The Effect of 3I *Marketing* 3.0 Model on Customer Decision Using BNI Sharia Bank Services in Batam

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Abstract. *This study aims to determine the effect of model 3i marketing 3.0 on the decisions of customers using the services of BNI Syariah banks in Batam city. The criteria for respondents in this study were at least 17 years old. The population in this study is customers who use BNI Syariah bank savings with 100 respondents. The type in this study uses a type of quantitative method and the data collection technique uses non probability sampling using the Slovin formula. Data is collected by distributing questionnaires given directly to respondents. Data analysis method uses descriptive statistical analysis. The research data was analyzed using IBM SPSS statistics 20. Based on the results of the analysis it can be explained that brand identity, brand integrity, and brand image have a positive and significant effect on purchasing decisions. Based on the results of the average value of the variable brand integrity and brand image are more influential.*

Keywords: *Brand Image, Brand Identity, Brand Integrity, Marketing 3.0, Customer Decision*

INTRODUCTION

At present, banks have experienced rapid development. Starting from the establishment of Bank Indonesia as a Central Bank and then being accompanied by the establishment of other banks as Private Banks Based on the Banking Law, bank is a business entity that collects funds from the public in the form of deposits and is channeled to the public in the form of credit or other forms. Bank commercial banks are conducting business in a conventional or based on sharia principles in its activities providing services payment traffic. Islamic Bank is a Bank that runs business activities based on sharia principles or principles that are in accordance with Islamic law regulated in the fatwa of the Indonesian Ulama Council, namely the principle of justice, universalism, and does not contain gharar, masyir, usury, wrongdoers and illicit objects.

One of the banks that have applied the principles of sharia is the b ank BNI Syariah, where three syariah principles applied are fair, transparent, and always pay attention to compliance maslahat. BNI Sharia-compliance with aspects or principles of sharia already set. BNI Syariah has 3 (three) products offered to the public, including:

1. BNI Giro iB Hasanah, which is a transaction transaction in IDR and USD that is managed based on sharia principles, with the choice of Mudharabah Mutlaqah or Wadiah Yadh Dhamanah contracts, in which withdrawal can be done by using Checks, Bilyet Giro, other order facilities or using Overbooking.
2. BNI Deposito iB Hasanah, which is a term investment and is managed based on sharia principles aimed at individual and corporate customers. With the choice of Mutlaqah Mudharabah contract.
3. BNI iB Hasanah Savings, which is to save funds managed based on sharia principles with rupiah currency and Mudharabah or Wadiah contract options.

In marketing today a concept has emerged that puts spiritual values first. namely the concept of Marketing 3.0 with model 3i. Where Marketing 3.0 not only boost the profits, but also the integrity of the brand, as well as establish a difference that it is difficult to surpass. The important thing in Marketing 3.0 is that marketers must be able to attract attention and reach the hearts of consumers. introduced model 3i, namely (identity, integrity, and image) in Marketing 3.0 [4]. Identity is a characteristic that is attached to someone or something to be distinguished from others. A brand is a name or logo on a product that is easily recognized and remembered by others. Brand identity is defined as the uniqueness of a brand. It was concluded that brand identity is something that has a unique name, logo, tagline that is easily recognized and distinguished by consumers [4].

Integrity in BNI syariah namely BNI syariah is able to provide good service, sincere and sincere. And inform what customers need clearly in accordance with the provisions. So that customers feel satisfied and there is trust and confidence in the information provided. Thus BNI Syariah has created a good brand image. The customer will remember what BNI Syariah or employees who work at BNI Syariah provide when customers feel satisfied or dissatisfied. A good brand image will encourage sales. It can be concluded that in model 3i is a brand identity that is strengthened by brand integrity can produce a good brand image.

According to [2] that the new model for marketing-Marketing 3.0-treats customers not as mere consumers but as the complex, multi-dimensional human beings that they are. Customers, in turn, are choosing companies and products that satisfy deeper needs for participation, creativity, community, and idealism.

Based on the description above, researchers are interested in conducting research by raising the title Influence of 3.0 Marketing Models on Customer Decisions Using PT. BNI Sharia Bank In Batam.

This research has four purposes, they are:

1. To analyze whether brand identity influences customer decisions using the services of PT. Bank BNI sharia in the city of Batam.
2. To analyze whether brand integrity affects customer decisions using the services of PT. Bank BNI sharia in the city of Batam.
3. To analyze whether the brand image influences customer satisfaction using the services of PT. Bank BNI sharia in the city of Batam.
4. To analyze whether brand identity, brand integrity, and brand image influence the customer's decision to use the services of PT. BNI Syariah Bank .

