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Article

## The Influence of Personal Selling and Promotion of Interest in Use Jenius Digital Bank Service (Study Case of Students in The Region South Jakarta)

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**Abstract:** The Effect of Personal Selling And Promotion On Interest Using Jenius Digital Bank Services (Case Study In Students In South Jakarta Region). This study aims to test personal selling and promotion of interest using Jenius digital bank services (a case study in students in South Jakarta). The study population is students who have an interest in or use Jenius bank and live in the South Jakarta area. The hypothesis in this study is that (1) personal selling has a significant effect on interest in using Jenius digital bank services, and (2) promotion has a significant effect on interest in using Jenius digital bank services. The sampling procedure is using purposive sampling, i.e. consumers who have an interest in Jenius digital bank services. The respondents in the study numbered 100 people. The results of the test showed that the variables of personal selling and promotion have a positive and significant influence on the use of Jenius digital bank services.

**Keywords:** Personal Selling, Promotion, Jenius Digital Bank, South Jakarta

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### 1 Introduction

Current technological developments are increasingly developing. This can improve and accelerate company performance in meeting its needs. Information technology plays an important role in business processes. Speed, information processing skills, computer connectivity and internet technology can improve communication and collaboration [1]. One of the technologies that is currently developing is the internet. Internet use in Indonesia always increases every year. Judging from the survey results of the Indonesian Internet Service Providers Association (APJII), in 2022-2023 internet users will increase

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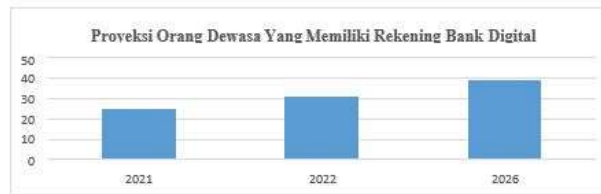
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by 2.67% compared to the previous year. The number of internet users is equal to 78.19% of the total population in Indonesia, namely 275.77 million people. This percentage also looks higher compared to 2021-2022 which was 77.02%. From the survey results, it was concluded that technology will change the lifestyle of traditional society into a modern society. This technological progress will make all people's needs easier and more practical. Innovations will also emerge and develop which will enable people to carry out activities using digital platforms. Digital banking is a transaction platform that can be carried out without having to visit a bank. Patrick Johnson (2020) defines digital banks as business institutions that create online banking that was previously only available in bank branches. According to OJK, digital banks are electronic bank access services that can make it easier for people to carry out transactions. memudahkan masyarakat dalam melakukan transaksi.

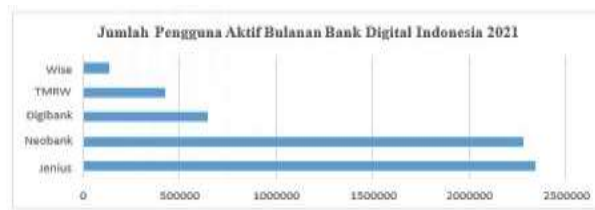
The use of digital banks in Indonesia is estimated to reach 74.8 million users. This can be seen through data from katadata.co.id which projects that adults using digital bank accounts will increase every year. In 2021, as many as 47.7 million users have digital bank accounts or the equivalent of 25%. Meanwhile, in 2022 it will increase to 59.96 users, which is equivalent to 31%. This data shows an increase of around 6% per year. The increase in users is projected to continue to increase to 39% in 2026 or the equivalent of 74.8 million.

Figure 1. Projection Adults has Digital Bank Account



Many digital bank application services are often used in Indonesia. Some of them include Jenius, Nyala, PermataMe, D-bank, Digibank, and Jago. Bank Jenius is the digital bank that is ranked first as the application with the highest number of monthly active users in 2021, namely 2.34 million users based on data quoted from Databoks Katadata. The use of financial applications in Indonesia increased rapidly in 2021 by 82% or the equivalent of 382.12 million downloads compared to 2020.

