

ANALYSIS OF THE EFFECTIVENESS OF MARKETING COMMUNICATIONS MULTIPURPOSE CREDIT PRODUCT PURCHASE DECISION THROUGH BRAND IMAGE AT PT.BANK SUMUT MEDAN MELATI BRANCH

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ABSTRACT

Intense competition makes it increasingly difficult for banks to increase the number of customers in their efforts to maintain and increase their market share. So the banks have to work hard to stay competitive, namely through improving customer marketing communications and strengthening brand image. The aims of the research are, 1) To analyze the influence of marketing communications on purchasing decisions for Multipurpose Credit products at PT Bank Sumut Melati Medan Branch, 2) To analyze marketing communications affect the brand image of Multipurpose Credit products at PT Bank Sumut Melati Branch Medan. To analyze the influence of brand image on the decision to purchase Multipurpose Loan products at PT Bank Sumut Melati Medan Branch, 3) To analyze marketing communications affect the purchasing decision of Multipurpose Loan products through brand image at PT Bank Sumut Melati Medan Branch. This research is a descriptive type research with a quantitative approach. The population in this study is 64 people who use Multipurpose Credit products in 2020. Because the population size is very limited, this study did not use a sample, directly observing the population. Based on the hypothesis that has been formulated, all data is processed using the SEM-PLS analysis technique using SmartPLS 3.0 software. Based on the results of the test, it was found that marketing communication variables and brand image have a significant effect on purchasing decisions.

Keywords: *marketing communications, brand image, purchase decision*

1. INTRODUCTION

1.1. Background of the Problem

Bank is a financial intermediary institution established with the authority to accept deposits, lend money, and issue promissory notes, known as banknotes. The banking sector is the lifeblood of the economy in all countries, because it can help the movement of the economy in a country. This is very clearly reflected in Article four (4) of Law Number 10 of 1998 which explains, "Indonesian Banking aims to support the implementation of national development in the framework of increasing equity, economic growth, and national stability towards increasing the welfare of the people at large". Sources of bank funds are the bank's efforts to raise funds and finance operational activities. In accordance with its function, a bank is a financial institution, where its daily activities are in the field of buying and selling money. The banking industry has undergone major changes in recent years. The industry has become more competitive due to regulatory deregulation. Today banks have flexibility in the services they offer, the locations in which they operate, and the rates they pay for depositors' deposits. Banks can be interpreted as business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit or other forms in order to improve the standard of living of many people. Digitalization has also disrupted the banking sector, where we see a transition from distribution networks: branch offices (physical), telephone banking services (analog), internet

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services and mobile banking (digital).

One of the banks operating in North Sumatra is PT Bank Sumut Melati Medan Branch, address JL. Cherry Blossom No. 3B Medan Tuntungan, North Sumatra, Medan. PT Bank Sumut, Medan Melati Branch, which was established on November 5, 2008, is a type of financial service business / public / business entity owned by the North Sumatra region with the status of a KCP office. Legal basis for establishment Permit Number : No. 10/324/DPIP/Prz/Mdn Date. 15 Oct 2008. PT Bank SUMUT Melati branch office has credit that can be distributed to the public, namely Multipurpose Credit. Multipurpose Loans provide the main contribution to the income of Bank Sumut. Multipurpose Loans meet the needs of customers who have a steady income for various purposes such as children's school fees, home repair costs, medical expenses, buying necessities and for capital to open a side business with attractive interest rates, an easy and fast process.

1.2. Formulation of the Problem

Based on the background of the problems that have been described above, the problem that will be solved through this research is the decrease in the number of customers in the last 3 years.

In connection with the problems above, some fundamental questions that need to be answered are:

1. Does marketing communication have a significant effect on purchasing decisions for Multipurpose Loan products at PT Bank Sumut Melati Medan Branch?
2. Does marketing communication have a significant effect on the brand image of Multipurpose Loan products at PT Bank Sumut Melati Medan Branch?
3. Does brand image have a significant effect on purchasing decisions for Multipurpose Loan products at PT Bank Sumut Melati Medan Branch?
4. Does marketing communication have a significant effect on purchasing decisions for Multipurpose Loan products through brand image at PT Bank Sumut Melati Medan Branch?
5. What are the alternative policies and strategies that can be implemented to overcome the decrease in the number of debtors in Multipurpose Loan products at PT Bank Sumut, Melati Medan Branch?

