DEALER CLASSIFICATION AND TACTICAL MARKETING OF PT HINO FINANCE INDONESIA

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Abstract : *PT Hino Finance Indonesia is a financial service company that is also a Captive Finance from PT Hino Motor Sales Indonesia. During the period of 2015-2017, PT Hino Finance Indonesia always did not achieve the targets which set by the company's management. Marketing strategy which carried out by PT Hino Finance Indonesia is still not effective enough to compete in the current Hino financing market. The marketing mix strategy that is carried out is not focused on dealers who contribute well to the company. This study aims to classify which dealers have a sales contribution and good non-performing loan (NPL) performance for PT Hino Finance Indonesia. The next goal is that the results of this study are expected to be an alternative strategy for company management. This research was conducted by using survey method of in-depth interviews with the marketing mix variables that have been carried out by the Company at this time. The informants from this study were Hino sales manager and dealer manager of PT Hino Finance Indonesia. From the results of the interview cluster analysis was conducted using the Ward & K-Means Cluster method in determining which dealers were suitable given the 4P marketing mix strategy (Product, Price, Promotion, Place).*

Keywords: PT Hino Finance Indonesia, Methods of Ward & K-Means Cluster, Marketing Mix.

Abstrak : PT Hino Finance Indonesia merupakan perusahaan jasa keuangan yang juga merupakan Captive Finance dari PT Hino Motor Sales Indonesia. Selama periode 2015-2017, PT Hino Finance Indonesia selalu tidak mencapai target yang telah ditetapkan oleh manajemen perusahaan. Strategi pemasaran yang dilakukan PT Hino Finance Indonesia masih belum cukup efektif untuk bersaing di pasar pembiayaan Hino saat ini. Strategi bauran pemasaran yang dilakukan tidak terfokus pada dealer yang memberikan kontribusi baik bagi perusahaan. Penelitian ini bertujuan untuk mengklasifikasikan dealer mana yang memiliki kontribusi penjualan dan kinerja kredit bermasalah (NPL) yang baik untuk PT Hino Finance Indonesia. Tujuan selanjutnya adalah hasil penelitian ini diharapkan dapat menjadi alternatif strategi bagi manajemen perusahaan. Penelitian ini dilakukan dengan menggunakan metode survei wawancara mendalam dengan variabel bauran pemasaran yang telah dilakukan oleh Perseroan saat ini. Informan dari penelitian ini adalah manajer penjualan Hino dan manajer dealer PT Hino Finance Indonesia. Dari hasil analisis cluster wawancara dilakukan dengan menggunakan metode Ward & K-Means Cluster dalam menentukan dealer mana yang cocok diberikan strategi bauran pemasaran 4P (Product, Price, Promotion, Place).

Kata kunci: *PT Hino Finance Indonesia, Metode Ward & K-Means Cluster, Bauran Pemasaran.*

In recent years, the pace of credit growth by the finance company in finance industry increasingly slow and sluggish. In 2012 and 2013, the slowdown is due to the rules of Bank Indonesia policy Loan to Value (LTV). According to the Economic Report of Bank Indonesia in 2014 recorded a credit growth slowed to 11.6% compared to 2013 by 21.6%. In 2015, finance receivables negative growth of 0.8%, from IDR 366.2 trillion to IDR 363.2 trillion. But in mid-2017, the performance of finance companies increased slightly compared with the previous year although they tend to be sluggish. It is a challenge for the finance company to start thinking about a strategy to survive in the midst of sluggish economic conditions. Not only set strategy, Financing Companies also should improve credit quality is closely related to the financing sources. As industry which engaged in services, quality of service becomes very important for consumers and business associates.

PT Hino Indonesia Finance is a finance company that is also a Captive Finance of Hino brand vehicles. Finance Indonesia PT Hino officially operate as a finance company 200th in the finance industry homeland in 2014. As foreign-owned company engaged in the Industrial Financing, PT Hino Finance Indonesia not only focus on the services to consumers, but also how to improve the service as manifestation of the corporate culture that prioritizes customer satisfaction business partners, namely PT Hino Motors Sales Indonesia (HMSI).

According to internal data PT Hino Motors Sales Indonesia, PT Hino Finance Indonesia Hino recorded sales of 4,140 units by the end of 2017. When compared to the total sales of Hino of PT Hino Motors Sales Indonesia in 2017 is 30 007 units, the market share obtained by PT Hino Finance Indonesia is only 24.14% of the total sales of Hino throughout Indonesia. This is because each dealer is also working with various finance companies outside the group itself.

