Analysis Of The Factors Of Service, Product, Promotion To The Decision Of The Costumer Demand Services Products Mandiri Sharia Bank Batam Branch

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Abstract. This study aims to identify and analyze customer demand decision Mandiri Sharia Batam Branch. The sample used in this study amounted to 97 people. Questions are given a questionnaire which is distributed through simple random sampling techniques and analytical method used are validity test, reliability test, classic assumption test and multiple regression analysis. The results showed for the Variable Services Affect positively and significantly to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam Branch, it can be seen from the significant value (0.000) which is smaller than 0.05 and the value of the t (8403) > t table (1,658) pales improved Variable Services by one unit then the decision of the customer's request (Y) will be increased by 0.526 units. Variable Product Negatively and not significant to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam Branch, it can be seen from the significant value (0.737) which means greater than 0.05 and the value of the t (0337) < t table (1,658) meaning that although improved Variable the product of one unit then the decision of the customer's request (Y) will not be reduced by 0.014 units. Variable Promotion Affect positively and significantly to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam Branch, it can be seen from the significant value (0.001) which is smaller than 0.05 and the value of t arithmetic (3.312) > t table (1,658) pales improved Variable Promotion by one unit then the decision of the customer's request (Y) will be increased by 0.294 units. Results of Examiners Simultaneous Revealed that the calculated F value of 85.339 with a significance level of 0.000, while F table at the 95% confidence level (α = 0.05), is 2.70 by because they on the calculation that F count (85.339) > F table (2.70) and the significance level (0.000) < 0.05 it shows that the influence of the Independent variable Services, Products and Promotions simultaneously is significant to the decision of customer demand for the Product Services Bank Mandiri Sharia Batam Branch.

Keywords : Service, promotion, product, customer demand decision
I. INTRODUCTION

Man in his daily life will not be separated from the activities of security to obtain better benefits than immediately before the transaction. Transactions that occurred in the community may be a transaction of goods and services. Marketing system has allowed the transaction occurred and developed from time to time because marketing is a study of the exchange or transaction that is how the transaction was initiated, motivated and consumed (Sekolah Tinggi Agama Islam At-Tahdzib, 2016).

Indonesia is a country that has the largest Muslim population in the world with a population today amounts to 207,176,162, equivalent to 87.18% of the total population of Indonesia (www.google.com) March 29, 2013 at 9:00 pm. The development of the banking sector has brought about economic growth, as well as businesses on a very tight competition in the banking world to win the sympathy of the consumers in using the products of banking services, a variety of approaches taken to gain public sympathy through banking services based on high technology and human resources skilled (Sari & Wajdi, 2017).

Competition weeks to provide satisfaction in terms of service to customers has been fine tune the customer / consumer as decision-makers, the increasing number of conventional banks opening sharia units to operate the opening sharia units by operating the product and services offered provide opportunities masyaraakat to make a choice according to need, can views in decision-making is generally influenced by the cultural background that affect the community, the level of education and knowledge are the higher of course people will be more selective in retrieval conclusion to meet the banking needs. Indonesian people, especially the Muslims do not just want services of appropriate quality alone but require banking services that do not conflict with the principles of the religion of Islam as usury (Mursidi, 2015).

Islamic banking is a financial institution that propesional accordance with Islamic principles. The birth of Islamic banking has brought a positive impact on the banking treasury in Indonesia (Alimudin & Artaya, 2009). In the presence of Islamic banking can meet the needs of the community that provide banking services or financial institutions are net of usury and become a better institution. Banking services have helped infacilitating the exchange and help the formation of capital for the community (Fajarianto, 2017).

A. Theoretical Basis

1) Consumer Behavior

Consumer behavior is the study that focuses on how individuals make the decision to utilize their available resources (time, money, effort) to buy goods related to consumption. Study of consumer behavior as a separate marketing discipline begins when marketers realize that consumers do not always act or react as proposed by the theory of marketing.

