
THE INFLUENCE OF THE MARKETING MIX ON THE LENDING STRATEGY OF THE COMMERCIAL & CORPORATE SEGMENT AT PT BANK ABC

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ABSTRACT

This study aims to determine the effect of the Marketing Mix on the Commercial & Corporate Segment Credit Strategy at PT Bank ABC. The results showed that the price, product and process variables partially influenced the decision to take credit at PT Bank ABC. Place, promotion, people and physical environment variables partially have no effect on the decision to take credit at PT Bank ABC. All independent variables Product, Price, Place, Promotion, People, Process and Physical Environment simultaneously influence the decision to take credit at PT Bank ABC. In terms of price variables that affect the debtor's decision to take credit at Bank ABC, Banks can carry out appropriate pricing strategies to be charged to debtors after going through various considerations by the Bank. In terms of product variables that affect the debtor's decision to take credit at Bank ABC, the Bank can develop new credit products according to current market needs and always conduct regular product development and evaluation so that it can stay abreast of business developments in the market. In terms of process variables that affect the debtor's decision to take credit at Bank ABC, the Bank can carry out strategies from the debtor's side and the bank's internal side.

Keywords : product; price; place; promotion; people; process; physical environment; credit decision

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Marketing Mix terhadap Strategi Kredit Segmen Commercial & Corporate pada PT Bank ABC. Hasil penelitian menunjukkan bahwa variabel harga, produk dan proses secara parsial berpengaruh terhadap keputusan mengambil kredit di PT Bank ABC. Variabel place, promotion, people dan physical environment secara parsial tidak berpengaruh terhadap keputusan mengambil kredit pada PT Bank ABC. Seluruh variabel bebas Product, Price, Place, Promotion, People, Process dan Physical Environment secara simultan berpengaruh terhadap keputusan mengambil kredit pada PT Bank ABC. Dari sisi variabel harga yang mempengaruhi keputusan debitur untuk mengambil kredit di Bank ABC, Bank dapat melakukan strategi penetapan harga yang tepat untuk dibebankan kepada debitur setelah melalui berbagai pertimbangan oleh Bank. Dari sisi variabel produk yang mempengaruhi keputusan debitur untuk mengambil kredit di Bank ABC, Bank dapat mengembangkan produk kredit baru sesuai dengan kebutuhan pasar saat ini dan selalu melakukan pengembangan dan evaluasi produk secara berkala sehingga dapat mengikuti perkembangan bisnis di pasar. Dari sisi variabel proses yang mempengaruhi keputusan debitur mengambil kredit di Bank ABC, Bank dapat melakukan strategi dari sisi debitur dan sisi internal bank.

Kata kunci : produk; harga; tempat; promosi; rakyat; proses; Lingkungan fisik; keputusan kredit

INTRODUCTION

Bank Indonesia projects that economic growth in 2023 will remain strong and is estimated to be in the range of 4.5% to 5.3%. These conditions will continue the positive figure for overall economic growth in 2022. The continued strengthening of economic growth will be driven by increased domestic demand, especially household consumption and investment. Strong economic growth was also reflected in increased business growth. Increasing Indonesia's economic growth accompanied by growth in the business sector will certainly have a positive impact on the banking world, especially in lending and the use of other banking services.

At present, along with the development of banking growth in Indonesia, it has also led to intense competition between one bank and another to support and accommodate the needs and demands of customers. In conditions of lending, banks must also consider providing safe and flexible credit besides having to face competition between banks in Indonesia.

In order to be superior in facing competition, banks must be able to maintain and retain existing customers and must be able to find and add new customers by implementing good marketing strategies and according to customer needs (Sonjaya et al., 2021).

Banking competitors include local banks, foreign banks and non-bank financial institutions such as leasing, fintech and other financing. Facing these conditions, banks must continuously make changes to be better than other competitors.

One of Bank ABC references in measuring the achievement of vision is the company's success in increasing the amount of credit disbursement to debtors or prospective debtors every year.

Until now, the Commercial & Corporate segment of Bank ABC provides the largest contribution to lending every year (> 50%) when compared to the retail and consumer SME segments so that lending in the Marketing Commercial & Corporate segment is one of the management's attentions every year.

ABC Bank sets business targets that have been determined based on the Bank Business Plan which has been prepared by company management with related sections. This

Bank Business Plan is prepared based on economic growth projections issued by the competent authority as well as projected growth in funds and loans made by the Financial Services Authority.

