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The Influence of Attitude and Subjective Norms on the Intention of People to Become a Makmur Bersama Credit Union Member in Paroki Hayam Wuruk Medan

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Abstract:
The Makmur Bersama Credit Union is a credit cooperative established under the auspices of the Catholic Parish of Hayam Wuruk Medan North Sumatra. The purpose of establishing this Credit Union is to improve the standard of living of people in need at Hayam Wuruk Parish, Medan. Members of the Makmur Bersama Credit Union are limited to parishioners consisting of five Stations, namely the Main Church Station, Dr Mansur Station, Sei Agul Station, Sunggal Station and Karya Kasih Station.
The purpose of this study was to analyze the influence of subjective attitudes and norms on people's intention to become members of the Makmur Bersama Credit Union of Hayam Wuruk Parish, Medan.
The population in this study were all members of the Makmur Bersama Credit Union, as many as 398 people spread across five stations, while the sample was 80 people. The sampling method used is stratified random sampling. From the results of the discussion, it was found that the average value of the consumer attitude variable (Ab) was 2.48, meaning that the people in Hayam Wuruk Parish in Medan have a positive attitude (very strong) to become members of the Makmur Bersama Credit Union. The average value of the subjective norm variable (SN) is 0.84, which means that people in the Hayam Wuruk Parish in Medan are convinced and get positive (strong) motivation from the preference group to become members of the Makmur Bersama Credit Union. Behavioral intention equation: BI = 0.7529 Ab + 0.2471 SN. The behavior of the people at Hayam Wuruk Parish in Medan to become members of the Makmur Bersama Credit Union is more influenced by consumer attitudes, namely 0.7529 (75.29%) than the subjective norm, which is 0.2471 (24.71%).

Keywords: Attitude, subjective norms, intention, credit union

1. Introduction

In the increasingly fierce business competition, every company is required to be able to study consumer behavior as a basis for determining a marketing strategy. From consumer behavior, it will be known consumer wants and needs which are then used as a basis for providing a means of satisfying needs and conveying it to the market. Consumer behavior is a direct action in obtaining consuming products and services, including the decision process that precedes and follows these actions.

Consumer behavior needs to be analyzed, because it cannot be directly controlled by the company, so the company must make adjustments to consumer behavior. In general, consumers want a product that has these characteristics: faster, cheaper and better. For this reason, the company's strategy must be adjusted to consumer expectations if the company wants to gain a bigger market share.

One of the important factors that influence consumer behavior is attitude (psychological factors), because by knowing consumer attitudes, it can be seen to what extent the influence of attitudes on consumer decisions to buy products. However, consumer decisions are also influenced by subjective norms. Consumers will choose products that contain attributes, that they believe relevant to their needs. Consumer assessment of product attributes depends on the extent to which knowledge of the product attributes.

Companies engaged in the service sector, which are the same as companies that produce tangible products, must always prioritize customers in determining their marketing strategy. In the service triangle, it is illustrated that the customer is in the middle, which indicates that the strategy, system and employees must be customer-oriented. The factors that influence customers to buy or not to buy services from a company must be well understood if the company wants to exist in increasingly fierce competition.

A cooperative is a group of people who work together for the common welfare. Based on Law No. 12 of 1967, the Indonesian Cooperative is a people's economic organization that has a social character and consists of people, cooperative legal entities which constitute an economic arrangement as a joint effort based on the principle of kinship. The cooperative aims for the welfare of members. In essence, a cooperative is an economic institution that is indispensable and important to note because cooperatives are a tool for people who want to improve their standard of living. A savings and loan

cooperative are a type of cooperative that accepts savings and provides loans to its members. Savings and loan cooperatives were established to support the interests of members who need additional business capital and other financial needs. Makmur Bersama Credit Union is a cooperative established under the auspices of Catholic Parish of Hayam Wuruk Medan. The purpose of establishing this Credit Union is to improve the lives of people in need at Hayam Wuruk Parish, Medan. Members of the Makmur Bersama Credit Union are limited to parishioners consisting of five stations, namely the Main Church Station, Dr Mansur Station, SeiAgul Station, Sunggal Station and Karya Kasih Station. To make it easier for the congregation to get services, each station is assigned a collector whose job is to accept membership deposits, receive loan applications and receive applications to become new members every Sunday, which are then deposited or delivered to the head office at Hayam Wuruk Parish, Medan. For members who have an interest in working days, the Credit Union office is open Monday to Friday 10:00 - 13:00 noon, Saturdays 16:00 - 19:00 pm. On Sundays, the office is open from 8.00 - 18.00 pm.

This research was conducted to analyze the influence of people's attitudes and subjective norms on the intention to become a member of the Makmur Bersama Credit Union and at the same time to find out how the intention of the people to become a member of the Makmur Bersama Credit Union at the Parish of Hayam Wuruk Medan.

From the results of temporary observations, the interest of the people to become members of the Makmur Bersama Credit Union is still low. This can be seen from the total number of people in Hayam Wuruk Parish, Medan, as many as 6,414 people, only 471 members of the Credit Union (9.5%) of the total congregation. Judging from the economy of the people in general, many actually need services from the Credit Union, but some prefer to join other savings and loan cooperatives in Medan, including Mandiri Credit Union and Cinta Damai Credit Union. In fact, the loan interest rate at the Makmur Bersama Credit Union is lower than that of other Credit Unions. In connection with this, the author intends to conduct research to determine the factors that influence the interest of the people to become members / customers of the Makmur Bersama Credit Union at Hayam Wuruk Parish in Medan.

