

## THE EFFECT OF INFORMATION TRANSFORMATION AND PROMOTION ON CUSTOMER DECISIONS AT PT FIFGROUP MEDAN II BRANCH

Eva Margareth Sarah<sup>1</sup>, Mega Ulva Sari Sihombing<sup>2</sup>, Niscaya Hia<sup>3</sup>, Denata Br. Tarigan<sup>4</sup>

Universitas Sari Mutiara Indonesia<sup>1,2,3,4</sup>

Email : [evasarah.1989@gmail.com](mailto:evasarah.1989@gmail.com)<sup>1</sup>, [megasihombing1976@gmail.com](mailto:megasihombing1976@gmail.com)<sup>2</sup>,  
[niscaya.hia30@gmail.com](mailto:niscaya.hia30@gmail.com)<sup>3</sup>, [denatatarigan4.@gmail.com](mailto:denatatarigan4.@gmail.com)<sup>4</sup>

### ABSTRACT

*The purpose of this study is to determine how promotions and information transformation influence customer choices for financing services at PT FIF Group Medan II Branch. Information transformation through social media, websites, and applications is crucial due to the evolution of consumer behavior that increasingly relies on digital channels for information seeking. This research methodology is a quantitative associative strategy with accidental sampling. Fifgroup clients are the research population, and the Slovin method is used to calculate a sample size of 78 respondents. Multiple linear regression is used to analyze the data and determine how each independent variable affects the other variables. The research findings indicate that although the promotion variable (X2) has a positive influence on the consumer decision variable (Y), the information transformation variable (X1) also has a positive influence on that variable. From the combination of each variable, it can be concluded that information transformation and promotions have a positive influence on consumer decisions because the F-value = 42.683 is greater than the F-value = 3.12 and the significance value = 0.000 is smaller than the  $\alpha$  value = 0.05. SPSS V26 software is used to process data statistically.*

*Keywords: Information Transformation, Promotion, Customer Decisions*

### I. INTRODUCTION

The financing industry in Indonesia has shown significant growth and has become a key sector in supporting the economy. In an increasingly competitive market, financing companies are required not only to offer financial solutions but also to establish effective communication and deliver relevant promotions to potential customers. PT FIF Group Medan II Branch is one of the leading financing companies operating in the multipurpose financing sector, specifically for motorcycles, electronics, and cash loans. However, amid the emergence of various new competitors who are more aggressive in their digital marketing strategies, the company faces the challenge of maintaining customer loyalty and attracting new customers (Hidayat and Santoso, 2022).

Based on the results of a preliminary survey of 10 respondents, we obtained an overview of how information transformation (X1) and promotion (X2) influence customers' decisions (Y) when choosing financing services from the FIF Group. The results of the preliminary survey conducted on 10 respondents indicate that digital transformation has played a significant role in disseminating information about financing

products. A total of 80% of respondents stated that they learned about FIF Group's products through social media or the internet. This finding indicates that digital channels have become the primary means of reaching potential customers, in line with shifting consumer behavior that increasingly relies on technology to seek information. Additionally, 70% of respondents felt that the information they received from FIF was easy to understand and helpful in the decision-making process. This underscores the importance of conveying information in a communicative, clear, and relevant manner to build trust and influence consumer interest in a financing product. Although digital transformation has become the dominant channel, conventional marketing still holds its own appeal. As many as 60% of respondents stated that information from brochures or sales representatives made them interested in becoming FIF Group customers.

This indicates that face-to-face interactions and print media remain effective in communicating a product's value and benefits, particularly in certain market segments. Furthermore, promotions are a major factor influencing consumer decisions. As many as 70% of respondents cited the availability of promotions such as discounts, cashback, and direct gifts as the main reason they chose FIF Group. This means that promotional strategies that are attractive and relevant to market needs remain key to winning consumer preference amid intense competition. Interestingly, 90% of respondents admitted to comparing FIF Group's information and promotions with those of other financing institutions before making a decision. This illustrates that the majority of consumers are rational and selective, considering various options before deciding to use a specific financing service. Thus, the results of this pre-survey provide an initial indication that the transformation of information through digital channels and effective promotional strategies play a crucial role in shaping consumer decisions regarding financing services, particularly at FIF Group.

## II. LITERATURE REVIEW

Mangkunegara and Haryadi (2023) argue that information transformation enables companies to provide more transparent, relevant, and up-to-date information to customers, thereby building trust. Customers who feel more confident in the information provided tend to make decisions more quickly, especially regarding financial products or services. Additionally, Tjiptono (2020) notes that customer trust increases when the information provided by companies is accurate, transparent, and relevant to their needs. Digital technology enables companies to provide real-time updates and direct interaction, thereby strengthening the relationship of trust between customers and service providers.

Promotions directly influence customer interest and decision-making by offering attractive incentives and creating added value for consumers. Kotler and Keller (2020) define direct promotion as a communication strategy that involves direct interaction with customers through media such as email, text messages, or phone calls to influence their interest and decisions. Direct promotion fosters a strong personal connection between the

brand and the customer. Customers are more likely to be interested and make decisions because the information conveyed is relevant to their needs. Meanwhile, Tjiptono (2020) emphasizes that the appeal of promotions must be relevant to the needs of the target market to maximize their impact. With the right approach, promotions can influence consumers to choose a product or service over competitors, especially when supported by appropriate media to reach the target audience.

Information transformation and promotion complement each other in influencing customer decisions by creating more effective and personalized marketing strategies. Kotler, Kartajaya, and Setiawan (2021) argue that both are key components of modern marketing. Information transformation through digital technology provides customers with broader access to information, while promotion is designed to generate awareness and interest in products. Personalized information (the result of information transformation) enhances the effectiveness of promotion. The combination of the two makes it easier for customers to make more informed decisions. Tjiptono (2020) explains that effective promotion depends on clear and trustworthy information. With information transformation, companies can ensure that promotional messages are accurately conveyed through the appropriate digital communication channels. The combination of the two enhances appeal, increases relevance, and builds consumer trust, which ultimately drives purchasing decisions.