In extending credit, Bank ABC focuses on the principle of prudence and considers the business conditions of prospective debtors. The marketing team always maintains communication, provides assistance to debtors for their business activities, understands, offers and provides the best solutions for debtors' needs. Bank ABC also provides competency development programs for marketing employees through the Academy such as attending training, seminars and others on a regular basis. The total distribution of Commercial & Corporate loans from 2018 to 2021 continues to show a downward trend when compared to lending in 2017 which was able to reach 61.50%. The marketing division is one of the divisions that plays an important role in the banking world. Through marketing activities, it is hoped that the needs and desires of the candidates (debtors) can be fulfilled. Therefore, banks must continue to improve marketing activities through innovation, technological development and market research (Fitriany, 2021). For fulfill the needs and desires of (prospective) debtors, they can use a marketing concept known as the marketing mix which is expected to influence (prospective) debtors in making decisions about the products offered by banks (Ningtias and Soemarso, 2019).

Several previous studies have shown that the marketing mix has an influence on customer decisions in using credit facilities offered by banks (Ningtias and Soemarso, 2019; Annurfa and Sunindy, 2020; Sonjaya et al., 2021; Fitriany, 2021; Idrus and Syam, 2022; Ningsih et al., 2022). The marketing mix is the set of tactical marketing tools that a company blends to produce the response it wants in the target market. The marketing mix in service marketing that will be carried out in this study is the 7P, namely Product, Price, Place, Promotion, People, Process and Physical Environment (Wirtz and Lovelock, 2018).

The marketing mix encourages prospective borrowers to establish a strong relationship with Bank ABC. In a long-term relationship, this relationship will certainly help the company to better understand the needs and desires of prospective debtors so that Bank ABC can improve the decision making of prospective debtors which will ultimately have an impact on the loyalty of prospective debtors to Bank ABC (Fitriany,

2021). In this study, researchers will identify the marketing mix for commercial & corporate lending strategies at PT Bank ABC.

RESEARCH METHODS

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., Amin, N. N., 2018:113). The type of research to be carried out is descriptive with a causal type using a quantitative approach. This type of causal research is a causal relationship to obtain information whether the problems encountered are influenced by the variables contained in the marketing mix (Sinulingga, 2021). This research was conducted at PT Bank ABC which began in January 2023.

The population in this study were debtors of PT Bank ABC, namely 141 debtors. Meanwhile, the determination of the sample in this study was carried out using probability sampling with the simple random sampling technique, where sampling of members of the population is carried out randomly so that each member of the population has the same opportunity to be used as a research sample (Sinulingga, 2021). In this study, it was found that the study population (N) was 141 debtors, while the percentage of inaccuracy due to sampling error (e) was 5%, namely 0.05, so that the total sample in this study was 104 debtors at PT Bank ABC.

The technique for collecting data used by researchers in this study is to use a questionnaire that will be distributed to respondents to fill out, interviews with companies to obtain the necessary information and collect data from documentation such as international books and journals as reference material. The technique used in sampling in this study is Simple Random Sampling.

RESEARCH RESULT

Based on Table 1 with a $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each Product variable is valid because it is > 0.4629 .

Based on Table 2 with a $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629 it can be concluded that the validity test on each variable Price is valid because it is > 0.4629 .

Based on Table 3, the $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each Place variable is valid because it is > 0.4629 .

Based on Table 4 with a $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629 it can be concluded that the validity test on each Promotion variable is valid because it is > 0.4629 .

Based on Table 5, the value of $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each variable People is valid because it is > 0.4629 .

Based on Table 6 with $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each Process variable is valid because it is > 0.4629 .

Based on Table 7 with $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each Physical Environment variable is valid because it is > 0.4629 .

Based on Table 8 with $df = 28$ of the total sample is 30 for a significance level of 5% is 0.3061 and a significance level of 10% is 0.4629, it can be concluded that the validity test on each variable Credit Making Decision is valid because it is > 0.4629 .

Based on Table 9, the results of data reliability testing for all research variables were > 0.60 which can be concluded that all question instruments regarding each research variable were reliable and feasible to use in research.

Classical Assumption Testing Results

1. Data Normality Testing

From the test results (Table 10), it can be concluded that all data is normally distributed because it is > 0.05 or equivalent to 0.200. In viewing residual normality, the researcher also analyzed histogram graphs that compared research data with distributions close to the normal distribution and also analyzed the probability plots that compared the cumulative distribution and the normal distribution. The histogram graph data shown in Figure 1 shows that the data distribution pattern is normal.

