RELIABILITY AND SECURITY CONTRIBUTION TO THE ESTABLISHMENT OF PERSONAL SELLING ATTENTION, INTEREST, DESIRE AND BANK CIVIL AUDIENCES AT TASKA

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ABSTRACT

The globalization at banking has influenced, where the audiences can decide the produk from bank easily, especially saving from the bank which has interested promotions. Based on the above mentioned phenomenon, it is necessary to conduct a study on the contribution of personal selling to audiens’s desire of TASKA. The purpose of this research is to analyzes the contributions of Reliability and Assurance from personal selling Bank Saudara to audiens’s Attention Interest dan Desire at TASKA.

The process of personal selling that really influence to audiens’s desire, which is Presentation and Demonstration process, where the interested presentation can bring the audiences through step: Attention, Interest and Desire to choose the products.

The final result of statistic show that there are relationship among Reliability and Assurance variables with Attention, Interest and Desire is success. So in individual method too, that two dependent variables shown significant relationship with independent variable is success. Regression show coefficient determination 42,9 % that give the meaning Attention, Interest and Desire from audiences’s Attention, Interest and Desire to TASKA success contribute by Reliability and Assurance, and the residu,57,1 % has influence by others variables, such as the big name of Saudara Bank as a National Bank since 1906.

Key words : Reliability, Assurance, Attention, Interest, dan Desire

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INTRODUCTION

Nowadays, competition and complexity in banking business lead to every bank race to attract every audience, one of the ways is to do rapid promotion, such as, giving high rate of interests and big prize, however, it does not guarantee that the customers become loyal and feel satisfied.

Every bank competes to increase the number of their saving account, and the banks, which are not ready to compete, become worried that they are not interesting for the audience. Global era in banking can be experienced, in which the audiences are able to choose product especially saving account in bank that they consider more interesting from promotion aspect, as by means of promotion, the candidate of customers can pay attention toward promoted products, then they are interested in the offered products, so they desire to choose the products. Reasonably, Bank of Saudara performs well-marked target promotion, in order that the audiences understand the offered products, especially, TASKA which is offered by it.

Bank of Saudara as a native bank established since 1906 in Bandung, runs its promotion by personal selling. Bank of Saudara estimates that promotion by personal selling is effective enough, considering that the scope of Bank of Saudara is not wide compared to other private banks in Indonesia. Personal Selling can mean that Bank of Saudara by means of Account Officer do “pick up ball”, that is the strategy by directly looking for and visiting the potential audiences for offering almost all of its products and services, especially, TASKA.

LITERATURE REVIEW

Personal Selling

According to Kotler and Armstrong (2006:416) “Personal selling is the most effective tool at certain stages of the buying process, particularly in building up buyer's preferences, convictions, and actions. It involves personal interaction between two or more people, so each person can observe the other's needs and characteristics and make quick adjustments. Personal selling also allows all kinds of relationships to spring up, ranging from matter-of-fact selling to a relationship to personal friendship. The effective sales person keeps the customer's interests at heart in order to build a long-term relationship. Finally, with personal selling, the buyer usually feels a greater need to listen and respond, even if the response is a polite ‘no thank you’.”

In personal selling, there occurs personal interaction and two ways communication, face to face meeting in order to create, fix, and maintain the exchange mutual profitable relationships.

Process of Personal Selling

The process or phases of personal selling performed by companies can be described as follows:
Cognitive response level is conscious response of knowledge toward product, persuasion phase covers affective that is the response indicating the formation of attitudes covering the interest to the products, evaluation attribute to favorite trade mark, desire to buy; whereas decision phase covers conative response level, that is the action of acceptance and rejection toward product. Based on hierarchy model of response model of “AIDA” (Kolter, 2003:602) that attention is implied in cognitive level, interest and desire are implied in affective level, whereas action is implied in conative level.

TYPE AND RESOURCE OF RESEARCH DATA
The needed data in this research is categorized into two types:
1. Primary data are reliability, assurance, attention, interest, and desire.
2. Secondary data are collecting data by studying written literatures from various resources such as internet (website of Bank of Saudara), printed media and other relevant resources.

The techniques of collecting data used are:
1. Interview, performed by visiting involved audiences and interviewing audiences (respondents) in the presentation.
2. Questionnaire, consists of questions for the data needed and spread to the involved audiences (respondents) in the form of open questionnaire.
3. Observation, by self-observation and visit the audience of Bank of Saudara who will be observed.

INDEPENDENT VARIABLE (PERSONAL SELLING)
The offering form of TASKA performed by Bank of Saudara by means of Account Officers, usually by presentation at the audiences’ place, measured by the level of their reliability and assurance.

DEPENDENT VARIABLE
The Level of Attention, Interest, and Desire of Audiences’ Response after accepting information or message about TASKA from Account Officers by means of Presentation.
Population
In this research, the population is the members of Pensioner Association of Pertamina Ltd. (HIPMANA) Bandung Branch who joined the presentation of TASKA on Saturday, 2nd August 2008 attended by 200 people.

