The Influence of Marketing Mix on ABC Life Insurance Purchase Decisions in Semarang

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***ABSTRAK**: Penelitian ini menganalisa marketing mix terhadap keputusan pembelian dari nasabah Asuransi Jiwa ABC di Semarang. Tujuan dari penelitian ini adalah untuk membuktikan dan menganalisa pengaruh dari marketing mix terhadap keputusan pembelian dari nasabah Asuransi Jiwa ABC di Semarang. Penelitian ini menggunakan metode sampel acak yang dilakukan dengan menyebarkan kuesioner kepada nasabah Asuransi Jiwa ABC di Semarang dan diolah menggunakan program IBM SPSS 25. Hasil dari analisis data menunjukkan bahwa product, price, people, physical evidence tidak memiliki pengaruh yang signifikan terhadap keputusan pembelian. Sementara place, promotion dan process berpengaruh positif signifikan terhadap keputusan pembelian. Dari hasil tersebut menunjukkan perlunya review secara berkala terhadap pengelolaan marketing mix yang harus diperhatikan dan diimplementasikan dengan lebih baik untuk keberlangsungan bisnis asuransi jiwa ABC di Semarang baik dalam jangka pendek maupun jangka panjang.*

***Kata kunci** : marketing mix, keputusan pembelian, asuransi jiwa*

***ABSTRACT**: This research analyzes the marketing mix of purchasing decisions from ABC Life Insurance customers in Semarang. The aim of this research is to prove and analyze the influence of the marketing mix on purchasing decisions from ABC Life Insurance customers in Semarang. This research uses a random sampling method which is carried out by distributing questionnaires to ABC Life Insurance customers in Semarang and processed using the IBM SPSS 25 program. The results of data analysis show that product, price, people, physical evidence do not have a significant influence on purchasing decisions. Meanwhile, place, promotion and process have a significant positive effect on purchasing decisions. These results indicate the need for regular reviews of marketing mix management which must be considered and implemented better for the sustainability of ABC's life insurance business in Semarang, both in the short and long term.*

***Keywords**: marketing mix, purchase decisions, life insurance*

1. INTRODUCTION

As one of the large insurance companies that has been operating in the life insurance industry for approximately 37 years, of course ABC Life Insurance has sales targets that must be met in every regional branch office throughout Indonesia, one of which is ABC Life Insurance, Semarang regional office. The achievement of ABC Life Insurance policies at the Semarang Regional Office has experienced growth of 15% from 2022 and there has been a reduction in premiums of 69% compared to 2022. This is a concern for ABC Life Insurance at the Semarang Regional Office in 2024 to increase productivity both from policies and premiums. The following is a table of data on the achievement of sales of ABC Life Insurance policies for the Semarang Regional Office in May 2024 which researchers have compiled, where based on Table 1 it can be seen that the achievement of sales of ABC Life Insurance policies in the second quarter of 2024 has not been achieved against the purchase target of ABC Life Insurance policies.

This is of course related to the marketing mix which supports the customer's decision to purchase the Semarang Regional Office ABC Life Insurance product.

Table 1. ABC Life Insurance Policy Sales Achievement Data

Unit Kerja	*Pencapaian*	*Target*
SALATIGA	107,54%	100%
SEMARANG PATIMURA	103,68%	100%
PEMALANG	103,59%	100%
PEKALONGAN	88,20%	100%
SEMARANG A. YANI	87,23%	100%
BUMIAYU	86,09%	100%
REMBANG	85,72%	100%
PURWODADI	81,54%	100%
SLAWI	81,43%	100%
KUDUS	79,14%	100%
UNGARAN	72,61%	100%
PATI	70,63%	100%
PANDANARAN	56,45%	100%

Source: prepared by researchers (July 2024)

