

THE INFLUENCE OF MARKETING MIX ON CUSTOMER SAVING DECISIONS AT BPRS AMPEK ANGKEK CANDUNG WEST PASAMAN BRANCH

Vivi Kurnia Ningsih¹, Fajar Budiman^{2*}, Yossi Eriawati³

¹⁻³STAI-YAPTIP Pasaman Barat

E-mail: ²⁾ fajar_budiman13@staiyaptip.ac.id

Abstract

The evolution of Islamic financial institutions and the intensifying competition between Islamic and conventional financial entities in garnering public interest for savings and fundraising, it is foreseeable that Islamic financial institutions might encounter challenges. These challenges are intrinsic to the intricate processes of creating, conveying, and delivering value to customers, as well as effectively managing customer relationships for mutual organizational and stakeholder benefits. The objective of this research is to ascertain the impact of the marketing mix on the decision-making process regarding savings at BPRS Ampek Angkek Candung West Pasaman Barat. Employing a quantitative approach along with statistical methodologies, this study investigates the interplay between the Marketing Mix (X) and Customer Decisions (Y), with 96 respondents participating. The outcomes of the hypothesis testing reveal a significance value of 0.017, which is lower than the predefined significance level (α) of 0.05 ($0.017 < 0.05$). This statistical finding substantiates the existence of a substantial relationship between the marketing mix and the choice to save at BPR Syariah Ampek Angkek Candung West Pasaman Barat. Consequently, it can be inferred that the marketing mix significantly contributes to the decision-making process regarding savings. This research underscores the pivotal role of strategic marketing practices in influencing customers' decisions to engage in savings activities within the context of Islamic financial institutions.

Keywords: Marketing, Marketing Mix, Saving Decisions

1. INTRODUCTION

Islamic banking is a banking system whose implementation is based on Islamic principles. The globalization of the Islamic banking industry in Indonesia is currently marked by the growing and evolving Islamic banking industry in the era of the fourth industrial revolution (Indonesia, 2014). Alongside the development of Islamic financial institutions, and the increasing competition between Islamic and conventional financial institutions in stimulating public interest to save and pool funds, it is possible that challenges will need to be faced by Islamic financial institutions.

Basically, the implementation of marketing mix strategies can drive and influence people's decisions to save in Islamic banks, as appropriate marketing strategies have significant implications for successfully capturing market share. The marketing mix, a set of marketing tools used by companies to consistently achieve marketing objectives in the target market, plays a vital role. In this context, how marketing mix strategies are carried out by each Islamic bank in a highly competitive industry is essential (Hurriyati, 2005).

Marketing mix strategies serve as a means to convey the intended values of the services offered, enabling them to be understood and accepted by the community to choose to transact with Islamic banks through their unique advantages. Actors in the Islamic banking sector must understand the components capable of adding value to their business development. Factors in the service marketing mix, including product, price,

place, promotion, people, process, and physical evidence, become key considerations in deciding the right strategy to offer Islamic banking products (Danang Sunyoto & SE, 2014).

Adjustments in various fields may be necessary to create a consistent, integrated marketing mix that can achieve predetermined targets. However, the marketing mix is not yet fully effective, as many people still prefer conventional banks over Islamic ones. A well-managed marketing mix will positively influence customers' decisions to choose banking products. Therefore, the objective of this research is to analyze the influence of marketing mix strategies on the decision to save at BPRS Ampek Angkek Candung West Pasaman Barat in the era of the fourth industrial revolution.

2. LITERATURE REVIEW

2.1. Customer Decision

According to experts, a decision is "a conclusion of the thinking process about a problem to answer a question of what should be done to overcome the problem, by selecting an alternative. Making a decision requires considerations to avoid making a wrong decision (Atmosudirdjo, 1982). Meanwhile, the understanding of a purchasing decision is "Identifying all possible choices to solve the problem and systematically and objectively assessing the alternatives and their goals that determine their respective advantages and disadvantages" (Danang Sunyoto & SE, 2014).