In order to realize the company's vision is to be a partner leading financial, sustainable, and innovative for Hino, and satisfy every stakeholder, the management of PT Hino Finance Indonesia have sales targets each year are expected to be achieved by each branch of PT Hino Finance Indonesia. Target and actual sales PT Hino Finance Indonesia can be seen in the table below:

Table 1. Target vs. Sales PT Hino Finance Indonesia Year 2015-2017

Tahun	*HMSI*	*Hino Finance Indonesia*		
	Sales	*Target*	*Sales*	*(%) Achievement*
2015	22,067	1,566	215	13.73%
2016	22,332	3,039	1,858	61.13%
2017	30,007	4,985	4,140	83.05%
TOTAL	74,406	9,590	6,213	64.79%

From the table above, PT Hino Finance Indonesia always not achieve the sales targets set by management at each year. Several factors affect the sales of PT Hino Finance Indonesia, namely:

- Competition products (leasing, sales & lease back and credit packages).
- Price competition (interest, fees and admin costs).
- Competition financing schemes (tenor, total disbursement, and the minimum payment).
- Quality of service (speed of loan approval, sales incentive, and reward dealers).

Based on several problems above, researchers intend to do clustering data based on the contribution of sales Dealer, and overdue, as well as drafting a marketing strategy of each dealer.

LITERATURE REVIEW

Marketing Management

According to Kotler and Keller (2016: 27), Marketing Management is an art and science of choosing target markets and acquire customers through superior service delivery and value of consumer communication. Marketing management has a very important role in every company. Among them, plan a new product and choosing the appropriate market share and introducing new products to the general public.

Marketing strategy

Kotler and Armstrong (2014) stated marketing strategy is a marketing logic by which a company hopes to create customer value and achieve profitable relationships. A good marketing strategy should not only be designed

to affect consumers, but is also influenced by the consumer. So the marketing strategy can be designed with oriented to consumer response to certain things. The marketing strategy should be developed, implemented, and modified based on the results of research and analysis on consumers.

Business to Business Marketing (B2B)

Management Business to Business (B2B) in principle different from Business to Customer (B2C) although in terms of market size is narrower but not necessarily easier to administer. Business customer relationship and suppliers more closely than in the consumer market and geographically more concentrated buyers (Kotler, 2009). From the consumer side Business to Business (B2B) has a complexity in terms of decision-making where many internal customers who are directly or indirectly involved in decision-making so that marketers should be able to identify anyone who occupies that position and then attempt to establish a relation-ship effective ,

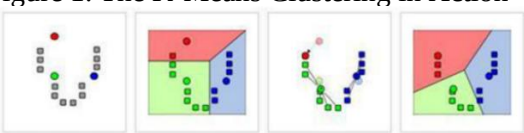
In-Depth interview

According to (Sugiyono 2011: 317), the interview was used as data collection techniques if researchers want to conduct a preliminary study to find problems that must be investigated, and if researchers want to know the things of the respondents more in-depth and the number of respondents bit. Data collection techniques can be done in a structured interview or not the structure and can be done through face to face or using telephone.

Ward method and K-Means Cluster

A method actually serves two purposes, namely to minimize the variation in the cluster (within-cluster variation) and maximize inter-cluster variation (between-cluster variation). It is suggested that the method of hierarchical and non-hierarchical be used side by side. First, an initial clustering solution is obtained by applying the hierarchy, such as Ward method. According Wakhidah (2010) K-Means is an algorithm to cluster n objects based on attributes into k partitions, where k <n.

Figure 1. The K-Means Clustering in Action



Such images are steps in the algorithm K-Means Cluster with the following explanation:

i. Determine the number of clusters

ii. Determining the value of the centroid

In determining the value of the centroid of the initial iteration, the initial value centroid done randomly. Whereas if you specify the value of the centroid which is a phase of iteration, then use the following formula:

$$\bar{v}_{kj} = \frac{1}{n_k}\sum_{i=1}^{n_k} X_{ij}$$

Equation (1)

Information :

$\bar{v}_{kj}$: Centroid / average cluster into a variable-k for all j.

n_k : The amount of data into the k-th cluster members.

