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SOCIAL SCIENCE AND EDUCATION | RESEARCH ARTICLE

The Influence of Promotion and Public Trust on the Decision to Use Loans

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Abstract: The objectives of this study are: 1. To determine the effect of promotion and public trust partially on the decision to use loans at PT. Pegadaian Mamuju Branch. 2. To determine the effect of promotion and public trust simultaneously on the decision to use loans at PT. Pegadaian Mamuju Branch. This research is a quantitative study with two independent variables and one dependent variable with the test tools to be used, namely 1) validity test, 2) reliability test, 3) multiple linear regression test, t test (partial) and f test (simultaneous). The sample used in this study was 98 respondents. Processing of research data using multiple linear regression with SPSS version 24.0 software tools to read the direction of the influence of the independent variable on the dependent variable partially t test and f test. The results showed that promotion has a partially significant effect on the decision to use loans at PT. Pegadaian Mamuju Branch. Consumer trust has a partially significant effect on the decision to use loans at PT. Pegadaian Mamuju Branch. The results also show that promotion and public trust have a significant effect simultaneously on the decision to use loans at PT. Pegadaian Mamuju Branch.

Keywords: Promotion, Public Trust, Decision To Use Loans.

1. INTRODUCTION

According to the Decree of the Minister of Finance of the Republic of Indonesia Number 792 of 1990, financial institutions are entities engaged in collecting and distributing funds to the public, primarily to finance corporate investments. Meanwhile, Non-Bank Financial Institutions (LKNB) operate within the financial sector, directly or indirectly raising funds, particularly through the issuance of securities and the allocation of funds to the public, with a focus on financing corporate investments to achieve prosperity and justice for society (Irwanto, 2019). One of the non-bank financial institutions authorized to provide financing is Perum Pegadaian (Lely, 2019). Pegadaian operates two business units: conventional pawning and sharia-based pawning. Pegadaian (Persero) introduced conventional pawn products in accordance with existing laws. The development of conventional financial products has been expanding and gaining significant demand among Indonesians, including pawnshops. Pegadaian itself is a financial institution that provides loans based on pawn law, aiming to prevent illegal pawnshops, exploitative lending practices, and unreasonable loan agreements (Randi, 2015). The primary function of pawnshops is to provide loans to the public under the principles of pawn law, ensuring that people are not disadvantaged by informal financial institutions that exploit urgent financial needs. As the name implies, a pawnshop is a place where individuals can obtain loans using personal belongings as collateral. Pegadaian's slogan, Solving Problems Without Problems, reflects its mission (Sarnita, 2019).

According to Swastha in Sulaiman et al. (2021), the decision to purchase or use a service is a process in a real purchase, whether to buy or not, or to use a service or not. Simply put, the decision to purchase or use a service is absolute and final, as it results from evaluating various alternatives. Consumer decision-making regarding services involves several stages to ensure that the chosen product aligns with their expectations. According to Mowen in Muzaky (2019), consumer trust is all the knowledge possessed by consumers and all the conclusion consumers make about objects, their

attributes, and benefits. Objects can be products, people, companies, or anything where someone has beliefs and attitudes. When individuals trust a product or service, it fosters public loyalty and enhances brand reputation. Trust also strengthens relationships, ultimately supporting business sustainability and increasing sales volume.

Service companies implement various marketing strategies to generate public interest and attract potential customers. One crucial factor influencing an individual's decision to use a service is promotion. According to Hasan in Sari (2023), the purpose of promotion is to create or increase awareness of a product or brand preference in the target market, boost sales or market share, encourage repeat purchases, introduce new products, and attract new customers. Promotion serves as a means to educate the public about PT Pegadaian, making them aware of its functions and services. Promotion is categorized into five types: advertising, sales promotion, public relations, personal selling, and direct marketing (Widagdo in Sari, 2023). These promotional efforts are essential in encouraging individuals to become customers at PT Pegadaian. The subject of this research is PT Pegadaian Mamuju Branch, located at the Shophouse Complex, Jalan Pongtiku, Binanga Village, Mamuju District, West Sulawesi Province. This location was chosen objectively based on its accessibility for research purposes. Subjectively, the researcher selected this site after conducting observations in multiple locations where permission to conduct research was denied. Thus, PT Pegadaian Mamuju Branch was identified as the most suitable research location. Based on the phenomena described earlier, the researcher formulated the research problems proposed in this organized research activity as follows: (1) Do promotion and public trust affect the decision to use loans at PT Pegadaian Mamuju Branch; (2) Do promotion and public trust simultaneously influence the decision to use loans at PT Pegadaian Mamuju Branch?

