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MANAGEMENT AND STAFF PERCEPTION OF FACTORS AFFECTING CONSUMER CREDIT MARKETING PERFORMANCE AT PT. MR NTT

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Abstract:
The purpose of this study is to: 1) Describe and analyze the perceptions of management and staff regarding service quality, marketing strategy, and human resources at PT. BPD NTT 2) Describe and analyze consumer credit marketing performance at PT. BPD NTT 3) Identify the dominant factors influencing consumer credit marketing performance based on the perceptions of management and staff at PT. BPD NTT. The results of descriptive analysis show that the description of service quality, marketing strategy and human resources at PT. Bank Pembangunan Daerah Nusa Tenggara Timur, in this study, has met the criteria with the category of strongly agree, and also all respondents' answers passed the validity and reliability test. The results of partial inferential analysis of service quality have a significant effect on consumer credit marketing performance, marketing strategy has a positive and significant effect on consumer credit performance, and human resources have a positive and significant effect on consumer credit marketing performance. The R Square value shows that the contribution of service quality, marketing strategy, and human resources to consumer credit marketing performance is 82.5%, while the remaining 17.5% is influenced by other variables outside the model studied.

Keywords: Service Quality, Marketing Strategy, Human Resources, Consumer Credit Marketing Performance

INTRODUCTION

A key role in a nation's development. This role is manifested in the function of banks as financial intermediaries, namely collecting funds from the public in the form of deposits and distributing them to the public in the form of credit or other forms to improve the people's standard of living (Law of the Republic of Indonesia Number 10 of 1998 concerning Banking). The development of the banking industry in Indonesia, including Regional Development Banks (BPD), has shown significant improvement in recent years. It is evidenced by the financial performance of conventional BPDs over the past five years, with an average annual growth in total assets of 7.84%, an average annual growth in credit distribution of 6.70%, and an average growth in third-party funds of 8.29% (Rae et al., 2024).

One bank that provides solutions in providing credit to the public is PT. BPD NTT. The East Nusa Tenggara Regional Development Bank (BPD NTT), better known as Bank NTT, is a banking company located in Kupang City, East Nusa Tenggara. Lending is a way for Bank NTT to manage capital obtained from customer deposits and savings. It is then channeled through loans to borrowers. Bank NTT can profit from the interest payments made by borrowers.

The banking sector fully recognizes the marketing aspect as the spearhead of business sustainability. Bank NTT, as a banking entity, has recognized the potential of the consumer credit market by undertaking various marketing efforts to provide easily accessible consumer credit products to customers. Bank NTT's consumer credit is a credit facility provided to individuals to

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meet consumption needs. Bank NTT offers various types of consumer credit, including multipurpose loans, motor vehicle loans (KKB), home ownership loans (KPR), and other consumer loans.

Bank NTT's successful consumer credit marketing is evidenced by its consumer credit growth from 2019 to 2023. Bank NTT's financial report records this growth as follows:

Table 1. Consumer Credit Growth at PT. BPD NTT 2019-2023

Year	Consumer Credit	Growth	Growth Percentage (%)	NPL Net (%)
2018	6.330.978	-	-	-
2019	7.255.268	924.290	14,60	1,86
2020	7.884.360	629,092	8,67	2,31
2021	8.683.124	798,764	10,13	1,55
2022	9.250.917	567,793	6,54	1,68
2023	9.471.936	221.019	2,39	1,23

Source: BPD NTT Annual Report, 2023

Overall, consumer credit growth from 2019 to 2023 fluctuated, with a downward trend. Despite effectively exploiting market potential, year-over-year growth trends indicate that Bank NTT's consumer credit marketing performance is suboptimal.

Previous research on consumer credit marketing performance, such as that conducted by Semadi et al. (2022), focuses on Price, Promotion, and People at PT. BPR Hasa Mitra Makassar showed that Price had a positive and significant effect on marketing performance, while Promotion had no positive and significant effect, and Price, Promotion, and People simultaneously had a positive and significant effect on marketing performance. Furthermore, research conducted by Laily et al. (2023) on the use of big data in consumer credit marketing projections at Bank Jatim's Main Branch demonstrated that marketing activities became easier, more effective, and more targeted with the use of big data. Thus, these studies provide a strong foundation for understanding how consumer behavior factors and marketing strategies can influence consumer credit marketing performance. However, previous research has paid little attention to other internal factors, such as organizational culture, leadership, and human resource capabilities, in supporting marketing performance. (N, 2019)

Banking Services Marketing. Marketing is the backbone of business continuity and growth, including in the banking services sector. In this context, banking services marketing is a series of strategic activities undertaken by banks to identify, anticipate, and profitably satisfy customer needs and desires (Kotler & Keller, 2016).