Research Sample
The research sample is taken from the research population, that is the sample from the number of population of members of Pensioner Association of Pertamina Ltd. (HIPMANA) Bandung Branch who joined the presentation of TASKA on Saturday, 2nd August 2008 attended by 200 people.

Testing Research Instruments
The testing of research hypotheses does not get target if the used data to test the hypotheses is invalid and unreliable (Singarimburm, 1995:120). Therefore, this section will clarify the testing of validity and reliability of the research instruments.

Validity Testing
Data gained from data collecting process, is then processed and analyzed. The analyses and interpretations of the data are done by statistics method, in which the statistics test model used in this research is non-parametric statistics. The questionnaire is the form of questions expressing the level of agreement and disagreement of the respondents, so it uses Likert scale. After the answers from the respondents are collected, every question item is then observed for their validity. “Here, validity indicates how far the measurement tool can measure what is intended to measure” (Singarimburm, 1995:124):

\[ r = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{[n(\sum X^2) - (\sum X)^2][n(\sum Y^2) - (\sum Y)^2]}} \]

in which:
- \( r \) = Pearson Correlation
- \( X \) = the score of item of respondents’ answer
- \( Y \) = total score from respondents’ answer
- \( n \) = number of sample

To find out the value of validity from one answer item is done by using correlation between an item score and total score of all items. After finding out the value of correlation of every item, so every value of the correlation has to be compared to the critical value of correlation table r-value.

Reliability Testing
“Reliability is the index indicating how far a measurement tool can be trusted or used” (Singarimburm, 1995:140) Reliability is a term used to indicate how far a result of measurement is relatively consistent if the measurement is used repeatedly twice or more. From the provided techniques, in this research the writers apply technique of cut in two to determine reliability index of all items of respondents’ answers.

The reliability testing used is internal consistence method by Alpha Cronbach coefficient. The formula to calculate this coefficient is (Singarimburm, 1995:141):

\[ R = \alpha = 1 - \frac{N}{N-1} \times \frac{S^2 - \sum S_i^2}{S} \]

In which:
- \( R \) = Reliability Coefficient of Alpha Cronbach
- \( S^2 \) = Variances of all score
- \( S_i^2 \) = Variances of factorial item
- \( N \) = Numbers of item

The bigger reliability score (nearer to score 1); the higher is the level of reliability of the instrument. The criteria of Rules of thumb about Cronbach’s Alpha Coefficient size, according to Hair, et al (2003, 172) is:
1. Less than 0.60 : poor
2. 0.60 - 0.70 : Moderate
3. 0.70 - 0.80 : Good
4. 0.80 - 0.90 : Very Good
5. 0.90 - 1.00 : Excellent
Data Transformation
Considering the analysis tool used is multiple regressions, so it is obliged that the measurement scale used, at least, is interval scale. The collected data in this research is ordinal, so to continue the analysis, the ordinal scale is previously transformed into interval scale using method of successive interval (MSI).

FORMATION OF ANALYSIS MODEL AND RESEARCH HYPOTHESES.

Model used to analyze the relationship pattern between Reliability and Assurance toward the audiences' attitude based on Attention, Interest, and Desire is multiple regression analysis model. Multiple regression analysis is statistics technique used to analyze the relationship among one dependent variable and two or more independent variables. Briefly, analysis process will follow the following steps (Singh, 2002: 40):
1. The formation of model and estimation of multiple regression equation. The model of multiple regression in this research is:
   \[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon \]
   In which:
   \[ \beta_0 = \text{Constant} \]
   \[ \beta_{1,2} = \text{Regression Coefficient}, \text{and} \]
   \[ \epsilon = \text{Destructive Variable or random error} \]
2. Develop the estimation of multiple regression equation using least square method. Least square method is a procedure of sample data usage to find the estimation values of regression equation.
3. Determine the value of multiple coefficient of determination.
4. Test significances by using t test and F test.

Path Analysis
Whereas to analyze the relationship among research variables, those are Reliability and Assurance toward Attention, Interest and Desire of audiences, the tabulated data applied to the research approach, that is, path analysis. The path diagram of relationship among variables is as follows:

![Path Diagram](image)

**Figure 2**
Causal Relationship among Sub Variables of Reliability and Assurance toward Attention, Interest and Desire of Audience to TASKA

In which:
\[ X_1 = \text{Reliability} \quad X_2 = \text{Assurance} \]
\[ Y = \text{Attention, Interest, and Desire} \]

Before taking conclusion concerning to causal relationship described on the path diagram above, previously the data processed and tested for the significance of every calculated path. The data processing is carried out by the software of SPSS.

