The Influence of Cash Pick Up, Promotion and Cross-Selling to Trust and Saving Decision

(Study on Customers using Micro National Savings Products at Panin Bank Sub Branch Office Kenjeran Surabaya City)

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Abstract The purpose of this study is to analyze the influence of cash pick up, promotion, and cross-selling to trust and saving decision in Panin Bank sub branch office Kenjeran Surabaya city. Research methods used in this study was the quantitative approach. The sample in this research is as many as 100 people of the total National Savings customer Micro (TAMI) Panin Bank Sub branch Kenjeran, with technique insidental sampling, and collection data techniques with the use of a questionnaire. In this study researchers using the technique of data analysis using PLS SmartPLS 3 software Partial Least Square. The results of this study found that cash pick up, promotions, and cross-selling a positive and influence against trust and saving decision in Panin Bank sub branch office Kenjeran with variable promotions need to be a particular concern by Panin Bank, because influential directly or indirectly against trust and saving decisions

Keyword: Cash Pickup, Promotion, Cross-selling, Trust, and Saving Decision

1 INTRODUCTION

The Bank is a business entity that is established to gather funds from society that is very essential. Channeling money society in the form of deposits or loans is necessary at this time to the development of the community's life. One example of a private bank that is able to compete and he was able to survive in the era of globalization today is Panin Bank. PT Panin Bank that has stood since 1971 and has 562 branch offices throughout Indonesia to date continues to evolve to meet the needs of consumers. For any service provider, different service concept is a step and innovation in order to attract consumers. With the presence of a Micro National savings products (TAMI) which are in one of the supporting Branch Office Panin Bank Kenjeran Surabaya. This product which carries with pick up service facilities (cash pick up) are different with other banks. The increased growth of the balance of the user of this product every year proven experience increased significantly. But at the end of October 2018 has increased which is not to significant. This was rivalry impacts the service provider was very strict. Service quality (cash pick up) good will affect the level of trust the customer to continue using the services of the bank. Trust is the condition of someone's beliefs for a long term relationship that affects the intention to behave in comparison to our satisfaction, of such an action affecting purchasing decisions by the customer. In maintaining customer promotion that attracts very necessary. The results of a survey of current customer still not sure yet will lay away his money in private banks, due to lack of knowledge of the existence of a promotion and an interesting pick up service. Promotional activities aimed to give satisfaction for the customer. In addition to the promotion of the existence of the offers interesting products in addition to products that used the customer is an attempt the fulfillment of customer needs. These efforts are often referred to as an extra sales techniques (cross-selling). Cross-selling current sales system the customer does not know the information and did not understand the additional product sales

2 LITERATURE REVIEW

Cash Pick Up (X1)

Cash pick up (service) is any activity or action that offered the one hand on the other hand, the intangible and does not result in ownership of any kind, which means (service) renewal or improvement that is significantly to the service concept is applied with the practical [1].

According to [2], dimensions of quality public services are:

1. Tangible
That the physical facilities, equipment, employees and facilities owned by communications providers
2. Reliability
The ability to hold the promised services accurately
3. Responsiveness
His willingness to help the customer and hosted services are sincere
4. Assurance
The knowledge and courtesy of the workers and their ability to give confidence to customer
5. Empathy
Ability of paying attention to customers on an individual basis

Promotion (X2)

The promotion is the sales and marketing activities in order to inform and encourage demand for products, services and ideas from companies by way of influence so that want to buy the resulting products and services company (Henry Samuel Tanuwijaya, 2012).

According to [4], in marketing management, promotion can be done in a way that is:

1. Advertising
Availability of brochures, banners and promotion through social media
2. Sales Promotion
Employee giving impetus to save money as well as giving a gift
3. Public Relations
The Bank follows the exhibition and the following charitable activities
4. Personal Selling
Bank employees are friendly and provide an explanation in detail

Cross-Selling (X3)

Cross-Selling (cross-selling) is how to market financial services a bank to their clients who have used the financial services of the bank, by way of introducing and offering a wide selection of product and services that the bank owned aim so that the customer is willing to use more than one product or service that is owned by the bank [5]

As for the benefits of cross-selling for the bank according to [6] is:

1. Increase sales revenue
2. Reduction of marketing costs
3. Economic benefit
4. Build the value of the brand/product
5. Reduce swelling costs

Trust (Y1)

Trust is defined as a condition when one of the parties involved in the process of exchange of confident with the reliability and integrity of the other party [7]

The trust has a number of indicators according to [8] as follows:

1. The integrity
The integrity includes honesty and the true state of affairs. Integrity in trust is a critical thing. Without the perception of moral character and honesty are the foundation, the other dimension will not be meaningful.
2. Competence
Competence here is the technique and ability to interact and build trust.
3. Consistency
Consistency is associated with something that was credible, the level of prediction against someone, and judgment to handle the situation.
4. Loyalty
The ability to protect and save a person from others. Trust requires us to depend on someone to not looking for a chance.
5. Openness
Trust requires openness among one another. Without openness it is impossible will happen to trust the process.

