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Analysis of the Influence of Service Quality, Promotion, and Trust on Customer Decisions in Proposing People's Business Credit (KUR) with Brand Image as Intervening Variable at PT. Bank Sulutgo Tondano Branch

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Abstract : The study aims to analyze the effect of Service Quality, Promotion and Trust on Customer Decision in applying People's Business Credit at Bank SulutGo Tondano Branch with Brand Image as intervening variable. The population of this study were all customers who became KUR debtors at Bank SulutGo Tondano Branch in 2020. Sampling was carried out using a saturated sample technique with a total of 106 respondents. The data analysis technique used is Path Analysis. The results showed that Service Quality and Trust had positive and significant impact on Customer Decision, while Promotion no significant on Customer Decision. Brand Image has a positive and significant impact on Customer Decision. Service Quality, Promotion and Trust have no effect on Customer Decision with brand image as an intervening variable

Keywords : service quality, promotion, trust, brand image, customer decision

Introduction

People's Business Credit (KUR) is a program launched by the government but the source of the funds comes entirely from bank funds. The purpose of this KUR distribution is to help business actors who need additional capital funds to run their businesses. In connection with the Covid-19 pandemic at the beginning of 2020, making KUR one of the credit products needed by the community to help the community in running their business. Consumers themselves are parties who use every existing bank service, every consumer has the right they use to decide which bank they will use their services, in this case the consumer or customer decides to use credit products from the bank they choose. Decisions are things that are decided by consumers to make choices on the act of purchasing goods or services. Means the decision is a choice, namely the choice of two or more possibilities. Based on several existing

understandings, every customer who makes decisions in applying for loans must be selective and not arbitrary to make decisions on credit products available in each bank and also decisions on what bank products to take.

PT. Bank SulutGo is a Regional Development Bank which is one of the banks entrusted by the government to distribute KUR to people who have businesses in North Sulawesi and Gorontalo. Based on data obtained from the website of Bank Sulutgo (<http://bankSulutGo.go.id>), in 2020 the KUR quota obtained by Bank SulutGo is Rp. 60 Billion. According to the data obtained from <http://kur.ekon.go.id> until October 2020, Bank Sulutgo has distributed KUR funds of Rp.49,071,000,000, - or 81.78% of the target that has been set. According to data obtained from Bank SulutGo Tondano Branch, the number of KUR customers in 2020 is 106 customers with a total credit ceiling of Rp. 7,772,000,000 (Seven Billion Seven Hundred Seventy Two Million). In relation to the existing quota, Bank SulutGo Tondano Branch is expected to be able to distribute the People's Business Credit quickly and on target while still prioritizing the principle of prudence. Bank SulutGo Tondano Branch competes with other banks to attract public interest in making decisions on applying for KUR. Therefore, Bank SulutGo Tondano Branch must be able to think about and choose several approaches to be applied to the strategy to attract public interest in taking KUR at Bank SulutGo Tondano Branch. Several approaches that need to be taken are through the provision of service quality, promotion, trust, and brand image.

There are differences from research results such as the research conducted by Chrisanti and Saryadi (2016) showing that service quality has a positive and significant influence on customer decisions in making credit, but it is different from the results of research from Maisur, et al (2015) which states that if service quality has no effect and is significant on customer decisions. Another example is found in the difference in the results of the test of the effect of promotion on customer decisions conducted by Sarwita (2017) which found that promotion results had a positive and significant effect on customer decisions, while in research conducted by Fahrudin (2015) it was explained that promotion had no effect on decisions. customer. Jayanti (2015) found that trust had a positive and significant effect on purchasing decisions, different from the results of research conducted by Ayuningtiyas and Gunawan (2018) which showed that trust had no significant effect on purchasing decisions. The choice of brand image was appointed in this study due to the reason that brand image can influence customer decisions, such as research conducted by Subagiyo (2016) the results obtained are brand image has a significant and positive influence on customer decisions, while in Ariani et al.'s research (2016) shows that the company's image has a negative and insignificant effect on customer decisions.