2. Basis of Theory

2.1. Definition of Consumer Behavior

In essence, the buying process begins with the introduction of needs where consumers recognize their needs so that consumers can really feel the difference between the real situation and the desired situation. So that consumers feel their needs are met, marketers need to know what they want. However, studying consumer behavior is not a simple problem, because consumer behavior is a behavior that is closely related to the purchasing decision process.

Consumer decision making varies according to the type of purchase decision. Complex and expensive purchases may involve more consideration from buyers and more participants. Consumer behavior can be defined as the process of a consumer making decisions to buy, to use the goods and services purchased, including the factors that influence product decisions and use (Lamb, et al, 2001: 188). According to Setiadi (2005: 3) consumer behavior is a dynamic interaction between affection and cognition, behavior and the environment where humans exchange activities in their lives.

From the above understanding, there are three important things from consumer behavior, namely consumer behavior is dynamic, involving interaction and behavior through exchange. Consumer behavior has special importance because it wants to influence consumer behavior, including those whose main interests are marketing, education and consumer protection. Dynamic consumer behavior means a consumer, consumer group and the wider community are always changing and moving all the time. These changes affect the study of consumer behavior and the development of marketing strategies. In the study of consumer behavior, one of the implications is that generalizations of consumer behavior are usually limited to a certain period of time, products and certain individuals and groups. In marketing strategy development, the dynamic attitude of consumer behavior implies that one should not expect that the same marketing strategy can produce the same results across time, markets and industries. While this may seem simple, many companies fail to realize the need to anticipate marketing strategies in different markets. Consumer behavior involves interaction, meaning to understand consumers and develop appropriate marketing strategies, need to understand what consumers think (cognition), what they feel (influence), what they do (behavior), what and where (events around) which influence and are influenced by what consumers think, feel and do. Here we can only analyze the impact of surrounding events on influence, cognition and behavior as is usually done in market research. However, in evaluating a consumer, target market or whole society, the analysis of these three elements is very useful for understanding and developing a marketing strategy.

Consumer behavior involves exchange, meaning that the definition of consumer behavior remains consistent with the definition of marketing that emphasizes exchange. Marketing plays a role in creating exchange with consumers through the formulation and implementation of marketing strategies. Consumer behavior is complex because every consumer has different needs and wants, always changing so that it can be concluded that consumer behavior in general is an action taken by individuals, groups or organizations that are related to mental and emotional processes in making decisions to get, using goods or services that can satisfy their wants and needs.

2.2. Factors Affecting Consumer Behavior

Marketing strategy should be based on factors that influence consumer behavior. According to Setiadi (2005: 11), the factors that influence consumer behavior consist of:
- Cultural factors, consisting of sub culture (sub culture) and social class (social class). Each culture consists of smaller sub cultures that provide more specific identification and socialization for its members. Social classes are

relatively homogeneous and long-lasting groups in a society that are arranged hierarchically and their memberships have similar values, interests and behaviors.

- Social factors consist of reference group, family, role and status. A person's reference group consists of all groups that have direct and indirect influence on a person's attitude or behavior. Groups that have a direct influence on a person are called membership groups. This is the group in which the person participates and interacts. The family can be divided into the orientation family and the procreation family. Family orientation is a parent from which a person gets views on religion, politics, economics and feels personal ambition, value or self-respect and love.

- Personal factors consist of age and life cycle stage, occupation, economic conditions (economic circulation), lifestyle, and personality and self-concept. A person's consumption is also shaped by the stages of the family life cycle. Someone's job also affects a person's behavior; therefore, marketers try to identify groups of workers who have an above average interest in a particular product and service. Likewise, a person's economic condition is measured by his income, savings and assets, ability to borrow and attitude toward spending. A person's lifestyle is a lifestyle that is expressed by one's activities, interests and opinions. Lifestyle describes a whole person who interacts with the environment. Lifestyle also reflects something behind one's social class.

- Psychological factors consist of motivation, perceptions, learning (learning), beliefs and attitudes. Some needs are biogenic, these needs arise from a certain physiological condition, such as hunger, thirst and discomfort. Meanwhile, other needs are psychogenic, such as the need to be recognized, the need for self-esteem or the need to be accepted.

The buying by someone is the result of a complex interplay between cultural, social, personal and psychological factors. Many of these factors cannot be influenced by marketers. However, these factors are very useful in identifying buyers who may have an interest in the product.

2.3. Model Theory of Reasoned Action

Everyone brings resources in every decision-making, namely: time, money and attention. Generally, there are clear limitations to their willingness, so they require some kind of careful allocation. Brand trust, brand evaluation and intention to buy are the three components of attitude. Brand trust is a positive component of attitude. Brand evaluation is an affective or feeling component. The intention to buy is a cognitive or action component. Of the three components of attitude, brand evaluation is the center of attitude analysis because brand evaluation is a summary of consumers' tendencies to like or dislike a particular brand. Brand evaluation is in accordance with the definition of attitude towards brands, namely the tendency to evaluate a brand whether respected or not. Attitude models that develop will have relevance for marketers if the model is able to predict consumer behavior. In other words, the extent to which consumer attitudes can be used as a basis for predicting their behavior.