X_{ij} : I-th value of the data that is in the cluster to the variable j.

i. Calculates the distance between the centroid point with a fixed point of the object. To calculate the distance can use Euclidean Distance, namely:

$$d_e = \sqrt{\sum_{i=1}^{n}\sum_{i=1}^{n}(a_{ij} - b_{ij})^2}$$

Equation (2)

Information :

d_e : Euclidean Distance

a_{ij} : I-th data values to the variable j the centroid

b_{ij} : I-th data values to the variable j in the object

ii. grouping Objects

To determine cluster membership is by calculating the minimum distance of the object to the centroid of each cluster.

iii. Back to stage 2, do loops until a centroid value generated fixed and cluster members do not move to another cluster.

Marketing mix

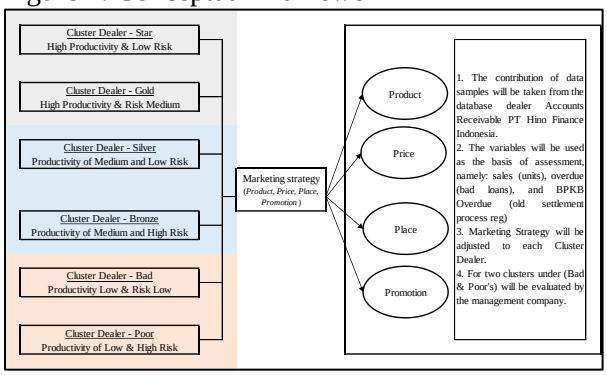
In the marketing mix there is a set of marketing tools known in the term 4Ps product (product), price (the price), place (place or distribution channels) and promotion (promotion). Marketing mix has elements that are very influential in the sales because these elements

can affect consumer interest in making purchasing decisions.

Model Analysis

Based on the existing problems, then researcher try to make the conceptual framework as follows:

Figure 2. Conceptual Framework



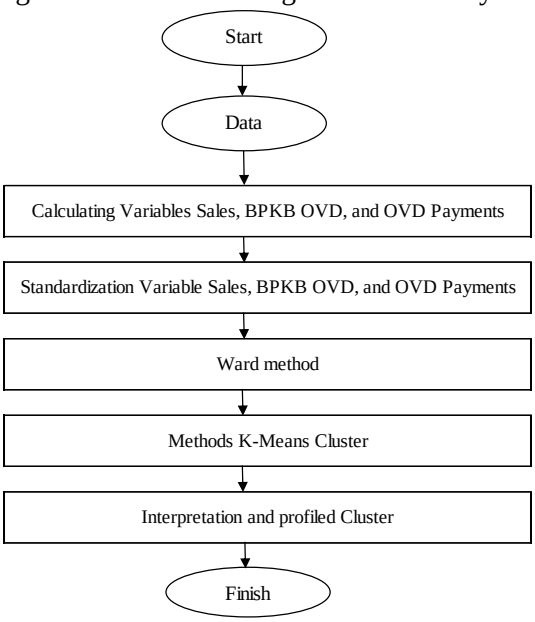
METHODS

The data that used in this study are primary data and secondary data. The primary data obtained by conducting in-depth interviews with informants from the dealer Hino and observation. In-depth interviews conducted directly with the informant were selected based on the consideration that the informant was a skilled and competent in the field, namely senior sales and manager. Secondary data were obtained from the sales data PT Hino Finance Indonesia and PT Hino Motors Sales Indonesia. In addition, secondary data were also obtained from literature searches through books, literature, mass media, and writings related to the research topic.

In this study, the approach used is qualitative with the cluster method. Judging from the relationship between the elements, the type of research is explanatory research is research that explains the causal relationship between the elements of the study. In the implementation, data collection is done by taking from the database accounts receivable at PT Hino Finance Indonesia.

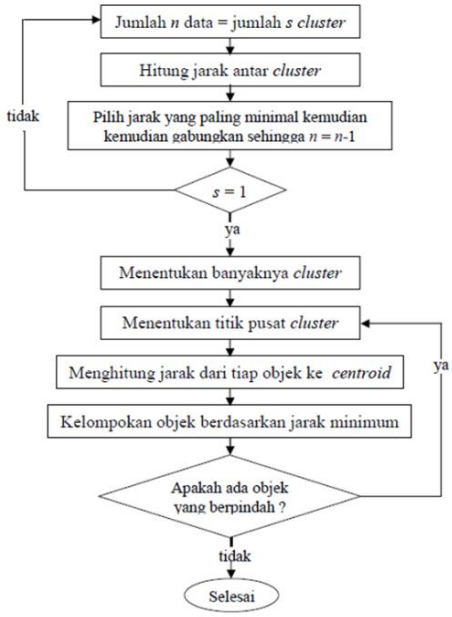
The data used in this research is the primary data on sales data and overdue each dealer at PT Hino Finance Indonesia in 2016 and 2017. The data is derived from the database system accounts receivable PT Hino Finance Indonesia.