Figure 2 shows that the dots spread around the diagonal line and follow the direction of the diagonal line, which can be concluded that the data has fulfilled the normality test.

2. Data Multicollinearity Testing

The results of the multicollinearity test in Table 11 show that there are no independent variables that have a tolerance value ≤ 0.10 and a VIF value ≥ 10 so it can be concluded that there is no multicollinearity between the independent variables in the regression model.

3. Heteroscedasticity Testing

The results of the heteroscedasticity test in Table 12 show that there are no independent variables that have statistical significance affecting the dependent variable which can be seen from the probability of their significance being above 5% so that it can be concluded that there is no heteroscedasticity.

4. Data Analysis Models

Based on Table 11, multiple linear equations are obtained for this study with the following conditions:

$$Y = -2.393 + 0.223(X1) + 0.248(X2) + 0.099(X3) + 0.140(X4) + 0.119(X5) + 0.279(X6) + 0.092(X7)$$

The results of the multiple linear equations show that the regression coefficients of all independent variables (Product, Price, Place, Promotion, People, Process, and Physical Environment) are positive, which means that all independent variables in this study can improve credit decisions at PT Bank ABC.

The coefficient of determination obtained in this study is shown in Table 13 below.

The results of the coefficient of determination shown in Table 13 is 73.70% which indicates that 73.70% of the credit decision variable (the dependent variable) can be influenced by the seven independent variables, namely Product, Price, Place, Promotion, People, Process and Physical Environment while the rest are 26.30% is influenced by other variables not examined in this study.

Hypothesis Testing Results

1. Partial Test (t test)

Based on Table 14, the research results obtained on the partial test (t test) are as follows:

a. Product Variables on Credit Taking Decisions

The significance value for the product variable is 0.002 which is smaller than the significance value $\alpha = 0.05$ (H_0 is rejected and H_1 is accepted). This condition

indicates that partially the product variable influences the decision to take credit at Bank ABC. By developing the credit products offered and their benefits according to the needs of the debtor, it will increase the debtor's decision to take credit at Bank ABC.

b. Price Variable on Credit Taking Decisions

The significance value for the price variable is 0.001 which is smaller than the significance value $\alpha = 0.05$ (H_0 is rejected and H_1 is accepted). This condition indicates that partially the price variable influences the decision to take credit at Bank ABC. With the offering of costs that must be incurred by the debtor for a very competitive credit facility, it will increase the debtor's decision to take credit at Bank ABC.

c. Place Variable on Credit Taking Decisions

The significance value for the place variable is 0.163 which is greater than the significance value $\alpha = 0.05$ (H_0 is accepted). This condition indicates that partially the place variable has no effect on the decision to take credit at Bank ABC.

d. Promotion Variable on Credit Taking Decisions

The significance value for the promotion variable is 0.120 which is greater than the significance value $\alpha = 0.05$ (H_0 is accepted). This condition indicates that partially the promotion variable has no effect on the decision to take credit at Bank ABC.

e. People Variable on Credit Taking Decisions

The significance value for the people variable is 0.119 which is greater than the significance value $\alpha = 0.05$ (H_0 is accepted). This condition indicates that partially the people variable has no effect on the decision to take credit at Bank ABC.

f. Process Variables on Credit Taking Decisions

The significance value for the process variable is 0.006 which is smaller than the significance value $\alpha = 0.05$ (H_0 is rejected and H_1 is accepted). This condition indicates that partially the process variable influences the decision to take credit at Bank ABC. With an efficient and effective credit application process, it will increase the debtor's decision to take credit at Bank ABC.

g. Physical Environment Variables on Credit Taking Decisions

The significance value for the physical environment variable is 0.456 which is greater than the significance value $\alpha = 0.05$ (H_0 is accepted). This condition indicates that

partially the physical environment variable has no effect on the decision to take credit at Bank ABC.

2. Simultaneous Test (Test F)

The significance value for the product, price, place, people, process and physical environment variables is 0.000 which is smaller than the significance value $\alpha = 0.05$ (H_0 is rejected and H_1 is accepted). This condition indicates that simultaneously all independent variables (product, price, place, people, process and physical environment) influence the decision to take credit at Bank ABC.

In testing the linearity of the model used, researchers compared the value of F_{count} with F_{table} . The results of the F-test analysis in Table 15 show that F_{count} is 42,177 greater than the F_{table} value at a significance level of 0.05 of 2.10 (H_0 is rejected and H_1 is accepted). This shows that all independent variables (product, price, place, people, process and physical environment) simultaneously influence the decision to take credit at Bank ABC.

