

The Influence of Marketing Mix Strategy on Decision to Buy Financing Product at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani Medan

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ABSTRACT

Banking business development has become complex so far. Various kinds of product and business system are offered by each Bank. The uniqueness is that there are two systems of returning clients' money: interest and profit sharing. A conventional Bank uses interest system while a Sharia Bank uses profit sharing. Completion becomes significant by the coming of foreign banks which offer innovative products. This high competitiveness has caused Banks to consider clients' changing preferences. PT Bank Pembiayaan Rakyat Syariah Puduarta Insani offers financing product for its clients, but its product has been inclined to decrease since 2016. Two factors which can influence the decision to buy at this Bank are product and price. The objective of the research was to find out the influence of product, price, promotion, location, process, people, and tangible partially and simultaneously on decision to buy financing product at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani, Medan. The data were analyzed by using validity and reliability tests, t-test, and F-test. The population was 900 clients, and 89 of them were used as the samples, taken by using Slovin formula with error tolerance of 10%. The data were gathered by conducting documentary study, interviews, and questionnaires and analyzed by using multiple regression analysis at $p=0.05$. The result of the research showed that product, price, promotion, and location had positive and significant influence on decision to buy at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani, Medan, while process, people, and tangible had positive but insignificant influence.

Keywords: Product, Price, Promotion, Location, Decision to Buy

INTRODUCTION

The development of the banking world is increasingly complex. Various types of products and business systems are offered by each bank. The most striking thing is the existence of two systems of customer refunds, namely the interest system and profit sharing. Conventional banks use interest systems and Islamic banks use profit sharing system. This competition is increasingly seen with the

many foreign banks entering the world of national banking by offering innovative products. The high level of competition between banks requires banks to respond to patterns of customer preferences that tend to change.

PT Bank Pembiayaan Rakyat Syariah Puduarta Insani is a Bank that conducts business activities based on sharia principles. In its activities it does not provide services in payment traffic.

According to Arifin (1999), Bank Pembiayaan Rakyat Syariah Puduarta Insani was established in 1992 concerning Banking and Government Regulation (PP) No 72 of 1992 concerning Banks Based on Profit Sharing Principles. But after a change, the Sharia People Financing Bank was regulated in Law No. 10 of 1998. In Indonesia, regulations concerning Islamic banks are contained in Law No.21 of 2008 Islamic banking. Islamic banks are banks which according to their type consist of Islamic Commercial Banks, Sharia Business Units and Sharia People Financing Banks. PT Bank Pembiayaan Rakyat Syariah Puduarta Insani is one of the Sharia banks that has become the choice of the community to develop micro, small and medium enterprises as well as provide financing for small and middle-income communities.

"Sharia Principle is an agreement based on Islamic law between the Bank and other parties to deposit funds or finance business entity activities, or other activities that are in accordance with sharia, including financing based on the profit sharing principle (Mudharabah), financing with equity participation (Musyarakah), the principle of buying and selling by obtaining profit (Murabahah) or financing of capital goods based on the principle of pure lease without the option of transferring ownership of goods leased from the bank by another party (Ijarah wa iqtina)."

Over time, Sharia transaction products have been quite attractive to many people. With these developments, Bank Indonesia (BI) has created a breakthrough, namely the emergence of PBI No.8 / 3 / PBI / 2006, which is expected to be able to encourage the national banking system to serve and provide convenience for Sharia transactions. This regulation is the basic basis for conventional bank branches that already have a Sharia Business Unit in implementing Sharia transactions.

According to Kotler and Armstrong (2012), purchasing decisions are to buy the most preferred brand from various alternatives, but two factors can be between purchase intentions and purchasing decisions.

Therefore, the right marketing mix strategy must be designed and implemented, to be able to meet consumer needs in achieving company goals, and to be able to survive. This strategy starts from products, prices, promotions, locations, processes, people and moderate physical evidence. offered. Marketing plays a role in forming, developing, directing long-term mutually beneficial exchanges between producers and consumers or users. One area of business strategy, marketing is an act of adjustment for a market-oriented organization, both in the internal environment and the external environment that continues developing. With the various strategies, it is expected that customers will gain satisfaction in using bank financing products.