Based on this background, the researcher raised the formulation of the problem as follows; (1) Does the quality of service affect the brand image of PT. Bank SulutGo Tondano Branch?, (2) Does promotion affect the brand image of PT. Bank SulutGo Tondano Branch?, (3) Does trust affect the brand image of PT. Bank SulutGo Tondano Branch? (4) Does the quality of service affect customer decisions in applying for People's Business Credit (KUR) at PT. Bank SulutGo Tondano Branch?, (5) Does promotion affect customer decisions in applying for People's Business Credit (KUR) at PT. Bank SulutGo Tondano Branch?, (6) Does trust affect customer decisions in applying for People's Business Credit (KUR) at PT. Bank SulutGo Tondano Branch?, (7) Does brand image affect customer decisions in applying for People's Business Credit (KUR) at PT. Bank SulutGo Tondano Branch?, (8) Does the quality of service indirectly affect customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? (9) Does promotion have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?, (10) Does trust have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? (8) Does service quality have an indirect effect on

customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? (9) Does promotion have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?, (10) Does trust have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? (8) Does service quality have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? (9) Does promotion have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?, (10) Does trust have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? Bank SulutGo Tondano Branch? (9) Does promotion have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?, (10) Does trust have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch? Bank SulutGo Tondano Branch? (9) Does promotion have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?, (10) Does trust have an indirect effect on customer decisions in applying for People's Business Credit (KUR) with brand image as an intervening variable at PT. Bank SulutGo Tondano Branch?

Marketing Management

Kotler and Keller (2016) state that marketing management is an art and science in the target market to attract, retain, and increase consumers by creating, communicating and delivering superior customer quality.

Service quality

According to Sviokla in Lupiyoadi (2014), one of the factors that determine the level of success and quality of the company is the company's ability to provide services to customers. Furthermore, the quality of service is built on the comparison of two main factors, namely the customer's perception of the service they actually receive (perceived service) with the service that is actually expected (expected service). If the reality is more than expected then the service can be said to be of quality, and vice versa.

Promotion

According to Assauri (2011), promotion is an activity carried out to influence customers to create demand for a product or service. According to Tjiptono (2015) promotion is an element of the marketing mix that focuses on efforts to inform, persuade, and remind consumers of the company's brands and products.

Trust

Trust is the foundation of business. Transactions between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties/business partners, but must be built from scratch and can be proven. Siagian and Cahyono (2014) state that trust is a belief from one party regarding the intentions and behavior of the other party, thus consumer trust is defined as a consumer's expectation that the service provider can be trusted or relied on in fulfilling its promises.

Brand Image

Kotler and Keller (2016) define brand image as the perception of a brand as reflected by brand associations in the minds of consumers. The image of the brand is related to attitudes in the form of

beliefs and preferences for a brand. Consumers who have a positive image of a brand will be more likely to make a purchase (Setiadi, 2013).

Customer Decision

According to Kotler and Armstrong (2012) purchase decision is the stage in the buyer's decision-making process where consumers actually buy. The purchase decision taken by the buyer is actually a collection of a number of organized decisions. The purchase decision is a consumer decision that is influenced by the financial economy, technology, politics, culture, product, price, location, promotion, physical evidence, people and process, thus forming an attitude for consumers to process all information and draw conclusions in the form of responses that appear. what products to buy (Alma, 2011).

Methods

The type of research used in this research is quantitative research. The purpose of this study using a quantitative approach is to test theories, build facts, show relationships and effects as well as comparisons between variables, provide statistical descriptions, interpret and predict the results (Siregar, 2017).

Object of research

The object of this research is the customer of People's Business Credit (KUR) at PT. Bank SolutGo Tondano Branch.

Method of collecting data

The research was conducted using primary data and secondary data. Primary data is data collected by researchers directly from the first source or where the object of research is carried out (Siregar, 2017). Secondary data according to Sugiyono (2010) is a data source that provides data indirectly to data collection, for example through other people or through documents. Secondary data were taken from journals, textbooks, and relevant literature from the library. This data is already available and can be used in this study.

Population and Research Sample

The population of the study, namely all KUR financing customers at Bank SolutGo Tondano, totaling 106 customers. The sampling method in this study used a saturated sample technique, namely the technique of determining the sample of all members of the population used as a sample. This is often done when the population is relatively small with a Likert scale measurement scale. The sample of this study amounted to 106 KUR financing customers at Bank SolutGo KC Tondano.

