaining electronic furniture at PT. Metro Lubuk Pakam offers on credit with a variety of installments and down payments. The periods offered or installments are 12 months and 18 months (Sujarweni, 2016).

Promotion is one of the determining factors for the success of a marketing program. However, the quality of a product, if consumers do not know and are not sure that the product has quality and is useful for them, then consumers will not be interested in buying it. Promotion is a marketing mix that focuses on efforts to inform, persuade and remind consumers of the company's brands and products. The concept of integrated marketing (IMC) was developed as a development, this communication emphasizes two-way communication which shows equality and integration in terms of objectives, focus, and strategic direction between the elements of the marketing mix, namely advertising, sales promotion, personal selling, public relations, direct and online marketing as well as the elements of marketing assistance, namely product, distribution, price, and marketing communications. The ultimate goal of marketers is to increase sales and profits for the company. Promotion and advertising are the efforts of companies to convince consumers to buy their products. The main forms of sales communication are personal selling, advertising (advertising), sales promotion, word of mouth advertisement (Tjiptono, 2015).

Furniture electronic credit sales data at PT. Metro Lubuk Pakam, namely 2019 which is divided into two quarters, namely from January to June, electronic sales credit, namely as many as 8,350 electronics sold by credit, with an average of 1,392 electronics per month and sales by credit reaching 50% divided into three regions targets namely Lubuk Pakam, Tanjung Morawa and Perbaungan. So hereby researchers are interested in conducting research with the title "Analysis of the Effect of the Role of Credit and Promotion on Purchasing Electronic Furniture at PT. Metro Lubuk Pakam in 2020".

2. RESEARCH METHOD

2.1. Population and Sample

According to Sugiyono (2005: 80), "Population is a generalization area consisting of: objects / subjects that have a certain quantity and characteristics that are applied by researchers to be studied and then draw conclusions". According to Ismiyanto, "population is the whole subject or the totality of research subjects which can be in the form of people, objects / things in which it can be obtained and or can provide research information (data)". Meanwhile, according to Arikunto "Population is the whole object of research. If someone wants to research all the elements that exist in the research area, then the research is a population study. This research is a population study. The population in this study were all employees of PT. Metro Lubuk Pakam.

According to Arikunto (2006: 131), the sample is part or representative of the population under study. If we are only going to study a portion of the population, it is called a sample study. Nana Sudjana and Ibrahim (2004: 85) state that the sample is part of the affordable population which has the same characteristics as the population. The sample in this study were 60 respondents, namely employees of PT. Metro Lubuk Pakam.

2.2. Data Sources and Data Collection Techniques

2.2.1. Data source

a) Primary Data

Is data obtained directly in the field, not through written sources or literature. The primary data required is the analysis of the influence of the role of credit and promotion of the independent variables and the purchase of electronic furniture as the dependent variable. Data obtained from PT. Metro Lubuk Pakam is primary data by distributing questionnaires to consumers sampled in this study.

b) Secondary Data

Secondary data is data that has been further processed and presented either by primary data collectors or by other parties such as company records, tables and graphs. Secondary data needed in this study are data obtained from the results of similar research, literature or other written sources that inform the research variables.

The data obtained are in the form of company documents, literature and articles that are relevant to the object of research. For example, reference books, general and international journals, additional literature whose validity can be justified by the author.

2.2.2. Data collection technique

In order to obtain data and information regarding this writing material, the authors use the following data collection methods:

1. Observation, namely research conducted by visiting the object of research directly to obtain the data needed in this study.
2. Interview is research conducted by conducting interviews with a number of consumers who have something to do with this research.
3. Documentation, namely research conducted by collecting documents or archives that have something to do with the role of credit and promotion to consumers.
4. Questionnaire, namely research conducted by distributing questionnaires to a number of respondents who were the sample in this study.