In previous research conducted by other researchers regarding the same issue, the following results were obtained. In a research journal entitled (An Empirical Analysis Of Marketing Mix In The Life Insurance Industry To Purchase Decisions Of Life Insurance Products by Galuh Syailendra Muhammad, Suciratin & Refan, 2019), it is stated that there are 3 marketing mixes out of 7 that have a positive and significant influence on purchasing decisions, namely product, process and physical evidence. In a research journal entitled (Marketing Mix Analysis of Purchasing Decisions of Bancassurance Bank X Customers by Yeni Mufaozah, Alfatih S Manggabarani, Miguna Astuti, 2023), it is stated that product, promotion, physical evidence have a positive and significant effect on purchasing decisions. In a research journal entitled (The Effect Of Service Marketing Mix On Sales Performance: The Case Of An Insurance Company In Perak, Malaysia by Mohd Faizul Bin Ahmad, Muhammad Hasriq Bin Harun, Hasry Sham Bin Chasmen, Amir Hakimin Bin Hashim, Kumaran Kanapathipillai, 2023), states that price and physical evidence have a positive and significant effect on sales of insurance products. In a research journal entitled (Impact of Marketing Mix Strategies on Sales Performance of Life Insurance Companies in Sri Lanka by Wickramasinghe, P.G.G.Y., Bogamuwa, M.M.S.K.B., 2022), the results of the research found that product, price, place and promotion have a positive and significant effect on mix strategies marketing. In a research journal entitled (Marketing Mix Strategy for Customer Loyalty of PT. Prudential Life Assurance by Rendika Puput Yuniarin & Rayhan Gunaningrat, 2021), it is stated that product is the variable that has the most positive and significant influence in the marketing mix. In a research journal entitled (The Effect Of Marketing Mixes On Customer Purchase Decisions On Prudential Companies Of Bandung Branch Office (2023) by Reza Aulia Yushendri, 2024), it was concluded that products and processes have a positive and significant influence on purchasing decisions. In a research journal entitled (Factors that Influence Consumer Purchasing Decisions on Insurance Products (Case Study of Sinarmas MSIG life Link 88 Products at PT. Asuransi Jiwa Sinarmas MSIG life Ambon Branch) by Selly Sipakoly, 2019), it was concluded that product variables, promotion, people, process have a positive and significant relationship, while price has a negative and significant relationship. In a research journal entitled (Decision to Purchase a Sinarmas Msig Life Insurance Policy by Muhammad Syahputra & Roby Wijaya, 2022), it was concluded that product, premium (price), place, promotion have a positive and significant effect on customer purchasing decisions.

Seeing the current competition in the insurance business, ABC Life Insurance Semarang Regional Office is trying to determine an effective marketing strategy to win

the market. Marketing strategies are carried out to influence a person's behavior in attracting interest in choosing a product or service to be offered, where the company must communicate the marketing mix concept in creating a competitive advantage and stimulate the growth of public education regarding interest in buying insurance. This concept has seven marketing mixes that are related to each other. According to (Kottler & Keller, 2008) the marketing mix consists of product, price, place, promotion, people, physical evidence, and process. To be able to achieve this goal, the company (in this case ABC Life Insurance, Semarang Regional Office) needs a strategy. This strategy is influenced by internal and external factors. External factors are things that are beyond the company's ability to control and achieve, such as technological developments, economic conditions, government regulations, and cultural conditions in society. Meanwhile, internal factors are things that are within the company and the company can control itself. An example is the marketing mix. Each element of the marketing mix (7P) is known in company services, where each element has a contribution in influencing consumer purchasing behavior. The 7P elements in the marketing mix that will be analyzed in this research are product, price, place, promotion, people, physical evidence, and process. There is a need for companies to study consumer behavior and ensure consumers or customers are properly informed about the existence of products and services which are very important in the competitive life insurance business. Based on this information, research is needed to study the effects of the marketing mix on consumer purchasing behavior for life insurance products and also analyze the marketing mix elements that dominantly influence purchasing decisions.

Based on the above, the researcher intends to conduct research to determine the relationship between the marketing mix and the decision to purchase ABC Semarang life insurance by proposing the following research hypothesis. (H1) Product has a positive and significant effect on purchasing decisions. (H2) Price has a positive and significant effect on purchasing decisions. (H3) Place has a positive and significant effect on purchasing decisions. (H4) Promotion has a positive and significant effect on purchasing decisions. (H5) People have a positive and significant effect on purchasing decisions. (H6) Physical Evidence has a positive and significant effect on purchasing decisions. (H7) Process has a positive and significant effect on purchasing decisions.

2. METHOD

2.1 Population

The population used in this research is ABC life insurance customers in Semarang in semester 1 of 2024, totaling 8,454 people (the results of the author's research on ABC Life Insurance in semester 1 of 2024).

2.2 Samples and Sampling Techniques

The sampling technique used in this research was simple random sampling. Simple random sampling is used to select prospective samples in the field who will fill out the questionnaire, where sampling is carried out randomly without paying attention to the strata in the population (Sugiyono, 2013).

The sample in this research is ABC Life Insurance customers who are the parties who make the decision to buy insurance. ABC Semarang Life Insurance customers have the following demographics :

- Customer of Bank ABC
- Both male and female
- Has an age range from 17 years to 65 years
- Have jobs ranging from housewife, trader/farmer, civil servant/BUMN/BUMD, private employee, entrepreneur, arts worker etc.

- Have an average gross income per year ranging from <75 million, 75 million to <250 million, 250 million to <500 million, 500 million to 1 billion, 1 billion to <2 billion, >2 billion.

To determine the research sample, it was calculated using the Slovin formula. This formula is used to determine the sample size from a known population. The following is the Slovin formula for determining the sample :

$$n = \frac{N}{N.e^2 + 1} \quad (1)$$

Note :
n : Number of samples / Number of respondents
N : Number of population
e² : error level 10%

The following is a sample calculation for this study using the Slovin formula:

$$n = \frac{8.454}{(8.454.0{,}1^2) + 1} = \frac{8.454}{85{,}54} = 98{,}83$$

Rounded to 100.
The number of samples in this research was 100 respondents.