Figure 3. Flow Chart Stages of Data Analysis



The first thing to do is the calculation of the variable Sales. Then, do the standardization of the variables Sales, BPKB OVD and OVD. Furthermore, it can be known about the sequence clustering method with hierarchical clustering (Ward method) and the method of K-means Cluster. The last to do the interpretation and do profiling results cluster. Stages Ward method and the method of K-Means Cluster as follows:

Figure 4. Flow Chart Ward Stages Methods and Methods K-Means Cluster



RESULT AND DISCUSSION

In determining the informant as a research subject by way of non-probability sampling, which means informants have had a good experience in the field and can also be called as an expert. Selection of each informant was carried out by determining intentionally with relevant informants Consider having competent and able to provide answers to questions. Details of informants can be seen in the following table:

Table 2. List of Informants

No	Informant	Position
1	Imam Sutikno	Manager - PT Gita Riau Makmur (Pekanbaru)
2	Ahmad Safi'i	Manager - IPN Tuban
3	Karyadi Wono	Manager - IPN Kletek
4	Ferdy wildansyah	Manager - Hibaindo Armada Motor (Jakarta)
5	Cipta Ardi Nugroho	Manager - Hudaya Maju (Tangerang)
6	Elgin Marchlouis	Manager - IPN Surabaya

While the relevant overview of some informant interviews shown in the table below:

Table 3. List of Triangulator

No	Variable	Triangulator	Position	Data Validity Technique
1	*Product, Price, Promotion, Place*	Dwi Andriyanto	Senior Manager - Hino Finance Indonesia	Data Triangulation
2		Agus K. Sanjaya	Branch Manager - Hino Finance Cab. Surabaya	Data Triangulation
3		Yusuf Perkasa G.	Branch Manager - Hino Finance Cab. Bali	Data Triangulation

Depth interview questions to the informant built using the marketing mix variables and secondary data as supporting data. But because there is no physical evidence factor, people, and process within the marketing mix variables for business to business marketing. Researchers simply using factors such as: product, price, promotion and place, to find out the problems in the current conditions on the ground perspective.

Table 4. List of Questions Informants

Variable	Question
Promotion	1. Where did you first know about PT Hino Finance Indonesia?
	2. Have you seen the website PT Hino Finance Indonesia? What are your thoughts on that?
	3. Have you ever seen a brochure PT Hino Finance Indonesia? What are your thoughts on that?
	4. Any promotional marketing PT Hino Finance Indonesia do you know?
	5. Is marketing promotions offered by PT Hino Finance Indonesia is already competitive with other leasing?
	6. What do you expect regarding promotion of PT Hino Finance Indonesia in the future?
Products	7. What is the most you like related marketing program PT Hino Finance Indonesia? What is your reason?
	8. What do you dislike most relevant marketing programs PT Hino Finance Indonesia? What is your reason?
	9. What marketing program PT Hino Finance Indonesia usual you choose?
	10. What is your opinion of the product from financing PT Hino Finance Indonesia?
	11. What do you hope associated with financing products PT Hino Finance Indonesia in the future?
Price	12. Is the current PT Hino Finance Indonesia has a package price can you offer to customers?
	13. Are the rules advances offered by PT Hino Finance Indonesia has been the way you expect?
	14. Do dibursement offered by PT Hino Finance Indonesia is already competitive with other leasing?
	15. What is your expectation for the price offered by PT Hino Finance Indonesia in the future?
Place	16. Is the branch office of PT Hino Finance Indonesia strategic enough to be visited?
	17. Do you feel difficulty in access to branches of PT Hino Finance Indonesia?
	18. What are your hopes for the development of branch locations in PT Hino Finance Indonesia?