2.2.3. Instrument Testing Techniques

In a research study, instrument testing is needed to determine whether the measuring instrument used in the research is feasible or not. In this research, the instrument used is in the form of a questionnaire, so it is necessary to test the validity and reliability.

a. Validity Test

Validity testing is used to measure the measuring instrument used to obtain data. According to Duli (2019: 103) validity is the degree of accuracy between the data that actually occurs on the object of research and the data reported by the researcher. Testing the validity of the list of questions asked is by using the product moment method with the following formula:

$$r_{xy} = \frac{(n\sum xy - (\sum x)(\sum y))}{\sqrt{(\{n\sum x^2 - (\sum x)^2\} \{n\sum y^2 - (\sum y)^2\})}}$$

Where:

- r_{xy} : Correlation coefficient
- x : The independent variable
- y : The dependent variable
- n : Number of samples or respondents

The criteria for the decision making are valid or not a questionnaire, namely:

If $r_{count} > r_{table}$ then the questionnaire is valid

If $r_{count} < r_{table}$ then the questionnaire is invalid

The r_{table} value is obtained from $(df) = n - k$ with a significance level of $\alpha = 5\%$, in this case n is the number of samples and k is the number of constructs.

b. Reliability Test

According to Ghozali (2016: 47) states that the reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable over time. A data is said to be reliable is that the variable has a Cronbach alpha value greater than 0.6 or is not reliable if it has a Cronbach alpha value less than 0.6.

c. Hypothesis test

Hypothesis testing is intended to determine whether there is a significant influence between the independent variables and the dependent variable. In testing this hypothesis, the researcher uses a significant test, by determining the null hypothesis (H_0) and the alternative hypothesis (H_a).

The null hypothesis (H_0) is a hypothesis which states that there is no significant influence between the independent variable and the dependent variable while the alternative hypothesis (H_a) is a hypothesis which states that there is a significant influence between the independent variable and the dependent variable (Sugiyono, 2017: 63). This test is carried out partially (t test) or simultaneously (F test).

d. Simultaneous Test (F test)

According to Rahayu and Susanto (2018: 226), the F test basically shows whether all the independent variables have a joint influence on the dependent variable. The statistical test used in simultaneous testing is the F test or what is commonly known as the Analysis of Variance (ANOVA). The F test according to Miftahul (2018) can use the double significant correlation formula as follows:

$$F_h = \frac{(R^2/k)/((1 - [R]^2)/(n - k - 1))}{Information:}$$

Information:

R: multiple correlation coefficient

k: number of independent variables

n: number of sample members

This test is carried out at a 95% confidence level with the following conditions:

If the significance level is greater than 0.05, it can be concluded that H₀ is accepted, on the other hand H_a is rejected.

If the significance level is smaller than 0.05, it can be concluded that H₀ is rejected, otherwise H_a is accepted.

Partial Test (T test)

This test shows how far the influence of the independent variable partially on the dependent variable (Septian and Saputra, 2020: 50). In the end, a conclusion will be drawn that H₀ is rejected or H_a is accepted from the hypothesis that has been forwarded. According to Sugiyono (2017: 184) the formula for testing the t test is as follows:

$$t = (r \sqrt{n-2}) / \sqrt{1 - R^2}$$

Information:

T : t test value

R : correlation coefficient

r² : coefficient of determination

N : number of samples

This test is carried out with the t test at the 95% confidence level with the following conditions:

If the significance level is greater than 0.05, it can be concluded that H₀ is accepted, on the other hand H_a is rejected.

If the significance level is smaller than 0.05, it can be concluded that H₀ is rejected, on the contrary H_a is accepted.

e. Coefficient of Determination (R²)

The coefficient of determination is used to explain the proportion of the dependent variable (free), namely the quality of service, facilities and location that can be explained by variations in the independent variable (dependent), namely patient satisfaction (Dewi, 2016: 541). The coefficient of determination is zero and one. A small value means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one dependent variable provides almost all the information needed to predict the variation in the dependent variable. A fundamental weakness of using the coefficient of determination is the usual number of independent variables included in the model. For each additional one independent variable, R² must increase regardless of whether the variable has a significant effect on the dependent variable. Therefore, many researchers recommend using the adjusted R² (adjusted R square) value when evaluating which regression model is the best. Unlike R², the adjusted R² value can increase or decrease if one independent variable is added to the model.