2. LITERATURE REVIEW

2.1. Marketing Concept

The marketing concept fundamentally emphasizes forecasting consumer needs and wants, combined with structured and integrated marketing activities to achieve both individual and group objectives within a company. According to Alma, B. (2021), marketing is an activity or process carried out by an individual that not only involves offering goods or selling but also utilizes various methods to facilitate a transaction between consumers and producers. Similarly, Warnadi and Triyono, A. (2019) state that marketing includes activities such as identifying consumer needs, conducting marketing research, product development, pricing, distribution, and promotion. A comparable perspective is shared by Kotler, P. and Armstrong, G. (2019), who define marketing as a social and managerial process through which individuals or organizations obtain what they need and want by creating and exchanging value with others.

2.2. Promotionn

According to Widyastuti in Pamungkas and Husnayetti (2022), promotion is the process of offering a product or service through various structured methods and activities aimed at generating future profits. Furthermore, Buchory and Saladin in Nilly et al. (2022) define promotion as an activity based on fulfilling consumer or customer needs, where the company acts as an intermediary in distributing goods and services.

2.3. Community Trust

According to Rotter in Priansa (2017), trust is an expectation held by an individual or a group that the words, promises, oral or written statements of other individuals or groups will be fulfilled. Meanwhile, Kotler and Armstrong (2019:231) define trust as the willingness of companies to rely on business partners. A similar opinion is expressed by Siagian and Cahyono (2014), who describe trust as a belief held by one party regarding the intentions and behavior directed toward the other party.

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2.4. Decision to Use a Loan

According to Assauri (2017), purchasing decisions are actions based on a person through perceptions of the benefits, quality of the product or service he wants. Meanwhile, Schiffman and Khanuk (2015), purchasing decisions are attitudes based on a person through several considerations that are in line with their desired needs. Another opinion is also presented by Kotler, P and Armstrong, G (2019), purchasing decisions are the gradual ability to choose a good or service in accordance with the stages based on their needs.

3. RESEARCH METHOD AND MATERIALS

3.1. Data Type and Source

In terms of its nature, data is categorized into two, namely qualitative data and quantitative data: (1) According to Sugiyono (2019), Quantitative data is data in the form of numbers or graded qualitative data. (2) According to Sugiyono (2019), Qualitative data is data in the form of words, sentences, schemes, and images. Based on the explanation above, the author draws the conclusion that quantitative data is data in the form of numbers or data sourced from statistical results. Meanwhile, qualitative data is data in the form of words, documents, and an overview of the object of research Based on its source, data can be categorized into two categories: primary and secondary: (1) According to Sugiyono (2019), Primary data is a data source that directly provides the data to data collection. (2) According to Sugiyono (2019), Secondary data is a source that does not directly provide data to data collectors. Based on the explanation above, the researcher draws the conclusion that primary data is data processed by the researcher himself. Meanwhile, secondary data is data obtained from other parties or other sources.

3.2. Population and Sample

According to Sugiyono (2019), the population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers for study, from which conclusions are drawn. This study uses a limited population, defined as a population with clear quantitative boundaries. In this research, the population consists of all customers who have taken loans at PT Pegadaian Mamuju Branch, totaling 4,201 individuals. Sugiyono (2019) further defines a sample as a portion of the population that possesses characteristics deemed truly representative by researchers. In this study, the total population comprises 4,201 individuals, from which a representative sample will be selected. Researchers in determining the sample size of researchers using the Slovin formula:

$$n = \frac{N}{1+(Ne^2)}$$

Description :
N = Total Population
n = Number of Samples
e = Margin of Error
In this study, a margin of error of 10% was used

$$n = \frac{4.201}{1+(4.201 \times 0,1^2)}$$

$$n = \frac{4.201}{1+(4.201 \times 0,01)}$$

$$n = \frac{4.201}{1+(42,01)}$$

$$n = \frac{4.201}{43,01}$$

$$n = 97,67$$

The results of the calculation of the Slovin formula above show that the number of samples in this study was 97.67 rounded up to 98 samples as respondents. Furthermore, according to Sugiyono (2019), Incidental Sampling is a sampling technique based on chance, that is, anyone who coincidentally / incidentally meets the researcher can be used as a sample, if it is deemed that the person who happened to meet was suitable as a data source.

3.3. Data Collection and Analysis

The data collection method is an important thing in research, because this method is a strategy or method used by researchers to collect the data needed in their research. Researchers get data and information related to this research activity by means of: (1) Observation is to make direct observations to the object of research to see up close the activities that are taking place Sugiyono, (2019). Observations made in this study by observing and recording the behavior, habits and behavior of employees on the move, as well as observing objects, attributes or equipment used by employees at work. (2) Interview, is a way of collecting data used to obtain information directly from the source Sugiyono, (2019). The purpose of the interview is to obtain preliminary information related to issues or problems that exist in the object, so that the researcher can determine exactly what problems or variables should be studied. (3) The questionnaire, according to Sugiyono, (2019) is a data collection technique that is done by giving a set of questions or written statements to respondents to answer. Measurement of variables in this research questionnaire uses a Likert scale, this Likert scale is used to measure the attitudes, opinions and perceptions of a person or group related to phenomena in research Sugiyono (2019)

SS	meaningful	Strongly Agree	scored	5
S	meaningful	Agree	scored	4
KS	meaningful	Less Agree	scored	3
TS	meaningful	Disagree	scored	2
STS	meaningful	Strongly Disagree	scored	1

Analyzing data is an effort or strategy to manage information obtained from conducting research so that it becomes meaningful data, so that the nature of the information can be understood and used to provide answers to problems that arise, including in the research activities carried out. The research approach used in this research is quantitative research with an associative method approach, with the aim of being able to see the relationship between the research variables with the dependent variable and the independent variable. To make it easier for researchers to manage and analyze data, Microsoft Excel software is used to help tabulate data, and IBM SPSS software for data processing.

3.4. Testing the Quality of Research Instruments

Testing the quality of research data, a researcher's initial perception, is highly dependent on the quality of the questionnaire statements used in collecting data. In this research, two parts were used to test the quality of the data, namely:

(1) Instrument Validity Testing

According to Sugiyono, (2019), The validity or validity test is used to determine the extent of the accuracy and accuracy of a measuring instrument in performing its measuring function. This test is carried out by comparing the results of r count with the results of r table, the significant level used in this study is 0.05. r count is seen from the pearson correlation output from SPSS, while r table is seen from the r distribution table, but what must be known first is Degree of Freedom and then combined with the level of significance of the research used. Degree of freedom formulation: df = N – 2

Info: N   = Number of samples
         2   = Number of independent variables

Decision parameters for validity testing:
When the number r count > r table the research instrument items are valid
When the number r count < r table the research instrument items are invalid

(2) Reliability Testing

According to Sugiyono, (2019), reliability testing means the extent to which the measurement results can be trusted. This means that a measurement result can be trusted if several measurements are carried out on the same subject, relatively the same measurement results are obtained as long as the aspects measured in the subject have not changed in other words, the questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time

3.5. Data Analysis Testing

In this study, multiple linear regression analysis was used for data analysis, as there are two independent variables and one dependent variable. According to Ghozali (2018), multiple linear regression models are used to test the effect of independent variables on the dependent variable. In multiple regression analysis, the independent variables considered have an influence on the dependent variable, with the number of independent variables exceeding one. Multiple regression equation:

$$Y = \alpha + b1X1 + b2X2 + e$$

Info: Y   =   Decision to Use a Loan
         α   =   Constant (state when not influenced by other variables)
         b   =   Regression Coefficients Line (Direction of Influence)
         X1   =   Promotion
         X2   =   Community Trust
         e   =   Error (Variables not included in the model)