Generally, the objectives of bank marketing are: First, to maximize consumption, or in other words, to facilitate and stimulate consumption, thereby attracting customers to purchase the bank's products repeatedly. Second, to maximize customer satisfaction through a variety of services desired by customers. Satisfied customers will spearhead future marketing efforts, as this satisfaction will be spread to other customers through word of mouth. Third, to maximize choice (product variety), meaning that banks provide a variety of banking products so that customers have a variety of choices. Fourth, to maximize quality of life by providing various conveniences to customers and creating an efficient climate (Kasmir, 2004).

Consumer Credit. Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking (1998) defines credit as the provision of money or equivalent claims, based on a loan agreement or contract between a bank and another party, requiring the borrower to repay the debt after a specified period with interest. In the context of credit, the borrower is referred to as the debtor.

According to Financial Services Authority (OJK) Regulation No. 34/POJK.03/2016 concerning Business Licensing and Institutionalization of Commercial Banks, consumer credit is defined as credit granted for purposes outside of productive business activities. Common examples of consumer credit include Home Ownership Loans (KPR), Motor Vehicle Loans (KKB), Unsecured Loans (KTA), and credit cards.

Marketing Performance. Suprihatin & Fadillah (2023) explain that marketing is the actions taken by an organization to drive product sales. Marketing is a business process for finding and developing relationships with target audiences, such as customers and other stakeholders, to achieve its goals. Marketing performance is a fundamental benchmark for evaluating the effectiveness and efficiency of an organization's marketing strategies and activities. In general, marketing performance is the results or achievements a company obtains from its marketing efforts in meeting market needs and achieving established business objectives.

According to Kotler & Keller (2016), marketing performance is not measured solely by sales figures but also encompasses how a company successfully creates, communicates, and delivers value to customers to profitably achieve organizational goals. In the context of banking services, evaluating marketing performance becomes more complex due to the intangible, inseparable, variable, and perishable nature of services (Zeithaml, Bitner & Gremler, 2018).

Service Quality. According to Kotler (2011), service quality is an activity or benefit provided by one party to another that is essentially intangible and does not result in a choice. Service quality is an internal factor that directly influences marketing performance, particularly in service industries such as banking. It refers to how well the services provided by a bank meet or even exceed customer expectations (Parasuraman, Zeithaml, & Berry, 1988).

Philippe and Adele (2016) argue that service quality can be determined by comparing customers' perceptions of the service an organization should offer with their perceptions of the service it actually provides. Eshghi et al. (2008) define service quality as a customer's overall evaluation based on perceived service. Perceived service quality in the banking industry results from the gap between expectations and actual service provided (Darmawan, 2005).

Marketing Strategy. A marketing strategy is a comprehensive plan designed by a bank to achieve its marketing objectives by profitably identifying, attracting, serving, and retaining target customers (Kotler & Armstrong, 2018) in the context of PT. BPD NTT, focused on consumer credit, is a marketing strategy that involves how the bank systematically allocates its resources to penetrate the market, increase sales, and build customer loyalty in the consumer credit segment. According to Kotler and Keller (2016), a marketing strategy is the marketing logic through which a company hopes to create value for customers and achieve profitability goals through selecting target markets, determining value propositions, and developing a marketing mix. In the context of consumer credit, a marketing strategy encompasses systematic efforts to attract, serve, and retain customers who require consumer financing, such as vehicle loans, home loans, and multipurpose loans.

Human Resources (HR). Human Resources (HR) in the banking industry plays a role not only as operational implementers but also as producers and marketers. They represent the bank in the eyes of customers. According to Zeithaml, Bitner, & Gremler (2018), employees are a key element in the service marketing mix (People), as they interact directly with customers and create the service experience.

METHODS

Data Collection Techniques. Riduwan (2010) states that data collection techniques are methods that researchers can use to collect data. This study used qualitative and quantitative research methods, including questionnaires and documentation.

Questionnaire. According to Kusumah (2011), a questionnaire is a set of written questions directed at research subjects to collect various information needed for the study. To support the analysis in this study, the author required a number of supporting data from both within and outside the institution. To measure respondents' opinions, a five-point scale was used, with 5 representing "strongly agree" (SS) and 1 representing "strongly disagree" (SD). The details are as follows:

a. 1 = Strongly Disagree
b. 2 = Disagree
c. 3 = Neutral
d. 4 = Agree
e. 5 = Strongly Agree

Documentation. According to Sugiyono (2018), documentation is a method used to obtain data and information in the form of books, archives, documents, written figures, and images, including reports and explanations that can support research. Documentation is used to collect data and then analyze it. Secondary data collected in this study, consisting of internal documents of PT. BPD NTT will be collected to support marketing performance analysis, such as consumer credit sales reports, target and realization data, organizational structure, or policies related to credit marketing. Data was also collected through internet research on the official PT. BPD NTT website, http://www.bpdntt.co.id/id.