Figure 2. Number of Digital Bank Users in Indonesia

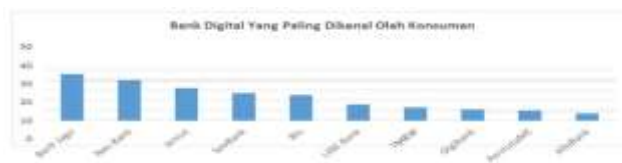


The large choice of digital banking applications means that users have to think about several aspects of using them. Each digital bank definitely has its own advantages. Transactions at digital banks have reached USD 1.5 billion and are expected to continue to increase to USD 25 billion in 2023. According to the data, based on the katadata.com

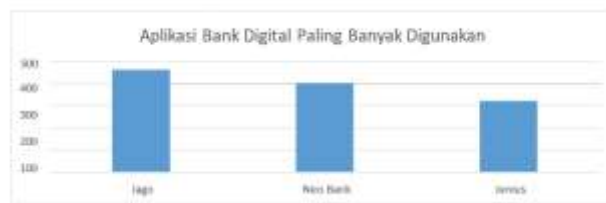
website, the digital banks most known to consumers in December 2021 were 10 applications. These bank applications are Jenius, Bank Jago, Digibank, Neobank, Line Bank, PermataMe, TMRW, SeaBank, Blu and Motion. Jenius Bank ranks first with 64.2% of users. However, based on an article released by Populix regarding the digital bank application that is most widely used in Indonesia, namely Bank Jago, which is 46% in 2022. Then, the second position is filled by NeoBank and Bank.

Jenius is in third place. According to the article, practicality and ease of use is one of the reasons respondents use digital banking applications, which can indicate that user experience also influences interest in using the application.

**Figure 3.** The Famous Digital Bank in Indonesia



**Figure 4.** Digital Bank Applications Mostly Used



Bank Jenius is one of the banks that uses electronic payments with e-wallet based credit cards. Bank Jenius was launched from the private banking sector called PT Bank BTPN. Bank Jenius is a bank based on Visa starter cards and National Payment Gateway (GPN) which can assist in carrying out financial activities such as saving. The Jenius bank application can be downloaded via Android or iOS. Bank Jenius also offers physical forms of digital cards that can support international payment systems. Bank Jenius carries out its marketing promotions through TV advertisements and campaigns. However, this is less effective because it will only have a small impact because it has a time limit. Promotions are also carried out via social media by inviting people to register at the nearest BTPN bank office or booth. This method is used to ensure that customers understand the existing features and can ask questions if they encounter problems or don't understand how to use the application. However, the limited presence of booths makes it difficult for customers to carry out consultations. Based on data from Jenius.com, there are only 11 centralized branches in Indonesia, with 6 centralized locations in Jakarta and Bekasi and 5 branches in other cities, namely in Bandung, Medan, Surabaya, Yogyakarta and Makassar.

The success of personal selling will be very necessary to meet predetermined targets. Personal selling is carried out by direct face-to-face contact between the seller and the consumer to provide information about the product directly so as to attract the attention of consumers to immediately buy the product being offered [2]. Door to door is a sales method that is carried out using personal selling [3]. According to [4] research, it was found that the personal selling variable had a simultaneous effect on Bank Mandiri

customer interest. In [5], personal selling activities carried out by Jenius bank were prospecting (looking for prospects), Preapproach, Approach, Presentations & Demonstrations, Handling Objections, Closing The Sales (Closing Sales), and Follow Up (Follow Up). However, following the online article *mediakonsumen.com* (2020) it was explained that there were consumers who reported regarding Flexi Cash Jenius BTPN who did not get a solution from Bank Jenius, including when they came directly to the Jenius booth.

Apart from personal selling, interest in using Jenius bank services is also influenced by promotional factors. Promotion according to [6] is communication between sellers and buyers based on relevant information and is aimed at changing the attitudes and behavior of previously unknown buyers so that they become buyers and remember the product. Meanwhile, according to [7], promotion is a company tool or activity in communicating customer benefits. Research conducted by [8] states that promotions have a significant effect on interest in use. However, this is in contrast to research conducted by [9] which states that promotions do not have a significant effect on interest in use. Based on several studies above, it can be concluded that there is no consistency in promotion regarding usage interest.