2) Understanding Consumer Behaviour: The Key to Development of Islamic Banking

Understanding consumer behavior in general banking capital is to formulate a strategy to recruit new customers that had not been convinced of the superiority of Islamic banking. While understanding the behavior of customers of Islamic banking in particular in order to keep them from running back to conventional banking, or want to make Islamic bank as the primary bank by increasing the satisfaction they get.

3) Understanding of Marketing (Setiawan & Budiyanto, 2015)

Marketing is one of the important activities that need to be done to improve the business enterprise and maintain the viability of the company. Besides the company’s marketing...
activities also need to combine functions and use their expertise for the company to run well.

4) Understanding of Marketing Services
Lamb, Hair dan MC. Daniel (2001) defining business services as a result of the use of man and machine against a person or object. Services include an act, a performance, or the effort that can not be processed physically.

5) Term of Services
Services (Barata, 2004) is an activity or sequence of events that occur in the direct interaction between a person with another person or a physical machine, and providing customer satisfaction. In Big Indonesian Dictionary described the service as a business serving the needs of others. While the airport is helping to prepare (take care) what a person needs. Kep. Menpan No. 81/93 states that public service is any form of service provided by the central government / local, state, enterprises, in order to meet the needs of the community, or the prevailing regulations. Service comes from people not of the company.

6) Excellent Service
Defining business services as a result of the use of man and machine against a person or object. Services include an act, a performance, or the effort that can not be processed physically. In today's world development services known term excellent service (service excellence). Excellent service terms, which means it is a concern to customers by providing the best services to facilitate ease of realizing the fulfillment of satisfaction, so that they are always generous to the company. (Barata, 2004)

To achieve service excellence, the company must have certain skills, such as good and presentable, be friendly, show morale and attitude are always ready to serve, quiet work, not high-minded because they feel needed, to master his job better tasks related to the section or department or other part, able to communicate with baikmampu know and understand sign language (gesture) customers as well as having an ability to handle customer complaints in a professional manner.

7) Marketing mix
Marketing mix constitute one of the elements in the marketing strategy of products and services. Marketing mix has a very important role in the progress of the company, so the marketing mix must be conducted in stages with full consideration of the right. (Soebandhi, Sukoco, & Dhaniarti, n.d.)

B. The results of previous research

Previous research that Samsudin in 2007 in his research entitled "Why do customers choose to use the services of Islamic banks case study on bank BNI sharia branches thamrin" Menyimpulakan that the factors that most influence a client's decision to save in BNI sharia is "Factor facilities and services" such research, technical analysis is the analysis of the validity and rehabilitation, diskriftif analysis, factor analysis and cross tabulation chi square analysis, the significance level \( \alpha = 5\% \).

C. Framework
Framework explained, developed, and elaborated on the formulation of the problems that have been identified through interviews, observation and literature survey. (Kuncoro, 2003). These frameworks will be put forward on the variables studied were:

Service factor, factor products, and promotional factors are independent variables, as well as the client's decision to use the services of Bank Syariah Mandiri meruapakan related variables.

Simply put frameworks outlined ditas can be illustrated in the schematic diagram below:
D. Research Hypothesis

Based on the issues formulated writer can take hypothesis as a temporary answer, namely:

1) suspected that the service (service) significantly influence customers' decisions on product demand services of Bank Sharia Mandiri Branch Batam

2) It was alleged that the product (product) significantly influence customers' decisions on product demand services of Bank Sharia Mandiri Branch Batam

3) It was alleged that the promotion (promotion) significantly influence customers' decisions on product demand services of Bank Sharia Mandiri Branch Batam

4) Suspected simultaneously Services, Product and Promotion significantly influence customers' decisions on product demand services of Bank Mandiri Sharia Branch Batam.

II. METHOD

Research sites I researched was the Mandiri Sharia Bank Branches Batam

A. Sampling Technique

Population

The number of customers who save at Bank Sharia Mandiri branch Batam during 2015 is included in the form of savings deposits, time deposits and demand deposits.