2. LITERATURE REVIEW

2.1. Definition of Marketing Communications

Kotler and Keller (2016) stated that, "Marketing communication sare means by which firms attempt to inform, persuade, and remind consumers -directly or indirectly -about the products and brands they sell". That is, marketing communication is a means used by companies in an effort to inform, persuade, and remind consumers, either directly or indirectly, about the products and brands they sell. Online marketing communication is the same as offline marketing communication, which communicates one message and is implemented in various media placements, of course, according to the intended target market. The difference between offline and online is that online campaigns can interact with each other or in a familiar language is Engagement. Even though on offline this is often done by Public Relations. Social media is just a tool to enter social networking easily, you don't have to work hard to build a community. But the community has been built, it only remains to classify the community's needs and wants based on behavior.

2.2. Sales promotion

Stimulation directly addressed to consumers to buy. Many types of sales promotions, including interest rate reductions, and sweepstakes, as well as giveaways, make sales promotions influence consumers. All activities intended to increase the flow of goods or services from producers to final sales.

2.3. Public Relations and publicity

Various programs designed to promote or protect the image of the company or its individual products. The forms include donations, charities, speeches, seminars, and others. If an organization plans and distributes information systematically in an effort to control and manage the image and publicity it receives, then the company has carried out public relations tasks, public relations has a close relationship with management. Where public relations functions to help management set a goal to be achieved and to adapt to a changing environment.

2.4. Online and social media marketing

Marketing *On line* and social media are online activities and programs designed to engage customers or prospects and directly increase awareness, improve image, or obtain sales of products and services. Social media enables marketers to establish a public voice and presence on the web and strengthen other communication activities. Kotler and Keller (2012) state the 3 main platforms of social media marketing as follows:

1. *Online Communities and Forums*
2. *Blogs*
3. *Social Networks*

2.5. Personal Selling (Personal Selling)

Personal selling is face-to-face interaction with one or more prospective buyers for the purpose of making a presentation, answering a question or procuring a message. Forms such as sales, sales meetings, and others. Personal selling is a form of direct communication between the seller and the prospective buyer. In this case, the seller seeks to help or persuade potential buyers to buy the products offered. Personal selling is a promotional tool that is different from advertising because personal selling uses people or individuals in its implementation. Thus, communication by individuals can be more flexible. This is because there is direct personal interaction between a buyer.

2.6. Definition of Brand Image

Brand Image according to Kotler and Keller (2016) is consumer perception of a brand as a reflection of the associations that exist in consumers' minds. Brand Image is an association that appears in the minds of consumers when remembering a particular brand. The association can simply appear in the form of certain thoughts and images associated with a brand. Brand image is composed of brand associations, that brand association is anything related to brand memory. Brand associations have a certain level of strength and will get stronger as the experience of consuming or extracting information increases and will get stronger if it is supported by other networks. So that the brand image is important for consumers to make a choice in buying a product.

Marketing communications are used to build consumer awareness and knowledge of the products offered as well as ensuring consumers get the right type of product or service experience to create a brand knowledge structure and retain the brand in consumer memory. When the implementation of the marketing communication mix by the company is accompanied by a positive brand image on the products offered, this will increase consumer interest in making purchases.

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Because, consumers will determine their choice to buy products with a good image.

Based on the background, research objectives, literature review and previous research, the conceptual framework in this study is:

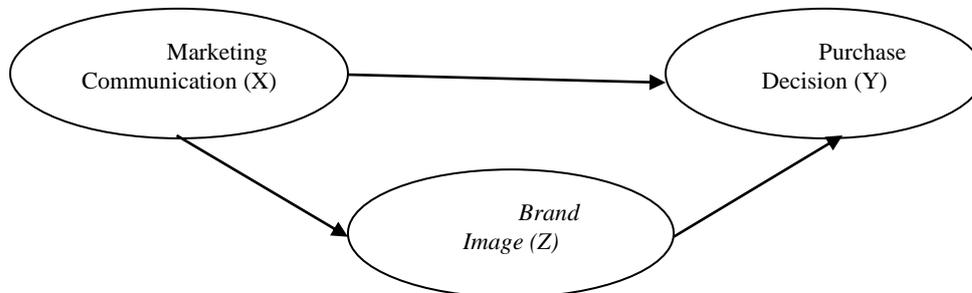


Figure 2.1 Conceptual Framework

2.7. Research Hypothesis

The hypothesis is a guess or a temporary answer to the statement in the formulation of the research problem. It is said to be a temporary answer because the answers are answers that come from theory, while the real answer will only be found if the researcher has collected data and analyzed research data (Juliandi, 2013). Based on the conceptual framework above, the following research hypotheses can be proposed:

H1: Marketing Communication has a positive effect on Purchasing Decisions

H2: Marketing Communication has a positive effect on Brand Image

H3: Brand Image has a positive effect on Purchasing Decisions

H4: Marketing Communication influences Purchase Decision through Brand Image

3. RESEARCH METHOD

3.1.Type of Research

The type of research used in this research is a quantitative research method with a causality research design (cause and effect research). According to Sugiyono (2013) quantitative research methods can also be interpreted as research methods used to examine certain populations or samples, data collection uses research instruments, data analysis is quantitative/statistical in nature, with the aim of testing established hypotheses.

3.2. Research Locations

This research was conducted at PT. Bank Sumut Medan Melati Branch, whose address is at JL. Cherry Blossom No. 3B Medan Tuntungan, North Sumatra, Medan.

3.3.Data Collection Techniques

To obtain complete and thorough data, researchers used the following data collection techniques:

1. Interviews (interviews) directly with the rightful and authorized parties in providing data and information in connection with research on Multipurpose Credit products at PT Bank Sumut Melati Medan Branch.
2. List of questions (questionnaire) given to customers of Multipurpose Credit products at PT Bank Sumut Melati Medan Branch who were respondents in the study. The questionnaire

was carried out by giving a list of questions to the respondents, then the score was determined from the answers using a Likert scale. Data Types and Sources

Types and sources of data collected in this study are:

1. Primary data, namely data obtained directly from filling out a list of questions (questionnaire) and interviewing respondents.
2. Secondary data, namely data obtained from documents by studying various books, journals, papers, and the internet that can support this research.

3.4. Research Population

The population is the total number which includes all members studied (Istijanto, 2005: 109). The population in this study is 64 people who use Multipurpose Credit products in 2020. Because the population size is very limited, this study did not use a sample, directly observing the population.

4. RESULTS AND DISCUSSION

4.1. Description of Research Object

North Sumatra Regional Development Bank (BPSU) was established on November 4, 1961 with Rusli's notary deed no. 22 in the form of a limited liability company and changed to a Regional Owned Enterprise (BUMD) based on Law no. 13/1962 concerning the main provisions of the Regional Development Bank. However, on April 16, 1999, with Regional Regulation No. 2/1999 the form of legal entity was changed back to a Limited Liability Company in accordance with the deed of establishment of the Limited Liability Company No. 38/1999 Notary Law Nasution, SH, so that the name BPDSU became the North Sumatra Regional Development Bank which was shortened to PT BANK SUMUT. PT Bank Sumut which is one of the tools/complements of regional autonomy in the banking sector, PT Bank Sumut has the function of activating and driving the rate of development in the region, acting as regional treasury holders and/or carrying out regional cash depository as well as a source of regional income as well as a Commercial Bank as stated in Law no. 7 of 1992 which has been amended into Law no. 10 of 1998.

The impact of the crisis that hit Indonesia in all fields in 1997, including in the economic sector, many companies went out of business, which ultimately resulted in the closing of many private and state-owned banks and conducting mergers to save assets due to losses due to bad loans. Therefore, the government considers that PT Bank Sumut is capable of getting back on its feet and given the important role of PT Bank Sumut in supporting the development of the North Sumatra region, the government only includes PT Bank Sumut in the recapitalized banks. The idea and discourse to establish a Sharia Business Unit/Division has actually been developing for quite some time among the stakeholders of PT Bank Sumut, especially the directors and commissioners, namely since the issuance of Law no. 10 of 1998.