Data collection technique

The data collection technique used in this study is to use a questionnaire, which is a list of written questions that are given to the subject being studied to collect the information needed by the researcher (Kusumah, 2011).

Measurement Scale

The measurement scale used for the internal questionnaire is the Likert scale. The Likert scale is a scale used to measure a person's attitudes, opinions and perceptions about a particular object or phenomenon (Siregar, 2017). The levels of the Likert scale used in this study are as follows: Strongly Agree (SS) : given a score of 5, Agree (S) : given a score of 4, Neutral (N) : given a score of 3, Disagree (TS) : given a score of 2, Strongly Disagree (STS): given a score of 1.

Results and Discussion

Validity test

The research results are valid if there are similarities between the data collected and the data that actually occurs in the object under study. Whether or not an instrument item is valid can be determined by comparing the Pearson product moment correlation index with a significance level of 5%. If the significance of the correlation result is less than 0.05 (5%) then it is declared valid and vice versa is declared invalid (Sugiyono, 2010).

Table 1. Validity Test Results

| Variable | Indicator | r-count | Sig | Information |
|-------------------------|-----------|---------|-------|-------------|
| X1 (Quality of Service) | 1 | 0.776 | 0.000 | Valid |
| | 2 | 0.735 | 0.000 | Valid |
| | 3 | 0.767 | 0.000 | Valid |
| | 4 | 0.807 | 0.000 | Valid |
| | 5 | 0.766 | 0.000 | Valid |
| X2 (Promotion) | 1 | 0.804 | 0.000 | Valid |
| | 2 | 0.801 | 0.000 | Valid |
| | 3 | 0.845 | 0.000 | Valid |
| X3 (Trust) | 1 | 0.866 | 0.000 | Valid |
| | 2 | 0.878 | 0.000 | Valid |
| | 3 | 0.880 | 0.000 | Valid |
| Z Brand Image) | 1 | 0.795 | 0.000 | Valid |
| | 2 | 0.786 | 0.000 | Valid |
| | 3 | 0.789 | 0.000 | Valid |
| | 4 | 0.813 | 0.000 | Valid |
| Y (Customer's Decision) | 1 | 0.795 | 0.000 | Valid |
| | 2 | 0.813 | 0.000 | Valid |
| | 3 | 0.838 | 0.000 | Valid |
| rtable = 0.1909 | | | | |

Source: Processed Data, 2021

From the results of the validity test in the table above, it can be seen that all items are valid because they have a significance value below 0.05 and the r-count value is greater than the r-table.

Reliability Test

An instrument can be said to be reliable if it has a reliability coefficient of 0.6 or more. The reliability coefficient was obtained using the Cronbach Alpha formula. If alpha is less than 0.6 then it is declared unreliable and vice versa is declared reliable (Arikunto, 2010).

Table 2. Reliability Test Results

| Variable | Alpha Cronbach | Information |
|-------------------------|----------------|-------------|
| X1 (Quality of Service) | 0.828 | Reliable |
| X2 (Promotion) | 0.750 | Reliable |
| X3 (Trust) | 0.845 | Reliable |
| Z (Brand Image) | 0.807 | Reliable |
| Y (Customer's Decision) | 0.747 | Reliable |

Source: Processed Data, 2021

From the results of the reliability test in the table above, it can be seen that all variables have Cronbach's Alpha values above 0.6. Thus, all variables can be said to be reliable or reliable.