Saving Decision (Y2)

The consumer is purchasing decisions form the intention to buy the brand most preferred [9].

According to [10] purchase decision indicators, namely:

1. The Selection Of Products
2. The Selection Of Brands
3. The Selection Of The Purchase Funnel
4. The Timing Of The Buyer

3 HYPOTHESIS

Based on the theoretical basis and the framework of thinking that has been described above, the hypothesis of this study are:

H1: Cash Pick Up has a positive and significant effect on Trust.

H2: Promotion has a positive and significant effect on Trust.

H3: Cross-selling has a positive and significant effect on Trust.

H4: Cash Pick Up has a positive and significant effect on Saving Decision.

H5: Promotion has a positive and significant effect on Saving Decision.

H6: Cross-selling has a positive and significant effect on Saving Decision.

H7: Trust has a positive and significant effect on Saving Decision.

4 RESEARCH METHOD**The Types of research**

The approach used in this study was the quantitative approach. This approach starts from the theories of digging through various references, and then formulated the problem in the form of a question, make a sentence hypotheses or guesses, devise a temporary instrument research, collect data and analisis with research methods appropriate to answer an existing hypothesis [11].

Population and Sample

According [12] the population is a region of generalization consisting subjects that have certain qualities and characteristics by researcher be studied and then concluded. Population in this research customers using micro national savings products at Panin Bank Kenjeran 643 people. Sample are part of the population based certain characteristics and techniques [12]. Research on method using the probability sampling with slovin formula because total population research is 643 people. Based on calculations using sample slovin formula become the respondents in this study as many as 100 people respondents around 15% of the total customers used Micro National Savings (TAMI) Panin Bank Kenjeran.

The data analysis technique

In this research uses Partial Least Square (PLS) with SmartPLS 3 software determine how much influence independent variables with bound variables through intervening variables that affect relationship between independent variables and dependent variables into indirect relationships so variables independent does not directly affect the change or emergence of the dependent variable.

5 RESEARCH FRAMEWORK

Figure 1: Research framework

6 RESULT AND DISCUSSION

R-Adjusted variable trust is 0.349 or 34.9%. This result reflects that independent variable of cash pick-up, promotion and cross-selling contributed 34.9% other factors, while the R-Adjusted saving decision variable was 0.560 or 56%, this result shows variable contribution of cash pick up, promotion and cross-selling role in influencing customer saving decisions of 0.440%, the remaining 44% is influenced by other factors. In testing hypothesis, a data must meet a criterion, and hypothesis is be accepted if the statistical value is greater than t-table and if p-value less than 0.05 and vice versa. The output of the SmartPLS is as follows:

Tabel 1 : *Path Coefficient*

<i>Path Coefficient</i>	<i>t-statistic</i>	<i>p-value</i>
Cash pick up → Trust	1,718	0,043
Promotion → Trust	2,159	0,016
Cross-selling → Trust	2,228	0,013
Cash pick up → Saving Decision	2,497	0,007
Promotion → Saving Decision	2,620	0,005
Cross-selling → Saving Decision	3,323	0,001
Trust → Saving Decision	2,826	0,003
Cash pick up → Trust → Saving Decision	1.323	0.093
Promotion → Trust → Saving Decision	1.913	0.028
Cross-selling → Trust → Saving Decision	1.424	0.078

Sumber, output SmartPLS 3.0, 2019

• Direct Influence

Hypothesis 1: Cash pick up a positive and significant effect against the customer's trust.

Based on the results of data processing indicate that the value of p-value $0.043 < 0.05$ and the value of t-statistic $1.718 > t$ table 1.661. With this hypothesis H1 in this study received. Variable cash pick up a positive and significant effect against the customer's trust. The results of this research in accordance with the theory according to [13] suggest that good quality of services provided by banking has an influence the formation of customer trust and commitment which will also affect loyalty. The results of this research are supported by previous research conducted [14], accordance with the reality, the average customer states that pick up service offered by panin bank kenjeran in Surabaya. In general, customers stated that quite agree to pick up service which provides convenience in saving, dormant account activation services and easy account printing services

Hypothesis 2: Promotion a positive and significant effect against the customer's trust.

Based on the results of data processing indicate that the value of p-value $0.016 < 0.05$ and the value of t-statistic $2.159 > t$ table 1.661. With this hypothesis H2 in this study received. Variable promotion a positive and significant effect against the customer's trust. The results of this research are supported by previous research conducted [9], which States the promotion effect significantly to Trust the client. This indicates that the client is always interested in promotional programs provided by Panin Bank. This is evident because of the promotional program with free pick up service, the liberation of administration each month. Because the higher the promotion then the higher customer confidence as well. Promotion is a tool that builds customer trust and assessment of products, by fostering close relationships between producers and customers through the right promotion strategy approach, promotion has a positive influence on trust. Based on the results of the research, it can be seen that the more promotions provided by the Panin Bank Kenjeran, the higher the customer's trust.