According to Setiadi (2005), to find out how attitudes can predict consumer behavior using Fishbein's Reasoned Action theory. Theory of reasoned action describes the overall coherence of the components of attitude in a structure designed to lead to better predictions and explanations of behavior. This model views a person's behavior as a function of his intention to behave in a certain way and other reinforcing variables. A person's intention to buy a product (BI) is influenced by his attitude towards the buying behavior or action (AB) and his subjective norm (SN) in which a person's perception that other people who are important to him will act on the behavior.
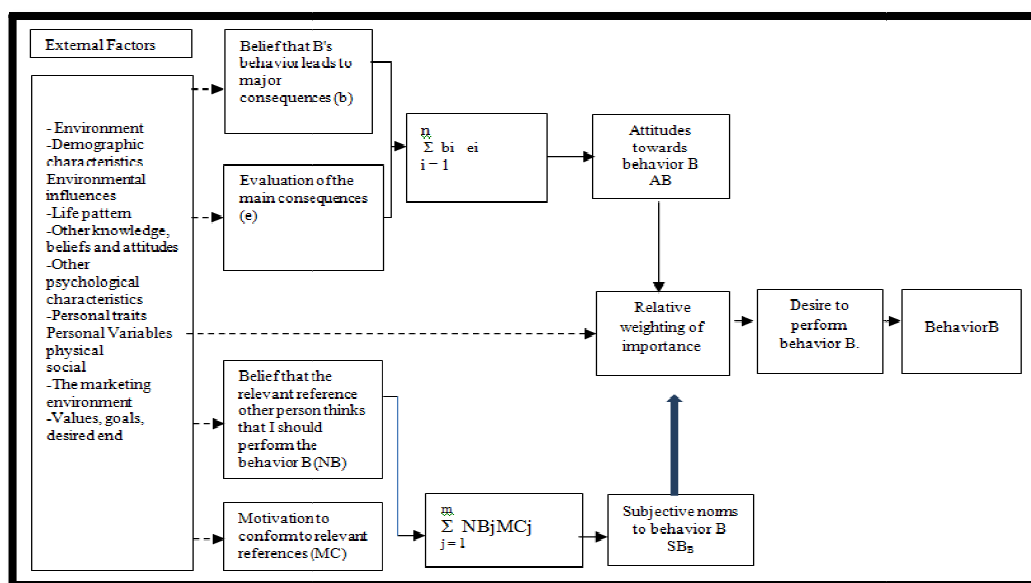This model is presented in the following figure:

Figure 1: Theory of Reasoned Action
Source: Peter and Olson. Customer Behavior: Consumer Behavior and Marketing Strategy, (2006)

$$A_{act} = \sum_{i=1}^{N} bi.ei$$

Reasoned Action Theory is able to predict intent and behavior which can be translated into mathematical equations as follows (Setiadi, 2005):

Aact = Attitude towards behavior

bi = A person's belief that forms a behavior resulting in the result i

ei = A person's evaluation of the i attribute

N = Number of beliefs

Reasoned Action Model emphasizes on attitude measurement which is more about behavioral intentions. The assessment of trust in the Reasoned Action model is to assess consumer confidence that shapes behavior because they think more about the consequences of the actions taken. A person's motivation to comply with the opinions of others (preferences) is determined by the strength of the preferences in question which can be interpreted that the stronger or weaker his motivation is to comply with what the referent wants; personal characteristics can be interpreted as that one's willingness to comply with certain referent opinions on the personality of the individual concerned. According to Setiadi (2005), subjective norms (SN) can be calculated by the formula:

$$SN = \sum_{i=1}^{n} (NBj)(MCj)$$

SN = Subjective norms that require certain behavior

NBj = Normative belief of preference group influence

MCj = Motivation according to preference

N = Number of respondents (number of samples)

One theory that usually explains the relationship between attitudes, interests and behavior is the theory of reasoned action developed by Fishbein. According to the Reasoned Action theory, a person's behavior is highly dependent on his / her intention, while the intention to behave is very dependent on the attitude and subjective norms of behavior. On the other hand, belief in the consequences of behavior and evaluation of the consequences will determine the attitude of one's behavior. Likewise, normative beliefs and motivation to follow the opinions of others will determine subjective norms. Broadly speaking, it can be concluded that interest in behavior is influenced by internal and external factors (social environment). Internal factors are reflected in a person's attitude and external factors are reflected in the influence of others on the behavior of decisions taken.

According to Peter and Olson (2006), the theory of reasoned action assumes that consumers consciously consider the alternative consequences of the behavior being considered and choose the one that has the most expected consequences. A person's actions towards an object do not have to be strongly or systematized in relation to their particular behavior. Conversely, the direct determinant of whether consumers engage in behavior is their desire to engage in that behavior.

Theory of reasoned action views a person's behavior as a function of his intention to behave in a certain way and other reinforcing variables. A person's intention to buy a product (BI) is influenced by his attitude (Aact) and his subjective norm (SN) where a person's perception is influenced by other people's behavior. Behavior describes a real action towards a product or service, so to predict the behavior interest, the following equation is used:

$(B \approx BI) = A_{act}(W1) + SN(W2),$

$B \approx BI$ = The desire of consumers to engage in this behavior

Aact = Attitudes of consumers to engage in this behavior

W1, W2 = Weights that reflect the relative influence of the Aact component and SN on BI

Theory of Reasoned Action is most successful when it is applied to behavior under the individual's own control. If the behavior is not completely under the control or will of the individual, even though he is highly motivated by his attitudes and subjective norms, he may not actually display the behavior.

2.4. Buying Decision

Marketers must explore the various influences on consumer buying and develop an understanding of how consumers actually make their buying decisions. Consumers do not immediately decide to buy a product, but consumers have many considerations that will ultimately decide whether to buy the product or not. According to Kotler (2004), a purchase decision is a consumer action to form references between brands in the choice group and buy the most preferred product. Meanwhile, according to Saladin (2003), there are three factors that cause purchasing decisions, namely:

- Attitudes of others: buying decisions are influenced a lot by friends, neighbors or who he trusts
- Unforeseen situation factors such as price, family income and expected benefits from the product.
- Predictable factors: situational factors that consumers can anticipate. So, it can be concluded, the purchase decision itself is the result of an alternative evaluation of various existing brands to be used as a reference in the decision-making process.