Based on the explanation above, it can be concluded that there are many factors that influence purchasing interest such as personal selling and promotions and there is still instability from the results of previous research. Therefore, researchers will conduct research related to "The Influence of Personal Selling and Promotion on Interest in Using Jenius Digital Bank Services (Case Study of Students in the South Jakarta Area)".

## **2. Literature**

### **2.1 Interest**

According to [10] interest is basically an acceptance of a relationship between oneself and something outside oneself. Gautama in [11] provides an understanding of interest as an activity of identifying all possible options for solving problems and assessing options systematically and objectively, and aiming to determine the advantages and disadvantages of each.

[12] in [13] suggests that there are several indicators in the variable of interest, including the following:

1. Stability towards a product, namely a sense of stability in the customer's confidence in choosing a product to buy.
2. Product Buying Habits, namely the customer's habit of buying similar products because the product is in line with what is expected.
3. Providing recommendations to other people, namely consumers are willing to recommend products they have used to friends or family, both in terms of satisfactory service and the benefits they get from purchasing the product.
4. Products in accordance with consumer desires, namely a situation where consumers know their desires so they can decide how to fulfill their desires according to the situation and conditions.

## 2.2 Personal Selling

Rambat and Ahmad (2008) explain that personal sales are sales through individual companies that are already dealing with potential buyers. The nature of personal selling can be said to be more flexible because the sales force can directly adapt the sales offer to the needs and behavior of each prospective buyer. According to [14] in [15] there are 4 indicators to measure the effectiveness of personal selling in increasing consumer interest, namely:

1. Communication Skills, namely the communication skills possessed by a sales person to establish good communication with customers, having a polite attitude is being able to control emotions.
2. Product Knowledge, namely knowledge about the product that will be offered, namely in explaining product characteristics, product benefits and continuing to be able to answer various questions asked by customers related to the product explanation provided.
3. Creativity, namely the sales person's ability to market products, use communication methods that attract customers' attention and patience in dealing with existing situations.
4. Empathy, namely the ability of the sales person to provide individual attention to customers, prioritize the interests of the customer as well as the sales person's understanding of the customer's needs and being able to provide solutions related to problems faced by the customer.

## 2.3 Promosi

[16] promotion is an activity that communicates the advantages of a product and persuades target customers to buy it. The promotional activities carried out function to disseminate information and gain attention, create and grow desires and develop consumers' desire to buy the products offered. According to [17] promotional strategy indicators include:

1. Promotion Frequency, namely the number of sales promotions carried out at one time through sales promotion media to users.
2. Promotion Quality, which is a measure of how well sales promotions are carried out.
3. Promotion Quantity is the value or amount of sales promotions given to users.
4. Promotion Time, namely the length of the promotion carried out by the company.
5. Promotion accuracy is a necessary factor to achieve the company's desired targets.

## **3. Methods**

### 2.1 Unit of Analysis, Population and Sample

The unit of analysis is the unit studied in the form of individuals, pairs, groups, divisions, industries and countries from data that has been collected during the data analysis process

[17]. This research focuses on how personal selling and promotional variables influence interest in using Jenius Bank, so this research aims to be interesting and find out what is related and felt and how this influences it. In this research, the unit of analysis focuses on consumers who are interested in or use Jenius bank.

A population is a group of individuals, a group of people, or other things that are in a place and are objects for research [18]. Because the exact number of students in South Jakarta does not know the exact number of those who use Jenius banking, then in calculating the sample we use Lemelshov's formula. Based on the calculations carried out, the number of samples collected by the researcher in this research was 96 responses which were rounded up to 100 respondents, making it easier for the researcher to carry out the calculation process.

The sample selection technique used in this research is Simple Random Sampling, which means a sample selection technique in which each member of the population has the same chance of being selected as a sample [19] And purposive sampling is a sample selection technique in which the researcher deliberately selects samples that meet the research criteria that are relevant to the research objective.

### 3.2 Analysis Method

Data In designing research, researchers choose to randomize statements with the aim of research not knowing the pattern of statements, so that they can improve the quality of research answers. Then the data obtained was processed using SPSS software.