Hypothesis 3: Cross-selling a positive and significant effect against the customer's trust.

Based on the results of data processing indicate that the value of p-value $0.013 < 0.05$ and the value of t-statistic $2.228 > t$ table 1.661. With this hypothesis H3 in this study received.

Variable cross-selling a positive and significant effect against the customer's trust. The results of this research are supported by previous research conducted [5], Cross-selling has an effect on consumer confidence and to reduce the transfer of consumers to other banks. In the process of cross-selling the bank introduces and offers a variety of other products owned by way of marketing to customers who have used the bank's financial services.

The results of this study indicate that the more cross-selling of customer needs can be achieved easily.

Hypothesis 4: Cash pick up a positive and significant effect of saving decision

Based on the results of data processing indicate that the value of p-value $0.007 < 0.05$ and the value of t-statistic $2.497 > t$ table 1.661. With this hypothesis H4 in this study received.

Variable cross-selling a positive and significant effect against the saving decision. . The results of this research are supported by previous research conducted [15], stating that cash pick up significant effect of saving. Service quality affects purchasing decisions. Based on the results of these studies it can be concluded that the greater the cash pick up given the greater the decision to save at the performance bank.

Hypothesis 5: Promotion a positive and significant effect of saving decision

Based on the results of data processing indicate that the value of p-value $0.005 < 0.05$ and the value of t-statistic $2.620 > t$ table 1.661. With this hypothesis H5 in this study received.

The results of this research are supported by previous research conducted [16], that if the promotion has a positive effect on the customer's saving decision, the more promotions that are carried out, the higher the savings decision made by the customer.

Hypothesis 6: Cross-selling a positive and significant effect of saving decision

Based on the results of data processing indicate that the value of p-value $0.001 < 0.05$ and the value of t-statistic $3.323 > t$ table 1.661. With this hypothesis H6 in this study received. The results of this research are supported by previous research conducted [5], cross-selling affects customer decisions. By conducting cross-selling transactions with product innovations, customers can purchase additional products to make customers satisfied conduct to cross-selling transactions.

Hypothesis 7: Trust a positive and significant effect of saving decision

Based on the results of data processing indicate that the value of p-value $0.003 < 0.05$ and the value of t-statistic $2.826 > t$ table 1.661. With this hypothesis H7 in this study received. The results of this research are supported by previous research conducted [17], indicating that trust has a positive and significant effect on saving decisions. The results of this research agree with [9] trust is important factor to influence the decision of a product. Trust is a mental condition based on a person's situation and social context. When someone makes a decision, he will prefer decisions based on the choices of people who are more trustworthy than those who are less trusted.

• Indirect Influence

Overall the results of this research indicate that the variable cash pick-up, promotion, and cross-selling indirectly affects saving decisions through trust. The results of data processing show the effect of cash pick up to saving decisions through trust with the value of t-statistic $1.323 > 1.661$ with a significant level of p-value $0.093 < \text{sig. } 0.05$, the effect of promotion to saving decisions through trust with t-statistics $1.913 > 1.661$ and p-value $0.028 < \text{sig. } 0.05$, and the effect of cross-selling to saving decisions through trust with the value of t-statistic $1.424 > 1.661$, with a significance level of p-value $0.078 < \text{sig. } 0.05$.

The results of this research indicate that trust influences a decision. With the promotion spread through mass media such as brochures or with a visit made by the marketing bank panin. Consumers will look for information about the programs provided by bank panin. There is a cash pick up service for customers who use Micro National Savings products (TAMI) to provide convenience for customers. This can make consumers think again to make a purchase. A consumer will have valuable experience after purchasing the product. Customers can feel pleasure about the products they have bought. A customer can purchase additional products other than the products currently used. Not all customers use their decisions in buying products. Therefore companies can improve services through an approach to customers accompanied by promotions that are more line with the wishes of customers. The company can design new strategies to prioritize customers.

7 CONCLUSION

The findings of this research indicate that direct influence of the variable cash pick up, promotion, cross-selling has a significant influence on trust and the decision to save at Panin Bank Kenjeran Branch Surabaya. Respondents stated they were quite amenable to cash pick up and promotion given and cross-selling had the most dominant influence on customers saving decisions. The results of this research suggest to companies increase the role of cash pick up and promotions in building customer decisions and not because of cross-selling.

8 LIMITATION

This research still has its limitations, which also provide direction for future research. First, the data of this study only comes from one industry, so the results cannot be generalized, for this reason further research can expand the population and sample through similar industry coverage. So that can add empirical validity. Second: future research can further explore the roles other independent variables on trust and decision to save in the banking service industry.

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