3. RESULTS AND DISCUSSION

Based on the results of the study, the characteristics of the respondents, namely age and education, can be seen in the distribution of the 60 respondents in the following table:

Table 1. Frequency Distribution of Respondents by Age of Consumers

No	Karakteristik Responden	Jumlah (f=60)	Persentase (%)
Berdasarkan Umur			
1	Umur		15
	18 – 24 tahun	9	
2	25 – 31 tahun	40	68
3	32 – 38 tahun	11	17
	Jumlah	60	100%

Based on table 1 above, the characteristics of respondents according to age can be seen that the majority of respondents are 25 - 31 years old, namely 40 people (68%) and a minority aged 18-24 years, namely 9 people (15%).

Table 2. Frequency Distribution of Respondents based on Consumer Education

No	Karakteristik Responden	Jumlah (f=60)	Persentase %
Berdasarkan Pendidikan			
1	Pendidikan		

	SD	3	5
2	SMP	20	32
3	SMA	33	56
4	Perguruan Tinggi	4	7
	Jumlah	60	100%

Based on table 2 above, the characteristics are based on education, the majority of respondents have a high school level education with 33 people (56%) and a minority of respondents with an elementary school education, 3 (5%).

Table 3. Frequency Distribution of Respondents Based on Long Term Consumer Credit

No	Karakteristik Jangka Waktu Kredit	Jumlah (f=60)	Persentase %
1	12 bulan	20	32
2	15 bulan	40	68
	Jumlah	60	100%

Based on table 3, the characteristics based on the length of time of consumer credit with a period of 15 months, the majority of respondents were 40 people (68%) and the number of credit respondents with a period of 12 months was a minority of 20 people (32%).

Table 4. Frequency Distribution of Respondents by Type of Goods

No	Karakteristik Barang dan Elektronik	Jumlah (f=60)	Persentase %
1	Elektronik	40	68
2	Lemari, tempat tidur dll	20	32
	Jumlah	60	100%

Based on table 4. characteristics based on the type of consumer goods, the majority of respondents for electronic goods credit are 40 people (68%) and the number of respondents for credit for cabinets, beds, etc. a minority is 20 people (32%).

Table 5. Frequency Distribution of Analysis of the Effect of the Role of Credit and Promotion

No	Pertanyaan	Jumlah	Persentasi
1	Kredit adalah Penyediaan uang atau tagihan berdasarkan persetujuan atau kesepakatan dengan pihak lain yang mewajibkan pihak peminjam melunasi utangnya setelah jangka waktu tertentu dengan pemberian bunga	55	88
2	Unsur kredit mencakup 3 komponen yaitu kepercayaan, kesepakatan, jangka waktu	54	86
3	Tujuan kredit adalah mencari keuntungan, membantu usaha nasabah, membantu pemerintah	57	94
4	Perusahaan Metro menjual elektronik furniture dengan sistem kredit	52	83
5	Perusahaan Metro menjual elektronik furniture dengan jangka waktu 12 bulan sampai 15 bulan	53	84
6	Perusahaan Metro memberikan cicilan dengan biaya kredit yang ringan	56	89
7	Perusahaan Metro mencakup 3 wilayah kerja yaitu Lubuk Pakam, Tanjung Morawa, dan Perbaungan	53	84
8	Perusahaan Metro memberikan pelayanan kredit yang sangat baik	52	83
9	Perusahaan Metro memberikan keringanan kredit dalam jangka waktu pendek	58	92
10	Perusahaan Metro tidak meminta jaminan kepada konsumen	52	83

Based on table 5 there are 10 questions about the role of credit. From the question about the role of credit, the majority of respondents are 58 people (92%) who answered strongly that Metro companies provide credit relief in the short term, while a minority strongly agrees that metro companies sell electronic furniture with a good credit system and credit service. 52 people (83%) did not ask for guarantees from consumers.