### 3.3 Instrument Test

#### 1. Validity

Priyatno (2010) validity testing refers to activities carried out over a long period of time through research activities in order to analyze research about the existing instrument and how it can be understood in any way.

#### 2. Reliability

Reliability is used to determine the level of consistency and stability of the process [20]. Sulatul kuloisionelr is said to be reliable when a person's cell response is stable from time to time [21].

### 3.4 Classic assumption test

#### 1. Normality Test

The normality test is a test that aims to assess the distribution of data from a group of data or variables used in research.

#### 2. Multicollinearity Test

Multicollinearity test is part of the classical assumption. The multicollinearity test aims to test whether there is a high or perfect correlation between the independent variables or more in the regression model.

#### 3. Heteroscedasticity test

The heteroscedasticity test is one part of the classical assumption test. According to [19], the heteroscedasticity test aims to test whether in the regression model the residuals from one observation to another have different variations.

3.5 Multiple Linear Analysis

Multiple is a form of each independent variable which can also be interpreted as having no cause and effect ties [21].

3.6 Uji Hipotesis

1. F test

The F test or regression coefficients together is used to determine whether the independent variables together (stimulant) affect the dependent variable.

2. T test

T test or partial regression coefficient is used to determine whether or not the influence of the independent variable on the dependent variable is significant. In conducting the T test, the significance level used was 5 percent two-tail or two-sided.

4. Results

4.1 Instrument Test Result

1. Validity Test

Figure 5. Validity Test

Variabel	Item	R Hitung	Sig.	Keterangan
Personal Selling (X <sub>1</sub> )	X1.1	0,862**	0,000	VALID
	X1.2	0,860**	0,000	VALID
	X1.3	0,855**	0,000	VALID
	X1.4	0,849**	0,000	VALID
Promosi (X <sub>2</sub> )	X2.1	0,710**	0,000	VALID
	X2.2	0,807**	0,000	VALID
	X2.3	0,847**	0,000	VALID
	X2.4	0,818**	0,000	VALID
	X2.5	0,775**	0,000	VALID
Minat (Y)	Y1	0,875**	0,000	VALID
	Y2	0,749**	0,000	VALID
	Y3	0,816**	0,000	VALID
	Y4	0,774**	0,000	VALID

Validity test results declared valid can be seen from r count > r tables and signification values below 0.05. inferences from r count values and signification values obtained from the statement indicators of the three study variables namely personal selling (X1), promotion (X2), and usage interest (Y) have r hitung > r table and signification value < 0.05 then those questions are decided to be significant and have good validity.

2. Reability Test

Figure 6. Reability Test

No.	Variabel	Cronbach's Alfa	Keterangan
1	Personal Selling (X <sub>1</sub> )	0,891	Reliabel
2	Promosi (X <sub>2</sub> )	0,853	Reliabel
3	Minat (Y)	0,743	Reliabel

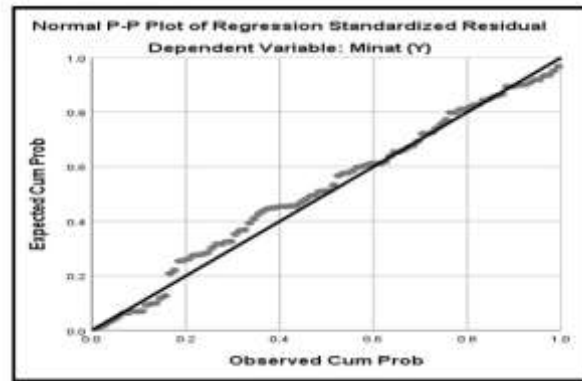
After performing the results it can be said that the variable has a yield of more than 0.7 so the instrument states the reliability results are quite strong and consistent [20].

4.2 Results of the Classical Assumptions Test

1. Normality Test

0.136 which means that it has exceeded the value of 0.05 so that it can be concluded that the result is distributed in a normal way.