Data Analysis Techniques. According to Sugiyono (2017), data analysis techniques are a research activity involving the process of compiling and managing data to interpret the data obtained. The data analysis techniques used in this study include descriptive statistical analysis and inferential statistical analysis.

Descriptive Statistical Analysis. According to Levis (2013:108), descriptive statistics are statistics used to analyze data by describing or describing the collected data by calculating respondents' perceptions (Levis, 2013:108).

Data Analysis Techniques. Data analysis is conducted in stages, starting with quantitative analysis, continuing with qualitative analysis, and ending with the integration of both types of data.

Inferential Statistical Analysis. Inferential statistics are statistical analyses used to analyze sample data, and the results are generalized (inferred) to the population from which the sample was drawn. Sugiyono (2016:148) states that inferential statistics, often called inductive statistics or probability statistics, is a statistical technique used to analyze sample data and apply the results to the population. This statistic is suitable for use when the sample is drawn from a clearly defined population, and the sampling technique is random.

Partial Least Squares (PLS) Method Steps. Data analysis and structural equation modeling using Smart-PLS software can be performed using the following steps:

Model Specification. Model specification in PLS-SEM is performed by creating a path diagram that depicts the relationship between exogenous and endogenous variables (structural model/inner model) and the relationship between exogenous and endogenous variables and their respective indicators (measurement model/outer model).

Model Parameter Estimation. Model parameter estimation is performed using the PLS-SEM algorithm. The PLS-SEM algorithm is implemented using a partial regression model in two stages. The first stage is estimating construct scores. The second stage is estimating the outer loadings, path coefficients, and α2 values of the endogenous latent variables. Ghozali (2008: 57) states that the outer

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loadings are estimated through simple regression of each indicator against its respective constructs. Meanwhile, the path coefficients and α2 values are estimated through regression analysis between endogenous variables.

Measurement Model (Outer Model). This study used SEM techniques, so the evaluation involved two models: an outer model and an inner model. Yamin and Kurniawan (2009: 214) stated that the outer model determines the specific relationship between the latent construct and its indicators. The outer model, or measurement model, describes the relationship between the indicator blocks and their latent variables.

Convergent Validity. Prasetyo and Jannah (2005: 103-104) defined convergent validity as the extent to which the measurement results of a concept show a positive correlation with the measurement results of another concept that theoretically should be positively correlated. Convergent validity is part of the measurement model in SEM-PLS. There are two criteria for assessing whether the outer model meets the convergent validity requirements for reflective constructs: a loading value above 0.70 and a significant p-value of $p < 0.05$, according to Sholihin and Ratmono (2013: 65).

Discriminant Validity. Discriminant validity is the degree to which the measurement results of a concept are able to differentiate themselves from the measurement results of other concepts, which theoretically should be different according to Prasetyo and Jannah (2005: 104). Discriminant validity is also part of the outer model. The requirement for discriminant validity is that the results in the combined loading and cross-loadings view show that the loadings to other constructs (cross-loadings) are lower than the loadings to the variable construct.

Composite Reliability. The third part of the outer model is composite reliability. Composite reliability is assessed by examining the output from the latent variable coefficients. From this output, two criteria are considered: composite reliability and Cronbach's alpha. Sholihin and Ratmono (2013: 73) further state that composite reliability and Cronbach's alpha values >0.70 are considered reliable. An instrument is considered reliable if its Cronbach's alpha value is >0.6 and its composite reliability value is >0.7. In PLS, Cronbach's alpha is considered good if it is >0.5 and sufficient if it is >0.3. If a construct meets these two criteria, the construct is considered reliable in the research instrument.

Model Structure Evaluation (Inner Model). The next step, after evaluating the measurement model using convergent validity, discriminant validity, and composite reliability criteria, is to conduct a structural evaluation (inner model). Yamin and Kurniawan (2009) defined the inner model as specifying the relationship between a latent construct and other latent constructs. This evaluation includes testing model fit, path coefficients, and α2.