3.6. Research Hypothesis Testing

(1) Partial Test (t statistical test)

Ghozali, (2018), believes that t statistical testing is carried out to witness the ability of all independent variables independently (partially) in describing the behavior of the dependent variable. Testing individually is used with the strategy of comparing the t count and t table numbers. To see the t(count) number, the method used is to pay attention to the results of the coefficient regression analysis, while to see the ttable value, the method used is the determination of the degree of freedom or degree of freedom, using the amount of error equal to 5% or 0.05. Then look for it in the t distribution table.

Formulation of t $_{table}$ = a/2; N - K – 1
Description: a   =   Trust level
                    N   =   Sample

$$K \qquad = \qquad \text{Total independent variables}$$

Parameters for deciding the effect of the partial test:

When the number $t_{calculate} > t_{table}$ = partial effect
When $t_{calculated} < t_{table}$ = no partial effect
Parameters for determining significance decisions:
When the significance number <0.05 = significant
When significance > 0.05 = not significant

(2) Simultaneous Test (F statistical test)
According to Sugiyono (2019), The F statistical test is carried out with the aim of showing all independent variables included in the model that have a joint (simultaneous) influence on the dependent variable. This F test is carried out by comparing the F count value with the F table. To find out the F count value by looking at the results of the Analysis of Variance (ANOVA a) regression analysis at the SPSS output. while to find out the value of F table, first determine the degree of freedom or degree off freedom, namely DF1 (numerator or denominator) and determine DF2 (denumerator or numerator) then determine the significance level, and see the F distribution table.

Equation formula ftable: $DF1 \quad = \qquad K - 1$
$$DF2 \qquad = \qquad N - K$$
Info:
N = Number of samples
K = Number of variables

4. RESULTS AND DISCUSSION

4.1. Data Quality Testing Results

(1) Validity Test Results
Ghozali (2018: 51), suggests that validity testing is used to measure whether each statement item made on the questionnaire is valid or not. This test is carried out by comparing the r calculated value with the r_{table} value. To find out the value of $r_{calculate}$ by looking at the SPSS output in the Pearson Correlation column. Meanwhile, to find out the value of r_{table} with steps, the first is to determine the significance of the research, then look for the degree of freedom, after that look at the product moment distribution table.

df = N - 2
= 98 - 2
= 96

Table 1. Validity Test Results

No.	Item Response	rcount	rtable	Description
1	X1.1	0,651	0,199	Valid
2	X1.2	0,520	0,199	Valid
3	X1.3	0,671	0,199	Valid
4	X1.4	0,5690	0,199	Valid
5	X1.5	0,706	0,199	Valid
6	X1.6	0,403	0,199	Valid
7	X2.1	0,513	0,199	Valid
8	X2.2	0,347	0,199	Valid
9	X2.3	0,652	0,199	Valid

No.	Item Response	r count	r table	Description
10	X2.4	0,717	0,199	Valid
11	X2.5	0,692	0,199	Valid
12	X2.6	0,624	0,199	Valid
13	Y.1	0,569	0,199	Valid
14	Y.2	0,528	0,199	Valid
15	Y.3	0,698	0,199	Valid
16	Y.4	0,600	0,199	Valid
17	Y.5	0,632	0,199	Valid
18	Y.6	0,457	0,199	Valid

The results of testing the validity of table 1, show that each instrument item proposed in this study has an r calculated value greater than r table (0.201), this means that all instrument items proposed in this research variable are said to be valid and meet the requirements for reliability testing.

(2) Reliability Test Results

Ghozali (2018) , suggests reliability testing is a questionnaire measuring tool contained in the indicators of each variable, a questionnaire or questionnaire is said to be reliable or reliable if the respondent's response to the statement offered is consistent or stable over time. This test was carried out by comparing the Cronbach's Alpha Value with the Cronbach's Alpha Standard Value (0.60).