Figure 7. Normal P-P Plot Regression



2. Uji Heteroskedastisitas

Table 1. Heteroscedasticity Test

<i>Kolmogorov Smirnov Test</i>	Hasil Uji	Kesimpulan
<i>Asymp. Sig (2 tail)</i>	0,136	Nilai Residual Berdistribusi Normal Karena 0,136 > 0,05

No.	Model	Sig	Keterangan
1	(Constant)	0,487	Tidak terjadi gejala heteroskedastisitas (Nilai Sig <0,05)
2	Personal Selling (X1)	0,068	Tidak terjadi gejala heteroskedastisitas (Nilai Sig <0,05)
3	Promosi (X2)	0,864	Tidak terjadi gejala heteroskedastisitas (Nilai Sig <0,05)

Significant results of all over 0.05 however additional testing is required to conclude that this variable is free of heteroskedasticity i.e. using the Scatterpot method.



4.3 Hypothesis Test Result

1. F Test

Table 2. F Test

Jenis Pengujian	Model	df	Mean Square	F	Sig
Uji F	Regression	2	418	79,064	0,000
	Residual	97	5,290		
	Total	99			

The significance value is 0.000 smaller than 0.05 and the F hitung value is 79.064 greater than the F value of table 3.090. Thus, it can be concluded that there is a significant positive influence simultaneously of the variables personal selling (X1) and promotion (X2) on the interest variable (Y) in students in South Jakarta.

2. T Test

Table 3. T Test

Jenis Pengujian	Variabel	Unstandardized B	Standardized B	t	Sig
Uji T	(Constant)	3,379		3,727	0,000
	Personal Selling (X <sub>1</sub> )	0,426	0,503	4,310	0,000
	Promosi (X <sub>2</sub> )	0,258	0,315	2,704	0,008

A. T Test against the variable personal selling (X1) with interest (Y)

The results of the T test (partial) revealed that the significance value of the influence of personal selling (X1) on interest (Y), is 0.000 < 0,05 dan nilai T hitung 4,310 > value T table 1.984 then H1 is accepted. This means that there is a significant positive influence of the personal selling variable (X1) on the interest variable (Y).

B. T Test against the promotional variable (X2) with interest (Y)

The results of the test T (partial) show that the value of the promotion significance (X2) to the interest (Y), is 0.008 < 0,05 dan nilai T hitung 2,704 > value T table 1.984 hence H2 is accepted. This means that there is a significant positive influence of the promotional variable (X2) on the interest variable (Y).

5. Conclusion and Recommendations

In this section, researchers must relate the results of the study to previous studies. Highlight contradictory findings and use them as a form of research contribution to an established theory. Review all variables in this section by considering the order of the research questions. The findings and their implications should be discussed in the broadest context possible. Future research directions may also be highlighted.

5.1 Conclusion

1. Through the T test, a result of 0.000 < 0,05 dan nilai T hitung 4,310 > T values of table 1.984 is obtained and H1 is accepted. Based on this, it is proved that there is a positive influence between personal selling (X1) and interest (Y). There is

a significant simultaneous positive influence of the variables personal selling (X1) and promotion (X2) on the interest variable (Y) in students in South Jakarta

2. Through the T test, a result of  $0.008 < 0,05$  dan nilai T hitung  $2,704 > T$  value of Table 1.984 was obtained and H<sub>2</sub> was accepted. Based on this, it is proved that there is a significant positive influence between promotion (X2) and interest (Y)
3. According to review F, it is proved that the positive influence of the combination of personal selling (X1) and promotion (X2) together can strengthen the influence of interest (Y).

## 5.2 Suggestions

1. Further research is expected to use other variables that influence impulsive buying such as the need to add variable shopping lifestyle, fashion involvement, sales promotion, price discount, in-store stimuli and hedonic shopping value or add mediating or moderating variables
2. To complete the study in detail, it is expected to use a detailed questionnaire and the researcher will distribute the questionnaire directly, so that more data can be obtained from the study.
3. Further research can be conducted to delve deeper into other factors that can also influence unplanned purchases, such as psychological factors or consumer personal factors.
4. Research can be focused on other consumer groups or on different contexts to see the extent to which these findings can be applied on a micro basis.

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**Conflicts of Interest:** The authors declare no conflict of interest.

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