Table 6. Frequency Distribution of Electronic Furniture Purchase Analysis at PT. Metro Lubuk Pakam in 2020

No	Pertanyaan	Jumlah	Persentasi
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1	Keterlambatan denda konsumen yang diberikan oleh Perusahaan Metro sangatlah kecil	42	67
2	Proses pengambilan kredit elektronik furniture di Perusahaan Metro sangat mudah	52	83
3	Administrasi konsumen dan perlengkapan berkas sangat dipermudah di Perusahaan Metro	53	84
4	Perusahaan Metro menyediakan seluruh barang – barang kebutuhan rumah tangga	54	86
5	Bila ada konsumen yang bermasalah dan kreditnya macat selama dalam jangka waktu dua bulan tertunda pembayaran kreditnya maka barang dikembalikan keperusahaan metro	50	80
6	Promosi elektronik diperusahaan metro menggunakan brosur angsuran kredit	56	89
7	Brosur berupa gambar alat – alat elektronik dan kebutuhan barang – barang rumah tangga	57	94
8	Brosur yang digunakan diperusahaan metro sangatlah menarik	55	88
9	Promosi yang dilakukan oleh tim marketing sangat memuaskan konsumen	58	92
10	Promosi yang dilakukan oleh tim marketing dilakukan oleh oleh orang yang berkompeten	53	84

Based on table 6, there are 10 questions about the analysis of promotional electronic purchases, that the majority of the marketing team respondents are 58 people (92%), while the minority of respondents for late consumer fines given by metro companies are very light as many as 42 people (67%).

Table 7. Frequency Distribution of Respondents Based on the Influence Analysis of the Role of Credit and Promotion in PT. Metro Lubuk Pakam

No	Peranan Kredit	Jumlah (f)	Persentase (%)
1	Baik	56	89
2	Tidak Baik	4	11
	Jumlah	60	100

Based on the table above, it can be seen that the respondent's influence on the role of credit is considered to be very good, the majority of respondents are 56 people (89%), and a minority of respondents think that the role of credit is not good as many as 4 people (11%).

Table 8. Frequency Distribution of Respondents Based on Electronic Purchase Promotion at PT. Metro Lubuk Pakam

No	Promosi Kredit	Jumlah (f)	Persentase (%)
1	Baik	57	94
2	Tidak Baik	3	6
	Jumlah	60	100

Based on the table above, it can be seen that the respondents of electronic purchasing promotion are considered very good consumers, the majority of respondents are 57 people (94%), and a minority of respondents think that the role of credit is not good as many as 3 people (6%).

Table 9. Chi-Square Test

Analisis Pengaruh Peranan Kredit dan Promosi	Pembelian barang elektronik				Jumlah		P
	Baik		Tidak Baik		F	%	
	F	%	F	%			
Baik	56	89	57	94	56	89	0,009
Tidak Baik	4	11	3	6	4	11	
	60	100	60	100	60	100	

Based on table 9 above, it can be seen that the respondents who analyzed the influence of the role of credit and the promotion of purchasing electronic goods had a good influence with the majority of 56 people (89%), the minority of respondents who were not good 4 people (11%).

Based on the results of the table above by using the Chi-Square test, the sig value is obtained $0.000 < \alpha = 0.05$, $df = 2$ is obtained $X^2 \text{ count} > X^2 \text{ table}$ ($19.402 > 5.991$), this result means that there is an analysis of the effect of credit and promotion roles on purchases of electronic furniture at PT. Metro Lubuk Pakam in 2020.

4. CONCLUSION

Based on the results of research and discussion conducted by researchers, the following conclusions can be drawn. Based on the results of research on age and education, it greatly affects a person in the pattern of maturity, the higher the level of one's education, the more mature the person's thinking and knowledge. Based on the characteristics of the long term consumer credit with a period of 15 months and the number of respondents, the credit is small with a period of 12 months. Based on the characteristics of the types of consumer goods, the majority of respondents for electronic goods loans were 40 people and the number of respondents for credit for cabinets, beds, etc. a minority was 20 people. Based on respondents, the influence of the role of credit is considered by consumers to be very good, the majority of respondents are 56 people, and a minority of respondents think that the role of credit is not good as many as 4 people. Based on respondents, the electronic purchase promotion is considered very good consumers, the majority of respondents are 57 people, and a minority of respondents think that the role of credit is not good as many as 3 people. F test (simple linear regression test) sig 0.000 $<\alpha = 0.05, df = 2$ obtained X2 count> X2 table (19.402> 5,991). The t sig test 0.000 $<\alpha = 0.05, df = 2$ obtained X2 count> X2 table (19.402> 5,991).

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