Data analysis

In this study, the data of sales & overdue from Hino dealerships will be analyzed by using the method of Ward and K-Means Cluster assisted by application IBM SPSS Statistics 25. The results of the cluster can be seen in the following table:

Table 5. Results of Cluster Dealer

Dealer	Avg Sales / Month	BPKB OVD	OVD 7-30	OVD 31-60	OVD 61 Up	Cluster	Jarak Cluster	Cluster Name	Cluster Type
PT AK BERLIAN MOTOR	1	1	0	0	0	1	0.56505	Bronze	Low Risk & Potential Sales
PT ANTASENA AGUNGJAYA	2	8	0	0	0	1	0.46782		
PT Arimbi Jaya Agung , Tangerang Cikokol	12	131	77	12	1	1	2.36823		
PT Arista Jaya Niaga , Kalimalang	2	11	11	2	0	1	0.31762		
PT ASTRA INTERNATIONAL TBK	1	1	0	0	0	1	0.56505		
PT Automobil Borneo Perdana , Pontianak	6	7	0	0	0	1	0.49937		
PT Bypassindo Jaya Indah , Rawasari	18	110	71	13	0	1	2.51990		
PT Cahaya Surya Bali Indah , HOS Cokroaminoto	1	7	2	0	0	1	0.50904		
PT Catur Kokoh Mobil Nasional , Surabaya Kalimas	8	60	54	9	5	1	3.30874		
PT Cemaco Makmur Corporatama , Semarang Pudakpayung	9	61	49	1	0	1	0.98594		
PT Citra Asri Buana , Cibinong	1	7	5	0	0	1	0.48401		
PT Citra Lestari Mobilindo , Kertapati	5	23	1	0	0	1	0.38940		
PT DUTA CEMERLANG MOTORS , KALIGAWE	2	20	19	2	0	1	0.26531		
PT Gita Riau Makmur , Pekanbaru	6	48	39	5	0	1	0.71121		
PT Hibaindo Armada Motor , Cilegon	12	68	48	1	0	1	1.24457		
PT Indo Sentosa Trada , Bandung Rancaekek	1	3	3	2	0	1	0.49894		
PT Indomobil Cahaya Prima , Mataram	2	5	4	0	0	1	0.44647		
PT Indomobil Prima Niaga-Jakarta , Sunter	11	92	75	6	0	1	1.69190		
PT Indomobil Prima Niaga-Medan , Medan Sisingamangaraja	3	25	2	0	0	1	0.36107		
PT Kumala Motor Sejahtera , Ujung Pandang	1	1	0	0	0	1	0.56505		
PT Kumala Motor Sejahtera Abadi , Kendari	1	1	1	0	0	1	0.55593		
PT Maya Graha Indah , Bandung Soekarno Hatta	4	31	82	0	0	1	1.20831		
PT Mitra Pratama Mobilindo , Solo	3	15	12	2	3	1	1.77825		
PT MITRA TRUKINDO PERKASA	2	9	3	0	0	1	0.43012		
PT Nengmeypratama Malut Maluku , Ambon	1	4	1	0	0	1	0.53598		
PT Patrako Motor Abadi , Palu	2	5	0	0	0	1	0.48616		
PT Persada Palembang Raya , Palembang Soekarno Hatta	1	6	0	0	0	1	0.53363		
PT RADIAN NUSANTARA	1	2	0	0	0	1	0.55827		
PT RODA MAS PERKASA	1	1	0	0	0	1	0.56505		
PT Rodamas Makmur Motor , Batam	1	2	0	0	0	1	0.55827		
PT SUBUR JAYA MANDIRI BERSAMA	1	1	0	0	0	1	0.56505		
PT TRANS INDO UTAMA, MEDAN	4	23	7	0	0	1	0.29226		
PT Trans Sumatera Agung , Medan Pancing	3	5	4	0	0	1	0.41119		
PT TUNAS RIDEAN TBK	1	1	0	0	0	1	0.56505		
PT Vima Bungamas , Ulak karang (Veteran)	1	4	2	0	0	1	0.52697		
PT Daya Guna Motor Indonesia , Cikampek	40	279	100	11	1	2	1.31235	Gold	High Sales & Low Risk
PT Persada Lampung Raya , Bandar Lampung	22	199	163	8	0	2	1.31235		
PT ARMINDO PERKASA , CIAWI	34	270	173	24	4	3	1.67099	Silver	High Sales & Medium Risk
PT Hudaya Maju Mandiri , Cibitung	16	132	122	9	3	3	2.01753		
PT Indomobil Prima Niaga-Surabaya , Kletek Sidoarjo	21	223	169	19	7	3	1.57905		
PT BYPASSINDO PARANI SUKSESTAMA, NAROGONG	11	81	186	50	0	4	0,00000	Platinum	Pareto & Low Risk

