**Model of Consumer Decision Making :An Empirical Study at Credit Card Customer In Jakarta**

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**ABSTRACT**

*The increasing development of credit card product of banking industry. With the rapid pace of developments sparked fierce competition in the race for market share business. Methods of research are descriptive and explanatory survey. This paper tests this hypothesis that sales competency and brand image are associated with consumer decision making with method analysis multiple regression or path analysis. The evidence collected from 100 credit card customers at Airport Executive Lounge in Terminal 3 Jakarta supported this hypothesis. This suggests that sales competence and brand image should be rationalized to increase customer decision making for choosing credit card, but sales competence more dominant. The research contribution to banking is sales competence is very importance of credit card product to offer to customers beside credit card brand image, because credit card sales competence can give good communication with customers about credit card product.*

Key Words : Sales Competence, Brand Image, Customer Decision

JEL Classifications: M30, M31

**1. INTRODUCTION**

World development rate today's are very rapidly in all fields, especially the increasing development of technology in the industrial world. With the rapid pace of developments sparked fierce competition in the race for market share business. A product will be accepted by the consumer if the product has more added value or competitive products from competitors' products, so that the performance of salespeople in offering indispensable products in the increasingly fierce competition today (Akram at.all, 2011).

Consumer satisfaction is a strategic aspect in winning the competition and maintain the company's image in the community (public) wide. To win the competition in a service company is very difficult. Coupled with the way consumers view the products and services of a company is getting educated, so that consumers are increasingly aware of their rights and more selective in choosing the products offered by the company and the company of their choice (Milner and Rosenstreich, 2013). In general competence is the underlying characteristics of individuals to achieve superior performance. Competence is also the knowledge, skills and abilities associated with the job.Consumersrelevances to a brand will be stronger when based on experience or appearance to communicate it so that it will form a brand image (brand image). A good brand image will push to increase sales volume and the company's image(Bandara, 2014).

**2. THEORETICAL BACKGROUND**

Competence is the personal ability to perform his job in order to get good results with. Competence may include knowledge, skills, attitudes, values or personal characteristics. Competence according Punwatkar and Varghese (2014) is a series of activities, the accumulation of a collective learning process. Agha at.all(2012) explains that: "The ability of individuals is formed from two sets of factors, namely intellectual ability and physical ability factor. Intellectual ability is the ability required to perform the mental activities while physical ability is the ability required to perform tasks demanding stamina, dexterity, strength, and skill ".

Competence in this study was measured from 3-dimensional and six indicators (described in the operational definition of variables and indicators).

By the product can be born a brand if the product according to the perception consumers have of excellence functions, leading associations and images that consumers want and evoke a certain experience when interacting with consumers.

Brand image according to Zhang (2014), the brand image is the assumption about the brand reflected consumer hold on consumer memory. Fianto (2014) says that the brand image is a set of brand associations are formed and embedded in the minds of consumers. Brand image in this study was measured from 3-dimensional and 6 indicators.

To bought and consuming something, the consumers make decisions beforehand about what products are needed, when, how and where the process of purchase or consumption of it will happen. In other words we need a decision-making process to buy something, either goods or services. Ahmed (2014), states that "The starting point to understand the buyer based on the model of stimulus response. Characteristics and buyer decision-making process will produce a certain purchase decisions ".

Purchasing Decisions in this study was measured from the fourth dimension and 11 indicators.

**3. METHODOLOGY**

Research sites in this studyis the Executive Lounge at SoekarnoHatta International Airport Terminal 3, Jakarta. While the object of this paper is the service users and the airline Garuda Indonesia.

 The population in this study is the passanger Garuda Indonesia airline in Garuda Executive Lounge,InetrnationalSoekarnoHatta Airport in August 2016 amounted to 8317 people. The size of the sample is determined by using the technique of Slovin. in the form of a questionnaire. The sample size used was 100 people.

 The type of data in this study is qualitative and quantitative. Sources of data consist of primary data and secondary data.Methods of data collection is done by spreading the questions (questionnaire).

 Operational variable definition is a withdrawal limit variable that explains a concept brief, clear, and unequivocal. Operational definition in this study are as follows :

1. Sales Competence (X1)

All the competences of the salesperson can use or be used to encourage or convince a customer to make a purchase (Punwatkar and Varghese, 2014)).

1. Brand Image (X2)

Brand image as a whole perception is formed of the object based on the information and past experience of consumers. according to Zhang (2014).

1. Purchasing Decision(Y)

Purchasing decision process of integration that combines the knowledge to evaluate the behavior of two or more alternatives and choose one of them (Ahmed (2014).