4.2. Descriptive Analysis

The characteristics of the respondents were used by the researchers to provide information about the demographic data of the respondents (gender, age, last education, occupation, income). The research respondents were customers of PT Bank Sumut Melati Medan Branch who carried out Multipurpose Credit transactions in 2020. The number of respondents in this study as many as 64 customers. The following is the demographic statistics of the respondents:

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The characteristics of the respondents analyzed in this study include:

1. Characteristics of Respondents Based on Gender

The characteristics of respondents based on the gender of PT Bank Sumut Branch Melati Medan are described in Figure 4.1 as follows:

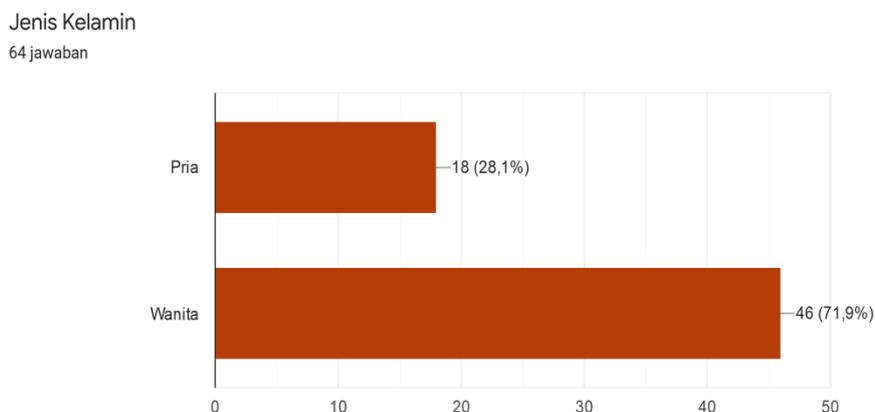


Figure 4.1 Characteristics of Respondents by Gender

Based on Figure 4.1, it can be seen that the 64 male respondents were smaller, namely 18 people or 28.1%, compared to the female respondents, namely 46 people or 71.9%. This is inseparable from the phenomenon that we usually encounter where women are far more interested in using Multipurpose Credit services than men.

4.3. Descriptive Statistics of Research Variables

According to Sugiyono (2013) descriptive statistics are statistics that are used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations. Descriptive statistical analysis is used to provide an overview of a data.

In this study describes the assessment and analysis of respondents' answers. The results of the descriptive statistical analysis research can be seen in table 4.1 below:

Table 4.1 Average Value of Descriptive Statistics

		in	ax	Means	Standard Deviations
Marketing Communication (X)	4	000	000	4,012	0.701
Purchase Decision (Y)	4	000	000	4,078	0.661
Brand Image (Z)	4	000	000	4,005	0.681

Source: Primary Data Processed, 2021

The variables used as the basis for this study were measured using a five-point Likert scale, with a different number of statements for each variable. Marketing communication is measured using eight statements. Of the 64 respondents using a Likert scale of 5 points, it is known that the

average value for the Marketing Communication variable is 4,012, which means that the respondents consider that the Marketing Communications obtained are as expected. The standard deviation value is 0.701 which indicates that the respondents' answers to Marketing Communication statements are diverse or varied.

4.4.SEM-PLS analysis

Convergent validity is part of the measurement model which in SEM-PLS is usually referred to as the outer model, while in covariance-based SEM it is called confirmatory factor analysis (CFA) (Mahfud and Ratmono, 2013). There are two criteria for assessing whether the outer model (measurement model) meets the convergent validity requirements for reflective constructs, namely (1) the loading must be above 0.7 and (2) the p-value is significant (<0.005). However, in some cases, loading requirements above 0.7 are often not met, especially for newly developed questionnaires. Therefore, loading between 0.40-0.70 should still be considered for maintenance (Mahfud and Ratmono, 2013).

Table 4.2 Outer loading values (Measurement Model)

Variable	Indicator	Factor Loading
Marketing Communications	X1.1	0.882
	X1.2	0.706
	X1.3	0.935
	X1.4	0.911
	X1.5	0.815
	X1.6	0.794
	X1.7	0.814
	X1.8	0.877
Buying decision	Y1.1	0.781
	Y1.2	0.818
	Y1.3	0.890
	Y1.4	0.741
	Y1.5	0.836
Brand Image	Z1.1	0.760
	Z1.2	0.895
	Z1.3	0.853

Source: Primary Data Processed, 2021

The value of the outer model or the correlation between the construct and the variables meets convergent validity because it has a loading factor value greater than 0.7, in conclusion the constructs for all variables can be used to test the hypothesis.