Table 2. Reliability Test Results

Variable Name	N of Items	Crontbach's Alhfa	Crontbatch's Alfa Standard	Description
Promotion (X1)	6	0,603	0,60	Reliable
Public Trust (X2)	6	0,607	0,60	Reliable
Decision to Use (Y)	6	0,641	0,60	Reliable

The results of testing table 2 related to the results of reliability testing, it is concluded that all variable statements in this study show a Cronbach's alpha value greater than the standard Cronbach's alpha value (0.60), so it is state that all statements in the proposed variables are considered reliable or fairly reliable and consistent, meaning that they are eligible for data analysis.

4.2. Multiple Linear Regression Analysis Results

Ghozali (2018) suggests that the multiple linear regression model is used to test the effect of the independent variable on the dependent variable. In multiple regression, the independent variables that are considered influence the dependent variable, which consists of more than one. This study applies multiple linear regression analysis, as it includes three independent variables (capital, production, and price) and one dependent variable (income). Multiple Linear Regression

Formulation:

$$Y = a + b1X1 + b2X2 + e$$

Table 3. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,896	1,509		2,582	0,011
	Promotion	0,463	0,079	0,476	5,870	0,000
	Community Trust	0,378	0,075	0,407	5,014	0,000
a. Dependent Variable: Decision to Use a Loan						

Table 3, shows the results of multiple linear regression analysis, the results obtained:

$$Y = 3.896 + 0.463 \ X1 + 0.378 \ X2 + e$$

The results of the multiple linear regression equation are interpreted as follows:

(1) The Constant (a) value is 3.896 or the state when the decision variable using loans (Y) has not been influenced by other variables, meaning that if there is no change in the promotion and public trust variables, the value of the decision to use loans at PT Pegadaian Mamuju Branch is 3.896.

(2) Coefficients Regression promotion with a positive direction of 0.463. This shows that the promotion variable has a positive influence on the decision to use loans at PT Pegadaian Mamuju Branch, meaning that every increase in the promotion variable can increase the decision to use loans by 0.463, assuming that other variables do not change or are constant.

(3) Coefficients Regression of public trust with a positive direction of 0.378. This shows that the public trust variable has a positive influence on the decision to use loans at PT Pegadaian Mamuju Branch, meaning that every increase in the public trust variable will increase the decision to use loans, by 0.378, assuming that other variables do not change or are constant.

4.3. Research Hypothesis Testing

(1) Partial Hypothesis Testing Results (t Statistical Test)
Ghozali, (2018), suggests partial testing is used to determine the ability of independent variables to describe the behavior of the dependent variable individually. Partial testing or t statistical test is done by comparing the t calculated value with the t table value.

Table 4. The results of testing the first research hypothesis

Model	t count	t table	b1X1	Sig.
Promotion	5,870	1,985	0,463	0,000
a. Dependent Variable: Decision to Use a Loan (Y)				

Table 4 of the results of testing the first research hypothesis the influence between promotion on the decision to use loans shows the value of t count 5.870< t (table) 1.985 interpreted as partial effect, the significance value is 0.000 <0.05 interpreted as significant. The results of this analysis are interpreted that promotion has a partially significant effect on the decision to use loans at PT Pegadaian Mamuju Branch. This answers the researcher's initial perception, in other words, the first hypothesis proposed in this study is accepted.

Table 5. The results of testing the second research hypothesis

Model	t count	t table	b1X1	Sig.
Community Trust	5,014	1,985	0,378	0,000
a. Dependent Variable: Decision to Use a Loan (Y)				

Table 5 of the results of testing the first research hypothesis the influence between public trust on decisions to use loans shows the t count value of 5.014> t table 1.985 is interpreted as partially influential, the significance value is 0.000 <0.05 is interpreted as significant. The results of this analysis are interpreted that public trust has a partially significant effect on the decision to use loans at PT Pegadaian Mamuju Branch. This has answered the researcher's initial perception, in other words, the second hypothesis proposed in this study is accepted.