Benefits of research

After the researcher knows the goals and problems, the researcher has benefits where the results of his research can provide several benefits to BNI Syariah, as well as readers in general. And for researchers themselves especially. The benefits of this study include:

a. The theoretical benefits obtained, can make reference materials related to factors that influence decisions using services in model 3i. and can provide insight into case studies that are the reference material and further development of researchers. Especially in students who would like to mail a kukan research on 3i.

b. The benefits of practitioners obtained in this study are that it can be used as input for BNI Syariah in order to maintain and maintain the identity, integrity and brand of the company. So that BNI Syariah has a positive view as a quality bank.

Literature Review

The previous research in this study is by Warrink in 2016 with the research result indicate that marketing 3.0 greatly affects products, price, promotions, processes, people and physical evidence. Little imfluence om the place ". the results of this study indicate that marketing 3.0 has a profound impact on products, promotion prices, processes, people, and physical evidence, and little influences the place [9]. [4] in 2016 with the research title "Concurrent triangulation design in analyzing model 3i marketing 3.0 as entrepreneurial marketing of small and medium micro businesses facing the ASEAN economic community". From the results of this study it can be concluded that part of model 3i is only brand identity and brand integrity that has a positive and significant effect on purchasing decisions on the purchase of micro, small and medium business products.

Padmalia and Immanuel in 2015 [3] with the research title Model 3i marketing 3.0 as MSME strategy strategy facing MEA 2015. The results of this study concluded that MSME owners understand MEA not only as a challenge but also as an opportunity for development. The hope of MSME owners to the government is to be able to provide guidance and in developing products and marketing so that MSME owners are ready to face MEA. The MSME owners have understood part of the content, but have not yet explored. The hope is that the government can help MSMEs to explore entrepreneurial strategy 3.0 model 3i in order to support the Indonesian economy in the face of the 2015 MEA.

Another work about marketing 3.0 entitled Superior Competitiveness through Loyalty and Marketing 3.0 as well as the Innovation Dimension in the Postgraduate Program in Jakarta also found significant impact in marketing 3.0 study [8]. Different with [7], based on his research that PT. Radio Voice Indrakila (KR Radio) have not been able to apply all of the instruments of Marketing 3.0. In other words, PT. Radio Voice Indrakila not been able to become a successful company with Concept Marketing 3.0. of 7 (seven) instrument must-have for success.

RESEARCH METHOD

The population in this study is 20,000 customers. To determine the number of samples, the researcher uses the Slovin formula which is presented as follows:

slovin formula:

$$n = \frac{N}{N.e^2 + 1}$$

n = sample size

N = population size

e = the desired accuracy limit. the error limit tolerated is 5%

Based on data obtained from the BNI Syariah head office in Batam City, it is explained that all BNI Syariah customers in KotaBat arrive in March 2019, namely there are 20,000 customers. Calculated by the Slovin formula as follows:

$$n = \frac{20.000}{20.000(0,1)^2 + 1} = 99,50$$

To facilitate this research, researchers took a sample of 100 respondents. The number of respondents as many as 100 is considered representative because it has exceeded the minimum limit.

Linear regression equation

The data in this study were tested using validity test, reliability test, classic assumption test (normality test, heteroscedasticity test, multicollinearity test). data that is valid and normally distributed will be tested using multiple linear regression in order to determine whether there is an influence between the independent variables on the dependent variable. All quantitative data testing uses IBM SPSS Statistics 20.

RESULTS AND DISCUSSION

After data collected, test the validity, reliability and classical assumption test carried out on the indicators of each variable was conducted before continued to testing the data analysis. It is known that from each indicator the questions used in this study are declared valid which is indicated by r count greater than r table. Based on the results of the reliability test all indicators are declared reliable, this is due to the value of Cronbach's Alpha> 0.06. This test uses multiple linear regression which must meet the classic assumption test conditions, namely normality test, heteroscedasticity test, and multicollinearity test. Normality test with a value of 0.601 with a significant value of 0.863> 0.05. so the data is said to be normally distributed. The heteroscedasticity test results of brand identity variables are 0.988> 0.05, brand integrity is 0.882> 0.05 and brand image is 0.840> 0.05 so it is said that in this regression there is no heteroscedasticity. The last test of multicollinearity test can be seen in the tolerance value and VIF value. In this study the independent variable has a tolerance value> 0.01 and VIF value <10.0 so it is concluded that the regression model is free from multicollinearity.