Path Equation Model 1

Table 3. Test Results of Path Equation Model 1

| Endogenous Variables | Exogenous Variable | Beta Coefficient | t Count | Prob. Sig | Information |
|----------------------|----------------------|------------------|---------|-----------|-----------------|
| Brand Image (Z) | Service Quality (X1) | 0.512 | 5.306 | 0.000 | Significant |
| | Promotion (X2) | -0.022 | -0.254 | 0.800 | Not significant |
| | Trust (X3) | 0.345 | 4045 | 0.000 | Significant |

Source: Processed Data, 2021

| |
|---|
| F Count = 49.703 |
| Significance F Count = 0.000 |
| Coefficient of Determination (R Square) = 0.594 |
| Correlation Coefficient (R) = 0.771 |

Source: Processed Data, 2021

Based on the results of the path analysis model 1 in the table above, the following results are obtained:

The structural equation of model 1 formed is:

$$Z = 0.512X_1 - 0.022X_2 + 0.345X_3 + 0.637e_1, (e_1 = 1 - R^2 = 1 - 0.594)$$

F Test (Simultaneous Test) Model 1

The results of the F test model 1 obtained the results of F Count of 49.703 with a significance value of F Count = 0.000. This value is less than 0.05 ($0.000 < 0.05$). These results mean that Service Quality, Promotion, Trust simultaneously have a positive and significant influence on Brand Image. Thus the partial test can be continued.

T Test (Partial Test) Model 1**H1 : Effect of Service Quality (X1) on Brand Image (Z)**

Results The calculation in the table above shows a significant number of 0.000, where this value is smaller than 0.05 ($0.000 < 0.05$) with a t value of 5.306. This means that service quality has a positive and significant influence on brand image. It is known from the beta coefficient value of 0.512 or 51.2%. Thus, it can be concluded that H_0 is rejected and H_a is accepted, so the hypothesis stating that Service Quality has a positive and significant effect on Brand Image is accepted.

H2 : Effect of Promotion (X2) on Brand Image (Z)

Results The calculation in the table above shows a significant number of 0.800, where this value is greater than 0.05 ($0.800 > 0.05$) with a t value of -0.254. This means that promotion has a negative and insignificant effect on brand image. It is known from the beta coefficient value -0.022 or -2.2%. Thus, it can be concluded that H_0 is accepted and H_a is rejected, so the hypothesis which states that Promotion has a positive and significant effect on Brand Image is rejected.

H3 : Effect of Trust (X3) on Brand Image (Z)

Results The calculation in the table above shows a significant number of 0.000, where this value is smaller than 0.05 ($0.000 < 0.05$) with a t value of 4045. This means that trust has a positive and significant effect on brand image. It is known from the beta coefficient value of 0.345 or 34.5%. Thus, it can be concluded that H_0 is rejected and H_a is accepted, so that the hypothesis stating Trust has a positive and significant effect on Brand Image is accepted.

Coefficient of Determination (R Square) Model 1

Based on the table above, the correlation coefficient R is 0.771. This indicates a strong relationship between the independent variable and the dependent variable. While the value of the coefficient of determination (R^2) = 0.594 which explains that the independent variable contributes to affect the dependent variable 59.4%, the remaining 40.6% is influenced by other variables outside the model. Meanwhile for the value of $e1 = (1 - 0.594) = 0.637$.

Model 2 Path Equation

Table 4. Results of Path Equation Test Model 2

| Endogenous Variables | Exogenous Variable | Beta Coefficient | t Count | Prob. Sig | Information |
|-----------------------|----------------------|------------------|---------|-----------|-----------------|
| Customer Decision (Y) | Service Quality (X1) | 0.259 | 2.053 | 0.043 | Significant |
| | Promotion (X2) | 0.026 | 0.266 | 0.791 | Not significant |
| | Trust (X3) | 0.242 | 2.270 | 0.025 | Significant |
| | Brand Image (Z) | 0.242 | 2.110 | 0.037 | Significant |

Source: Processed Data, 2021

| |
|---|
| F Count = 21.525 |
| Significance F Count = 0.000 |
| Coefficient of Determination (R Square) = 0.460 |
| Correlation Coefficient (R) = 0.678 |

Source: Processed Data, 2021

The influence of Service Quality (X1), Promotion (X2), Trust (X3) and Brand Image (Z) on Customer Decisions (Y) are:

$$Y = 0.259X1 + 0.026X2 + 0.242X3 + 0.242Z + 0.735e1 ,$$

$$(e1 = 1 - R^2 = 1 - 0.460)$$

F Test (Simultaneous Test) Model 2

Based on table 5.11, it can be seen that the results of the F statistical test in this study have a coefficient value of 21.525 with a significance value of 0.000. This value is less than 0.05 ($0.000 < 0.05$). These results mean that Service Quality, Promotion, Trust and Brand Image simultaneously have a positive and significant influence on customer decisions. Thus the partial test can be continued.