b. Discriminant Validity

Discriminant Validity done by looking at the cross loading value of the construct measurement. The cross loading value shows the correlation between each construct and its indicators and indicators from other block constructs. A measurement model has good discriminant validity if the correlation between the construct and its indicators is higher than the correlation with indicators from other block constructs. After processing the data using SmartPLS 3.0, the cross loading results can be shown in Table 4.3

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Table 4.3 Discriminant Validity Testing

	<i>Brand Image</i>	<i>Buyin g decision</i>	<i>Marketing Communications</i>
<i>Brand Image</i>	0.838		
Buying decision	0.796	0.815	
Marketing Communications	0.692	0.614	0.845

Source: Primary Data Processed, 2021

In testing discriminant validity, the AVE square root value of a latent variable is compared to the correlation value between that latent variable and other latent variables. It is known that the AVE square root value for each latent variable is greater than the correlation value between the latent variable and other latent variables. So it is concluded that it meets the requirements of discriminant validity.

4.5. Research Hypothesis Testing

The results of the research hypothesis test output used SmartPLS 3.0 data processing software, the rules of thumb used in this study were t-statistics > 1.96 with a significance level of p-values of 0.05 (5%) and a positive beta coefficient. The value of testing the hypothesis of this study can be shown in Table 4.11 and for the results of this research model can be described as in Figure 4.8.

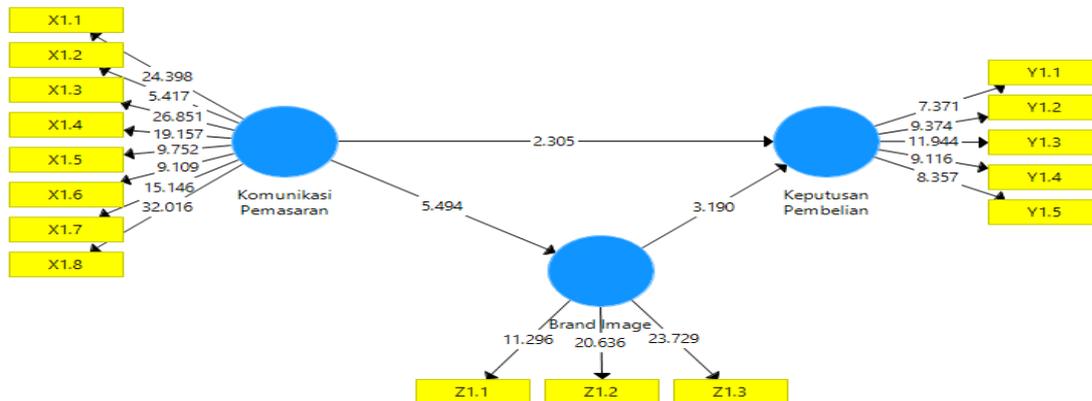


Figure 4.8 Results of the Research Model

Overall the results obtained from this test are positive, this shows that all the influences that occur are positive. The complete results of hypothesis testing using SmartPLS 3.0 obtain the following results.

Table 4.7 Research Hypothesis Test Results

hypothesis	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Marketing Communication (X) -> Purchase Decision (Y)	0.612	0.605	0.146	4,189	0.000
Marketing Communication (X) -> Brand Image (Z)	0.596	0.604	0.108	5,494	0.000
Brand Image (Z)-> Purchase Decision (Y)	0.438	0.447	0.137	3,190	0.002
Marketing Communication (X) -> Brand Image (Z) -> Purchase Decision (Y)	0.261	0.276	0.116	2,256	0.025

Source: Primary Data Processed, 2021

Based on the results in Table 4.7, the results are:

1. Marketing communication has a positive effect on buyer decisions, with a path coefficient value of 0.612 and is significant, with a P-Values of 0.000 <0.05.
2. Marketing Communication has a positive effect on Brand Image, with a path coefficient value of 0.596 and significant, with a P-Values of 0.000 <0.05.
3. *Brand image* has a positive effect on purchasing decisions, with a path coefficient value of 0.438 and significant, with a P-Values of 0.002 <0.05.