Table 1 Financing Product Data for 2016 - 2018 at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani in Medan

Month	2016 (Rp)	2017 (Rp)	2018 (Rp)
January	39.520.624.982	40.491.939.984	42.436.655.745
February	39.321.581.765	41.451.333.644	42.257.926.602
March	39.747.313.041	41.087.298.003	40.897.433.932
April	40.756.175.549	40.907.054.611	39.671.219.095
May	41.228.478.068	41.352.878.425	39.278.399.832
June	42.347.517.466	40.833.794.749	38.957.216.411
July	41.497.286.857	39.974.163.518	37.567.950.424
August	41.605.631.005	40.671.938.851	35.736.359.727
September	41.471.752.940	40.324.347.544	35.423.796.384
October	41.355.168.153	40.190.566.571	33.993.199.164
November	41.356.549.909	42.160.267.434	33.339.520.088
December	40.988.350.549	40.160.267.434	36.922.080.109

Source: PT Bank Pembiayaan Rakyat Syariah Puduarta Insani 2018

Viewed from Table 1 data on financing products from 2016 to 2018 at PT

Bank Pembiayaan Rakyat Syariah Puduarta Insani has decreased until 2018.

If the distribution of BPRS financing given to UMKM players continues to decline, it is predicted that efforts to encourage economic growth will be hampered. All financial institutions have a number of services offered to the public so that the public's interest in using their services is because the more people use the services of a financial institution indirectly the community also plays a role in economic growth.

One effort to improve financing products by customers is through the marketing mix. William, et al. (2014), the marketing mix

has a significant effect on purchasing decisions. Whereas according to Husni (2014), the marketing mix has a positive and significant influence in a multiple linear regression model on customer service interests.

From these findings researchers are interested in conducting researchers related to financing products with the title *The Influence of Marketing Mix Strategy on Decision to Buy Financing Product at PT Bank Penerimaan Rakyat Syariah Puduarta Insani Medan*.

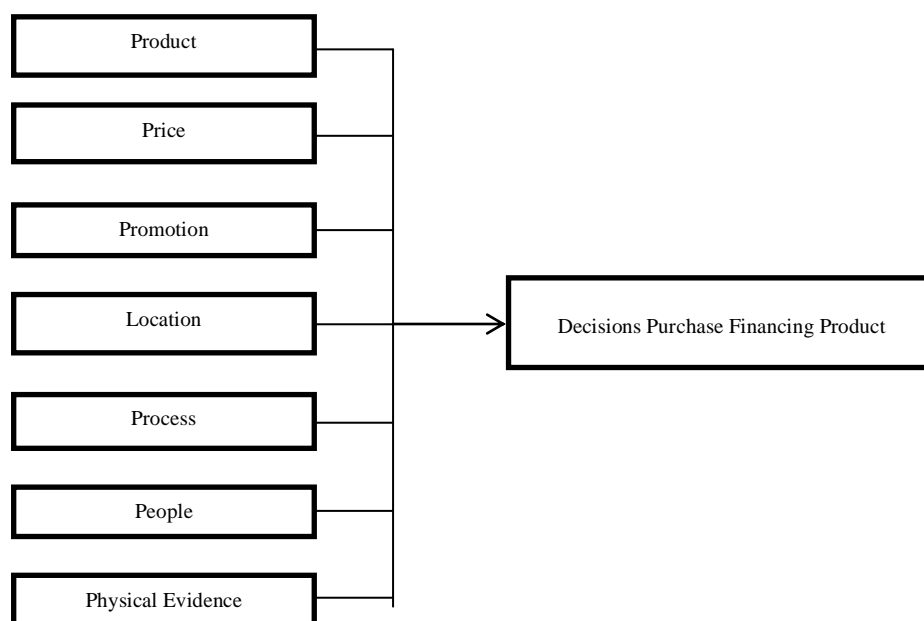


Figure 1 Conceptual Framework

Hypothesis

Based on the conceptual framework above the hypothesis can be concluded research as follows:

1. Products have a positive and significant effect on Financing Product Purchase Decisions.
2. Prices have a positive and significant effect on the Financing Product Decision.
3. Promotion has a positive and significant effect on Financing Product Purchase Decisions.
4. Location has a positive and significant effect on the Financing Product Decision.