The correlation values between the variable of Attention, Interest, and Desire and variable of Reliability and Assurance, in succession, are 0.234 and 0.510. These values show that correlation values between dependent variable and independent variable are moderate. The positive values of correlation indicate that the higher scores of Reliability and Assurance; it can be predicted that the values of Attention, Interest, and Desire will also be higher. It means that the higher reliability and level of assurance given by Bank of Saudara through the explanation by
personal selling performed to offer TASKA, the more audiences are paying attention, interested in
and desire to save in TASKA. Whereas at significance level for 1%, the value of F-table is 4.10
The decision of Hypothesis 1:
The value of F-counted > F-table (23.995 > 4.10 > 2.75) so H0 is rejected. In other words, it can be concluded that variable of Reliability and Assurance simultaneously and mutually influence significantly toward the variable of Attention, Interest, and Desire variables. It can be interpreted that Reliability and Assurance of the Personal Selling of TASKA mutually can influence the level of Attention, Interest, and Desire of audiences toward TASKA offered by Bank of Saudara, because of the quality of information delivered to audiences, it means that the more reliability and more assurance for the audiences to give the desire to be the saving customers of TASKA.

2. HYPOTHESIS 2: Variable of Individual Reliability significantly influences on the level of Attention, Interest, and Desire.
Hypothesis t-test for significance of Reliability variable
H0: \( \beta_1 \leq 0 \)
H0: \( \beta_1 > 0 \)
Rejection Rules for Reliability variable does not influence toward Level of Attention, Interest and Desire:
Use statistic test: H0 is rejected if \( t < -t_{a,2} \)
From the calculation, the statistical value of t-counted is 4.2333. Whereas the statistical value of t-table at the significance level (\( \alpha \)) 5% and the degree of freedom (dfs) = 67-2 = 65 then the testing is done one tail, so the value of t-table is 1.996.
The decision of Hypothesis 2:
The value of t-counted > t-table (4.2333 > 1.664) so H0 is rejected. Thus, it can be stated that at the significance level of 5%, individual Reliability variable significantly influences toward the variable of Attention, Interest, and Desire. It can be interpreted that reliability factor of the strength in giving presentation,
both from material of presentation which can attract audiences’ attention and the skill of Account Officers to understand TASKA and their ability to perform two way

3. HYPOTHESIS 3: Individual Assurance variable significantly influences toward Level of Attention, Interest and Desire. Hypothesis t test for significance of Assurance variable:

\[ H_0 : \beta_2 \leq 0 \]
\[ H_1 : \beta_2 > 0 \]

Rejection Rules:
Use statistic test: \( H_0 \) is rejected if \( t < -t_{a/2} \)

From the calculation, the statistical value of t-counted is 4.342. Whereas the statistical value of t-table at the significance level \( (\alpha) 5\% \) and the degree of freedom \( (df) = 67-2 = 65 \) then the testing is done one tail, so the value of t-table is 1.996.

The value of t-counted > t-table (4.342 > 1.664) so \( H_0 \) is rejected. Thus, it can be stated that at the significance level of 5\%, individual Assurance variable influences significantly toward variable of Attention, Interest and Desire.

It can be interpreted that assurance factor offered by TASKA must be able to give trust for the audiences so the audiences have Attention, Interest, and Desire toward TASKA.

**Path Analysis**

![Path Diagram](image)

**Figure 3**

Causal Relationship among variables
The testing result of path coefficient of Reliability variable toward Attention, Interest, and Desire can be seen on the next page.

Table 1
The Statistics Testing Result of Path Analysis of Reliability Contribution toward Attention, Interest, and Desire

<table>
<thead>
<tr>
<th>Path Coefficient</th>
<th>T-Counted</th>
<th>T-Table</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.510</td>
<td>4.233</td>
<td>1.664</td>
<td>Reject $H_0$, the existence of significant contribution</td>
</tr>
</tbody>
</table>

Source: The result of data processing

The Discussion of Path Analysis

Based on the analysis and hypotheses testing done both regression and path analysis, they reveal same result; from two analyzed independent variables, they reveal that both variables (Reliability and Assurance) either simultaneously or individually proves that they significantly influence toward Attention, Interest, and Desire. In order that the next discussion represents regression analysis or path analysis, it means that both of these critical factors (Reliability and Assurance) significantly can influence Attention, Interest, and Desire which impact toward the decision of the audiences to choose TASKA. The coefficient value of determination regression is 0.429, it means that 42.9% of the audiences’ decision to choose TASKA through Attention, Interest, and Desire can be explained by Reliability and Assurance factors. Whereas, other 57.1% can be explained by other factors.

Reliability factor has relationship / correlation with the audiences’ decision to choose TASKA through Attention, Interest, and Desire. The correlation value of between them is 0.655 or it can be interpreted as the moderate correlation with positive direction. Meanwhile, regression coefficient of Reliability variable is 0.499. It indicates that every increasing score of Attention, Interest, and Desire as much as 1.00 so there will be increasing score of Reliability as much as 0.499. Whereas, the value of regression coefficient for Assurance variable is 0.396. It means that for every increasing score of Assurance as much as 1.00 will cause the increasing score of Attention, Interest, and Desire as much as 0.396.
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