According Sugiono (2004) Population is the generalization region consisting of subject / object that has certain qualities and characteristics that are applied by researchers to learn and then be deduced.

The number of the population used in this study were taken from the number of customers in the month of May 2015 which amounted to 3000 people. The population is only taken from the number of customers in May 2015 because of this May many customers transact savings.

Sampling

The sample is part of the number and characteristics possessed by this population. A sample is a set for (subset) of a population unit Kuncoro (2003).

B. Type of Data

This study uses two types of data sources that:

Primary Data

Primary data is data collected directly by using a questionnaire that distribute a list of questions either directly or indirectly related to writing a report to clients of Bank Mandiri Sharia Batam.

Sekunder Data

Sekunder data is data collection to study the problems associated with the object under study through manuals, literature compiled by experts associated with the analyzed problem.

C. Data Collection Technique

According to the research method used is survey method, the data collection
techniques in this study carried out by using, among others:
1) Questionnaire
   Is collecting data by asking questions through a list of questions on selected respondents.
2) Interview
   Research carried out by conducting interviews directly to consumers / customers to clarify the answers of a questionnaire that has been filled by the consumer / customer research location.
3) Study Library
   Collect data to learn the information and data obtained through books, journals, websites that serve as a reference.
4) Likert Scale
   According Sugiono (2004) is a measuring instrument used to measure attitudes, opinions, perceptions, a person or a group of social phenomena. The study provides five alternative answers to the respondent, then the scale of the use of 1 to 5.

D. Operasional Definition
1) Independent Variable
   The independent variable is a variable whose value is not dependent on other variables. The independent variables of penilitan are:
   a. Factors Services (X1)
      Are all factors associated with service and facilities owned by the bank and then diberikan to its customers.
   b. Variable Product (X2)
      Are all factors related to the type of product, easiness in the transaction as well as the features contained in the product.
   c. Variable Promotion (X3)
      Are all factors relating to the promotion, encouragement from others (family, friends, and others).

E. Bound variable (Y)
   A variable whose value depends on other variables. As for the dependent variable was the decision of customer savings deposits, time deposits, and current accounts to use the services of Bank Mandiri Sharia Batam.

F. Technical Data anlisis
   Descriptive analysis
   Descriptive analysis method is a way to formulate and interpret the data so as to provide a clear picture of the perception konsumen / customers about the factors that affect customers using the services of Bank Mandiri Sharia Batam
1) Validity and Reliability
   Conducted to examine whether the questionnaire used as an instrument worthy of study. The validity and the reliability questionnaire in this study using SPSS version 20 softwer help to obtain targeted results.

2) Clasic Assumption Test
   a. Normality
      Interest normality test is to know whether the distribution of data or approaching a normal distribution, the distribution of data with a bell shape, good data is the data that have a normal distribution pattern, ie, the distribution does not deviate left or right.
   b. Heteroskedastity
      Heteroskedastitis test aims to test whether there is inequality in the regression model variance of the residuals of the observations of other kepengamatan fixed, then there homoskedastitas. If different, then it is called heteroscedasticity. A good regression model is that not happening heteroskedastitas. With decision-making criteria: Sig. 12:05 means data is not exposed heteroskedastitis Sig <0:05 means the data exposed heteroskedastitis.
   c. Autocorrelation
The term autocorrelation can be defined as the correlation between members of a series of observations are sorted by time (as in the data deterwaktu) or space (as in a cross-section).

d. Multicollinearity
Multikolinearitas term was originally developed by Gagnar Frisch. At first multikolinearitas means that the linear relationship is "perfect" or "definitely", among some or all of the variables that describe the model regresi, in short, can be interpreted as a linear relationship between the variables okspalanatoris of a regression model is perfect.

