THE EFFECT OF PRICE DISCOUNTS ON CUSTOMER SATISFACTION WITH IN STORE DISPLAY AS AN INTERVENING VARIABLE (Case Study on Rizky Net Bandar Masilam Customers Simalungun Regency)

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Abstract
In this study, the population was employees of the Ministry of Marine Transportation, Serdang Bedagai Regency, 32 people. Because the target population is less than 100, the sampling technique used is the census method, where the entire population, totaling 32 employees of the Ministry of Marine Transportation, Serdang Bedagai Regency, will be used as the research sample. Research results. the first hypothesis is accepted, meaning that Job Training (X) has a significant effect on Organizational Commitment (Y1). the second hypothesis is accepted, meaning that Job Training (X) has a significant effect on Job Performance (Y2). the third hypothesis is rejected, meaning that Organizational Commitment (Y1) is not an intervening variable that mediates the effect of Job Training (X) on Job Performance (Y2).
Keywords:Price Discounts, In Store Display, Customer Satisfaction

INTRODUCTION

The complexity of problems that are crucial is often faced by the poor. Some of the things that stand out include the community being faced with the problem of fulfilling their basic needs such as clothing, food, shelter and other basic needs such as education, health and other demands. The powerlessness of the poor is becoming increasingly serious, both due to internal factors such as the narrowing of agricultural land, as well as external factors such as weak institutions, marketing and others. Therefore, it is urgent to make efforts to empower the community in line with the increasingly strong demand to maintain self-sufficiency in food, improve the quality of human resources and other demands included in the dynamics of global competition. The concept of community empowerment is intended as an effort to change the cognition and behavior of the poor so that they are independent and productive in meeting their daily needs. With the birth of the Central Government Regulation in accordance with the mandate of the 1945 Constitution of the Republic of Indonesia, Law No. 25 of 1992 concerning Banking.

This is a motivating factor for people who are interested in becoming members and especially with the ease of borrowing money, especially for business assistance. In concrete terms, namely soft loan funds that are given to the community in clearing land, both paddy fields or rubber fields, as well as investment in trading businesses, and others.

With installment interest that is affordable by the loan, this makes members of the banking sector continue to grow every month. However, it is suspected that due to the presence of Covid 19, in recent months the bank has reduced the number of loans for customers with fairly stringent requirements in order to maintain bank finances. Banking is

a non-bank microfinance institution, but banks can carry out microfinance activities, namely the provision of financial services for their members in providing savings and loans. Savings and loan business is a banking business activity to collect and channel funds from and to banking members. Deposit funds collected in the bank are working capital that can be used by the bank to be distributed as loans to members in need.

The Customer's Decision to Take Credit is an act of choosing one alternative from a series of existing alternatives. according to Schiffman, Kanuk (2004, in Kuncoro & Adithya, 2010) Customer Decisions in Taking Credit is the selection of two or more alternative credit decision options, meaning that someone can make a decision, other alternatives must be available. So based on the opinion above, the Customer's Decision in Taking Credit is a process carried out by the customer when taking credit, then the customer chooses an alternative from the existing alternatives. The customer's decision to take credit is very important before the customer takes credit from the bank. The decision intends that there are no obstacles, both large and small, so that a decision needs to be taken. Decisions taken can have an effect and cause problems in other fields, so when making decisions one must be careful in matters like this so that the work of the organization can continue to approach the goals that have been planned before. The growth in the number of customers each year is influenced by the factor of customers who are already members of the BTPN bank where fast loan services as well as small loan interest loans and quotations can be made at the customer's home in paying interest and saving.

Location is where the company operates or where the company carries out activities to produce goods and services that are concerned with the economic aspect, this definition was put forward by Fandy Tjiptono in Wahyudi (2014: 7) The government is required to produce goods and services (services) that are economical, effective, efficient and accountable to all people in need. In an increasingly critical society, public bureaucracy is required to be able to change its position and role in providing public services. From those who like to rule and rule, change to those who like to serve, from those who like to use the approach of power to change to those who like to help without discriminatory Viewed from an economic point of view, service is a means of satisfying human needs as is the case with goods.But services have their own characteristics that are different from goods.