4.6. Discussion of Research Results

Effect of Marketing Communication (X) on Purchasing Decisions (Y) Based on the results of data analysis and partial least squares test, where the path coefficient value of Marketing Communications (X) is 0.605 and the p-value is 0.000 on Purchase Decisions (Y) proves that the marketing Communication variable has a significant positive effect on Purchase Decisions, which means that Marketing Communications in PT Bank Sumut Melati Medan Branch is well received by customers who transact using multipurpose credit services. And vice versa, if the marketing communication is bad, then the purchasing decision level of the people of Medan city specifically at PT Bank Sumut Medan Melati Branch focusing on multipurpose credit services. No matter how high quality a product is, if consumers have never heard of it or are not sure that the product will be useful for them, then they will not be interested in buying it (Tjiptono, 2019). The research results are strengthened by research by Moniaga et al. (2017) which states that marketing communications has a significant positive effect on purchasing decisions.

From the results of marketing communication research at PT Bank Sumut Melati Medan Branch, it is known that the dimensions of advertising, research shows that Advertising variables have a positive and significant influence on Purchasing Decisions at PT Bank Sumut Melati Medan Branch. This is evidenced by the test results for the outer loading value of 0.882 with a significance

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level of 0.000, which is less than 0.05. This means that if Advertising is increased then the Purchase Decision will also increase. This can be due to the advertising carried out by PT Bank Sumut, Medan Melati Branch, which has reached customers and is able to explain the information needed by customers. From the distribution of respondents' answers to the Advertising variable, it was shown that there were 88 people (88%) stating that the respondents strongly agreed that "PT Bank Sumut has informed its advertisements well through the media". This means that currently PT Bank Sumut has properly informed its advertisements through the media. Even though advertisements have been considered good by customers, PT Bank Sumut must continue to be more aggressive in conducting advertisements, because advertisements can spread more easily and influence purchasing decisions for customers. These results are consistent with previous research from Khoirul Uyun (2012) "The Influence of Sharia Products and Promotional Mix on Customers' Decisions to Save at BNI Syari'ah Semarang Branch". In this study shows that promotion has a positive and significant effect on purchasing decisions.

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5. CONCLUSIONS AND SUGGESTIONS

5.1. CONCLUSION

Based on the analysis and explanation described in the previous chapter, the following conclusions are drawn:

1. Marketing communication variables have a positive and significant effect on purchasing decisions. This shows that marketing communications carried out by PT Bank Sumut, Medan Melati Branch, are an important instrument in improving purchasing decisions. The better the marketing communications are carried out, the more purchasing decisions will increase.
2. Marketing communication variables have a positive and significant effect on brand image. This shows that marketing communications carried out by PT Bank Sumut, Medan Melati Branch, are an important instrument in improving purchasing decisions. The more the brand image increases in the minds of the public, the more it will increase the purchasing decision.
3. Brand image variable has a positive and significant effect on purchasing decisions. This shows that the brand image carried out by PT Bank Sumut, Medan Melati Branch, is an important instrument in improving purchasing decisions.
4. PT Bank Sumut Medan Melati Branch needs to improve marketing communications and brand image to improve purchasing decisions, especially during the COVID-19 pandemic which continues to this day.

5.2.SUGGESTION

From the conclusions that have been described, the researcher provides the following suggestions:

1. In the marketing communication activities carried out, PT Bank Sumut Medan Melati Branch must pay attention to target customers by means of product marketing in order to attract consumer interest in the multipurpose credit products offered. By consistently creating interesting content on social media by leveraging social media insights on Facebook, because there are more elderly multipurpose credit customers, more Facebook users are used by the elderly. Another thing that can be done is to work with influencers who are known by the surrounding community so that people in all walks of life can obtain information about multipurpose credit products at PT Bank Sumut Medan Melati Branch.
2. In forming a positive brand image in the minds of the public, PT Bank Sumut Medan Melati Branch can carry out various routine activities such as making various interesting activities such as virtual shows that provide information and education about multipurpose credit products, which trigger people to become more familiar with the company so that a sense of comfort and trust arises in the company. PT Propernas Nusa Dua must also implement the existing CSR so that the company's presence in the environment is felt positively in the minds of the community.
3. PT Bank Sumut Medan Melati Branch must maintain good relations with consumers, such as notification of the process of how to make credit quickly and safely consistently so that consumers feel confident and trusted.
4. PT Bank Sumut Branch Melati Medan must be more active in socializing multipurpose credit products, especially about their advantages compared to multipurpose products at other banks. This will later be able to improve consumer purchasing decisions, especially for consumers who have already made multipurpose loans at PT Bank Sumut Medan Melati Branch so they recommend products to people around them.

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