Hypothesis Testing. After conducting various evaluations of both the outer and inner models, the next step is hypothesis testing. Hypothesis testing is used to explain the direction of the relationship between the independent and dependent variables. This testing is conducted using path analysis of the model. SEM techniques can simultaneously test complex structural models, allowing path analysis results to be obtained in a single regression analysis. Correlations between constructs are measured by observing path coefficients and their significance levels, which are then compared with the research hypothesis.

RESULT AND DISCUSSION

In this study, the structural model in PLS was assessed using path coefficient values for the independent variables, which were then assessed based on their significance or t-statistic for each path. The structural model of the study, based on the bootstrapping test results, can be seen in the following figure:

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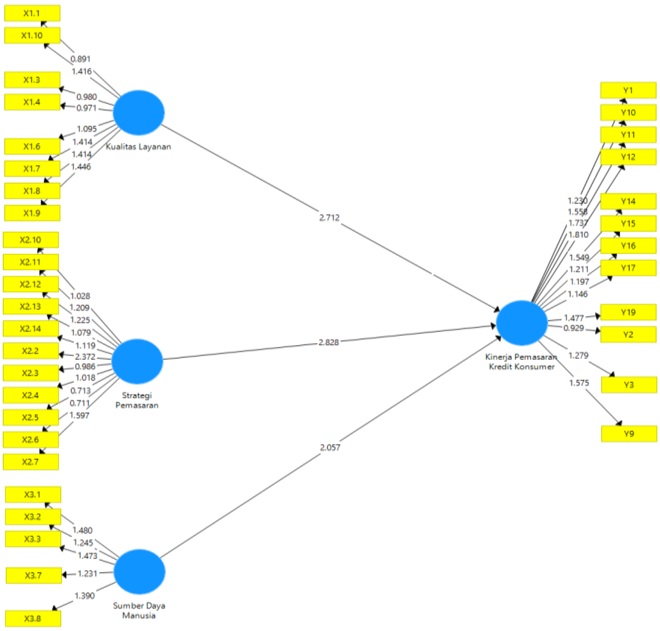

Source: Processed Results of SmartPLS 3.2.9, 2025

Figure 1. Inner Model and Bootstrapping Test Results

The structural model research using SmartPLS begins by examining the R-square value for each latent variable, namely the influence of service quality, marketing strategy, and human resources on consumer credit marketing performance. The R-square values are shown in the table below:

Table 1. R-square

	R-Square	R-Square Adjusted
Consumer Credit Marketing Performance	0,825	0,817

Source: SmartPLS 3.2.9 Processed Results, 2025

Based on Table 1, the R-Square for consumer credit marketing performance is 0.825. It indicates that the latent variables of service quality, marketing strategy, and human resources contribute to or explain 82.5% of consumer credit marketing performance. From this result, the remaining 17.5% is explained by other variables outside this study. These other variables include Market Orientation, Credit Product Innovation, Customer Satisfaction, Customer Loyalty, Value Perception, Leadership Style, and Organizational Culture.

Table 2. Path Coefficient Significance Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (|O/STDEV|)	P Values
Service Quality -> Consumer Credit Marketing Performance	0,519	0,371	0,191	2,712	0,007
Marketing Strategy -> Consumer Credit Marketing Performance	0,345	0,471	0,189	2,828	0,038
Human Resources -> Consumer Credit Marketing Performance	0,178	0,200	0,169	2,057	0,010

Source: SmartPLS 3.2.9 Processed Results, 2025

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The Influence of Public Service Quality on Consumer Credit Marketing Performance. The results of the study indicate that service quality has a positive and significant impact on consumer credit marketing performance. It is evidenced by the data analysis, which shows a calculated t-value of 2.712, which is greater than the t-table value of 1.658, and a p-value of 0.007, which is smaller than the alpha value of 0.05. Service quality is a primary factor influencing the success of financial institutions, particularly in marketing consumer credit products. In an increasingly competitive business environment, companies are required not only to offer attractive products but also to provide superior service. Quality service can create added value for customers and differentiate one financial institution from another. It is because customers evaluate products not only by interest rates or fees, but also by the service experience they receive. The results of this study align with research conducted by Supriyadi (2019) entitled "The Influence of Service Quality on Marketing Performance of Consumer Credit Products at PT. BCA Yogyakarta Branch," which states that the dimensions of reliability and assurance significantly influence the increase in sales of consumer credit products. Wahyudi (2021), entitled "The Influence of Service Quality on Marketing Performance through Customer Trust at PT. FIF Group Palembang," states that service quality can increase customer trust and have a positive impact on marketing performance.