2.3 Operational Variables

This research has 8 variables, namely 7 X variables (dependent) and 1 Y variable (independent). Dependent variables are variables that depend on other variables, while independent variables are variables that do not depend on other variables.

Table 2. Operational Definition

Variable	*Operational Definition*	*Variable Indicator*
Product	Product is a combination of goods and services that a company offers to its target market (Syailendra Muhammad, 2019)	1. Product quality 2. Diversity of Functions 3. Uniqueness (Sipakoly et al., 2019)
Price	Price is the amount of money that consumers have to pay to get certain goods or services (Syailendra Muhammad, 2019)	1. Competitive price 2. Affordable 3. Flexible (Sipakoly et al., 2019)
Place	Place is the scope of a company's activities that can make the products it sells reach its target market, such as distribution of products or services, including sales locations, distribution channels, product availability and logistics strategies to reach consumers (Syailendra Muhammad, 2019)	1. Office Easy to Find 2. Very Representative Office 3. Comfortable Office (Maulina, 2023)
Promotion	Promotion is an activity carried out by a company to communicate the superiority of its products or services and can encourage customers to buy them (Syailendra Muhammad, 2019)	1. Ease of Obtaining Information 2. Complete information 3. Interesting and Informative Information Format (Sipakoly et al., 2019)
People	People are all the human actors who play a role in it (Syailendra Muhammad, 2019)	1. Product Mastery 2. Service to Consumers 3. Appearance (Sipakoly et al., 2019)
Physical Evidence	Physical evidence as the environment in which services are delivered and where companies and customers interact, and	1. Office Atmosphere 2. Product Brochure

	any tangible components that facilitate service performance or communication (Syailendra Muhammad, 2019)	3. Transaction Reports (Syailendra Muhammad, 2019)
Process	Process is a reflection of all the creativity, discipline and structure brought into marketing management (Syailendra Muhammad, 2019)	1. Registration 2. Payment 3. Claim (Sipakoly et al., 2019)
Purchase Decision	Purchase decision is a process of assessing and selecting from various alternatives according to certain interests by determining an option that is considered the most profitable (Sipakoly et al., 2019)	1. Problem Introduction 2. Information Search 3. Decision-making (Sipakoly et al., 2019)

Source: prepared by researchers (July 2024)

2.4 Analysis Tools

This research uses data analysis techniques using a computer application program, namely IBM SPSS 25. The data analysis test can be measured using :

2.4.1 Data Feasibility Test

2.4.1a Validity Test

The validity test is used to measure whether a questionnaire is valid or not (Ghozali, 2018). A questionnaire is declared valid if: (1) $r_{count} > r_{table}$, (2) significance value <0.05. On the contrary, if the significance value is > 0.05 then the questionnaire is invalid.

Validity Test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that the questionnaire will measure. (Sipakoly et al., 2019)

2.4.1b Reliability Test

Reliability test is a tool for measuring a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable if a person's answers to statements are consistent over time (Ghozali, 2018). Reliability test is an index that shows the extent to which the results of a measurement can be trusted. A questionnaire is said to be reliable or accurate if $r_{count} > r_{table}$. The reliability test was carried out by looking at the results of calculating the Cronbach alpha (α) value. A variable is said to be reliable if it provides a Cronbach alpha (α) value > 0.6, that is, if repeated research is carried out with different times and dimensions it will produce the same conclusions. But on the other hand, if alpha < 0.6, it is considered less reliable, meaning that if these variables are re-researched with different times and dimensions it will produce different conclusions (Sipakoly et al., 2019). However, in confirmatory research, a variable is said to be reliable if the Cronbach alpha value is > 0.70.

2.4.2 Classic Assumption Test

2.4.2a Normality Test

The normality test is a form of testing that aims to test whether the residual values of the regression model are normally distributed or not. A linear regression model is normal or normally distributed if the data points on the normal probability plot graph are spread around the diagonal line and the one sample Kolmogorov-Smirnov significance value is > 0.05. (Yuniarin & Gunaningrat, 2021).

2.4.2b Multicollinearity Test

According to (Ghozali, 2018) in (Yuniarin & Gunaningrat, 2021) the multicollinearity test is a form of testing that aims to find out whether in the regression model a high and perfect correlation is found between the independent variables. The regression model is said to be good if there is no correlation between the independent variables. Multicollinearity can be seen from the VIF (Variance Inflation Factor) and Tolerance

values. The cutoff value that is usually used to indicate the presence of symptoms of multicollinearity is the Tolerance value < 0.10 or VIF > 10.