5. The Process has a positive and significant effect on the Financing Product Decision.
6. People have a positive and significant influence on Financing Product Purchase Decisions.
7. Physical Evidence has a positive and significant effect on Financing Product Purchase Decisions.

MATERIAL AND METHODS

This research is an associative study with a quantitative approach that aims to analyze the causal relationship by observing the consequences that occur and the possible factors (causes) that cause these effects and

display information obtained in numerical form.

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to be studied and then conclusions drawn. The population in this study are customers who have financed at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani from 2016-2018 with a total of 800 customers.

The sample in this study used Random Sampling which is part of the Probability Sampling type, where researchers in choosing samples give equal opportunities to all members of the population randomly to be assigned as sample members. If the research is related to multivariate analysis (correlation or multiple regression analysis), the sample size should be several times, usually at least 10 times the number of variables studied (Sinulingga, 2011). To determine the number of samples in this study using the Slovin formula. So that in this study the number of samples was 89 customers.

Data collection techniques conducted by researchers to obtain information needed in this study are interviews, where interviews were conducted to find out the problems faced regarding the decline in financing products at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani. Furthermore, documentation, where documentation is carried out to collect data relating to this study, such as data on Financing Products at PT Bank Pembiayaan Rakyat Syariah Puduarta Insani and other supporting data. And the Questionnaire / Questionnaire in this study consisted of items that were used to collect data related to the Marketing Mix

variable to the Financing Product Financing Decisi

RESULTS AND DISCUSSION

Classic assumption test

Normality test

Normality testing in the study aims to determine whether in the regression model, the residual value is normally distributed or not. A good regression model is a model that has a residual value that meets the normality assumption, namely the Sig. > α (0.05). For the normality test in this study using the Kolmogorov Smirnov Test approach. The results of the normality test using the Kolmogorov Smirnov Test approach can be seen in Table 2 below:

Table 2 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		89
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	11.60840583
Most Extreme Differences	Absolute	.104
	Positive	.104
	Negative	-.066
Kolmogorov-Smirnov Z		.984
Asymp. Sig. (2-tailed)		.288

Source: Primary Data Processing using SPSS

Based on Table 4.28 above, it is known that the Asymp.Sig (2-tailed) value is 0.288. This value is greater than the significance level $\alpha = 0.05$. Then it can be concluded that the residual value is normally distributed.

Linearity Test

Linearity testing in this study aims to determine whether Products, Prices, Promotions, Locations, Processes, People, Physical Evidence have a linear relationship to Purchasing Decisions assuming the Sig. on the Deviation from Linearity greater than the significance level $\alpha = 0.05$. The linearity test results can be seen in Table 3 below:

Table 3 Linearity Test Results for Purchasing Decisions

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Decision of Purchase * Products	Between Groups	(Combined)	4796.285	34	141.067	.839	.704
		Linearity	67.214	1	67.214	.400	.530
		Deviation from Linearity	4729.071	33	143.305	.853	.684
	Within Groups		9075.625	54	168.067		
	Total		13871.910	88			

Source: Primary Data Processing using SPSS

Based on Table 3 above, the value of Sig. on the Deviation from Linearity of 0.684. This value is greater than the significance level $\alpha = 0.05$. Then it can be concluded that Products, Prices, Promotions, Locations, Processes, People and Physical Evidence have a linear relationship to Purchasing Decisions.

Multicollinearity Test

Multicollinearity test is used to find out whether in the regression model there is a linear relationship between the independent variables. Multicollinearity test results can be seen in Table 4 as follows:

Table 4 Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	24.835	24.081		1.031	.305		
	product	.405	.175	.328	2.319	.023	.527	1.896
	Price	-.375	.174	-.328	-2.156	.034	.455	2.199
	promotion	.228	.105	.255	2.186	.032	.774	1.292
	Location	.381	.186	.235	2.042	.044	.795	1.258
	process	.033	.145	.027	.225	.822	.745	1.343
	people	.037	.098	.045	.377	.707	.752	1.329
	Physical Evidence	-.133	.114	-.124	-1.160	.249	.918	1.090

a. Dependent Variable: Decision Purchase

Source: Primary Data Processing using SPSS

Based on the results above, the Tolerance value is 0.527, 0.455, 0.744, 0.795, 0.745, 0.752, 0.918, the result is greater than 0.10, then the VIF value is 1,896, 2,199, 1,292, 01,258, 1,343 , 1.1329, 1.090 These results are smaller than 10, so in the regression model there is no linear relationship between independent variables (no multicollinearity).