Consumer decision making to purchase a product or service begins with an awareness of meeting their needs and wants. To be able to influence consumer purchasing decisions, companies must understand the stages that consumers go through in making a purchase.

The stages of a buyer according to Kotler (2004) are as follows:

- Introduction of the problem. The buying process begins when the buyer recognizes the problem and need. This need can be triggered by internal and external stimuli.
- Information search. The buyer's decision-making process in which consumers are moved to seek additional information, consumers may simply increase attention or may also seek information actively. Sources of consumer information are divided into four groups, namely:
- Personal sources: family, friends, neighbors, acquaintances.
- Commercial sources: advertising, salespeople, packaging.
- General sources: mass media and consumer organizations
- Source of experience: have handled, used the product
- 3. Evaluation of alternatives. Buyer decision process in which consumers use information to evaluate various alternative brands within a number of choices. At this stage consumers will pay attention to the characteristics or traits that are directly related to the needs of the brand and will also dig back their memories of a brand, they try to select their own perceptions about the image of a brand that will create interest to buy.
- 4. Purchase decision. The stage when the consumer actually buys the product. The consumer's purchase decision is to buy the most preferred attribute, but two factors can arise between the intention to buy. The first factor is the attitude of the other person. The second factor is an unexpected situation. Consumers may intend to buy based on factors such as income, expected price and expected product benefits.
- 5. Post purchase behavior. The purchasing decision process in which consumers take further action after making a purchase based on their satisfaction or dissatisfaction with the product or brand.

In particular, marketers must identify who makes the buying decision, the types of purchasing decisions and the steps in the buying process.

The five roles that people play in purchasing decisions according to Kotler (2004) are as follows:

- Originator, namely the person who first proposes the idea of buying a product or service
- Influencers, namely people whose views or suggestions influence decisions
- Decision making, namely people who make decisions about each component of the purchase decision, whether to buy, not to buy, how to buy and where to buy.
- Buyer is the person who made the actual purchase
- User is someone who consumes or uses a product or service certain.

2.5. Service Characteristics

Kotler (2004) suggests that there are four characteristics of services, namely: (1) intangibility, (2) production and consumption simultaneously, (3) fluctuating, (4) endurance.

2.5.1. Intangible

Services have an intangible nature. Unlike a physical product, a service cannot be seen, tasted, touched, heard, or smelled before buying it.

2.5.2. Production and Consumption at the Same Time

Services are produced and consumed at the same time. If the service is performed by a person, then the provider is the provider of the service. Because service users are also present when the service is performed.

2.5.3. Capable

The real service sector is very volatile, because this service really depends on who is serving, when and where it is served.

2.5.3.1. Durability

Services cannot be stored and do not last long. Services can only be felt directly by service users.

Services are a means of economic activity whose results are not physical or construction products, which are usually consumed at the same time as the time produced and provide added value (for example, such as comfort, entertainment, pleasure or health or solutions to problems faced by consumers). According to Kotler (Lupiyoadi, 2013: 5) service is any action or activity that can be offered by one party to another, basically intangible and does not result in ownership of something. From this definition, services are not tangible goods, but in services there are always aspects of interaction between the consumer and the service provider even though the parties involved are not always aware.

Service products have different characteristics from physical goods / products. there are 4 (four) main characteristics of services (Tjiptono, 2012: 15), including:

2.5.3.2. Intangibility

Services are intangible, meaning that services cannot be seen, tasted, touched or heard before being purchased. Because it is intangible, producers have difficulty understanding how consumers perceive their services and assess the quality of their services. The concept of intangibility includes 2 (two) definitions, namely:

- . Something that cannot be touched and felt
- Something that is not easily defined, formulated, understood spiritually.

One cannot judge the results of services until he has enjoyed himself. When a customer buys a service, then he only uses, utilizes or leases the service. These customers do not necessarily have the services they have.

2.5.3.3. Inseparable (Inseperability)

Services are generally produced and consumed at the same time. A service cannot be separated from the source of the provider. Consumers are also present when this service is performed. The interaction between service providers and consumers is a special feature of service marketing. Both affect the results (outcomes) of these services. Therefore, the effectiveness of the individual (contact personnels) in delivering services is an important element in service marketing.

2.5.3.4. Varied (Variability)

Services are highly variable because they are non-standardized output, meaning that there are many variations in form, quality and type, depending on who, when and where the service is produced. There are three factors that cause service variability, namely customer cooperation or participation during service delivery, employee morale or motivation in serving customers, and company workload.

2.5.3.5. Not Durable (Perishability)

Services are commodities that are not durable and cannot be stored. Thus, if a service is not used, the service will just pass away.

3. Research Methods

3.1. Population and Sample

Population is a group of complete (whole) elements which are usually people, objects, transactions or events where we are interested in studying them or become objects of research (Kuncoro, 2003: 103). The population in this study were all members of the CU Makmur Bersama, as many as 398 people spread across four stations. The sample is a part of the population consisting of a selected number of members of the population. The sample must be representative of the population, so that conclusions about the correct population can be drawn. According to Arikunto (2002), if the population is ≥ 100, the sample is 10% -30% and if the population is ≤ 100, then the sample is 20% -30% of the total population. Thus, the sample in this study was taken 20% of the population, namely 20% x 398 = 80 people. The sampling method used was stratified random sampling.