2.4.2c Heteroscedasticity Test

The heteroscedasticity test is a form of testing that aims to see whether there are variable deviations in the regression model or not. This test is caused by differences in variables and residual values from one observation to another in the regression model. According to (Ghozali, 2018) in (Yuniarin & Gunaningrat, 2021) a good regression model is one with homoscedasticity or no heteroscedasticity. In testing heteroscedasticity, the Glejser test is used.

2.4.3 Hypothesis Test

2.4.3a Partial Test (t Test)

This test is used to determine the effect of each independent variable on the dependent variable (Sipakoly et al., 2019). Partial test (t test) is a form of testing carried out to see whether an independent variable has an influence on the dependent variable or not by comparing the tcount value with ttable. If the significance probability value is > 0.05 or 5%, it means that the independent variable partially does not have a significant influence on the dependent variable. Meanwhile, if the significance probability value is <0.05 or 5%, then the independent variable partially has a significant influence on the dependent variable. The decision to accept or reject H0 is: (1) $t_{count} > t_{table}$, then reject H0 and accept Ha, (2) $t_{count} < t_{table}$, then accept H0 and reject Ha. (Ghozali & Ratmono, 2017)

2.4.3b Simultaneous Test (F Test)

This test is used to determine the joint significant influence of independent variables on the dependent variable (Sipakoly et al., 2019). The F test is carried out with a distribution test by comparing the calculated F value with the F-Statistics probability. The provisions of the F test are that if the probability value is <5% significance level then it can be concluded that the regression coefficient model is not equal to zero ($\beta \neq 0$), meaning that the independent variable simultaneously influences the dependent variable. (Ghozali & Ratmono, 2017).

2.4.3c Coefficient of Determination (R^2)

The coefficient of determination (R^2) is a test that aims to measure how far the model's ability to explain the dependent variable. The coefficient of determination value is between 0 and 1. If the R^2 value is small, it means that the ability of each independent variable to explain the dependent variable is very limited. On the other hand, if the R^2 value is close to 1, it means that the value of each independent variable provides almost all the information needed to predict variations in the dependent variable (Ghozali, 2018).

3. RESULT AND DISCUSSION

3.1 Research Objects Description

The object of this research is ABC Life Insurance customers in Semarang. Research implementation began on July 1, 2024, using a paper questionnaire with 72 questions.

Table 3. Respondent Demographics

No	*Demographics*	∑	*%*
1	Gender		
	Man	45	45%
	Woman	55	55%

		Total	100	100%
2	Age (years)			
	17-25		14	14%
	26-35		34	34%
	36-45		26	26%
	46-55		21	21%
	56-65		5	5%
		Total	100	100%
3	Profession			
	PNS / POLRI / TNI		2	2%
	BUMN employees		19	19%
	Private employees		30	30%
	Self-employed		41	41%
	Other		8	8%
		Total	100	100%
4	Income / year (Rp)			
	< 75 Million		55	55%
	75 Million to < 250 Million		40	40%
	250 Million to < 500 Million		4	4%
	500 Million to < 1 Billion		1	1%
	⩾ 1 Billion		0	0%
		Total	100	100%

Source: prepared by researchers (July 2024)

In this study, it can be seen that the number of female respondents was 55 people and male respondents were 45 people, meaning that there were more female respondents in this study than male respondents. The largest percentage of respondents aged 26-35 years was 34%. Meanwhile, the lowest percentage is aged 56-65 years at 5%. The largest percentage of respondents' work was as entrepreneurs at 41%, while the smallest percentage was as civil servants at 2%. The largest percentage of respondents' income is in the range of IDR 75,000,000 - IDR 250,000,000 at 55% and the smallest percentage is ⩾ IDR 1,000,000,000 at 0%.

3.2 Descriptive Analysis of Variables

3.2.1 Three Box Method

The three box method is used in descriptive analysis to organize and present data in three different boxes. The first box contains qualitative data, the second box contains quantitative data, and the third box contains data interpretation or analysis.

The results of the descriptive analysis explain respondents' tendencies in answering questions on the questionnaire. Analysis of respondents' answers to questionnaire questions is calculated using a formula :

$$\text{index value} = \frac{(\text{F1} \times 1) + (\text{F2} \times 2) + (\text{F3} \times 3) + (\text{F4} \times 4) + (\text{F5} \times 5)}{5} \qquad (2)$$

Note:
F1 : frequency of respondents who gave answers 1
F2 : frequency of respondents who gave answers 2
F3 : frequency of respondents who gave answers 3
F4 : frequency of respondents who gave answers 4
F5 : frequency of respondents who gave answers 5

The number of questions in this research is the dependent variable (X1,X2,X3,X4,X5,X6,X7) and independent variable (Y) with three indicators each for each variable and three questions for each indicator. This research uses 100 samples /

questionnaires (N) where each question in the sample/questionnaire can provide a score of 1 to 5. Thus the three-box method calculation (Ferdinand, 2014) is as follows :

Formula :
Highest score (N x 5) : 5 = (100 x 5) : 5 = 500 : 5 = 100
Lowest score (N x 1) : 5 = (100 x 1) : 5 = 100 : 5 = 20
Range (R) = 100 – 20 = 80
Interval (I) = 80 : 3 = 26,66

Thus, the nominal index obtained starts from 20 to 100 in the range 80 with interval of 26.66 which is then used as a basis for interpreting the index value (Ferdinand, 2014).