The Influence of Marketing Strategy on Consumer Credit Marketing Performance. The results of this study indicate that marketing strategy has a positive and significant effect on consumer credit marketing performance. It is evidenced by the data analysis, which shows a calculated t-value of 2.828, which is greater than the t-table value of 1.658, and a p-value of 0.038, which is less than the alpha value of 0.05.

Marketing strategy is a key factor in determining the success of financial institutions in improving their marketing performance, particularly for consumer credit products. In the increasingly competitive banking and financing business environment, companies must be able to formulate appropriate marketing strategies to maintain and expand market share. Marketing strategy not only serves as a guide to achieving sales goals but also serves as a tool for creating added value, building long-term relationships with customers, and enhancing competitive advantage.

This research aligns with research conducted by Suprihatin and Fadillah (2023) entitled "Marketing Strategy for Consumer Credit Products at PT. The Regional Development Bank of West Java and Banten (Persero) Tbk Buah Batu Branch Office stated that Bank BJB Buah Batu Branch Office uses a marketing mix consisting of product, price, place, and promotion to sell its credit products. The promotion component of the 4P marketing mix is the best because consumer credit increased 10.8% to 116.45 trillion rupiah, or 5.8%, from year to year. It balances the policy of the benchmark interest rate that continues to increase to anticipate current inflationary pressures.

The Influence of Human Resources on Consumer Credit Marketing Performance. The research results indicate that human resources have a positive and significant impact on consumer credit marketing performance. It is evidenced by the data analysis, which shows a calculated t-value of 2.057, which is greater than the t-table value of 1.658, and a p-value of 0.010, which is less than the alpha value of 0.05.

Human resources (HR) is the most strategic factor in determining the success of an organization, including financial institutions engaged in consumer credit marketing. In an era of intense competition, the presence of competent, professional, and high-integrity human resources is a key advantage that is difficult for competitors to imitate. Quality human resources not only influence the institution's operational effectiveness but also play a direct role in shaping the financial institution's image and marketing performance. The quality of human resources can be improved

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through various development programs such as training, education, coaching, and mentoring. Continuous training enables employees to understand changes in credit policies, product innovations, and developments in financial technology (fintech). Well-trained HR will be better prepared to face market dynamics and be able to provide creative solutions to customer problems. Thus, investment in human resource development will positively impact the effectiveness of credit marketing. Work motivation is a crucial aspect linking human resource quality to marketing performance. According to Herzberg's motivation theory, job satisfaction derived from motivating factors such as achievement, recognition, and responsibility will drive individuals to deliver their best performance. In the context of financial institutions, providing incentives, bonuses based on sales targets, and awards for high-performing employees can increase the work morale and productivity of the marketing workforce.

This research aligns with research conducted by Putra and Sari (2020) entitled "The Effect of Human Resource Quality on Marketing Performance through Customer Satisfaction at PT. Adira Finance Denpasar," which states that high-quality human resources contribute to improved service, satisfaction, and marketing performance. Kurnawan (2021), entitled "The Effect of Competence, Training, and Compensation on Consumer Credit Marketing Performance at PT. FIF Group Medan," states that HR competency and training have a significant influence on the performance of consumer credit marketing staff. Suryani and Hendra (2022), in the title "The Influence of HR Development on Marketing Performance at PT. Mandiri Utama Finance Jakarta," stated that continuous training and performance evaluation improve the ability of marketing staff in managing consumer credit products.

CONCLUSION

Based on the analysis and discussion, service quality has a positive and significant impact on consumer credit marketing performance. It means that the service system provided by PT. BPD NTT is very good, thus improving consumer credit marketing performance. Marketing strategy has a positive and significant impact on consumer credit marketing performance. It means that the marketing techniques provided by PT. BPD NTT is highly innovative with current technology, thus improving consumer credit marketing performance. Human resources have a positive and significant impact on consumer credit marketing performance. It means that PT. BPD NTT's human resources are highly skilled, competent, and have continuous training, thus improving consumer credit marketing performance. The results of the coefficient of determination (R2) test indicate that service quality, marketing strategy, and human resources collectively influence consumer credit marketing performance.

Recommendations for the agency regarding service quality, marketing strategy, and human resources are already very good, but ongoing evaluation and innovation are needed for all implemented marketing programs and service quality. The evaluation results can be used as a basis for innovation in products, services, and marketing strategies, in addition to that, it is necessary to conduct customer satisfaction surveys regularly to find out customer perceptions and needs for consumer credit products, so that policies are taken that are truly in accordance with market dynamics, to further researchers, it is hoped that further research will add new variables and samples that can influence consumer credit marketing performance.

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