

THE EFFECT OF MARKETING MIX ON CUSTOMER'S DECISION TO SAVE ON

PT. BANK MUAMALAT KENDARI BRANCH

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Abstract: This research aims to find out how the marketing mix affects customers' decision to save on PT. Bank Muamalat Kendari Branch. This research uses quantitative methods using observation techniques, questionnaires and documentation. The sample used in this study was 89 customers who had saved up at PT. Bank Muamalat Kendari Branch. Based on the results of the research that has done it can say that marketing mix has a significant relationship because it can explain that the significant value of 0,000, the significant level is smaller than 0.05 or the value of t-count is higher than the value of t-table which means that PT. Bank Muamalat Kendari Branch can meet the needs and desires of customers so that customers feel satisfied in terms of products, the price of administration provided, promotion as well as excellent service and security, and strategic bank location. Therefore, the better service provided by the bank will have an impact on the increasing decision of customers to save on PT. Bank Muamalat Kendari Branch.

Keywords: marketing mix, decision making.

INTRODUCTION

Along with the roll-out of the Sharia banking system in the 1990s in Indonesia, several Islamic financial institutions (LKS) grew and overgrew in Indonesia. Sharia financial institutions have a significant position as sharia-based economic institutions during the national development process. As it knows that

Indonesia is a predominantly Muslim country, it is one of the main capitals for Sharia banks and non-bank Islamic financial institutions (LKS) to net customers, mainly Muslim customers. Of the many Sharia financial institutions, Bank Muamalat is an Islamic economic institution that is built based on generality. The institution has a clear priority mission, and its operational system uses Islamic sharia.

Bank Muamalat is a bank that operates following Islamic principles whose operating procedures refer to the provisions of the Qur'an and Hadith. Bank Muamalat operates following Islamic sharia provisions, especially when it comes to Islamic manners. Moreover, Allah is All-15, All-Wise. In order to ensure the operation of Islamic banks so as not to deviate from sharia guidance, then in every Islamic bank is only appointed manager and the head of the bank who has little control over the principle of Islamic muamalah.

Banks as financial institutions that produce financial services need strategies to market their products. Banks can create products that customers want and need. Banks should use modern marketing concepts that orientation towards customer interest and satisfaction and environment without forgetting the goal to make a profit in the long term, and with the innovative and creative employees will support many of the bank's objectives (Sumarti, 2002).

The decision to buy or use a product or service usually occurs after some consideration, after being faced with several possibilities, and sideways other products. Although religion is one of the factors that highly considered to be a sharia bank customer, then many other reasons and factors that can influence the consideration of consumers to become customers in sharia banks. One of these factors comes from marketing strategies carried out by Sharia banks through marketing mix strategies or marketing mixes.

The marketing mix must outline in advance in an outline regarding the specific strategy concerning the marketing mix. The marketing mix is something that can be done by the company to influence the demand of its products consisting of four groups, namely: product, price, promotion and place. Philip

Kotler defines marketing mix as a device of controlled marketing variables that companies combine to generate their desired responses in the target market.

Simply put, the marketing mix intends so that every marketing activity can take place successfully, the product is developed according to the needs and desires of consumers, given an affordable price by consumers and then distributed, where consumers can be shopping and promoted through media reached by consumers. Marketing activities need to be combined and coordinated so that companies can perform marketing tasks as effectively as possible. Because the four elements (4P) in the combination are interconnected, each element affects each other (Kotler, 1991). Through Soedrajad (1995) it can also be known that marketing consists of a set of principles to choose the target market, evaluate the needs of consumers, develop goods and services, provide value to consumers and profit for the company.

Marketing strategies for Sharia banking based on the concept of the marketing mix are exciting and also an invitation to accelerate the development of Sharia banking in Indonesia. In practice, the concept of marketing mix consists of the marketing mix of goods and services products, specifically for service products, will be slightly different from the goods products (Cashmere, 2008).

Hariadi (2012) revealed that the purchase decision is a decision as to the owner of the action of two or more alternative options. Everyone must have considered something before making a purchase decision. Before buying, consumers will first make some choices, whether to buy or not. If the consumer then decides one of them, then the consumer has made his decision.

The decision by consumers to purchase a product initiated by the awareness of the fulfilment of needs and desires that Assael called need arousal. Furthermore, if They are aware of the needs and desires, then consumers will look for information about the existence of the desired product (Sutisna, 2002).

Based on the above background, researchers are interested in examining what influences people/customers' decisions in saving in sharia financial institutions and formulate the title "The Influence of Marketing Mix on

Customer's Decision to Save At Bank Muamalat Kendari Branch." The purpose of this research is to be able to know the influence of the marketing mix on the customer's decision to save on PT. Bank Muamalat Kendari Branch.