Operational Definition

Variable operationalization is the limitation of the main problem to be studied. Variable which will be examined in this study are:

- Consumer attitude (Ab), describes the tendency learned from a person to behave towards things he likes or dislikes in being a member of the Makmur Bersama Credit Union with Hayam Wuruk Parish in Medan, as measured by:
- Belief in behavior (bi) is an idea that is adopted by the community / people to become members of the Makmur Bersama Credit Union
- Evaluation of attribute (ei) is society's assessment of the Prosperous Makmur Bersama Credit Union.

The indicators are the procedures and requirements for membership, the amount of principal savings,
the amount of mandatory savings every month, clear loan procedures, loan interest competitiveness, varying
loan repayment terms, friendly staff and master the task.

- Subjective norms (SN), namely the ideas of other people who want people to become members of the Makmur Bersama Credit Union, as measured by:
- Normative Beliefs (NBj), namely ideas received from the opinion group of referents that whether or
not it should be a member of the Makmur Bersama Credit Union.
- Motivation (MCj), namely a strong urge, to comply with the influence of the referent group for
become a member of the Makmur Bersama Credit Union. The indicators are family members, friends one ward, close friends, ward / station committee, sales staff / education Makmur Bersama Credit Union
- Behavioral interest (BI), namely someone's concern or tendency to become a member of Makmur Bersama

Credit Union.

The approach used in this research is descriptive quantitative. Descriptive method is a method used by using data, classifying and then processing, analyzing and interpreting so that it provides a complete picture of the facts collected. The analysis steps are:

- Calculating the perceived value as measured by consumer attitudes with the formula:

Ab = Attitudes towards behavior
bi = a person's belief that shapes the behavior resulting in the result i
ei = A person's evaluation of the i attribute
n = Number of beliefs

- Calculating the preference value of subjective norm (SN) with the formula:

SN = Subjective Norms which require certain behavior
NBj = Normative beliefs of preference group influence

MCj = Motivation according to preference
n = Number of respondents (number of samples)
• Calculating the consumer behavior equation with the following formula:
B BI = The desire of consumers to engage in this behavior
Ab = Attitudes of consumers to engage in this behavior
SN = Subjective norms requiring certain behavior
W1, W2 = Weights that reflect the relative influence of the Aact and SN components on BI
The criteria for testing the attitude score, subjective norms on consumer behavior to buy, used Henerson's range as follows:
1.8 <Ab / SN ≤ 3.0: Very strong (positive)
0.6 <Ab / SN ≤ 1.8: Strong (positive)
-0.6 <Ab / SN ≤ 0.6: Strong enough (positive / negative)
-1.8 <Ab / SN ≤ -0.6: Low (negative)
-3.0 <Ab / SN ≤ -1.8: Very Low (negative)

4. Discussion

4.1. The Effect of Consumer Confidence (bi) and Evaluation of Consequences (ei) on Consumer Attitudes (Ab)
Belief in Behavior (bi)

Consumer belief (bi) is an idea adopted by people to become a member of the Makmur Bersama Credit Union. Based on the score of respondents' answers to statements regarding consumer confidence, the value of the belief in behavior variable can be calculated as shown in the following table:

Sub Variable	SS	S	AS	ATS	TS	STS	Average Weighted	Assessment
	3	2	1	-1	-2	-3		
Size of tree stump (b1)	13	48	10	4	4	1	1,63	Positif
Amount of compulsory savings per month (b2)	12	34	26	4	3	1	1,46	Positif
Loan size (b3)	16	42	11	2	4	1	1,63	Positif
Clear lending procedure (b4)	9	30	28	8	4	1	1,2	Positif
Competing loan interest (b5)	12	37	25	3	2	1	1,58	Positif
Bonus for disciplined borrowers (b6)	14	35	24	3	2	2	1,54	Positif
Varied loan repayment terms (b7)	10	48	14	4	3	1	1,59	Positif
Friendly and good-natured clerk (b8)	17	40	16	4	2	1	1,7	Positif
Total	-	-	-	-	-	-	12,3	-
Average	-	-	-	-	-	-	1,54	Positif

Table 1: Value of Consumer Confidence Variable (Bi)
Source: Research Results in 2019 (Data Processed)

The weighted average is calculated by multiplying the total respondents who chose each alternative answer multiplied by the weight of the answer, then divided by the number of respondents. For example, the weighted average b1 which is the free monthly fee for the first six months is calculated as follows: {(13x3) + (48x2) + (10x1) + (4x-1) + (4x-2) + (1x-3)} / 80 = 1.63
The meaning of the assessment of the behavioral belief sub variable (bi) is as follows:
• The sub-variable value (b1) is 1.63, which means that people have a strong or positive belief in the amount of principal savings at the amount of IDR 20,000 for members who have just entered the MakmurBersama Credit Union.
• The sub-variable value (b2) is 1.46, which means that people have strong or positive beliefs about the amount of mandatory savings that must be paid by each member of the MakmurBersama Credit Union every month, which is IDR 20,000.
• The sub-variable value (b3) is 1.63, which means that the people have strong or positive belief in the amount of the loan given to each member in need.
• The sub-variable value (b4) is 1.2, which means that people have strong or positive confidence in clear loan procedures, which depend on the size of savings and members' discipline in both the payment of mandatory savings and previous loan payments.
• The value of the sub variable (b5) is 1.68, meaning that people have strong or positive belief in competitive loan interest, namely 1.5% of the loan balance.
• The sub-variable value (b6) is 1.7, meaning that the people have strong or positive belief in the bonus given to disciplined borrowers. The definition of discipline in this case is to return the loan according to the agreed amount and time.