Service quality is also the expected level of excellence and control over that level of excellence to fulfill customer desires (Tjiptono, 2007 in Widagdo, 2011). From the opinion above, it can be concluded that service quality is a level of ability of the company in providing everything that is expected by customers in meeting their needs. Service quality can be identified by comparing consumers' perceptions of the service they actually receive/obtain with the service they actually expect/want against the service attributes of a company. If the service received or perceived (perceived service) is as expected, then the quality of service is perceived as good and satisfactory.

LITERATURE REVIEWS

Marketing Management

Marketing management is a tool for analyzing, planning, implementing, and controlling programs designed to create, build, and maintain profitable exchanges with target markets with a view to achieving the company's main goals. Marketing management according to Kotler and Keller (2016: 27) "Marketing management as the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value".

Location Accessibility

One of the variables or factors of marketing, namely location, also contributes to the success of a company. Because it must be admitted that consumers or potential customers will be very helpful if when they want a product or service, they want to enjoy the product or service as soon as possible.

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Service quality

Tjiptono (2012: 157) defines service quality as a measure of how well the level of service provided is able to match customer expectations. perceived service quality as how big the gap is between the perception (desires) and the reality they receive. Quality is a way to consistently and efficiently give customers what they want and expect.

Customer Decision

The Customer's Decision to Take Credit is an act of choosing one alternative from a series of existing alternatives. according to Schiffman, Kanuk (2004, in Kuncoro & Adithya, 2010) Customer Decisions in Taking Credit is the selection of two or more alternative credit decision options, meaning that someone can make a decision, other alternatives must be available. So based on the opinion above, the Customer's Decision in Taking Credit is a process carried out by the customer when taking credit, then the customer chooses an alternative from the existing alternatives.

METHODS

In this study, the population is those who have been customers of Bank BTPN Tebing Tinggi for 1 year and have borrowed in 2019, namely 40 people. Because the target population is less than 100, the sampling technique used is the census method, where the entire population of 40 people who have been customers of Bank BTPN Tebing Tinggi for 1 year and have borrowed in 2019 will be used as the research sample.

Data analysis is a desire to classify, make a sequence, manipulate and abbreviate data so that it is easy to read and understand. In other words, data analysis activities are raw data that has been collected needs to be categorized or divided into several categories or groups, abbreviated in such a way that the data can answer problems according to research objectives and can test hypotheses (Silaen and Widiyono, 2013).

RESULTS AND DISCUSSION

A. Multiple Linear Regression Testing

Multiple Linear Regression Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	std. Error	Betas	t	Sig.	tolerance	VIF
1	(Constant)	3,736	1,521		2,457	.019		
	Accessibility_Location_X	.547	.122	.528	4,488	.000	.613	1632
	Quality_Service_Y1	.374	.113	.388	3,299	002	.613	1632

a. Dependent Variable: Decision_Customer_Y2

Based on these results, the multiple linear regression equation has the formulation: Y2 = a + b1X + + b3Y1 + ε , so that the equation is obtained:

Y2 = 3.736 + 0.547 X + -0.374 Y1 + ε

The description of the multiple linear regression equation above is as follows:

a. The constant value (a) of 3.736 indicates the magnitude of the Customer's Decision (Y2) if Location Accessibility (X) and Service Quality (Y1) are equal to zero.

b. The regression coefficient value of Location Accessibility (X) (b1) is 0.547 indicating the large role of Location Accessibility (X) on Customer Decisions (Y2) assuming the variable Service Quality (Y1) is constant. This means that if the Location Accessibility factor (X) increases by 1 value unit, it is predicted that Customer Decision (Y2) will increase by 0.547 value units assuming Service Quality (Y1) is constant.

c. The regression coefficient value of Service Quality (Y1) (b3) is 0.374 indicating the large role of Service Quality (Y1) on Customer Decisions (Y2) assuming the variable Location Accessibility (X) is constant. This means that if the Service Quality factor (Y1) increases by 1 value unit, it is predicted that Customer Decision (Y2) will increase by 0.374 value units assuming Location Accessibility (X) is constant.

B. t test (Partial)

Partial Test (t) Equation 1

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	std. Error	Betas	t	Sig.	tolerance	VIF
1	(Constant)	7,797	1,772		4,401	.000		
	Accessibility_Location_X	.670	.137	.622	4,899	.000	1,000	1,000

a. Dependent Variable: Quality_Service_Y1

Hypothesis test of the influence of the Location Accessibility variable (X) on the Service Quality variable (Y1).