T Test (Partial Test) Model 2

H4 : The Influence of Service Quality (X1) on Customer Decisions (Y)

Results The calculation in the table above shows a significant number of 0.043, where this value is smaller than 0.05 ($0.043 < 0.05$) with a t value of 2.053. This means that service quality has a positive and significant influence on customer decisions. It is known from the beta coefficient value of 0.259 or 25.9%. Thus, it can be concluded that H_0 is rejected and H_a is accepted, so that the hypothesis which states that Service Quality has a positive and significant effect on Customer Decisions is accepted.

H5 : Effect of Promotion (X2) on Customer Decision (Y)

Results The calculation in the table above shows a significant number of 0.791, where this value is greater than 0.05 ($0.791 > 0.05$) with a t value of 0.266. This means that promotion has a positive and insignificant effect on customer decisions. It is known from the beta coefficient value of 0.026 or 2.6%.

Thus, it can be concluded that H_0 is accepted and H_a is rejected, so the hypothesis which states that Promotion has a positive and significant effect on Customer Decisions is rejected.

H6 : Effect of Trust (X3) on Customer Decisions (Y)

Results The calculation in the table above shows a significant number of 0.025, where this value is smaller than 0.05 ($0.025 < 0.05$) with a t value of 2.270. This means that trust has a positive and significant effect on customer decisions. It is known from the beta coefficient value of 0.242 or 24.2%. Thus it can be concluded that H_0 is rejected and H_a is accepted, so that the hypothesis stating Trust has a positive and significant effect on Customer Decisions is accepted.

H7 : Effect of Brand Image (Z) on Customer Decision (Y)

Results The calculation in the table above shows a significant number of 0.037, where this value is smaller than 0.05 ($0.037 < 0.05$) with a t value of 2.110. This means that brand image has a positive and significant effect on customer decisions. It is known from the beta coefficient value of 0.242 or 24.2%. Thus, it can be concluded that H_0 is rejected and H_a is accepted, so the hypothesis which states that Brand Image has a positive and significant effect on Customer Decisions is accepted.

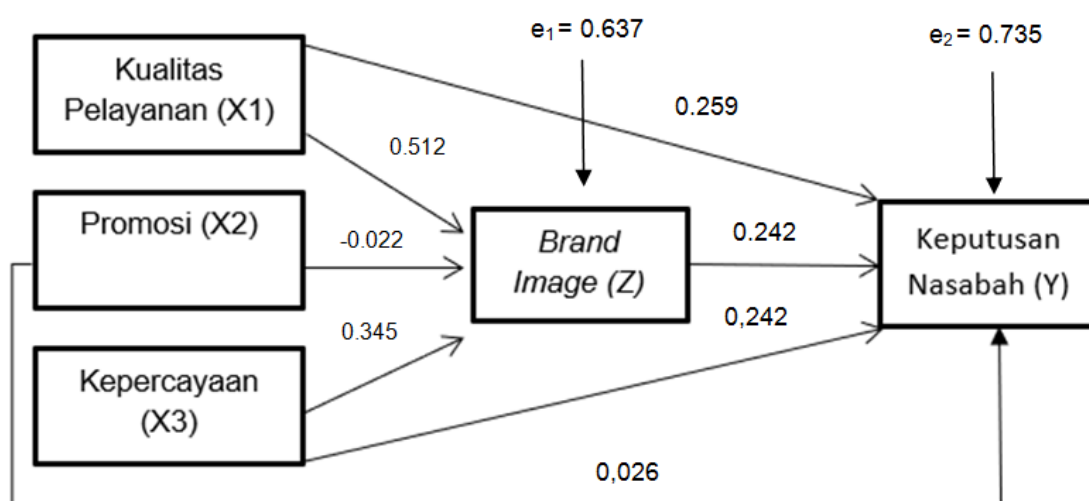
Coefficient of Determination (R Square) Model 1

Based on the table above, the correlation coefficient R is 0.678. This indicates a strong relationship between the independent variable and the dependent variable. While the value of the coefficient of determination (R^2) = 0.460 which explains that the independent variable contributes to affect the dependent variable 46%, the remaining 54% is influenced by other variables outside the model. Meanwhile for the value of $e_2 = (1 - 0.460) = 0.735$.