Heteroscedasticity test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from residual values between one observation and another observation. A good regression model is that homoscedasticity or heteroscedasticity does not occur.

There are several ways to approach the presence or absence of heteroscedasticity, namely the graph approach.

Based on Figure 2, it can be seen that there are no clear patterns and points spread above and below the number 0 on the Y axis, so based on the graph method there is no heteroscedasticity in a decent regression model used to predict purchasing decisions based on product input, price, promotion,

location, process, person and physical evidence.

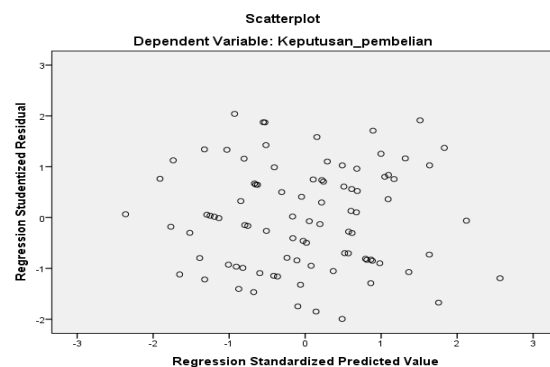


Figure 2. Scatterplot of Heteroscedasticity

Data analysis

Multiple Regression Analysis

Multiple linear regression analysis is used to determine how much influence the independent variables Product, Price, Promotion, Location, Process, People and Physical Evidence on the dependent variable of the Decision of the Supervisor. Data is processed statistically for the purposes of analyzing and testing hypotheses using SPSS program tools. The results of multiple regression analysis can be seen in Table 5 below

Table 5: Multiple Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.835	24.081		1.031	.305
	Product	.405	.175	.328	2.319	.023
	Price	.375	.174	.328	2.156	.034
	Promotion	.228	.105	.255	2.186	.032
	Location	.381	.186	.235	2.042	.044
	Process	.033	.145	.027	.225	.822
	People	.037	.098	.045	.377	.707
	Physical Evidence	-.133	.114	-.124	-1.160	.249

a. Dependent Variable: Decision Purchase

Source: Primary Data Processing using SPSS

From the results of data processing in Table 5 above, the regression equation model is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7$$

$$Y = 24,835 + 0,405X_1 + 0,375X_2 + 0,228X_3 + 0,381X_4 + 0,033X_5 + 0,037X_6 + -0,133X_7$$

Based on the results of multiple linear regression above, Products, Prices, Promotions and Locations have a positive effect on Purchasing Decisions. The constant value (a) is 24,835, which means that if the Product, Price, Promotion and Location are zero, then the Purchase Decision is worth a constant of 24,835. Product regression coefficient (b1) is 0.405. That is, if the product has increased, then the Purchase Decision will increase by 0.405 provided the other independent variables are fixed. Price regression coefficient (b2) is 0.375. That is, if the price increases, then the Purchase Decision will increase by 0.375 provided that the other independent variables are fixed. Promotion regression coefficient (b3) is equal to 0.228. That is, if the Quality of Promotion

increases, then the Purchase Decision will increase by 0.228 provided the other independent variables are fixed. Location regression coefficient (b4) is 0.381. That is, if Promotional Quality increases, then the Purchase Decision will increase by 0.381 provided the other independent variables are fixed.

Coefficient of Determination (R²)

Testing the coefficient of determination is done to find out how much the contribution or contribution of the independent variables of Promotion, Perceived Price and Product Quality to Purchase Decisions simultaneously. The test results of the coefficient of determination can be seen in Table 6 as follows:

Table 6 Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.381 ^a	.145	.071	12.09961

a. Predictors: (Constant), physical_evidence, process, price, location, promotion, people, product.

Source: Primary Data Processing using SPSS

From the table above, the value of the coefficient of determination (R square) is 0.145, which means that 14.5% of the variables Product, Price, Promotion and Location have an influence on Purchasing Decisions, and the remaining 85.5% are explained by other variables not examined in this study.