- Low index value interpretation = 20 s/d (20+26,66) = 20 s/d 46,66
- Moderate index value interpretation = 46,67 – 73,33
- High index value interpretation = (100-26,66) s/d 100 = 73,34 s/d 100

Based on the provisions above, an interpretation of the respondent's perception index value can be determined for this research variable which is described in the following table :

Table 4. Respondents' Responses

Variable	*Indicator*	*Q*	*Scale*					*N*	*Score*	*Index*	*Criteria*
			1 (STS)	*2 (TS)*	*3 (KS)*	*4 (S)*	*5 (SS)*				
Product	Quality	1	0	0	5	58	37	100	432	86,4	High
		2	0	0	1	66	33	100	432	86,4	High
		3	0	1	1	53	45	100	442	88,4	High
	Diversity of functions	1	0	0	5	66	29	100	424	84,8	High
		2	0	0	7	61	32	100	425	85,0	High
		3	0	0	4	51	45	100	441	88,2	High
	Uniqueness	1	0	0	2	61	37	100	435	87,0	High
		2	0	0	6	56	38	100	432	86,4	High
		3	0	0	1	66	33	100	432	86,4	High
Price	Competitive price	1	0	0	7	65	28	100	421	84,2	High
		2	0	0	6	54	40	100	434	86,8	High
		3	1	0	4	57	38	100	431	86,2	High
	Affordable	1	0	1	2	64	33	100	429	85,8	High
		2	0	1	6	62	31	100	423	84,6	High
		3	0	0	3	62	35	100	432	86,4	High
	Flexible	1	0	0	5	54	41	100	436	87,2	High
		2	0	0	3	54	43	100	440	88,0	High
		3	0	0	6	50	44	100	438	87,6	High
Place	Easy access office	1	0	0	8	58	34	100	426	85,2	High
		2	0	0	5	49	46	100	441	88,2	High
		3	1	0	7	60	33	100	427	85,4	High
	Representative office	1	0	1	1	63	35	100	432	86,4	High
		2	0	0	7	57	36	100	429	85,8	High
		3	0	0	2	73	25	100	423	84,6	High
	Comfortable office	1	0	0	1	59	40	100	439	87,8	High
		2	1	1	6	58	34	100	423	84,6	High
		3	0	0	4	56	40	100	436	87,2	High
Promotion	Ease of information	1	0	0	2	65	33	100	431	86,2	High
		2	0	0	4	51	45	100	441	88,2	High
		3	0	0	2	76	22	100	420	84,0	High
	Complete information	1	0	0	2	54	44	100	442	88,4	High
		2	0	0	5	62	33	100	428	85,6	High
		3	0	0	2	66	32	100	430	86,0	High
		1	2	3	9	56	30	100	409	81,8	High

	Interesting information format	2	1	3	6	61	29	100	414	82,8	High
		3	0	0	5	68	27	100	422	84,4	High
People	Product mastery	1	0	0	2	70	28	100	426	85,2	High
		2	0	0	0	67	33	100	433	86,6	High
		3	0	0	3	70	27	100	424	84,8	High
	Customer service	1	0	1	1	60	38	100	435	87,0	High
		2	0	0	2	64	34	100	432	86,4	High
		3	0	0	1	55	44	100	443	88,6	High
	Appearance	1	0	0	3	63	34	100	431	86,2	High
		2	0	0	5	58	37	100	432	86,4	High
		3	0	0	4	59	37	100	433	86,6	High
Physical evidence	Office atmosphere	1	0	0	0	69	31	100	431	86,2	High
		2	0	0	6	64	30	100	424	84,8	High
		3	0	0	1	74	25	100	424	84,8	High
	Product Brochure	1	0	0	3	54	43	100	440	88,0	High
		2	0	0	4	63	33	100	429	85,8	High
		3	0	0	4	67	29	100	425	85,0	High
	Transaction report	1	0	0	4	58	38	100	434	86,8	High
		2	0	0	5	62	33	100	428	85,6	High
		3	0	0	2	73	25	100	423	84,6	High
Process	Registration	1	0	0	3	62	35	100	432	86,4	High
		2	0	0	2	50	48	100	446	89,2	High
		3	0	0	1	63	36	100	435	87,0	High
	Payment	1	0	1	2	63	34	100	430	86,0	High
		2	0	0	4	60	36	100	432	86,4	High
		3	0	0	1	66	33	100	432	86,4	High
	Claim	1	0	0	5	61	34	100	429	85,8	High
		2	0	0	5	65	30	100	425	85,0	High
		3	0	0	4	67	29	100	425	85,0	High
Purchase decision	Problem recognition	1	0	0	8	58	34	100	426	85,2	High
		2	0	0	4	58	38	100	434	86,8	High
		3	0	0	4	59	37	100	433	86,6	High
	Information Search	1	0	0	4	66	30	100	426	85,2	High
		2	0	0	3	54	43	100	440	88,0	High
		3	0	1	3	58	38	100	433	86,6	High
	Evaluation of Alternatives	1	0	0	7	62	31	100	424	84,8	High
		2	0	0	3	64	33	100	430	86,0	High
		3	0	0	4	58	38	100	434	86,8	High
Mean									431	86,1	High