Path Analysis Test Results

To prove the influence of the brand image variable (Z) is able to become an intervening variable between the influence of service quality variables (X1), promotion (X2) and trust (X3) on purchasing decisions (Y), it will be calculated the direct and indirect effects of each – each independent variable on the dependent variable can be explained through the results of path analysis in the following figure:

Figure 1. Path Analysis Model



Source: Processed Data, 2021

H8 : The Influence of Service Quality (X1) on Customer Decisions (Y) with Brand Image (Z) as an intervening variable

The results of the calculation to determine the effect of the Brand Image variable (Z) as an intervening variable between Service Quality (X1) on Customer Decisions (Y):

Direct effect (X1 on Y) = 0.259

Indirect Effect (X1 on Z x Z on Y) = $0.512 \times 0.242 = 0.124$. Total Influence (Direct Influence + Indirect Influence) = $0.259 + 0.124 = 0.383$

Based on the calculation results above, the direct influence value is greater than the indirect effect value. These results indicate that Brand Image (Z) cannot mediate between Service Quality (X1) and Customer Decisions (Y).

H9 : Effect of Promotion (X2) on Customer Decision (Y) with Brand Image (Z) as intervening variable

The results of the calculation to determine the effect of the Brand Image variable (Z) as an intervening variable between Promotions (X2) on Customer Decisions (Y)

Direct effect (X2 on Y) = 0.026.

Indirect Effect (X2 on Z x Z on Y) = $-0.022 \times 0.242 = -0.005$. Total Effect (Direct Influence + Indirect Influence) = $0.026 + (-0.005) = 0.021$.

Based on the calculation results above, the direct influence value is greater than the indirect effect value. These results indicate that Brand Image (Z) cannot mediate between Promotions (X2) and Customer Decisions (Y).

H10 : Trust Effect (X3) on Customer Decisions (Y) with Brand Image (Z) as the intervening variable

The results of the calculation to determine the effect of the Brand Image variable (Z) as an intervening variable between Trust (X3) on Customer Decisions (Y)

Direct effect (X3 on Y) = 0.242.

Indirect Effect (X2 on Z x Z on Y) = $0.345 \times 0.242 = 0.083$

Total Influence (Direct Influence + Indirect Influence) = $0.242 + 0.083 = 0.325$.

Based on the calculation results above, the direct influence value is greater than the indirect effect value. These results indicate that Brand Image (Z) cannot mediate between Trust (X3) and Customer Decision (Y).

The Influence of Service Quality (X1) on Brand Image (Z)

The results showed that Service Quality (X1) had a positive and significant effect on Brand Image (Z). These results can be interpreted that the success of Bank SolutGo in providing good service quality makes a positive contribution to improving the brand image of Bank SolutGo. Vice versa, if Bank SolutGo is unable to provide good service quality, it can reduce the brand image of Bank SolutGo Tondano Branch.

Effect of Promotion (X2) on Brand Image (Z)

The results showed that Promotion (X2) had a negative and insignificant effect on Brand Image (Z). Therefore, it can be interpreted that the promotion carried out by Bank SolutGo does not have a significant effect on increasing the Brand Image of Bank SolutGo itself.

Bank SulutGo as one of the Regional Development Banks can further enhance its promotional activities which can help improve the Brand Image of Bank SulutGo.

The Effect of Trust (X3) on Brand Image (Z)

The results showed that Trust (X3) had a positive and significant effect on Brand Image (Z).

Trust arises from the minds of consumers in showing interest in using a certain brand because it is able to provide the expected benefits so as to produce an attitude to persist in using the brand. The trust that arises is built with the satisfaction of the services provided by the Bank's employees. Bank SulutGo product information is conveyed in a straightforward, transparent and honest manner so as to make customers more confident and improve the brand image of Bank SulutGo Tondano Branch.