**4. RESULT**

The method used to process and analyze the data in this study is descriptive method.In this study analyzed the impact of one variable to another. Variables that consists of three namely: Influence Sales Competence (X1), Brand Image (X2), and Purchase Decision (Y). The reseachresultcansee in table 1.

**Table 1**

**Multiple Regression The Impact of Sales Competency and Brand Image, to Purchase Decision**

|  |
| --- |
| ***Coefficientsa*** |
| *Model* | *Unstandardized Coefficients* | *Standardized Coefficients* | *T* | *Sig.* |
| *B* | *Std. Error* | *Beta* |
| *1* | *(Constant)* | *4,240* | *1,014* |  | *4,183* | *,000* |
| *Sales Competency* | *,646* | *,099* | *,574* | *6,510* | *,000* |
| *Brand Image* | *,379* | *,092* | *,361* | *4,103* | *,000* |
| *a. Dependent Variable: Consumer Decsion Making* |

From the above table is used to describe the regression equation as follows :

*Y = a + b1.X1 + b2.X2 + b3.X3*

*Y = 4,240+ 0,646.X1 + 0,379.X2*

The results means that the variable Sales Competency and Brand Image are included simultaneous in the regression model proved to have a significant outcome of the variable purchase decision where the probability sig <0.05 and the regression equation in this study only used to describe the relationship between variables.

**5. DISCUSSION**

 **Hypotesis Test and t Test Result**

T test function to test the hypothesis of research that is separate. If the t count> t table and a significance level of <a (0:05), then the independent variable individually affect the dependent variable.

 **The Impact of Sales Competence to Decision Of Choosing Credit Card**

Based on the analysis of data obtained t value of 6.510 and t table of 1.660 means that t> t table with sig of 0000. if sig <0.05 means significant influence. But if sig> 0.05, then it has no effect. The analysis showed 6.510 t count> t table 1.660 with sig 0.000> 0.05, so it can be stated that the first is the hypothetical effect on the Sales Competence Decision Credit Card 51.1%. Values obtained by multiplying by zero-order beta.

 **The Impact of Brand Image to Decision of Choosing Credit Card**

Based on the analysis of data obtained t value of 4.103 and t table of 1.660 means that t> t table with sig of 0000. if sig <0.05 means significant influence. But if sig> 0.05, then it has no effect. The analysis showed 4.103 t count> t table 1.660 with sig 0.000> 0.05, so it can be stated that the second hypothetical that affect the image Brands Decisions Choosing a Credit Card of 31.1%. Values obtained by multiplying by zero-order beta.

**Hypotesis Test and F Test Result**

F test is also known as a test (simultaneously), which is useful to know the effect of all independent variables namely Sales Competency and Brand Image on the dependent variable Decision Vote. Test F in the study to determine how much influence the simultaneous variables independent of the dependent variable. If the value of F larger than F table then Ho is rejected and H1 accepted, meaning independent variables have a significant influence on the dependent variable.

From the results of the F test obtained F count equal to 224 263 with a significance level of 0000 and the value of F table at 3:09, since F count (224 263)> F table (3:09), Because of F larger than F table then the regression model can be used to predict Decision Choosing or said that the Sales Competency, and Brand Image together significantly affect Decisions Choosing a Credit Card.

**Coefficient of Determination/ R2**

R² is to determine how strong and significant impact of independent variables on the dependent variable. R2 value is of 82.2%, which means competence variable sales and brand image influence the decision to choose a credit card is 82.2% and 17.8% influenced by other variables outside the research. In theory, the factors that influence purchasing decisions is a lot and it will be the foundation for further studies in the future in order to refine this study.

**Table 2**

**Coefficient Result**

|  |
| --- |
| ***Model Summary*** |
| *Model* | *R* | *R Square* | *Adjusted R Square* | *Std. Error of the Estimate* |
| *1* | *,907a* | *,822* | *,819* | *2,23243* |
| *a. Predictors: (Constant), Citra Merk, Kompensasi sales* |

**6. CONCUSIONS**

Based on the research results are a strong and significant correlation Sales Competence on Credit Card customer decison. There was strong enough relationship and significant brand image on the Decision of Credit Card. Therewere positive and significant impact Sales Competency and Brand Image on the Purchase Decision for selecting Credit Card. And the dominant variable is the Sales Competency. Conclusions are simultaneous influenceSales Competency and Brand Image on Purchase Decisions / Decisions Choosing Credit Card.

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