3) Hypotesis Test
This test uses the F test and t test, among other things:

a. Test-F (simultaneous test) is to see whether the independent variables together (simultaneously) a positive and significant effect on the dependent variable.

b. Test-t (partial test)
Through t-test (partial test) using a step-langlah as follows:
Ho: bi = 0
That is partially there are positive and significant effect on the dependent variable.
Ha: bi ≠ 0
That is partially contained slight positive and significant influence of the independent variable on the dependent variable.

4) Kofesieni Correlation and determination (R2)
Identification Determinas (R2) function for variable significance it must find the coefficient of determination (R2). Coefficient determinant shows the contribution of independent variables on the dependent variable, the greater the value of the coefficient of determination, the better the ability of independent variables to explain the variables of determination, if the determination (R2), the greater (close to one), it can be said that the independent variable was great on the dependent variable. This means the more powerful models used to explain the influence of the independent variables on the dependent variable studied.

5) Multiple linear regression analysis
Method of multiple linear regression analysis is used to mengetahui influence / relationship of independent variables with the dependent variable, the data processing will be done using tools SPSS 20 software application for windows.

III. RESULT AND DISCUSSION
A. A General description of the company

1) Glimpse of Bank Sharia Mandiri
The company values that uphold the humanity and integrity have been firmly entrenched in all beings Bank Syariah Mandiri (BSM) since its establishment. BSM presence since 1999, is actually a blessing at the same wisdom after the 1997-1998 economic and monetary crisis. As is known, the economic and monetary crisis since July 1997, followed by multidimensional crisis, including on the national stage, has led to a variety of negative impacts was superb on all aspects of community life, the business world is no exception. In these conditions, the national banking industry is dominated by conventional banks experienced a tremendous crisis. The government finally took action by restructuring and recapitalizing the banks partly in Indonesia.

PT Bank Sharia Mandiri present, performing and growing as a bank that combines business ideals and spiritual values, which underpin its operations. Harmony between business ideals and spiritual values that is the one of the hallmarks of Bank Syariah Mandiri in
Indonesia work in banking. BSM was born to build Indonesia better.

B. Mission and Vision Bank Mandiri Sharia
1) Vision
Bank Sharia Leader: Becoming Islamic banks have always excelled in between the perpetrator of Islamic banking industry in Indonesia in the consumer segment, micro, SME, commercial and corporate.
Bank Syariah Modern: Being Islamic bank with cutting-edge technology systems and services that exceed customer expectations.

2) Mission
a. Delivering growth and profitability above the industry average sustainable.
b. Improving the quality of products and technology-based services that exceed customer expectations.
c. Stresses's fund-raising and channeling funds in the retail segment.
d. Develop business on the basis of sharia universal values.
e. Develop a talent management and healthy work environment.
f. Increasing concern for the environment and society.

C. Values and Culture Job Bank Mandiri Sharia
In carrying out its obligations which are based on the basis of Sharia law, namely the Qur'an and the Hadith, the whole insane Bank Mandiri Sharia also have values that guide you in every temperament. These values are formulated in the working culture of Bank Mandiri Sharia.

D. Products Bank Sharia Mandiri
Bank Sharia Mandiri provides a range of products and services that complete and supported with an extensive distribution network and support of human resources of the highest integrity. Bank Mandiri Sharia also have different types of products and services such as Savings, Current Accounts, Time Deposits, Mandiri Service Priority, Consumer Financing, Product Services, Gold, Hajj and Umrah.

E. Data test
1) Characteristic of Respondent
This research uses descriptive analysis, which is done to explain and describe the various characteristics of respondents overall, by gender, age, and other matters related to this research. The descriptive analysis will be done using frequency analysis methods. While collecting data using observation and dissemination of questionnaires, by asking a few statements that will be answered by the respondents.

a. Gender
Of all respondents amounted to 96 people who participated in this study, as many as 41 people or 42.70% gender Male and as many as 55 people or 57.30% Female sex. Based on data from respondents by sex shown in Table 1 as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Sex</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Men</td>
<td>41</td>
<td>42.70</td>
</tr>
<tr>
<td>2</td>
<td>Woman</td>
<td>55</td>
<td>57.30</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