Effect of Aspects 3i on Purchasing Decisions

Testing of Hypotheses 1 (H1) to hypotheses 4 (H4) is done by multiple linear regression tests. To find out brand identity, brand integrity, and brand image on purchasing decisions, a t test can be seen in table 1.

Table 1 results of t test.

Variable	Coefficient B	t count	Sig
Identity Brand	0.28 0	5,244	0, 000
Integrity Brand	0.433	5,801	0, 000
Brand Image	0.498	6,891	0, 000

Source: Processed data, 2022

Significant value at α = 0.05 t table value 1.985. based on table 7 it is known that all variables have t count values greater than t table. This means that all variables have a significant effect on the decision of the buyer. Based on the results of the F test, the F test value is 21.330 with a significance value of 0.000 <0.05. while the F table value is 2.70. so that it can be produced F count 21,330> F table 2.7 so it can be concluded that H0 is rejected and H4 is accepted. The coefficient of determination is 0.381 or 38.1% , thus the purchasing decision is explained together by brand identity, technical integrity , and brand image of 38.1 %. the other 61.9 % are influenced by other variables not examined in this study.

From the results that have been presented The results of the brand identity hypothesis test show that brand identity has a positive and significant effect on purchasing decisions, with the results of the t test amounting to 5.244 with a significant value of 0,000 < α = 0.05. The variable brand identity is obtained by the value of t arithmetic of 5.244 with a significance value of 0.000 (sig = <0.05). The results of this study indicate that the number of significance is smaller than 0.05 and t count of 5.244> t table of 1.985. thus it was concluded that the brand identity variable had a positive and significant effect on purchasing decisions. The results of the brand identity variable statement have a mean score of 3.18. The value illustrates that the brand identity variable is perceived to be good.

The hypothesis test results show that brand integrity has a positive and significant effect on purchasing decisions, with the results of the t test amounting to 5.801 with a significant value of 0,000 < α = 0.05. Brand integrity variables obtained by the value of t arithmetic of 5.801 with a significance value of 0.000 (sig = 0.05). the results of this study indicate that the significance number is smaller than 0.05 and t count 5.801> t table 1.985. thus it can be concluded that the brand integrity variable has a positive and significant effect on purchasing decisions. The results of the brand integrity statement have a mean score of 3.30. This value illustrates that the brand integrity variable is perceived to be very good. This result also shows that brand integrity is the most influential variable.

The results of the hypothesis test indicate that the brand image has a positive and significant effect on purchasing decisions, with the results of the t test of 6.891 with a significant value of 0,000 < α = 0.05. Brand image variables obtain a value of tcount of 6.891 with a significant value of 0.000 (sig = 0.05). the results of this study indicate that a significant value is smaller than 0.05, and t count 6.891> tt abel n 1.985. thus it can be concluded that the brand image has a positive and significant effect on purchasing decisions. The results of the brand image statement have a mean score of 3.30. these results illustrate that the brand image variable is perceived to be very good. This result also shows that brand image is the most influential variable

CONCLUSION

Based on the results of the analysis can be concluded, that brand identity, brand integrity, brand image there is a positive and significant influence on the decisions of customers using the services of BNI Syariah bank in the city of Batam. So that H0 is rejected and H4 is accepted. The linear regression results also show that brand identity, brand integrity, and brand image together influence the purchasing decision by 40%. based on the average value of the brand integrity variable and the most influential brand image compared to brand identity.

RECOMMENDATION

The brand identity of PT. Bank BNI Syariah Batam City was assessed by respondents already good. It is expected that PT. Bank BNI Syariah can improve i dentitas eventually improved its brand's consumer purchases. Through increasing product differentiation, strengthening taglines, and positioning brands to consumers. While, the brand integrity of PT. Bank BNI Syariah, Batam City, was considered by the respondents to be very good. It is expected that PT. Bank BNI Syariah Batam City can maintain because in the end it can increase consumer purchasing decisions, especially the quality of its products, product information on brochures and consumer trust in products. As brand integrity, brand image of PT. Bank BNI Syariah, Batam City, was considered by the respondents to be very good. It is expected that PT. Bank BNI Syariah can maintain because the better the brand image will increase consumer purchasing decisions in using the services of PT. Bank BNI Syariah Batam City. It is expected that PT. Bank BNI Syariah Batam City can maintain and enhance a unique identity and be strengthened with integrity that can be trusted to build a good brand image. This is known as the 3i marketing 3.0 model that will affect the customer's decision to use the services of BNI Syariah bank.

Suggestions for future researchers that for sampling, it should be expanded to mean that it is not limited to certain characteristics and regions, so that it can get better results. It is also expected to add a number of other more specific variables to find out the purchasing decision or the decision to use a product.

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