Hypothesis testing

Simultaneous Hypothesis Testing (Test F)

To determine the effect of Products, Prices, Promotions, Locations, People and Physical Evidence on Decisions Purchasing financing products to customers of financing products simultaneously, then hypothesis testing is carried out simultaneously (Test F). The results of simultaneous hypothesis testing (Test F) can be seen in Table 7 below:

Table 7 Simultaneous Hypothesis Test (F Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2013.463	7	287.638	1.965	.049 ^b
	Residual	11858.448	81	146.401		
	Total	13871.910	88			

a. Dependent Variable: Decision Purchase
 b. Predictors: (Constant), physical_evidence, process, price, location, promotion, people, product.

Source: Primary Data Processing using SPSS

From the results above, it is known that the value is f count 1.965 with a significance value of 0.049. While the value f table of the freedom degree df (N1) is 3.92. It can be concluded f count > f table (1.965 < 3.92) and the significance value is smaller than the significance level $\alpha = 0.05$ (0.049 < 0.05). Thus, the fourth hypothesis is accepted which states that the Product, Price, Promotion, Location, Process, Person and Physical Evidence have a significant

negative effect simultaneously on the decision to purchase financing products.

Partial Testing of Hypotheses (t Test)

Partial hypothesis testing (t test) is carried out to determine the effect partially of the independent variable on the dependent variable. This test is done to test the first, second and third hypotheses. The results of partial hypothesis testing (t test) can be seen in Table 8:

Table 8 Partial Hypothesis Test (t Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.835	24.081		1.031	.305
	Product	.405	.175	.328	2.319	.023
	Price	.375	.174	.328	2.156	.034
	Promotion	.228	.105	.255	2.186	.032
	Location	.381	.186	.235	2.042	.044
	Process	.033	.145	.027	.225	.822
	People	.037	.098	.045	.377	.707
	Physical Evidence	-.133	.114	-.124	-1.160	.249

a. Dependent Variable: Decision Purchase

Source: Primary Data Processing using SPSS

Based on the results obtained above, it is known that the product coefficient value is equal to 0.405 with a significance value of 0.023, these results indicate that the first hypothesis is accepted, which states that the product has a positive and significant effect on the decision to purchase financing products.

The price coefficient value is 0.375 with a significance value of 0.034. These results indicate that the second hypothesis is accepted, which states that the price has a positive and significant effect on the Financing Product Decision.

Promotion coefficient value is 0.228 with a significance value of 0.032. The

results show that the third hypothesis is accepted, which states that Promotion has a positive and significant effect on Financing Product Purchase Decisions.

Location coefficient value is equal to 0.381 with a significance value of 0.044. The results indicate that the fourth hypothesis is accepted, which states that the location has a positive and significant effect on Financing Product Purchase Decisions.

The process coefficient value is 0.033 with a significance value of 0.822. The results show that the fifth hypothesis is not accepted, which states that the process does not have a positive and significant

effect on Financing Product Purchase Decisions.

The value of the Person coefficient is equal to 0.037 with a significance value of 0.707. The results indicate that the sixth hypothesis is not accepted, which states that People do not have a positive and significant effect on Financing Product Purchase Decisions.

The coefficient of Physical Evidence is equal to -1.33 with a significance value of 0.249. The results indicate that the seventh hypothesis is not accepted, which states that Physical Evidence does not have a positive and significant effect on Financing Product Purchase Decisions.

DISCUSSION

Influence of Products on Purchasing Decisions

Based on the results of the t test, it can be concluded that the product independent variable (X1) partially has a positive and significant effect on the Financing Product Purchase Decision. This can be seen from the respondent's answer with a statement about the product that gets a value of 2.32 categorized very well. Because the products offered according to Sharia principles are based on Islamic law between banks and other parties for depositing funds or financing business activities in accordance with the principle of profit sharing. In addition to an easy-to-understand process in contract agreements between the Bank and prospective customers, safe, profitable and product services at the Syariah Rural Bank Puduarta Insani also apply universally which means that it can be accessed by anyone.

The results of this study are supported by previous studies such as in Tatik's research (2015) "The effect of Products, Services, Promotions and Locations on community decisions to choose Sharia Banks (Sukarta Branch Survey on BTN Syariah) partially and simultaneously products, services, promotions and locations affect in favor of purchasing the community to choose a

Syariah Bank (survey at BTN Syariah Sukarta Branch). Research conducted by Amanah (2012) "Product influence and consumer emotional factors on Yamaha Motorbike purchasing decisions" based on the results of the study stated that the product had a significant effect on purchasing decisions.