The Influence of Service Quality (X1) on Customer Decisions (Y)

The results showed that Service Quality (X1) had a positive and significant effect on Customer Decisions (Y). Service quality is the fulfillment of consumer expectations or consumer needs that compares results with expectations and determines whether consumers have received quality service. Therefore, the quality of service can be one of the things considered by customers in making decisions to apply for people's business loans at Bank SulutGo Tondano Branch.

Effect of Promotion (X2) on Customer Decision (Y)

The results showed that Promotion (X2) has no effect on Customer Decision (Y). Promotion has an important role in informing something that consumers need to know, so the more widespread promotion is, the more consumers will know about a product they choose. The more often and effectively a company carries out promotional activities, the consumers will be more familiar with a product being promoted. From the results of the research on the effect of promotion on customer decisions, it can be seen that Bank SulutGo Tondano Branch does not provide serious promotions for existing credit products, so that promotions do not affect customer decisions.

The Effect of Trust (X3) on Customer Decisions (Y)

The results of the study indicate that Trust has an effect on Customer Decisions (Y). This means that the Customer's decision in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch cannot be separated from trust.

Effect of Brand Image (Z) on Customer Decisions (Y)

Hypothesis 7 proposed in this study is that Brand Image has a positive and significant effect on Customer Decisions.

Based on the results of the study indicate that Brand image (Z) has a positive and significant effect on Customer Decisions (Y).

The Influence of Service Quality (X1) on Customer Decisions (Y) with Brand Image (Z) as an intervening variable

Based on the results of the path analysis test, it shows that Brand Image (Z) has no effect as a mediator between Service Quality (X1) on Customer Decisions (Y) in applying for KUR at Bank SulutGo Tondano Branch.

Effect of Promotion (X2) on Customer Decision (Y) with Brand Image (Z) as intervening variable

Based on the results of the path analysis test, it shows that Brand Image (Z) cannot mediate the effect of Promotion (X2) on Customer Decision (Y) in applying for KUR at Bank SulutGo Tondano Branch.

The Effect of Trust (X3) on Customer Decisions (Y) with Brand Image (Z) as an intervening variable

Based on the results of the path analysis test, it shows that Brand Image (Z) cannot mediate the effect of Trust (X3) on Customer Decision (Y) in applying for KUR at Bank SulutGo Tondano Branch.

Conclusion

Based on the results of the research and discussion above, the following conclusions can be drawn:

1. Quality of Service has a positive and significant effect on the Brand Image of Bank SulutGo Tondano Branch. 2. Promotion has a negative and insignificant effect on the Brand Image of Bank SulutGo Tondano Branch. 3. Trust has a positive and significant effect on the Brand Image of Bank SulutGo Tondano Branch. 4. Service quality has a positive and significant impact on customer decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 5. Promotion has a negative and insignificant effect on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 6. Trust has a positive and significant effect on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 7. Brand image has a positive and significant effect on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 8. Brand image is not able to mediate the influence of Service Quality on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 9. Brand image is not able to mediate the effect of Promotion on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch. 10. Brand image is not able to mediate the influence of Trust on Customer Decisions in applying for People's Business Credit (KUR) at Bank SulutGo Tondano Branch.

Suggestion

Based on the findings and conclusions of this study, the following recommendations can be made:

1. Bank SulutGo Tondano Branch must maintain the quality of existing services and even further improve it because this can greatly affect customer decisions in applying for People's Business Credit (KUR).
2. Promotion is one way to attract customers' attention to apply for People's Business Credit (KUR), for that Bank SulutGo Tondano Branch needs to evaluate the current promotions, the bank must carry out more creative, clear and intense promotions in order to attract the attention of customers to apply for People's Business Credit (KUR) at Bank SulutGo Tondano Branch.
3. Every existing employee must continue to be given direction so that they can have awareness and responsibility for their work in serving and providing clear information to customers, so that the level of customer trust continues to increase so that every existing customer will not hesitate to apply for credit. People's Business (KUR) at Bank SulutGo Tondano Branch.
4. For further academics or researchers, it is hoped that they can conduct research involving variables outside of the variables that have been researched in order to obtain more varied results that can affect customer decision making in applying for People's Business Credit (KUR) at Bank SulutGo.

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