2.1.1. Decision Indicators

- a. Recognition of needs, in this stage, consumers recognize and feel a problem or need.
- b. Information search, in this stage, consumers start searching for more information about a product they consider satisfying their needs.
- c. Alternative evaluation, in this stage, consumers actually purchase a product based on the information they have obtained.
- d. Purchase decision, in this stage, consumers use the acquired information to evaluate the product they intend to buy.
- e. Post-purchase behavior, in this stage, consumers take further action after purchasing a product based on their satisfaction or dissatisfaction.

These stages do not necessarily need to be followed in sequence. In extensive purchase problem-solving, potential buyers can start from the decision regarding the seller because they want information from a trusted seller about differences and product forms.

2.1.2. Factors Influencing Consumer Behavior

To understand consumer behavior, it's necessary to understand who the consumers are, as in different environments, there will be different studies, needs, opinions, attitudes, and preferences. Some of these factors may not be noticed by marketers, but they should actually be taken into account to determine the extent to which these consumer behavior factors influence purchases.

- a. Cultural Factors
Culture is the determinant of the most fundamental desires and behaviors to obtain values, perceptions, preferences, and behaviors from other important institutions.
- b. Social Factors
Social factors involve the distribution of society, relatively homogeneous and permanent, arranged hierarchically, and whose members share similar values, interests, and behaviors. Social factors are determined by a single factor, such as income, but measured as a combination of occupation, income, education, wealth, and other variables.
- c. Personality Factors
Personal factors are defined as the psychological characteristics of an individual that differ from others and cause relatively consistent and enduring responses to the environment.
- d. Psychological Factors
Psychological or mental factors are part of the influence of the environment in which one lives at the present time without ignoring the influence of the past or its anticipation of the future. A person's purchasing choices are further influenced by important psychological factors (Supiani et al., 2021).

Based on the explanations provided, it can be concluded that a purchasing decision is a problem-solving approach process that consists of problem recognition, information search, alternative evaluations, making purchase decisions, and post-purchase behavior experienced by consumers. Decision-making is a significant element of customer behavior, alongside the physical activities involving customers in assessing, obtaining, and using economic goods and services. The problem-solving perspective encompasses all kinds of need-fulfilment behavior and a wide range of motivating and influencing factors for customers. Decision-making is an individual activity that is directly involved in obtaining and using offered goods.

2.2. Marketing Mix

Marketing management is divided into four aspects commonly known as the marketing mix. According to Kotler and Armstrong, the marketing mix is a collection of controlled tactical marketing tools combined by a company to generate the desired response in the target market (Kotler, 2010). The marketing mix is a set of tools that marketers use to shape the characteristics of services offered to customers (Tjiptono & Chandra, 2017).

From the above definitions, it can be concluded that the marketing mix is the forefront of marketing strategies implemented in market segments, target markets, and market positioning. In marketing, there is a marketing strategy called the marketing mix, which plays a crucial role in influencing consumers to purchase products or services offered by companies. The marketing mix is a tool for marketers, consisting of several elements in a marketing program that need to be considered for the successful implementation of marketing strategies and positioning that has been determined. The marketing mix for services includes (Swastha, 2014):

- a. Product
A product is something that can be offered to the market to gain attention, purchase, use, or consumption that can fulfil desires or needs. Purchasing a

product is not just about owning it but also about fulfilling consumer needs and desires (Wahjono, 2010).

b. Price

Price is what must be given by consumers (buyers) to obtain a product. Broadly, price is the overall value exchanged by consumers to gain benefits from owning a product or service. Philip Kotler suggests that price is a revenue-generating element of the marketing mix, while other elements incur costs. Price is one of the most flexible elements of the marketing mix; it can be changed quickly, unlike product appearance and distribution agreements (Kotler & Armstrong, 2010).

c. Promotion

Promotion is also an activity conducted by companies to convey the benefits of their products and to persuade consumers to buy them. In promotional activities, every bank strives to promote all of its products and services, both directly and indirectly. Without promotion, customers would not be familiar with the bank.