(2) Simultaneous Hypothesis Testing Results (F Test)
Simultaneous statistical testing or simultaneous testing is carried out with the aim of describing all the capabilities of the independent variables included in the model that have a simultaneous influence on the dependent variable. Simultaneous hypothesis testing criteria are carried out by comparing f count with f table. The significance level used is 5% or 0.05.

Value of f table = DF1   = K - 1   DF2 = N - K

$$= 3 - 1 \qquad\qquad = 98 - 3$$
$$= 2 \qquad\qquad\quad = 95 \quad \text{ftable} = 3.092$$

Table 6. The results of testing the third research hypothesis

ANOVAª					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	478,384	2	239,192	82,826	.000ᵇ
Residuals	268,574	93	2,888		
Total	746,958	95			
a. Dependent Variable: Decision to Use a Loan					
b. Predictors: (Constant), Community Trust, Promotion					

The results of simultaneous testing of promotion and public trust variables, showing the value of F count 87.021> F table 3.092 which means that it has a simultaneous / simultaneous effect, and the significance value of 0.000 <0.05 is interpreted as significant. This answers the researcher's initial perception that promotion and public trust simultaneously have a significant effect on the decision to use loans at PT Pegadaian Mamuju Branch. In other words, H 0 is rejected and H 3 is accepted, which means that the third hypothesis proposed in this study is accepted.

4.4. Research Discussion

a. *The Effect of Promotion on the Decision to Use Loans at PT. Pegadaian Mamuju Branch*

The results of data analysis obtained in this study using a partial statistical test, showing the value of t count 5.870 > t table 1.985 is interpreted as having a partial effect, the significance value is 0.000 < 0.05 is interpreted as significant. The results of this analysis are interpreted that promotion has a partially significant effect on the decision to use loans at PT. Pegadaian Mamuju Branch.

b. *The Effect of Public Trust on Decisions to Use Loans at PT. Pegadaian Mamuju Branch*

The results of this partial research conducted show that the t count value of 5.014> t table 1.985 is interpreted as partially influential, the significance value is 0.000 <0.05 which is interpreted as significant. The results of this analysis are interpreted that public trust has a partially significant effect on the decision to use loans at PT. Pegadaian Mamuju Branch.

c. *The Effect of Promotion and Public Trust on Decisions to Use Loans at PT. Pegadaian Mamuju Branch*

The results of the simultaneous hypothesis test indicate that the calculated F-value of 87.021 is greater than the F-table value of 3.092, which confirms a significant simultaneous effect. Additionally, the significance value of 0.000 is less than 0.05, indicating statistical significance. This supports the researcher's initial assumption that promotion and public trust simultaneously have a significant influence on the decision to use loans at PT Pegadaian Mamuju Branch.

5. CONCLUSION

Referring to the discussion presented earlier, the conclusions of this research are drawn based on the results of data analysis in relation to the formulated research problems. Therefore, the researcher concludes that promotion and public trust significantly influence the decision to use loans at PT Pegadaian Mamuju Branch. These findings highlight the importance of effective marketing strategies and trust-building efforts in increasing customer engagement and loan utilization:

(1) Promotion has a significant partial effect on the decision to use loans at PT Pegadaian Mamuju Branch.
(2) Public trust has a partially significant effect on the decision to use loans at PT Pegadaian Mamuju Branch.
(3) Promotion and public trust simultaneously have a significant effect on the decision to use loans at PT Pegadaian Mamuju Branch.

Based on the research findings, the following recommendations are proposed to improve loan utilization decisions at PT Pegadaian Mamuju Branch:

(1) Enhancing Product Information Distribution: It is recommended that employees and management of PT Pegadaian Mamuju Branch improve the dissemination of product information to the public by utilizing various media such as social media, pamphlets, and billboards. Providing clear and accessible information about loan procedures and pricing will enable potential customers to better understand the available financial services, ultimately encouraging continued loan usage.

(2) Improving Customer Service Quality: Employees at PT Pegadaian Mamuju Branch should consistently maintain a positive customer perception by prioritizing service quality over quantity. Ensuring excellent customer service will enhance consumer satisfaction, fostering long-term trust and encouraging repeat loan utilization.

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