Source: prepared by researchers (July 2024)

Based on table 4, it is known that the majority of respondents gave a high assessment of related variables, starting from product, price, place, promotion, people, physical evidence, process and purchase decision. The average result of all variable answers was 86.1% and was classified in the high category, meaning that respondents felt that the marketing mix played an important role in influencing purchasing decisions for ABC Life Insurance policies in Semarang.

3.3 Results

Data Feasibility Test

a. Validity Test

Table 5. Validity Test Results

Variable	*Significance Value*	*Results*
Product	0.0000	Valid
Price	0.0000	Valid
Place	0.0000	Valid
Promotion	0.0000	Valid
People	0.0000	Valid

Physical evidence	0.0000	Valid
Process	0.0000	Valid
Purchase decision	0.0000	Valid

Source: prepared by researchers (July 2024)

Based on table 5, it can be stated that all variables have valid data because the significance value is <0.05. This means that the data used in this research is stated to be correct.

b. Reliability Test

Table 6. Reliability Test Results

Variable	*Cronbach Alpha*	*Results*
Product	0.775	Reliabel
Price	0.811	Reliabel
Place	0.787	Reliabel
Promotion	0.765	Reliabel
People	0.811	Reliabel
Physical evidence	0.806	Reliabel
Process	0.756	Reliabel
Purchase decision	0.794	Reliabel

Source: prepared by researchers (July 2024)

Based on table 6, it is known that all variables have a Cronbach Alpha value > 0.70, so they are declared reliable. This means that the instrument can accurately measure the concept to be measured.

Classic Assumption Test
a. Normality Test

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	133.036.747
Most Extreme Differences	Absolute	.079
	Positive	.035
	Negative	-.079
Test Statistic		.079
Asymp. Sig. (2-tailed)		.125[c]

Source: prepared by researchers (July 2024)

Based on table 7, it is known that the One-Sample Kolmogorov-Smirnov Test value is 0.125, which means (>0.05), so it can be concluded that the data is normally distributed or the normality test assumptions have been met.

b. Multicollinearity Test

Table 8. Multicollinearity Test Results

Variable	*Tolerance*	*VIF*
Product	.420	2.380
Price	.279	3.587

Place	.304	3.287
Promotion	.412	2.430
People	.336	2.977
Physical evidence	.372	2.686
Process	.370	2.704

Source: prepared by researchers (July 2024)

Based on table 8, it is known that all variables have tolerance values > 0.100 and VIF < 10, so it can be concluded that there are no symptoms of multicollinearity in the regression model so the regression model is said to be good.

c. Heteroscedasticity Test

Tabel 9. Glejser Test Results

Variable	*Sig. Value*
Product	.209
Price	.248
Place	.788
Promotion	.734
People	.883
Physical evidence	.146
Process	.982

Source: prepared by researchers (July 2024)

Based on table 9, it is known that the significance value of the Glejser test results for each variable is > 0.05, meaning that there are no symptoms of heteroscedasticity..

Hypothesis Test

a. Coefficient of Determination Test (R^2 Test)

Table 10. R^2 Test Results

R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
.902[a]	.814	.799	1.380

Source: prepared by researchers (July 2024)

Based on table 10, it is known that the Adjusted R-squared value is 0.799, so it can be concluded that the influence of the independent variable on the dependent variable is 79.9%. Meanwhile, the rest is influenced by other variables outside this research.

b. Simultaneous Test (F Test)

Table 11. F Test Results

	Sum of Squares	*Df*	*Mean Square*	*F*	*Sig.*
Regression	764.782	7	109.255	57.365	.000[b]
Residual	175.218	92	1.905		
Total	940.000	99			

Source: prepared by researchers (July 2024)

Based on table 11, it is known that the Sig. F is 0.000, which means (< 0.05), then the independent variable simultaneously influences the dependent variable.

c. Partial Test (t Test)