d. Place

In services, location involves a combination of location and distribution channel decisions. This relates to how services are delivered to customers and where strategic locations are. Location refers to where a company should be based and operate (Rambat, 2013).

e. People

People here refer to the performance of employees within a company. This includes whether employees have high performance or not, whether they are loyal or not, and whether they can serve customers well or not.

f. Physical Evidence

Boon & Bitner in Kotler Philip's view state that physical evidence refers to physical facilities, the environment where service delivery takes place, interaction between producers and consumers, and all components that facilitate the appearance of the offered service. In a banking institution, physical evidence includes the building, facilities, and amenities available.

g. Process

The process happens outside the view of the consumer; consumers are unaware of the processes involved. What matters most is that the service they receive should be satisfactory. The process occurs thanks to the support of employees and management teams. The process of delivering services is significant in supporting the success of marketing educational services and providing satisfaction to training participants.

2.2.1. Islamic Marketing Perspective

Islamic marketing can be defined as the wisdom to fulfil customer needs through ethical behavior by providing halal, wholesome, pure, and legitimate products and services with mutual consent between sellers and buyers to achieve material and spiritual well-being in this world and the hereafter.

Marketing plays a crucial role in stimulating economic activities and embodying a standard of living. Marketing is not initiated after the product is ready but starts much earlier. It begins with determining the existence of a market for the product, its functions,

preparation, preferred trends, and buying habits. Islamic business principles guide marketing activities, ensuring they align with ethical standards.

2.2.2. Islamic Marketing Strategy

A strategy, derived from the Greek word "*stratagos*," means general. In the military context, a strategy involves positioning troops with the strength of the army in warfare. In business, strategy is a comprehensive, systematic plan aimed at achieving organizational goals (Herdiana & Sanusi, 2015).

Islamic marketing strategies follow ethical principles and adhere to Islamic teachings (Poerwadarminta, 2013). These strategies include:

- a. Purifying Intentions: The first step for any bank before marketing its products is to purify its intentions. Intentions mirror an individual's actions. As the Prophet Muhammad said, "Verily, deeds are only with intentions." Banks can follow practical guidelines to align their intentions.
- b. Expanding Cooperation Networks: Banks should expand mutually beneficial cooperation networks while adhering to Sharia principles. This cooperation enhances the bank's credibility within society by gaining support from various parties.

3. RESEARCH METHOD

This study falls under the category of survey research and is specifically classified as explanatory research. The primary aim of this research is to delve into the relationships between variables or to understand how one variable influence another. Conducted at BPR Syariah Ampek Angke Candung Branch in Pasaman Barat, the study employs a survey approach to achieve its objectives. Through the distribution of questionnaires to a sample size of 96 respondents, primary data is collected to facilitate the analysis.

Undertaking an explanatory research approach, this study utilizes survey methodology to explore the intricate relationships that exist between variables. The research takes place within the context of BPR Syariah Ampek Angke Candung Branch located in Pasaman Barat. By distributing questionnaires to a targeted sample of 96 respondents, the study gathers primary data to comprehensively analyze the interplay of variables. The primary focus lies in discerning the influence that one variable exerts on another, as this research endeavors to uncover deeper insights into the dynamics of BPR Syariah's operations and relationships at the branch level.

4. RESULTS AND DISCUSSION

The results of the research analysis indicate that the utilization of the SPSS software generated a calculated F-value of 5.954, accompanied by a corresponding significance level of 0.017. This significance level, often denoted as "p-value," is a crucial indicator used to determine whether the observed relationship between variables is statistically significant. In this case, the probability of 0.017 is lower than the conventional significance level of 0.05, thereby providing evidence to support the use of a regression model to test the research hypothesis.

To interpret this outcome further, it's essential to understand the guiding principle underlying statistical hypothesis testing. When the p-value is less than the chosen

significance level (α), typically set at 0.05, it suggests that the null hypothesis (H_0) can be rejected. In the context of this study, the null hypothesis might imply that there is no significant relationship between the marketing mix elements and customers' decisions regarding savings at BPR Syariah Ampek Angkek Candung Branch in Pasaman Barat.