• The sub-variable value (b7) is 1.59, meaning that people have strong or positive belief in the varying loan period, which generally ranges from 12-24 months.

• The sub-variable value (b8) is 1.7, meaning that the people have strong or positive belief in CU officers / administrators who are friendly and master their duties. For example, for members who have just entered, the officer will provide an explanation of their rights and obligations.

From the above description, it is known that the most dominant factor influencing the belief in the behavior of the people to become a member of the MakmurBersama Credit Union is the bonus given to disciplined borrowers, friendly officers who master their duties, competitive loan interest.

4.2. Evaluation of Consequences (ei)

The evaluation of the consequences (ei) shows the consumer's assessment of the belief attributes to become a member of the MakmurBersama Credit Union. Based on the score of respondents' answers to statements regarding the evaluation variable, the value of the evaluation variable will be calculated as shown in the following table:

Sub Variable	SS	S	AS	ATS	TS	STS	Average weighted	Assessment
	3	2	1	-1	-2	-3		
The amount of principal (e1)	13	40	19	4	3	1	1,56	Positif
The amount of mandatory savings every month (e2)	12	31	30	4	3	1	1,44	Positif
Loan size (e3)	16	42	11	2	4	1	1,63	Positif
Clear lending procedures (e4)	9	27	32	6	4	2	1,16	Positif
Competitive loan interest (e5)	18	43	14	3	1	1	1,82	Positif
Bonus for disciplined borrowers (e6)	20	45	9	3	2	1	1,86	Positif
Development period. borrow. variable (e7)	10	48	14	4	3	1	1,59	Positif
Friendly and masterful officers (e8)	17	40	16	4	2	1	1,7	Positif
Total							12,89	-
Average							1,61	Positif

Table 2: Value of the Evaluation Variable of Consequences (Ei)
Source: Research Results in 2019 (Processed Data)

The meaning of the evaluation of the sub-evaluation variable will result (ei) as follows:

• The sub-variable value (e1) of 1.56 indicates that consumers give a strong or positive assessment of the amount of principal savings at MakmurBersama Credit Union

• The value of the sub variable (e2) is 1.44, meaning that consumers have a strong or positive assessment of the amount of mandatory savings per month.

• The sub-variable value (e3) is 1.63, which means that consumers have a strong or positive assessment of the amount of loans given to members

• The sub-variable value (e4) is 1.28, meaning that consumers have a strong or positive assessment of clear loan procedures.

• The sub variable value (e5) is 1.83, meaning that consumers have a strong or positive assessment of competitive loan interest, which is only 1.5% of the loan balance.

• The sub variable value (e6) is 1.86, meaning that consumers have a strong or positive assessment of the bonus for disciplined borrowers, both in terms of time and the number of installments each month.

• The sub-variable value (e7) is 1.48, meaning that consumers have a strong or positive assessment of the varying loan repayment period.

• The sub-variable value (e8) is 1.72, which means that consumers have a strong or positive assessment of officers who are friendly and master their duties. Based on the description above, it can be seen that the dominant factors influencing the evaluation of the people to become members of the Credit Union are the bonuses given to disciplined borrowers, competing loan brokers and friendly officers who master their duties.

4.3. Normative Beliefs (NBj) and Motivation (MCj)

Normative beliefs show ideas received from preference groups who argue that it should or should not be a member of the Makmur Bersama Credit Union. Normative beliefs are influenced by family members, staff of the station board, ward council officers, business partners and administrators of the Makmur Bersama Credit Union.

Based on the scores of respondents' answers to statements concerning normative beliefs, the value of normative belief variables can be calculated as shown in the following table:

Sub Variable	SS	S	AS	ATS	TS	STS	Weighted Average	Assessment
	3	2	1	-1	-2	-3		
Family members (NB1)	8	32	28	7	4	1	1,23	Positif
Environmental Management (NB2)	10	16	32	8	2	2	0,95	Positif
Board of Stasi (NB3)	9	21	27	15	5	3	0,78	Positif
Neighborhood friends (NB4)								
Business Partners (NB5) CU	16	28	24	7	3	2	1,36	Positif
Management (NB6)	6	28	22	13	8	3	0,73	Positif
	10	25	22	15	6	2	0,8	Positif
Total							2,96	
Average							0,98	Positif

Table 3: Value of Normative Confidence Variable (NBj)
Source: Research Results in 2019 (Data processed)

The meaning of assessing the sub-normative belief variable (NBj) is:
• The sub-variable value (NB1) is 1.23, which means that people have strong (positive) confidence to join the Credit Union because of the influence of family members.
• The sub-variable value (NB2) is 0.95, which means that people have very strong (positive) confidence to join the Credit Union because of the influence of the Environmental Management.
• The sub-variable value (NB3) is 0.78, which means that people have strong (positive) confidence to join the Credit Union because of the influence of the Stasi Board Management.
• The sub-variable value (NB4) is 1.36, which means that people have a strong enough (positive) belief to become a member of the Credit Union because of the influence of friends from one environment.
• The sub-variable value (NB5) is 0.73, which means that people have strong enough confidence (positive) to join Credit Union members because of the influence of business partners.
• The sub-variable value (NB5) is 0.8, which means that people have strong enough confidence (positive) to become members of the Credit Union because of the influence of the MakmurBersama Credit Union management.
From this description, it is known that the most dominant variables affecting the normative beliefs of the community are friends and family members. The average value of the normative belief variable is 0.98. This means that consumers are convinced by the preference group to become members of the Makmur Bersama Credit Union.
The attribute value of the motivation variable (MCj) can be calculated based on the respondent's score on the statements regarding motivation as shown in the following table:

Sub Variable	SS	S	AS	ATS	TS	STS	Average weighted	Assessment
	3	2	1	-1	-2	-3		
Family members (MC1)	7	30	28	10	4	1	1,1	Positif
Environmental Management (MC2)	8	15	30	10	4	3	0,71	Positif
Board of Stasi (MC3)	6	20	30	15	6	3	0,65	Positif
Neighborhood friends (MC4)	11	28	24	10	5	2	1,09	Positif
Business Partners (MC5) CU	5	27	22	13	10	3	0,61	Positif
Management (MC6)	10	22	22	18	6	2	0,75	Positif
Total							4,91	
Average							0,82	Positif

Table 4 Value of Motivation (MCj)
Source: Research Results in 2019 (Data processed)

The meaning of the sub variable motivation assessment (MCj) is as follows:
• The sub-variable value (MC1) is 1.1, meaning that people / consumers get strong motivation (positive) from family members to join the Makmur Bersama Credit Union.
• The sub-variable value (MC2) is 0.71, which means that the community / consumers get strong (positive) motivation from the Environmental Management to become a member of the Makmur Bersama Credit Union.
• The sub-variable value (MC3) is 0.65, meaning that the community / consumers have a strong enough (positive) motivation from the Stasi Board to join the Makmur Bersama Credit Union.
• The sub-variable value (MC4) is 1.09, meaning that the community / consumers have a strong enough (positive) motivation from their neighborhood friends to join the Makmur Bersama Credit Union.
• The sub-variable value (MC5) is 0.61, which means that the community / consumers get strong (positive) motivation from business partners to join the Makmur Bersama Credit Union.
• The sub-variable value (MC6) is 0.75, which means that the community / consumers have a strong (positive) motivation from the CU management to become a member of the Makmur Bersama Credit Union.

From the description above, it can be seen that the most dominant variables affecting the motivation of the people / consumers to become members of the Makmur Bersama Credit Union are family members and friends of the same environment.

Based on table 11, it is known that the average value of the motivation variable (MCj) is 0.82. This means that the public / consumers get positive encouragement (strong enough) from the preference group to become a member of the Makmur Bersama Credit Union.

4.4. Consumer Attitude

Consumer attitudes (Ab) are calculated by multiplying the value of the behavioral belief sub variable (bi) with the value of the consequence evaluation sub variable (ei). Based on table 8 and table 9, the value of consumer attitudes can be calculated as in the following table:

Research Indicators	Keyakinanperilaku (bi)	Evaluasiakanakibat (ei)	Ab = bi x ei	Penilaian
The amount of principal savings (Ab1)	1,63	1,56	2,54	Positif
The amount of mandatory savings every month (Ab2)	1,46	1,44	2,10	Postif
Loan size (Ab3)	1,63	1,63	2,66	Positif
Clear lending procedures (Ab4)	1,2	1,16	1,39	Positif
Competitive loan interest (Ab5)	1,58	1,82	2,86	Positif
Bonus for disciplined borrowers (Ab6)	1,54	1,86	2,86	Positif
Development period. borrow. variable (Ab7)	1,59	1,59	2,53	Positif
Friendly and masterful officers (Ab8)	1,7	1,7	2,89	Positif
Total	12,59	12,89	19,85	-
Average	1,57	1,61	2,48	Positif

Table 5: Value of Consumer Attitudes (Ab)
Source: Research Results in 2019 (Data processed)

The meaning of the sub-variable consumer attitude assessment (Abi) is as follows:

• The value of the sub variable (Ab1) is 2.54, which means that people / consumers have a positive (very strong) attitude towards the amount of principal savings paid when registering to become a member at Makmur Bersama Credit Union, which is IDR 20,000

- The value of the sub variable (Ab2) is 2.10, which means that people / consumers have a positive (very strong) attitude towards the amount of mandatory savings every month, which is IDR 20,000.
- The value of the sub variable (Ab3) is 2.66, meaning that people / consumers have a positive (very strong) attitude towards the amount of loans given to members.
- The value of the sub variable (Ab4) is 1.39, meaning that people / consumers have a positive (strong) attitude towards clear lending procedures.
- The sub-variable value (Ab5) is 2.86, which means that people / consumers have a positive (very strong) attitude towards competitive loan interest, namely 1.5% of the loan balance.
- The sub-variable value (Ab6) is 2.86, meaning that people / consumers have a positive (very strong) attitude towards bonuses given to borrowers who are disciplined in terms of the time and amount of the agreed installments.
- The value of the sub variable (Ab7) is 2.53, meaning that people / consumers have a positive (very strong) attitude towards various loan repayment periods.
- The sub-variable value (Ab8) is 2.89, which means that people / consumers have a positive (very strong) attitude towards officers who are friendly and master their duties.

Based on the description above, it is known that the average value of the consumer attitude variable is 2.56. This means that people / consumers have a positive (very strong) attitude towards Makmur
Bersama Credit Union.