Table 12. t Test Results

	Unstandardized Coefficients B	*Std. Error*	*Standardized Coefficients Beta*	*t*	*Sig.*
(Constant)	-1.425	2.214		-.644	.521
Product	.019	.073	.018	.259	.796
Price	-.036	.080	-.038	-.446	.657
Place	.407	.080	.415	5.082	.000
Promotion	.149	.069	.151	2.152	.034
People	-.059	.080	-.057	-.736	.463
Physical Evidence	-.116	.078	-.110	-1.485	.141
Process	.673	.082	.608	8.214	.000

Source: prepared by researchers (July 2024)

Based on table 12, it can be interpreted as follows :

- After carrying out a partial test via the t test, the significance probability value for the product variable was 0.796 > 0.05. This means that the product variable does not have a significant effect on purchasing decisions.
- After carrying out a partial test via the t test, the significance probability value for the price variable was 0.657 > 0.05. This means that the price variable does not have a significant effect on purchasing decisions.
- After carrying out a partial test via the t test, the significance probability value for the place variable was 0.000 < 0.05. This means that the place variable has a significant influence on purchasing decisions.
- After carrying out a partial test via the t test, the results obtained were that the significance probability value for the promotion variable was 0.034 < 0.05. This means that the promotion variable has a significant effect on purchasing decisions.
- After carrying out a partial test via the t test, the significance probability value for the people variable was 0.463 > 0.05. This means that the people variable has no significant effect on purchasing decisions.
- After carrying out a partial test via the t test, the results obtained were that the significance probability value for the physical evidence variable was 0.141 > 0.05. This means that the physical evidence variable does not have a significant effect on purchasing decisions.
- After carrying out a partial test via the t test, the results obtained were that the significance probability value for the process variable was 0.000 < 0.05. This means that the process variable has a significant influence on purchasing decisions.

The systematic equation regarding the relationship between the marketing mix and purchasing decisions can be written as follows:

$$\text{Puchasing decisions} = (-1.425 + 0{,}019X1 - 0{,}036X2 + 0{,}407X3 + 0{,}149X4 - 0{,}059X5 - 0{,}116X6 + 0{,}673X7)$$

Based on this systematic equation or regression, it can be explained as follows:

- The constant regression coefficient is -1.425. This means that if the product, price, place, promotion, people, physical evidence and process variables are considered constant then the purchasing decision variable has a value of -1.425.
- The product regression coefficient is 0.019. This means that if the product variable increases by 1, then the value of the purchasing decision variable will increase by 0.019. (Positive influence)

- The price regression coefficient is -0.036. This means that if the price variable increases by 1, then the value of the purchasing decision variable will decrease by 0.036. (Negative influence)
- The place regression coefficient is 0.407. This means that if the place variable increases by 1, then the value of the purchasing decision variable will increase by 0.407. (Positive influence)
- The promotion regression coefficient is 0.149. This means that if the promotion variable increases by 1, then the value of the purchasing decision variable will increase by 0.149. (Positive influence)
- The people regression coefficient is -0.059. This means that if the people variable increases by 1, then the value of the purchasing decision variable will decrease by 0.059. (Negative influence)
- The physical evidence regression coefficient is -0.116. This means that if the physical evidence variable increases by 1, then the value of the purchasing decision variable will decrease by 0.116. (Negative influence)
- The process regression coefficient is 0.673. This means that if the process variable increases by 1, then the value of the purchasing decision variable will increase by 0.673. (Positive influence)

3.4 Discussion

Influence of Product (X1) on Purchase Decision

Based on the t statistical test, it is known that the product has a regression coefficient value of (+0.019) and a significance probability value of 0.796 > 0.05. So in this research it can be concluded that the product has a positive but not significant effect on purchasing decisions. For this reason, Hypothesis 1 which states that the product has a positive and significant effect on purchasing decisions is rejected. This is in line with research conducted (Ahmad et al., 2023) which shows that product has no significant effect on purchasing decisions. However, research conducted by the author on ABC Life Insurance customers shows that the product has a positive but not significant effect on purchasing decisions because customers tend to trust big name insurance companies so they don't really look at the products.

Influence of Price (X2) on Purchase Decision

Based on the t statistical test, it is known that price has a regression coefficient value of (-0.36) and a significance probability value of 0.657 > 0.05. So in this research it can be concluded that price has a negative but not significant effect on purchasing decisions. For this reason, Hypothesis 2 which states that price has a positive and significant effect on purchasing decisions is rejected. This is in line with research conducted (Syailendra Muhammad, 2019) which shows that price has no significant effect on purchasing decisions. However, research conducted by the author on ABC Life Insurance customers shows that price has a negative but not significant effect on purchasing decisions because the diversity of policy purchases seen from the amount of the premium affects the customer's source of income, where premiums with large amounts are generally purchased by customers who generally work as entrepreneurs and small premiums are generally purchased by customers whose income is medium to low income.