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

1. Accept H0 If tcount < ttable or -tcount> - ttable or Sig. >0.05.
2. Reject H0 If tcount ≥ ttable or -tcount ≤ - ttable or Sig. < 0.05.

From the table above, a tcount value of 4.899 is obtained with α = 5%, ttable (5%; nk = 38) obtained a ttable value of 1.685. From this description it can be seen that tcount (4.899) > ttable (1.685), likewise with a significance value of 0.00 <0.05, it can be concluded that the first hypothesis is accepted, meaning that the location accessibility variable (X) has a positive and significant effect on service quality (Y1).

Partial Test (t) Equation 2

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	std. Error	Betas	t	Sig.	tolerance	VIF
1	(Constant)	3,736	1,521		2,457	.019		
	Accessibility_Location_X	.547	.122	.528	4,488	.000	.613	1632
	Quality_Service_Y1	.374	.113	.388	3,299	002	.613	1632

a. Dependent Variable: Decision_Customer_Y2

Hypothesis Test of the effect of Location Accessibility (X) on Customer Decisions (Y2)

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

1. Accept H0 If tcount < ttable or -tcount> - ttable or Sig. >0.05
2. Reject H0 If tcount ≥ ttable or -tcount ≤ - ttable or Sig. < 0.05

From the tableabove obtained tcount value of 4.488 With α = 5%, ttable (5%; nk = 38) obtained ttable value of 1.685 From this description it can be seen that tcount (4.488) > ttable (1.685), and its significance value is 0.00 < 0.05, it can be concluded that the second hypothesis is accepted, meaning that location accessibility (X) has a positive and significant effect on customer decisions (Y2).

Hypothesis Test of the effect of Service Quality (Y1) on Customer Decisions (Y2)

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

1. Accept H0 If tcount < ttable or -tcount> - ttable or Sig. >0.05
2. Reject H0 If tcount ≥ ttable or -tcount ≤ - ttable or Sig. < 0.05

From the table above, a tcount value of 3.299 is obtained with α = 5%, ttable (5%; nk = 38) obtained a ttable value of 1.685. From this description it can be seen that tcount (3.299)

> ttable (1.685), and its significance value is 0. 00 < 0.05, it can be concluded that the third hypothesis is accepted, meaning that Service Quality (Y1) has a positive and significant effect on Customer Decisions (Y2).

Path Analysis

Direct and Indirect Relations

No	Variable	Direct	Indirects	Total	Criteria	Conclusion
1	Location Accessibility (X)	0.528	0.622	-	Significant	As Independent Variable
2	Service Quality (Y1)	0.388	-	0.241	Significant	As an Intervening Variable

CLOSING

Conclusion

Based on the results of the research and discussion in the previous chapter, it can be concluded as follows:

1. The things proposed state that: From the table above, a tcount value of 4.899 is obtained with α = 5%, ttable (5%; nk = 38) obtained a ttable value of 1.685. From this description it can be seen that tcount (4.899) > ttable (1.685), Likewise with a significance value of 0.00 <0.05, it can be concluded that the first hypothesis is accepted, meaning that the location accessibility variable (X) has a positive and significant effect on service quality (Y1).
2. From the table above, a tcount value of 4.488 is obtained. With α = 5%, ttable (5%; nk = 38) a ttable value of 1.685 is obtained. From this description it can be seen that tcount (4.488) > ttable (1.685), and its significance value is 0. 00 < 0.05, it can be concluded that the second hypothesis is accepted, meaning that location accessibility (X) has a significant effect on customer decisions (Y2).
3. From the table above, a tcount value of 3.299 is obtained with α = 5%, ttable (5%; nk = 38) obtained a ttable value of 1.685. From this description it can be seen that tcount (3.299) > ttable (1.685), and its significance value is 0. 00 < 0.05, it can be concluded that the third hypothesis is accepted, meaning that Service Quality (Y1) has a positive and significant effect on Customer Decisions (Y2).
4. The path analysis table shows the direct effect of variable X on variable Y2 of 0.528. While the indirect effect through the Y1 variable is 0.622 x 0.388 = 0.2413, the calculation results obtained show that the indirect effect through the Y1 variable is greater than the direct effect on the Y2 variable.

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