DISCUSSION OF RESEARCH RESULTS

In this study, researchers collected data through questionnaires to 104 respondents who were used as research samples who were debtors of Bank ABC. Based on the data received from the respondents on the answers to the questionnaire, researchers have processed the data to find out which marketing mix variables have the most influence on the decision to take credit at Bank ABC.

From the results of data processing, it is known that the factors that most influence the decision to take credit at Bank ABC are price (X2), product (X1) and process (X6) variables, while place (X3), promotion (X4), people (X5) and physical environment (X7) have no effect on the decision to take credit but place (X3), promotion (X4), people (X5) and physical environment (X7) variables together with price (X2), product (X1) and process variables (X6) simultaneously influences the decision to take credit at Bank ABC.

The price variable (X2) in this study relates to all costs that will be incurred by the debtor on the credit facility owned, namely the interest rate charged to the debtor, provision fees, administrative costs, notary fees, insurance costs and other costs. The product variable (X1) in this study relates to the types of credit products offered and their benefits according to the debtor's needs.

The process variable (X6) in this study relates to all work activities which include the process of collecting data for credit applications up to becoming a debtor at Bank ABC.

For place (X3), promotion (X4), people (X5) and physical environment (X7) variables, although they do not partially affect the decision to take credit, these four variables coincide with price (X2), product (X1) and process (X6) simultaneously influences the decision to take credit at Bank ABC so that the place, promotion, people and physical environment variables must also be considered, improved and remain the focus of the company.

The results of the research conducted show that the expectations expected by the debtor can still be met properly so that the Bank must continue to have a strategy and focus on these marketing mix variables. All determinations or changes to strategies made must still refer to the credit terms and procedures that apply at PT Bank ABC

CONCLUSION

Based on the results of the research that has been done, the following conclusions can be obtained:

1. The decision to take credit at PT Bank ABC (Y) is 73.70% influenced by the seven independent variables, namely Product (X1), Price (X2), Place (X3), Promotion (X4), People (X5), Process (X6) and Physical environment (X7) while the remaining 26.30% is influenced by other variables not examined in this study.
2. Price (X2), product (X1) and process (X6) variables partially influence the decision to take credit (Y) at PT Bank ABC.
3. Place (X3), promotion (X4), people (X5) and physical environment (X7) variables partially have no effect on the decision to take credit (Y) at PT Bank ABC.
4. All independent variables (Product (X1), Price (X2), Place (X3), Promotion (X4), People (X5), Process (X6) and Physical environment (X7)) simultaneously influence the decision to take credit (Y) at PT Bank ABC.
5. In terms of price variables that affect the debtor's decision to take credit at Bank ABC, the Bank can carry out a pricing strategy that is appropriate to be charged to the debtor after going through various considerations by the Bank.
6. In terms of product variables that affect the debtor's decision to take credit at Bank ABC, the Bank can develop new credit products according to current market needs

and always conduct regular product development and evaluation so that it can stay abreast of business developments in the market.

7. In terms of process variables that affect the debtor's decision to take credit at Bank ABC, the Bank can carry out strategies from the debtor's side and the bank's internal side.

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TABLE AND FIGURE

Table 1 Data Validity Test on Product Variables
Correlations

		Product1	Product 2	Product3	Product4	TotalProduct
TotalProduct	Pearson Correlation	.699**	.797**	.859**	.842**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

Table 2 Data Validity Test on Price Variables
correlations

		Price1	Price2	Price3	Price4	TotalPrice
TotalPrice	Pearson Correlation	.779**	.621**	.873**	.875**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

Table 3 Data Validity Test on the Place Variable
correlations

		place1	Place2	place3	Place4	Place5	Place6	TotalPlace
TotalPlace	Pearson Correlation	.593**	.650**	.514**	.571**	.616**	.563**	1
	Sig. (2-tailed)	.001	.000	.004	.001	.000	.001	
	N	30	30	30	30	30	30	30

Table 4 Data Validity Test on Promotion Variables
correlations

		Promotions1	Promotion s2	Promotion s3	Promotion s4	TotalPromotion
TotalPromotion	Pearson Correlation	.792**	.866**	.654**	.792**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

Table 5 Data Validity Test on the People Variable
correlations

		People1	People2	People3	People4	TotalPeople
TotalPeople	Pearson Correlation	.775**	.721**	.721**	.775**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

Table 6 Data Validity Test on Process Variables correlations

		Process1	Process2	Process3	TotalProcess
TotalProcess	Pearson Correlation	.767**	.806**	.832**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

