

# **Analysis of Sales Promotion and Influence of Corporate Social Responsibility for Brand Image and Its Impact to Usage Behavior of BNI Credit Cards**

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## **ABSTRACT**

In this modern era, credit cards are not only payment but also lifestyle for some people. The use of credit cards cannot be separated from the promotion that is given by the bank. In addition, CSR is mandatory for every company as a social responsibility to the environment. CSR itself is useful to create a positive image of the industry or institution brand. This study analyzed the effect of Sales Promotion and CSR to Usage Behavior through Brand Image as a mediator in Bank BNI. The purpose of this study is to look at the effects produced between variables by using path analysis so that BNI can increase strategy in its efforts to increase the use of credit cards.

***Keywords:** Promotion, Sales Promotion, CSR, Brand Image, Usage Behavior*

## **INTRODUCTION**

Credit cards have become one of the most important elements in the lifestyle of today's people. Almost all major banks in Indonesia issue one of these banking products. The habit and lifestyle of Indonesians, which can be considered consumptive, is one of the reasons why many banking companies issue this type of banking product. One of the main factors when someone wants to make a credit card is the promotion that will be obtained when transacting with the credit card.

Sales promotion according to (Kotler & Armstrong, 2007, p. 204) is a short-term incentive to encourage the purchase or sale of a product or service. Meanwhile, according to (Saladin, 2007, p. 136) states that sales promotion is a sales activity that

is short-term in nature and is not carried out repeatedly and not routinely, which is carried out to encourage stronger and accelerate different market responses.

Promotion and use of BNI credit cards is a research object with unique reasons to study. BNI was established in 1946 which means it has been 69 years, and currently 60% of its shares are owned by the Government of Indonesia and the rest are owned by private shareholders. According to the Director of Consumer Banking PT. Bank Negara Indonesia Tbk (BBNI) or BNI, Anggoro Eko Cahyo, the number of credit cards issued by BNI reached 1.7 million, which means 10.8% of the total credit cards in Indonesia as of July 2015. On the other hand, for the transaction value in 2015, BNI credit cards reach Rp. 30.18 trillion or an increase of 22.2% from 2014 which reached Rp. 24.7 trillion. (ekbis.sindonews.com and www.akki.or.id).

According to Mohamad Yaman Obeid in his journal in 2014 entitled "The Effect of Sales Promotion Tools on Behavioral Responses", discounts and free products are the most effective promotional tools in consumer purchase transactions. Usage habits can be influenced by factors other than discounts, game giveaways and free products.

In addition to promotions, to increase users and a positive image, BNI carries out Corporate Social Responsibility or CSR activities. According to Lord Holme and Richard Watt, in (Hadi, 2011, p. 46): "CSR is an ongoing commitment from companies that run ethically and contribute to development to improve the quality of life of workers and their families, as well as local communities and society. wide". CSR has been carried out by BNI in its efforts to provide assistance to Indonesian people in need. One of the objectives of CSR is to improve the company's brand image so that the company in the eyes of the public does not only seek personal gain but its business benefits the surrounding community. CSR activities are an annual agenda that is

routinely carried out by BNI as a CSR every year in the development of various fields from the company's profits. In carrying out CSR the company also indirectly wants to benefit. There are still those who criticize companies carrying out CSR, especially from groups that have the principle of Business of business is Business (business affairs are business). According to them, the company's social activities contradict the logic of the establishment of economic institutions. So philanthropic activities are only carried out by individuals and the state.

Apart from CSR, there is a company policy that is being developed and applied to multinational companies, namely Created Share Value or CSV for short. CSV are the Policies and operating practices that enhance a company's competitiveness while advancing the economic and social conditions in the communities in which it operates. (Porter & Kramer, 2011) CSV focuses on enhancing social and economic relations. There are 3 things that can create CSV, namely products needed by the market, businesses that really benefit the productivity of the company's value chain, and productivity and innovation from companies that affect the socio-economic conditions of local residents. If CSV is running well both internally and externally, then this strong synergy will actually strengthen business competitiveness, just as the concept of the best human being is useful for most people, then with the CSV concept, the best company is a company that is useful for its value chain circle, including its internal and external.

According to Shwu-Ing Wu and Wen-Hsuan Wang (2014) in their journal entitled "Impact of CSR Perception on Brand Image, Brand Attitude and Buying Willingness: A Study of a Global Cafe", Companies that implement CSR can make people interested in buying product. CSR for generation X has different responses from generation Y.

## **OBJECTIVE**

1. To find out whether sales promotions have a significant effect on the brand image of BNI credit cards.
2. To find out whether CSR has a significant effect on the brand image of the BNI credit card.
3. To determine the effect of Sales Promotion on Usage Behavior through the Brand Image of Bank BNI credit cards.
4. To determine the effect of CSR on usage behavior through the Brand Image of Bank BNI credit cards.

## **RESEARCH METHODS**

Researchers used associative research using a quantitative approach. According to Kuncoro (2003, p9), associative research is research with problem characteristics in the form of a correlational relationship between two or more variables which aims to determine whether there is an association between two or more variables. Based on the research objectives, the type of data obtained is quantitative data. Quantitative data is data that is measured on a numerical scale or numbers with the data source used is primary data, namely data obtained directly by using a questionnaire. The author uses a type of quantitative associative research, because the data obtained will be in the form of numbers and will be processed using the SPSS 19.0 program to find the influence or contribution that is owned between variables. The population in this study are BNI credit card users who actively use their credit cards to make transactions. The technique used is Random Sampling because it will represent the population. In this study, the number of BNI credit card customers

according to akki.or.id in 2014 was 52,000 customers, so to calculate the required minimum number of samples using the Slovin formula. (Riduwan, 2005:65)

The analytical method used is the path analysis method and is calculated with SPSS software version 19.0, before being processed with the path method the data is tested for reliability and validity as well as the normality test for the data. Path analysis is useful for estimating the impact of a series of independent variables on a dependent variable from a series of relationships (correlation) that have been previously observed, where it is suspected that there is an asymmetric causal relationship between these variables.