Influence of Price Perception on Purchasing Decisions

Based on the results of the t test, it can be concluded that the price-independent variable (X2) partially has a positive and significant effect on the Financing Product Purchase Decision. This can be seen from the respondent's answer with a statement about the price that gets a value of 2.15 categorized very well is the statement "Profit Sharing or margin charged by the BPRS able to be guarded by the customer". This shows that every customer who carries out financing can work together with the BPRS because the profit sharing or margin obtained is in accordance with the mutual agreement. This shows that the significant level of prices obtained a value of 0.034, which means that the price has a significant effect on the decision to buy financing products.

The results of this study are supported by previous studies such as in Tatik's research (2017) "The effect of Products, Services, Promotions and Locations on community decisions to choose Islamic Banks (Survey on Sukarta Syariah BTN Branch) partially and simultaneously products, services, promotions and locations affect in favor of purchasing the community to choose a Syariah Bank (survey at BTN Syariah Sukarta Branch). Research conducted by Zulaicha and Irawati (2016) "The Effect of Products and Prices on the decision to buy consumers and Morning Bakery Batam" based on the results of the study stated that the results of the price variable analysis have a regression coefficient of 0.379, with a significant number 0,000 <0.05 which

means that prices positive and significant effect on purchase decisions

Influence of Promotion on Purchasing Decisions

Based on the results of the t test, it can be concluded that the Promotion independent variable (X3) partially has a positive and significant effect on the Financing Product Purchase Decision. This can be seen from the respondent's answer with a statement about the product that gets a value of 2.18 categorized as very good is the statement "BPRS provides information about financing products through brochures". This shows that the promotion of BPRS through brochures is easily understood by customers so customers remember products more offered, for example, price, excellence and pocedures for conducting financing products and other information. This shows that the significant level of products that get a value of 0.032, which means significant promotion, affects the decision to buy financing products.

The results of this study are supported by previous research in Subekti's study (2017) "Influence of Promotion and Prices on the decision to buy tickets for airline Lion Air Jakarta route" Research conducted by Firliyanti, et al (2018) "Promotion Mix Analysis of customer decisions using superior products at Manado Branch Syariah Mandiri Bank "the results of the study show that sales promotions have no significant effect on purchasing decisions.

Influence of Location on Purchasing Decisions

Based on the results of the t test, it can be concluded that the independent variable Location (X4) partially has a positive and significant effect on the Financing Product Purchase Decision. This can be seen from the respondent's answer with a statement about the location that obtained a value of 2.04 categorized as very good is the statement "Availability of easy transportation facilities, such as close to the

highway making it easier for customers to visit the BPRS office". This indicates that the availability of transportation facilities which makes it easier for customers to make transactions at the BPRS office. This shows that the significant level of the product has a value of 0.044, which means that the location has a significant effect on financing product purchase decisions.

The results of this study are supported by previous studies such as those of Rizal, Adam and Mahdani (2017) "The Influence of Prices, Designs and Locations on Purchasing Decisions and their impact on post-purchase housing decisions in Banda Aceh", based on research on the effect of direct location on post-purchase satisfaction with a value of 0.427 and the indirect effect of location on post-purchase satisfaction with a value of 0.251 thus the influence of location can indirectly be able to improve post-purchase.

Influence of Process on Purchasing Decisions

Based on the results of the t test, it can be concluded that the independent variable Process (X5) partially has a positive but not significant effect on Financing Product Purchase Decisions. This can be seen from the respondent's answer with a statement about the process which obtained a value of 0.225 categorized as not good is the statement "field survey conducted by the SRB to customers very quickly". This shows that the process only has an effect of 0.822 on the decision to buy financing products. The results of the research conducted by Dewi, et al (2015) get the same results with this study which states that partially the process mix does not have a significant effect on consumer decisions. While the results of the study by Sefnedi (2013) with the title "Analysis of Service Marketing Mix and its effect on the decision to choose Postgraduate education services" which states that the process has a positive and significant influence on consumer decisions.