Table 7 Data Validity Test on Physical Environment Variables correlations

		Physical1	Physical2	TotalPhysical
TotalPhysical	Pearson Correlation	.871**	.892**	1
	Sig. (2-tailed)	.000	.000	
	N	30	30	30

Table 8 Data Validity Test on Credit Taking Decision Variables Correlations

		Decision1	Decision2	Decision3	Decision4	Total Decision
Total Decision	Pearson Correlation	.741**	.828**	.870**	.863**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

Table 9 Data Reliability Test for Each Variable

Variable	Cronbach's Alpha value	Information
<i>Product</i>	0811	Reliable
<i>Price</i>	0.780	Reliable
<i>place</i>	0.740	Reliable
<i>Promotions</i>	0.720	Reliable
<i>People</i>	0.731	Reliable
<i>Process</i>	0.722	Reliable
<i>Physical Environment</i>	0.711	Reliable
Credit Taking Decision	0.844	Reliable

Table 10 Data Normality Test One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		104
Normal Parameters, b	Means	.0000000
	std. Deviation	.98828400
Most Extreme Differences	absolute	.069
	Positive	.061
	Negative	-.069
Test Statistics		.069
asymp. Sig. (2-tailed)		.200c,d

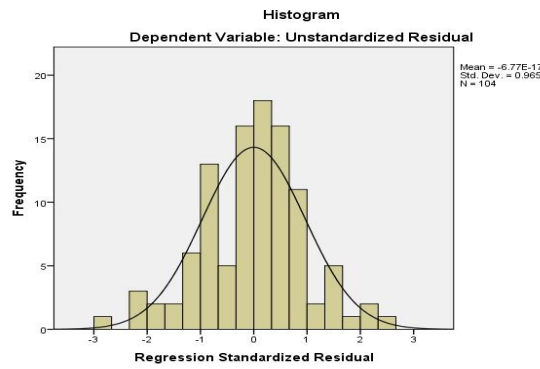


Figure 1 Histogram of Data Normality Test

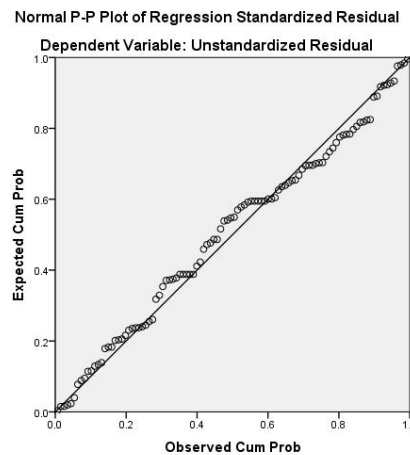


Figure 2 Normal P-Plot Regression Standardization Residual

Table 11 Multicollinearity Test Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
	B	std. Error	Betas			tolerance	VIF
1 (Constant)	-2,393	1,206		-1,985	.050		
Product	.223	.070	.207	3,169	.002	.599	1,669
Price	.248	.071	.254	3,501	.001	.486	2,057
place	.099	.070	.133	1,407	.163	.285	3,504
Promotions	.140	.089	.129	1,569	.120	.379	2,640
People	.119	.076	.118	1,571	.119	.455	2,197
Process	.279	.100	.211	2,806	.006	.452	2,210
PhysicalEnvironment	.092	.123	.044	.749	.456	.733	1,365

Table 12 Heteroscedasticity Test Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	.714	.747		.955	.342
Product	.009	.044	.026	.201	.841
Price	-.061	.044	-.201	-1,389	.168

Place	.025	044	.107	.565	.574
Promotions	-.002	055	-.005	-.029	.977
People	-6.334E-5	047	.000	-.001	.999
Process	.020	062	.049	.326	.745
PhysicalEnv	003	076	.004	.037	.971

Table 13 Value of the Coefficient of Determination
Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.869a	.755	.737	1,024

Table 14 Partial Test (t test)
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	-2,393	1,206		-1,985	.050
	Product	.223	.070	.207	3,169	.002
	Price	.248	.071	.254	3,501	.001
	place	.099	.070	.133	1,407	.163
	Promotions	.140	.089	.129	1,569	.120
	People	.119	.076	.118	1,571	.119
	Process	.279	.100	.211	2,806	.006
	PhysicalEnv	.092	.123	.044	.749	.456

Table 15 Simultaneous Test (Test F)
ANOVAa

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	309,390	7	44,199	42,177	.000b
	residual	100,601	96	1048		
	Total	409,990	103			