4.5. Subjective Norm (SN)

Subjective norm (SN) is calculated by multiplying the value of the sub variable normative belief (NBj) with the value of the sub variable motivation (MCj). Based on table 5.9 and table 5.10, subjective norm values can be calculated as in the following table:

Research Indicators	Normative Beliefs (NBj)	Motivation (MCj)	SN = NBj x MCj	Assessment
Family members (SN1)	1,23	1,1	1,35	Positif
Environmental Management (SN2)	0,95	0,71	0,67	Positif
Board of Stasi (SN3)	0,78	0,65	0,51	Positif
Neighborhood friends (MC4)	1,36	1,09	1,48	Positif
Business associates (MC5)	0,73	0,61	0,45	Positif
CU Administrator (MC6)	0,8	0,75	0,6	Positif
Total	5,85	4,91	5,06	-
Average	0,97	0,82	0,84	Positif

Table 6: Subjective Norms (SN)
Source: Research results in 2019 (processed data)

The meaning of subjective norm sub variable assessment (SNi) is as follows:
- The sub-variable value (SN1) is 1.35, which means that people / consumers are convinced and motivated strongly (positively) from family members to become members of the Makmur Bersama Credit Union.
- The sub-variable value (SN2) is 0.67, which means that people / consumers are convinced and motivated strongly (positively) from the Environmental Management to become members of the Makmur Bersama Credit Union.
- The sub-variable value (SN3) is 0.51, which means that people / consumers are convinced and motivated strong enough (positively) from the Stasi Council Management to become a member of the Makmur Bersama Credit Union.
- The value of the sub variable (SN4) is 0.48, which means that people / consumers are convinced and motivated strong enough (positively) from their neighborhood friends to become members of the Makmur Bersama. Credit Union.
- The sub variable value (SN1) is 0.45, which means that people / consumers are convinced and motivated strong enough (positively) from business partners to become members of the Makmur Bersama Credit Union.
- The sub-variable value (SN1) is 0.6, which means that people / consumers are convinced and
- motivated strongly (positively) by the CU Management to become members of the Makmur Bersama Credit Union.

Based on the description above, it is known that the average value of the subjective norm variable is 0.84. This means that people / consumers become members of the Makmur Bersama Credit Union because they are convinced and get strong (positive) motivation from the preference group.

4.6. Consumer Behavior (BI)

Based on the score of the respondent's answer to the statement, which has been processed in the previous description, the total bi = 985, total ei = 953, total NBj = 123, total MCj = 108.Thus, W1 and W2 can be calculated as follows:

$$GMAb = \frac{Total\ bi + Total\ ei}{2 \times number\ of\ attributes} = \frac{985 + 953}{2 \times 8} = 58,67$$

$$GMSN = \frac{Total\ NBj + Total\ MCj}{2 \times number\ of\ attributes} = \frac{123 + 108}{2 \times 6} = 19,25$$

$$W1 = \frac{GMAb}{GMAb + GMSN} = \frac{58,67}{58,67 + 19,25} = 0,7529$$

$$W2 = \frac{GMSN}{GMAb + GMSN} = \frac{19,25}{58,67 + 19,25} = 0,2471$$

Thus, the equation of interest in behavior (BI) is obtained as follows:
(B = BI) = W1Ab + W2SN = 0.7529AB + 0.2471SN

From the above equation, it can be seen that the behavior of the people / consumers to become members of the CU Makmur Bersama is more influenced by consumer attitudes, namely 0.7529 or 75.29% compared to the subjective norm, which is 0.2471 or 24.71%.

The discussion of research variables consisting of three sub-variables is described as follows: The average value of the belief in behavior variable is 1.57. This means that people / consumers have a strong positive belief to become members of the Makmur Bersam Credit Union. The average value of the evaluation variable will result in 1.61. This means that the people / consumers provide a strong positive evaluation to become members of the Makmur Bersama Credit Union. The average value of the consumer attitude variable (Ab) is 2.56. This means that the people / consumers have a very strong positive attitude to become members of the Makmur Bersama Credit Union.

The average value of the subjective norm variable (NBj) is 0.98. This means that people / consumers are members of the Makmur Bersama Credit Union because they have strong beliefs from the preference group. The average value of the motivation variable (MCj) is 0.82. This means that people / consumers get strong and positive encouragement from the preference group to become members of the Makmur Bersama Credit Union. The average subjective norm variable (SN)

value is 0.84. This means that people / consumers are convinced and get strong and positive motivation from the preference group.

Based on the behavior equation: B = BI = 0.7529AB + 0.2471SN, the behavior of the people / consumers to become members of the Makmur Bersama Credit Union is more influenced by the attitude of the people / consumers, which is 0.7529 or 75.29% compared to the influence of subjective norms. amounted to 0.2471 or 24.71%. Based on this description, it can be concluded that the attitude and subjective norms influence the behavior of the Parish HayamWuruk Medan people to become members of the Makmur Bersama Credit Union

5. Conclusions and Suggestions

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn:

- The average value of the consumer attitude variable (Ab) is 2.48. This means that the people at Hayam
- Wuruk Parish in Medan have a positive (very strong) attitude to become members of the Makmur Bersama Credit Union.
- The average value of the subjective norm variable (SN) is 0.84. This means that people in HayamWuruk Parish in Medan are convinced and get positive (strong) motivation from the preference group to become members of the Makmur Bersama Credit Union.
- Equation of behavioral intention: BI = 0.7529 Ab + 0.2471 SN. The behavior of the people at Hayam
- Wuruk Parish in Medan to become members of the Makmur Bersama Credit Union is more influenced by consumer attitudes, namely 0.7529 (75.29%) than the subjective norm, which is 0.2471 (24.71%).
- Based on the above conclusions, the suggestions given for consideration for company leaders are as follows:
- It is advisable for the management of the Makmur Bersama Credit Union to be more active in providing education personnel to provide regular direction to the congregation, both in the main church and in stations.
- Management of the Makmur Bersama Credit Union should maintain good relationships with environmental administrators so that people in the neighborhood are encouraged to regularly become members of the Makmur Bersama Credit Union.

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