Influence of Place(X3) on Purchase Decision

Based on the t statistical test, it is known that place has a regression coefficient value of (0.407) and a significance probability of 0.000 <0.05. So in this research it can be concluded that place has a positive and significant effect on purchasing decisions. For this reason, Hypothesis 3 which states that place has a positive and significant effect on purchasing decisions is accepted. This is in line with the results of research conducted

by (Syahputra & Wijaya, 2022) and this happens because the place is comfortable, the office is easy to find and very representative, making it easier for customers to access transactions according to their needs.

Influence of Promotion (X4) on Purchase Decision

Based on the t statistical test, it is known that promotion has a regression coefficient value of (0.149) and a significance probability of 0.034 < 0.05. So in this research it can be concluded that promotion has a positive and significant effect on purchase decisions. For this reason, Hypothesis 4 which states that promotion has a positive and significant effect on purchasing decisions can be accepted. This is in line with research conducted by (Mufaozah et al., 2023) and seeing the results of customer respondents' answers that the promotions carried out were quite interesting by providing complete and very informative information.

The Influence of People (X5) on Purchase Decisions

Based on the t statistical test, it can be seen that people have a regression coefficient value of (-0.159) and a significance probability of 0.463 > 0.05. So in this research it can be concluded that people have a negative but not significant effect on purchase decisions. For this reason, Hypothesis 5 which states that people have a positive and significant influence on purchasing decisions is rejected. This is in line with the results of research conducted by (Syailendra Muhammad, 2019) which shows that people have a negative and insignificant influence on purchasing decisions. In this study, the highest percentage who purchased insurance policies were women and the average age was 26-35 years, meaning that maturity in deciding to purchase insurance is still a more long-term consideration, especially at this age, financial capabilities are not yet maximized and there is a tendency to prioritize primary needs.

The Influence of Physical Evidence (X6) on Purchase Decisions

Based on the t statistical test, it is known that physical evidence has a regression coefficient value of (-0.116) and a significance probability of 0.141 > 0.05. So in this research it can be concluded that physical evidence has a negative but not significant effect on purchasing decisions. For this reason, Hypothesis 6 which states that physical evidence has a positive and significant effect on purchasing decisions is rejected. This is in line with research conducted by (Reza Aulia Yushendri, 2024) which shows that physical evidence does not have a significant effect on purchasing decisions. This could be because brochures and the atmosphere of the office are not really used by customers to buy products because customers already trust the company's big name.

Influence of Process (X7) on Purchase Decision

Based on the t statistical test, it can be seen that the process has a regression coefficient value of (0.673) and a significance probability of 0.000 < 0.05. So in this research it can be concluded that the process has a positive and significant effect on purchase decisions. For this reason, Hypothesis 7 which states that process has a positive and significant effect on purchasing decisions can be accepted. This is in line with research conducted by (Syailendra Muhammad, 2019). This effect is possible because all processes starting from registration, payment and claims made by marketers can be done quickly and also carried out in front of customers directly.

4. CONCLUSION

This research aims to determine the relationship between the marketing mix and purchasing decisions for ABC Life Insurance Semarang. Based on the analysis in this

research, it can be concluded as follows. Product (X1) has a positive but not significant effect on purchasing decisions for ABC Life Insurance in Semarang. Price (X2) has a negative but not significant effect on purchasing decisions for ABC Life Insurance in Semarang. Place (X3) has a positive and significant effect on purchasing decisions for ABC Life Insurance in Semarang. Promotion (X4) has a positive and significant effect on purchasing decisions for ABC Life Insurance in Semarang. People (X5) has a negative but not significant effect on purchasing decisions for ABC Life Insurance in Semarang. Physical evidence (X6) has a negative but not significant effect on purchasing decisions for ABC Life Insurance in Semarang. Process (X7) has a positive and significant effect on purchasing decisions for ABC Life Insurance in Semarang.

This research certainly has limitations and it is hoped that it can be used as development material for further research. The limitation of this research is that the research object used is only limited to ABC Life Insurance customers in Semarang, semester 1 2024, so it is possible that you will get different results if research is carried out on different objects, regions and times..

Based on the results of the discussion analysis and conclusions, the following suggestions can be given. For further research, you can replace or add research objects and research areas because it is possible that each region has different customer characteristics. For further research, it is hoped that we can explore more indicators in the independent variables that influence purchasing decisions. For ABC life insurance in Semarang, they can evaluate and optimize the potential marketing mix, especially product, price, people, physical evidence so that in the end they can have a positive and significant influence on prospective customers' purchasing decisions. Then the place, promotion, process are maintained and optimized to maximize purchasing decisions. There is a need for regular reviews of marketing mix management which must be considered and implemented better for the sustainability of ABC's life insurance business in Semarang, both in the short and long term. By applying the marketing mix in the marketing strategy, ABC Life Insurance can create higher value for customers, increase purchases, satisfaction and loyalty, and build a competitive advantage in the market.

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