The data processing reseacher, May 2016

b. Age

<table>
<thead>
<tr>
<th>No</th>
<th>Age</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18 - 30 tahun</td>
<td>44</td>
<td>45.83</td>
</tr>
<tr>
<td>2</td>
<td>31 - 40 tahun</td>
<td>40</td>
<td>41.67</td>
</tr>
</tbody>
</table>
c. Formal Education

Table 3 Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Frequency</th>
<th>Presentase (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SLTA</td>
<td>50</td>
<td>52.08</td>
</tr>
<tr>
<td>D3</td>
<td>12</td>
<td>12.50</td>
</tr>
<tr>
<td>S1</td>
<td>29</td>
<td>30.21</td>
</tr>
<tr>
<td>S2</td>
<td>3</td>
<td>3.13</td>
</tr>
<tr>
<td>S3</td>
<td>2</td>
<td>2.08</td>
</tr>
<tr>
<td>TOTAL</td>
<td>96</td>
<td>100</td>
</tr>
</tbody>
</table>

Sumber: The data processing researcher, May 2016

Table 4. Working

<table>
<thead>
<tr>
<th>Working</th>
<th>Frequency</th>
<th>Presentase (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNS</td>
<td>11</td>
<td>11.45</td>
</tr>
<tr>
<td>Private</td>
<td>55</td>
<td>57.30</td>
</tr>
<tr>
<td>Employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td>30</td>
<td>31.25</td>
</tr>
<tr>
<td>TOTAL</td>
<td>96</td>
<td>100</td>
</tr>
</tbody>
</table>

IV. RESULT

Multiple linear regression analysis

In multiple linear regression analysis that has been done, then the regression coefficient, t value, and the level of significance. The following table shows the test results of multiple linear regression, namely:

Table 5. Multiple Linear Regresion Result

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The data processing researcher, May 2016

t Test

The t-test was used to test how far the level of significance of the influence of the independent variable (Services, Product and Promotion) in influencing the dependent variable (the decision request) is partial. Pengujian significant partial correlation coefficients and partial regression coefficients is done by looking at the significance level, if the level of significance resulting from the calculation below 0.05, then the hypothesis is rejected or which means that there is a positive and significant influence between the variables X and Y.

V. CONCLUSIONS AND SUGGESTION

Based on statistical analysis testing and discussion of the research were processed with SPSS 20 program has shown that the factors that affect customer demand for the Product Decision Services Bank Mandiri Sharia Batam can be concluded that:

1. Variable Services (X1)

Affect positively and significantly to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam, it can be seen from the significant value (0.000) which is smaller than 0.05 and the value of the t value (8403) > t table (1.658) pales improved
Variable Services by one unit then the decision of the customer's request (Y) will be increased by 0.0526 units.

2. Variable Product (X2)
Negatively and not significant to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam, it can be seen from the significant value (0.737) which means greater than 0.05 and the value of the t (0.337) < t table (1.658) meaning that although improved Variable the product of one unit then the decision of the customer's request (Y) will not be reduced by 0.014 units.

3. Variable Promotion (X3)
Affect positively and significantly to the decision of the Customer's request Products Services Bank Mandiri Sharia Batam, it can be seen from the significant value (0.001) which is smaller than 0.05 and the value of t arithmetic (3.312) > t table (1.658) pales improved Variable Promotion by one unit then the decision of the customer's request (Y) will be increased by 0.0294 units.

4. Results of Examiners Simultaneous
Revealed that the calculated F value of 85.339 with a significance level of 0.000, while F table at the 95% confidence level of 2.70 by because they on the calculation that F count (85.339) > F table (2.70) and the significance level (0.000) <0.05 it shows that the influence of the Independent variable Services, Products and Promotions simultaneously is significant to the decision of customer demand for the Product Services Bank Mandiri Sharia Batam.

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