Influence of People on Purchasing Decisions

Based on the results of the t test, it can be concluded that the independent variable Person (X6) partially has a positive but not significant effect on the Financing Product Purchase Decision. This can be seen from the respondent's answer with a statement about the process that gets a value of 0.377 categorized as not good. This shows that the significant level of the process obtained a value of 0.707 which means the variable Person has a positive but not significant effect on the decision to buy financing products.

Influence of Physical Evidence on Purchasing Decisions

Based on the results of the t test, it can be concluded that the independent evidence physical variable (X7) does not partially have a positive and significant effect on the Financing Product Decision. This can be known from the respondent's answer with a statement about the process which obtained a value of -1,160 not good. This shows that a significant level of Physical Evidence has a value of 0.249, which means that the physical evidence variable has a positive but not significant effect on the financing product purchase decision. The results of this study are supported by research conducted by Sujoko (2007) which states that physical evidence partially does not significantly influence the decisions of students choosing schools in Palangka Raya.

Influence of Product, Price, Promotion, Location, Process, People and Physical Evidence on Purchasing Decisions

Based on simultaneous test results, Product variables (X1), Price (X2), Promotion (X3), Location (X4), Process (X5), have a positive and significant effect on Purchasing Decisions (Y). The most dominant variables affecting Purchasing Decisions are Product variables (X1), Price (X2), Promotion (X3), Location (X4). Variables that have little effect on

purchasing decisions are Process variables (X5), People (X6) and Physical Evidence (X7). This shows that the Products, Prices, Promotions and Locations carried out by financing products can attract more customers than the Process, People and Physical Evidence variables.

The results of this study are supported by previous research by Yulianto (2013) "The Influence of Products, Prices, Promotions, Services on Consumer Decisions to Buy Kawasaki Motorbikes" based on the results of the study simultaneously all four of these products, prices, promotions, locations have a significant effect on consumer buying decisions. The results of this study are supported by previous research as in Rizal's study, Adam and Mahdani (2017) "The Influence of Prices, Designs and Locations on Purchasing Decisions and their impact on post-purchase housing decisions in Banda Aceh" based on research on the effect of direct location on post-purchase satisfaction with a value of 0.427 and the indirect effect of location on post-purchase satisfaction with a value of 0.251 thus the influence of location can indirectly be able to improve post-purchase.

Managerial Implications

Based on the results of the study, it is known that products, prices, promotions and locations have a positive and significant effect on purchasing decisions on financing products. So that it can be concluded that products, prices, promotions and locations can increase financing products, the need for new innovations. The large number of banks found in Indonesia, especially the Medan area, led to the high level of competition among banks in attracting consumers' attention to becoming customers of financing products, so that BPRS Puduarta Insani's efforts to socialize its products need to be increased among the general public, not only in UINSU. Promotions that can be done include conducting community activities, giving gifts or souvenirs and brochures to

customers or prospective customers is one way that can create a positive impression. In addition to increasing promotion, BPRS must improve service to customers and establish good relations to create a good perception for the company. If the customer's perception is good, the customer will promote word of mouth to others.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the research and discussion that have been conducted in this study, the researcher draws the following conclusions:

1. Products have a positive and significant effect on Financing Product Purchase Decisions.
2. Prices have a positive and significant effect on Financing Product Decisions.
3. Promotion has a positive and significant effect on Financing Product Purchase Decisions.
4. Location has a positive and significant effect on Financing Product Purchase Decisions.
5. And Process Variables, people and physical evidence have a positive but not significant effect on the Financing Product Decision.

Recommendations

Based on the results and discussion, there are some suggestions that can be submitted:

1. For Companies

It is expected that the company seeks to improve the quality of service in the buying process carried out by consumers so that consumers can feel comfortable at the time of product purchase transactions and after sales service conducted by the company. And provide ivonasi-innovations that are more attractive to customers in financing. Display interesting brochures and provide complete information in order to improve their ability to provide their services so that the suitability of the products used is in accordance with what is offered by the Bank.

2. For Further Researchers

It is expected to be a reference and continue to develop this research. This study uses Promotions, Prices and Products as independent variables and Purchasing Decisions as dependent variables. For the next researcher, they can replace the variables in this study with other variables in order to find new variables in the discussion of Purchasing Decisions.

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