### **III. RESEARCH METHODOLOGY**

This study employed a quantitative research method. The study population consisted of 352 FIFGROUP clients, with a sample of 78 respondents selected using the Slovin formula. Data collection methods included surveys, observations, interviews, and a combination of all three (Sekaran and Bougie, 2020). The research instruments were tested for validity and reliability. Data analysis techniques used classical assumption tests consisting of normality tests, multicollinearity tests, and heteroscedasticity tests. This study also employed hypothesis testing, including t-tests and F-tests, and utilized the R<sup>2</sup> test.

### **IV. RESULT AND DISCUSSION**

The results of the data analysis using multiple linear regression can be seen in the following table:

**Coefficients<sup>a</sup>**

| Model                  | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|------------------------|-----------------------------|------------|---------------------------|-------|------|
|                        | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)           | 2.287                       | 3.013      |                           | .759  | .450 |
| Transformasi Informasi | 1.042                       | .152       | .597                      | 6.854 | .000 |
| Promosi                | .369                        | .135       | .238                      | 2.734 | .008 |

a. Dependent Variable: Keputusan Nasabah

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

- 1) The constant term is 4.612, which means that if the independent variables (information transformation and promotion) are held constant (0), the value of the customer's decision (Y) is 2.287.
- 2) The information transformation variable has a positive value of 1.042, meaning that if the information transformation variable is increased by 1 unit, it will increase the customer's decision by 1.042, assuming that promotion remains constant.
- 3) The promotion variable has a positive value of 0.369, meaning that if the promotion variable is increased by 1 unit, the customer's decision will increase by 0.369, assuming information transformation remains constant.

Information processing influences customer decisions, according to the results of statistical tests. This study supports the findings of Prasetyo and Hapsari (2022), who state that consumers' perceptions of the added value of the promotions offered and their experiences in obtaining information impact their choice of financing services. Customers' level of trust in a company's services increases when they are confident that they are receiving timely, relevant, and clear information, which ultimately influences their decision to use those services.

Based on data obtained through a questionnaire administered to respondents, it was found that, through digital resources, PT FIF Group's digital services (website, app, or social media) facilitate access to information about products and services, enabling consumers to decide whether to become customers or not. Consequently, it is evident that information transformation is essential to attract the public's attention and encourage them to become customers of PT FIF Group. Mangkunegara and Haryadi (2023) argue that information transformation enables companies to provide more transparent, relevant, and up-to-date information to customers, thereby building trust. Customers who feel more confident in the information provided tend to make decisions more quickly, particularly regarding financial products or services. Similarly, Sukhi Jutla (2023) argues that information transformation involves the integration of digital technology into data and information management to foster innovation, efficiency, and relevance in meeting the needs of society and businesses. This transformation helps organizations remain competitive in the digital age.

The results of the statistical tests indicate that promotions influence consumer choices. The conclusions of this study are consistent with those of Ningrum Sujianto and Faizin (2023), "Digital Transformation in Banking Information Systems and Customer Transaction Decisions at Islamic Banks: The Case of Indonesia," which found that transaction decisions are positively influenced by changes in banking information systems.

Based on the results of statistical tests, it is evident that information transformation and promotion influence customer decisions. Information transformation refers to an organization's adaptation to leverage digital technology to optimize data value through more accurate information-based management, analysis, and decision-making. This includes the use of IoT, big data, and artificial intelligence. Information transformation serves as the primary driver of digital transformation by facilitating the digitization, processing, and distribution of data more efficiently and accurately. Digitization and automation are at the core of information transformation in the era of Industry 4.0. These technologies accelerate and simplify access to and processing of information. Digitization is the process of converting manual or analog activities into digital ones, while automation is the application of technology to complete tasks without human intervention. Meanwhile, promotion refers to efforts to convey information, attract attention, and persuade an audience to take specific actions, which in a digital context is more focused on online channels. Promotion uses social media to reach and engage audiences. Social media provides opportunities for direct interaction between brands and customers, resulting in more personalized and community-based promotions. Promotions must follow the customer journey from the awareness stage through to purchase. This approach optimizes the consumer experience at every touchpoint with the brand.

## V. CONCLUSION

Information Transformation (X1) has a positive effect on Customer Decisions (Y), according to the findings of a study involving 78 consumers. H0 was rejected and H1 was accepted, indicating that information transformation has a partial positive effect on customer decisions. This is demonstrated by the significance value of the information transformation variable, namely a calculated t-value of 6.854, which is greater than the critical t-value of 1.993, and a p-value of 0.000, which is less than the significance level of  $\alpha = 0.05$ .

Based on the results of a study of 78 customers, it can be concluded that customer decision (Y) is positively influenced by promotion (X2). H0 is rejected and H1 is accepted, indicating that promotion has a partial positive effect on customer decision. This is demonstrated by the significance value of the Promotion variable, which has a calculated t-value of 2.734, greater than the critical t-value of 1.993, and a significance level of 0.000, less than the significance level of  $\alpha = 0.05$ .

Information processing (X1) and promotion (X2) have a positive impact on

consumer decisions (Y), according to the findings of a study involving 78 consumers. The results of the simultaneous F-test confirm this. Given that the significance value of 0.000 is smaller than the  $\alpha$  value of 0.05 and the calculated F value of 42.683 is greater than the critical F value of 3.12, it can be concluded that both information processing and promotion have a positive impact on consumer choice simultaneously.

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