Based on the results of cluster analysis of internal data and the company's marketing mix strategy from depth interviews to several internal parties (PT Hino Finance Indonesia) and external (Dealer Hino). As for the design of marketing strategies that can be an alternative for the management of PT Hino Finance Indonesia is as follows:

- Cluster 1 (Bronze): Low Risk and Potential Sales.

product	Only use lease financing (Financial Lease).
	Using standard rule of company for : Payment Program (DP), Provision, and Admin.
Promotion	Distribution of brochures and pamphlets to help dealers to promote the products Hino with credit financing through PT Hino Finance Indonesia.
	Providing an incentive program in the form of an insurance refund, gold, and shopping vouchers.
Price	Make a price-package to help dealers promote their products.
	Provide competitive rates in order to compete with competitors.
Place	Extra-counter sales in each of these clusters dealer.

- Cluster 2 (Gold): Low Risk and High Sales

product	Product Sale & leaseback along dealer sales incentives.
	Refinance risk industries such as quarries and sand and agro.
	Using down payment program under the company standard (10-15%).
	Make a credit limit in increasing the speed of the financing process.
Promotion	Sponsoring the gathering Hino dealer in doing.
	Dealer Package trip (Local and Overseas) for marketing the dealer.
	Providing an incentive program in the form of an insurance refund, gold, and shopping voucher for sales that do not reach the sales target for the trip dealer program.
Price	Low interest among customers and repeat orders of long-term (4 years).
	Providing low interest among big-fleet customers.
	Deviation limits maximum disbursement to Rp 40 million per unit from its original price.
Place	The addition of satellite branches in order to improve faster service to the dealer.

- Cluster 3 (Silver): Medium Risk & High Sales

Product	Only use Financial Lease.
	Using program at least 20% down payment or company standards.
Promotion	Sponsoring the gathering Hino dealer in doing.
	Dealer Package trip (Local and Overseas), incentives of gold, and a shopping voucher for dealer marketing by combining sales with overdue performance of each sales.
Price	Providing low interest among big-fleet customers.
	There is no deviation limit redemptions.
Place	The addition of satellite branches in order to improve faster service to the dealer.

- Cluster 4 (Platinum): Low Risk & Pareto

product	Using the product of financial lease and lease-back with incentive to the sales dealer.
	Using lower DP (10-15%) from company's policy.
	Refinance risk industries such as quarries and sand and agro.
Promotion	Sponsoring the gathering Hino dealer in doing.
	Dealer Package trip (Local and Overseas).
	Additional incentives gold, shopping vouchers and insurance refund.
Price	Providing low interest among big-fleet customers.
	Maximum limit of deviation is USD 40 million from the original price of the product.
Place	The addition of satellite branches that approached the dealer to increase faster service to the dealer.

CONCLUSION

Based on data analysis and discussion that has been done in the previous chapter, the conclusion that can be drawn are:

1. Cluster analysis can be used to group data Hino dealer contribution as decision support in defining marketing strategy in PT Hino Finance Indonesia.
2. Sales results of analysis variables, BPKB OD, OD7-30, OD31-60, and OD61up the data showed that 41 Hino dealers in 2016 and 2017 are grouped into four clusters, and have a different classification of the level of sales potential and risks.
   - Cluster 1, which consists of 35 objects is the cluster with the value of sales is lower than average and the risk value is low; with these characteristics can be concluded that the first cluster is a cluster that is recommended to obtain a good marketing program because it potentially has a lot of sales.
   - Cluster 2 consisting of two objects is the cluster with the value of sales is higher than average and the risk value lower than the average, with such traits can be concluded that the cluster 2 is a cluster that has the potential for very good sales without the risk of bad debts, But in this cluster have a bad service to the submission process BPKB, thus management should evaluate the performance of this BPKB process related dealer.
   - Cluster 3 consisting of three objects has sales were also higher than average, but the high risk of bad loans anyway. This should be a concern of management of PT Hino Finance Indonesia in conducting marketing strategies to dealers included in this cluster.
   - Cluster 4 which consists of one object with sales above the average level of risk below average anyway. Clusters are the best cluster management that should be able to be utilized in making a more optimal marketing strategy again.

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