LITERATURE REVIEWS

Research from Wijaya and Ariyanti under the title "Influence of Service Marketing Mix on Customer's Decision to Save On PT. Bank Mayapada International Tbk Branch A. Yani Pekanbaru". The results of this study show that products, places, processes and people have a significant influence on the customer's decision to save. Meanwhile, price, promotion and physical evidence have no significant effect on the customer's decision to save at PT. Bank Mayapada International Tbk Branch A. Yani Pekanbaru (Wijaya and Ariyanti, 2018). Another study from Kondoy Dkk. (2016) conducted thesis research titled "Marketing Mix and Its Effect on Customer Decisions at BPR Prisma Dana Manado". The results obtained from the results of this study know that product variables, prices, places and promotions together affect the decision to become a customer in BPR Prisma Dana Manado. Based on the determination coefficient test shows that customer decisions are influenced by independent variables which include products, prices, promotions and places of 90.2%. In comparison, the remaining 9.8% explained by other variables not contained in this study.

Another supportive research on the concept of the marketing mix is research from Nurcholifah (2004) researched with the thesis title "Marketing Mix Strategy In Sharia Perspective". The results obtained in this study concluded that sharia marketing mix strategy is a strategy or way of implementing 4P, consisting of products, prices, promotions, and marketing channels (places) of a business managed by businesspeople. Products can be goods and services created by a marketer/businessman to market. The price of a product is a concern, provide a reasonable price and a price that can compete with the products of competitors and avoid the unsure of usury. In order for the business to be known by the public by doing an excellent promotional strategy, not lying and deceiving potential buyers or customers and for the location of the business must be reached easily by the community. Besides, the researchers listed research from Afifah (2017)

researching with the thesis title "The Influence of Marketing Mix on The Interest of Saving BMT PAS (Projo Artha Sejahtera) Bantul Customers". The results obtained in this study are the results of research processed with SPSS ver. 16.0 for windows shows an Adjust R Square value of 0.120, meaning that the Marketing Mix factor influences 21.0% interest in saving BMT PAS customers. In comparison, the remaining 79.0% influenced by other variables not included in this model. Simultaneous test results or F test shows a significant value of $0,000 < 0.05$ means marketing mix simultaneously have a positive and significant effect on the interest of saving BMT PAS customers. Moreover, partially using the t-test that the most influential factor is the place factor with a significance of 0.016 and t count 2,477 because the place of BMT PAS strategically included. Moreover, the least valuable factor is the promotional factor with a significance of 0.693 t-count 0.396, which means the promotion factor does not have much effect on the interest of saving customers.

Another supporting research is research from Yulianto et al. (2010) conducted research in his journal titled "Analysis of The Influence of Marketing Mix Factors on Customer Considerations in factors that influence customer consideration in choosing sharia banks in Medan is products, places and distribution channels, and the services of bank employees (people). 2) Price factor (price), promotion (promotion), process, and physical evidence (physical evidence), does not have a significant influence on the customer's consideration in choosing sharia bank in Medan city. 3) Customers most consider product factors in choosing sharia bank in Medan.

Marketing Mix

The marketing mix is a set of marketing tools used to continuously achieve its marketing goals in the target market (Kotler and Keller, 2009). Marketing Mix can identify as follows: a) Product is a combination of the company's goods and services offering to the market, Choosing Sharia Bank in Medan". From the results of the analysis, only three of the seven marketing factors, namely: include, among others: quality, design, shape, brand and packaging of products. b) Price is the amount of the price to be paid for a particular product or service. Location

(Place) is activities that companies do to make products available to target customers. c) Promotion is activities the company does communicate product excellence and persuade target customers to buy it. d) Decision making is a necessary psychological process that plays an essential role in understanding how consumers make purchasing decisions.

Several factors influence decision-making, among others (Kotler and Keller, 2003): a) Cultural factors, which include the role of culture, subculture and social class. b) Social factors, which include reference groups, families, roles and status. c) Personal factors, which include age and stage of a life cycle, occupation, economic circumstances, lifestyle, personality and concept of life. d) Psychological factors, which include motivation, perception, knowledge, beliefs and establishment.

Hypothesis

The hypothesis in this study is that Marketing Mix has a significant influence on the customer's decision to save at Bank Muamalat Kendari Branch.

RESEARCH METHODS

This study uses a quantitative method that is a study that serves to describe or provide an overview of the objects studied through sample data or population numbers. The purpose of quantitative research is to develop and use mathematical models, theories or hypotheses with natural phenomena.