## **RESULTS AND DISCUSSION**

After conducting research to obtain results, there is an influence between Sales Promotion, CSR, Brand Image, and Usage Behavior. This influence was felt directly by the respondents in this study who were none other than BNI credit card users. In the calculation, the following results are obtained:

1. Sales Promotion (X1) directly has a significant influence on Brand Image (Y) of 0.551.
2. CSR (X2) directly has a significant influence on Brand Image (Y) of 0.372
3. Sales Promotion (X1) directly has a significant influence on Usage Behavior (Z) of 0.931
4. CSR (X2) directly has a significant influence on Usage Behavior (Z) of 0.650
5. Brand Image (Y) directly has a significant influence on Usage Behavior (Z) of 0.746

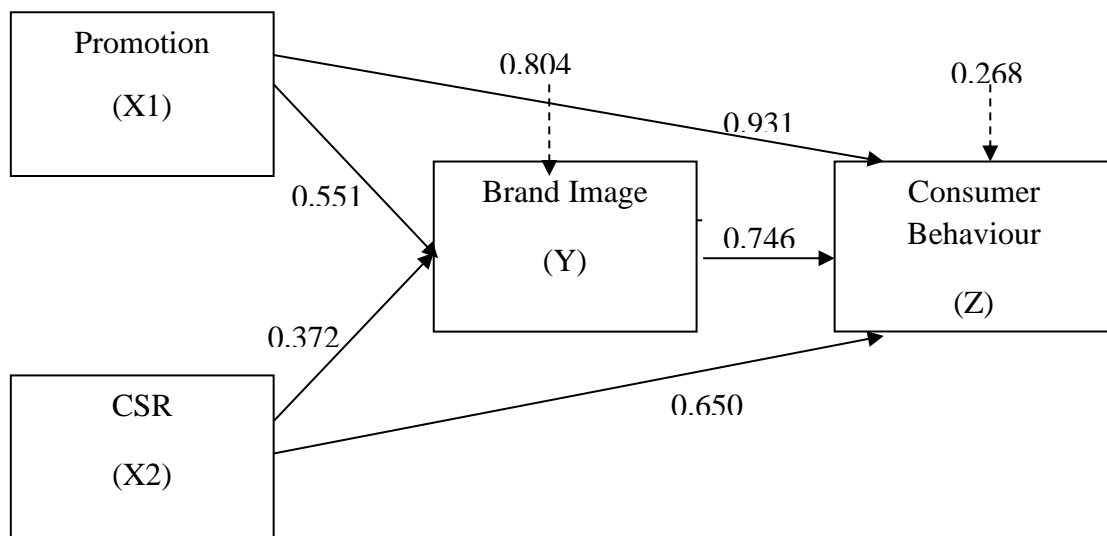
6. Sales Promotion (X1) indirectly has a significant influence on Usage Behavior (Z) through Brand Image (Y) of 1,342

7. CSR (X2) indirectly has a significant influence on Usage Behavior (Z) through Brand Image (Y) of 0.928

**Conclusion Path Analysis In Table**

Variable	Path Coefficient	Causal Effect		
		Direct Effect	Indirect Effect	Total
X1 directly to Y	0.551	0.551	-	0.551
X2 directly to Y	0.372	0.372	-	0.372
Y directly to Z	0.746	0.746	-	0.746
X1 directly to Z	0.931	0.931	$0.551 \times 0.746 = 0.411$	1.342
X2 directly to Z	0.650	0.650	$0.372 \times 0.746 = 0.278$	0.928
$\varepsilon_1$	0.804	-	-	0.804
$\varepsilon_2$	0.268	-	-	0.268

Source: Data Processing Results, 2016



**Figure Results of Path Analysis Structure Model**

Source: Data Processing Results, 2016

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

1. The results of the analysis show that Brand Image (Y) is partially and significantly influenced by Sales Promotion (X1). For a company, image

means the public's perception of the company's identity. Therefore Bank BNI must pay special attention and strategies in its Sales Promotion to be able to build a positive image.

2. The CSR variable (X2) has a simultaneous and significant influence on Brand Image (Y). Bank BNI can confirm the difference in its credit card compared to other banks. One that can be the differentiator is the CSR program that is right on target and has a positive effect on people in need.
3. From the results of this study, there is a simultaneous and significant influence or contribution of Sales Promotion (X1) through Brand Image (Y) on Usage Behavior (Z). Not only directly, but also indirectly that sales promotion can influence usage behavior through brand image.
4. From the results of this study, there is a simultaneous and significant influence or contribution of CSR (X2) through Brand Image (Y) on Usage Behavior (Z). The right CSR carried out by Bank BNI will form a positive brand image which will attract people to use BNI credit cards.

### **Suggestion**

1. Sales promotions that can be recommended are offering premiums to consumers. The premium in question can reduce the annual fee or even eliminate the annual fee. Even though income will decrease, it will be an attraction for people who do not yet have a credit card to be provoked to apply for a credit card. This is recommended by considering the company's capacity to accommodate more credit. In addition, a positive image will be formed that BNI credit cards can be reached by individuals who like to shop with credit

cards and an increase in the number of users is important in increasing credit card use.

2. Creating a member get member program for Bank BNI customers. Bank BNI credit card users who can invite friends or relatives to apply for Bank BNI credit cards will be given gifts or rewards so that enthusiasm will be created for customers to invite friends and relatives. This is an alternative for Bank BNI to increase credit card users which will also increase credit card use.

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