Another approach involves comparing the calculated F-value with the tabulated F-value from statistical tables. If the calculated F-value surpasses the tabulated value, it strengthens the case for rejecting the null hypothesis. This decision ultimately leads to the conclusion that a linear relationship exists between the marketing mix variables and customers' savings decisions at the given branch. This analysis highlights the quantitative evidence of the impact that marketing mix components have on influencing customers' decisions to save their funds in a Sharia-compliant banking setting.

The R-squared value, which stands at 0.260, underscores the extent to which the variation in customers' savings decisions can be explained by the independent variables in the study, namely the marketing mix factors. This value, often referred to as the coefficient of determination, indicates that around 26% of the observed variability in customers' savings decisions can be attributed to the influence of marketing mix elements. The remaining 74% of the variability could stem from other factors not covered by the study, highlighting the complexity of customer decision-making in this context.

Furthermore, the empirical findings of this study lend support to the notion that marketing mix variables significantly affect customers' decisions to save at BPR Syariah Ampek Angkek Candung Branch in Pasaman Barat. The robust statistical approach taken and the subsequent interpretations offer insights into the nuanced dynamics of customer behavior in the realm of Islamic banking, validating the initial research hypothesis.

5. CONCLUSION

The results of the research and analysis conducted reveal a significant relationship between the marketing mix variables and customer decisions in saving at the BPR Syariah Ampek Angkek Candung Branch, Pasaman Barat. The analysis using SPSS showed an F-count value of 5.954 with a significance level of 0.017, indicating that the regression model could be employed to test the hypothesis. The rejection of the null hypothesis (H_0) demonstrates that the marketing mix variables indeed have a significant influence on customer decisions in saving.

Based on these findings, it is recommended for BPR Syariah Ampek Angkek Candung to enhance the effectiveness of their marketing mix management, with a specific focus on elements such as product, price, promotion, distribution, and customer service. Improved management of these aspects can enhance the appeal of Islamic banking products and provide a positive customer experience. Furthermore, the need for further research is also highlighted in order to gain deeper insights into other factors that might influence customer decisions. With a more comprehensive understanding, the bank can develop more precise strategies to optimize Islamic banking products and services, aligning them with the needs and preferences of their customers.

REFERENCES

- Atmosudirdjo, S. P. (1982). *Pengambilan keputusan*. Ghalia Indonesia.
- Danang Sunyoto, S. H., & SE, M. M. (2014). *Dasar-dasar Manajemen Pemasaran*. Media Pressindo.
- Herdiana, N., & Sanusi, A. (2015). *Manajemen strategi pemasaran*. Bandung: Pustaka Setia.
- Hurriyati, R. (2005). Bauran pemasaran dan loyalitas konsumen. *Bandung: Alfabeta*, 129, 29.
- Indonesia, I. B. (2014). *Memahami bisnis bank syariah*. Gramedia Pustaka Utama.
- Kotler, P. (2010). *Manajemen Pemasaran Cet Ke-10*. Prehalindo.
- Kotler, P., & Armstrong, G. M. (2010). *Principles of marketing*. Pearson Education India.
- Poerwadarminta, W. J. S. (2013). *Indonesia Dictionary*. Jakarta: Balai Pustaka.
- Rambat, L. (2013). *Manajemen Pemasaran Jasa Berbasis Kompetensi*. Jakarta: Salemba Empat.
- Supiani, S., Rahmat, F., & Budiman, F. (2021). Pengaruh Budaya dan Persepsi Masyarakat terhadap Keputusan Menabung di Bank Syariah. *Al-Bank: Journal of Islamic Banking and Finance*, 1(1), 49–58.
- Swastha, B. (2014). Irawan. 2005 *Manajemen Pemasaran Modern*. Liberty, Yogyakarta.
- Tjiptono, F., & Chandra, G. (2017). *Pemasaran Strategik, Edisi Ke-2*. Yogyakarta: Andi (Anggota IKAPI).
- Wahjono, S. I. (2010). *Manajemen Pemasaran Bank*. Yogyakarta: Graha Ilmu.

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).