Population and Samples

The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions (Sugiyono, 2011). While the sample is according to Arikunto (2006), the sample is partial or representative of the meticulous. The sample in this study was 89 customers.

Operational Definitions

The variables used in this study include dependent variables and independent variables. Dependent variables are Decision Making and independent variables, namely the Marketing Mix.

Data Analysis

The data analysis used in this study is descriptive, classic assumption test, simple linear regression analysis, determination coefficient (R^2) and for hypothesis test using f test to find out the effect of free variables together on bound variables and using a t-test to determine the effect of partially free variables on bound variables.

RESULTS AND RESEARCH

Simple Regression Analysis

Simple Linear Regression Analysis is an approach method for modelling the relationship between one dependent variable and one independent variable. So, a simple regression analysis can calculate the amount of influence of independent variables (Marketing Mix) on the dependent variables of Decision Making.

Table 1
Simple Regression Analysis Calculation Results

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	14,225	2,537	5,606	,000
1 Marketing Mix	,363	,059	6,174	,000

Based on the table above, the regression equation formed in this regression test:

$$Y = 14.225 + 0.363 X$$

The Constant value of 14,225 indicates that, if the indented variable (affecting the Marketing Mix) is zero (0), then the value of the dependent variable

(Decision Making) is 14,225 units. Marketing Mix's regression coefficient is 0.363 and is positively marked, and this means there is a positive relationship between dependent and independent variables.

Determination Coefficient Test (R²)

Table 2
R² Test Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552 ^a	,305	,297	2,474

a. Predictors: (Constant), Marketing Mix

b. Dependent Variabel: Pengambilan Keputusan.

Based on the determinant coefficient (R²), the determination coefficient value indicated by R square is 0.305; this reflects that 30.5% of Marketing Mix variable results affect Decision Making. Moreover, the remaining 69.5% is explained by other variables not studied in this study.

Hypothesis Test

Partial Test (T-Test)

Based on the partial test results in table 22, it can explain that the significant value is 0.000. The significant rate is smaller than 0.05, or the calculated t value is 6,174. Because the t value of the count of 6,174 is higher than the t-value, it can conclude that H1 is accepted so that it said that Marketing Mix has a significant effect on customer decision making. Showing the influence given is positive on dependent variables.

Simultaneous Test (F-test)

Mean of the square shows the average of calculated variants. For the average per variable seen at the mean of square regression with a value of 233,317 and for the average variable data Y is seen at the residual mean of the square of 532,436. The value of F table is 38,124, and the value F calculates 0.00.

Based on the results of simultaneous test tests on the table, it can explain a significant value of 0.000. The significant level is smaller than 0.05, or the value

of F calculates higher than the table's F value which means the Marketing Mix has a significant effect of H₀ rejected and H_a accepted because the Marketing Mix Variables have a simultaneous effect on customer decision making.

DISCUSSION

Based on the results of research that has done in the previous discussion, namely on the Influence of Marketing Mix on Customer's Decision to Save on Bank Muamalat Kendari Branch. States that Marketing Mix determines the customer's decision to save with Bank Muamalat.

The results of this study are also able to provide support on the results of the research as well as theoretical studies that suggest the influence of marketing mix on customer decisions. As Ummi Sholihah has pointed out, the essence of consumer decision-making is an integration process that combines knowledge to evaluate two or more alternatives and choose one of them. Furthermore, the stages for reaching decisions made by customers through several stages, namely: Introduction to needs, information search, alternative evaluation, customer decision in choosing savings products, and behaviour after opening a savings book account.

CONCLUSION

Based on the results of the analysis test and discussion on the influence of Marketing Mix on the Customer's Decision to Save On Bank Muamalat Kendari Branch, then can be drawn the following conclusions: Based on the results of the data outlined above through the results of SPSS 21 data, it can be concluded that Marketing Mix has a positive and significant effect on customer's decision. The higher the influence of Marketing Mix, the more customers who make the decision to save at Bank Muamalat. It can be seen from the normality test with the Kolmogorov-Smirnov test for variable Marketing Mix and Customer decision making obtained KSZ value of 0.499 with Asmp. Sig is $0.965 > 0.05$, so it can infer the data variables of marketing mix variables and commonly attributed decision making. Furthermore, judging by the statistical test results as seen in the partial test data processing output (T-test), it can be explained that the significant

value is 0.000. The significant level is smaller than 0.05 or the t calculated value is higher than the t table value, which means H1 is accepted, so it said that marketing mix affects decision making. A t-value of 6,174 indicates that the influence of exerted is positive on dependent variables.

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