



The Influence of Marketing Mix (Product, Price, Place, and Promotion) and Service on Customer's Decision of Using BSM Saving Products

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Abstract: The purpose of this research is to determine the effect of Marketing Mix (Product, Price, Place, and Promotion) and service to the customer's decision to use the product "Tabungan BSM" in Bank Syariah Mandiri branch office Kaliurang. The results of this research can be taken into consideration of the bank's management to evaluate marketing strategies and services applied in the bank. The sample in this research is 112 respondents from customers "Tabungan BSM" in Bank Syariah Mandiri branch office Kaliurang. The sampling technique uses purposive sampling method. This research is a field research with quantitative approach. The data are primary and secondary. Primary data is obtained based on respondent's answers to a questionnaire distribution. This research uses multiple regression analysis with the normality test, classical assumption test, descriptive analysis, F test, coefficient of determination test, and hypothesis test (t-test) with processing using SPSS 17.0 for Windows. The data processing results are obtained equation $Y = 2,279 + 0,062X_1 + 0,246X_2 + 0,173X_3 + 0,356X_4 + 0,157X_5 + e$. Based on F_{test} shows that F_{hitung} (12,962) > F_{tabel} (2,300) and the level of significance probability of 0.000 (the level of significance probability) is smaller than 0.05, then the regression model in this reseach can be used and jointly independent variables influence the decision of used "Tabungan BSM". Based on coefficient determination test is known that Adjusted R^2 value is equal to 0.350 or 35%. This means that with five independent variables that include Product, Price, Place, Promotion, and Service can represent 35% of variables which affects the descision variable usage of "Tabungan BSM" by customers of Bank Syariah Mandiri branch office Kaliurang, while the rest (100% - 35% = 65%) is explained by other variables outside the model used. Meanwhile, based on the t-test, it shows that the variables of product, price, Place, and service do not affect the customer's decision to use "Tabungan BSM" in Bank Syariah Mandiri branch office Kaliurang. There is only one variable that is variable Promotion.

Keywords: Marketing Mix, Product, Price, Place, Promotion, Service, The Used of Decision, Tabungan BSM.

Introduction

The development of Islamic banking as part of the application of sharia economic system in Indonesia has entered a new phase. In contrast to the Financial Services Authority (FSA, 2014) which states that Islamic banks becomes an alternative, Indonesian Bankers Association, or commonly known by IBI (2015), the growth of Islamic banking industry has transformed from simply introducing for an alternative practice of Sharia banking to be how it puts its position as a major player in the Indonesian economic arena. Islamic bank has a great potential to be a major and first choice for customers in running their economic activities. The decision to buy or to use a product or service usually appears after having some considerations and being confronted by several possibilities and turning aside another product. Yulianto (2010) says that not only the religious factor influence the decision to become customers at Bank

Syariah, but marketing mix which includes elements of product, price, location or distribution systems, and promotion also influences the customer's decision to use the products offered (Muhammad, 2005). In addition, service is an important thing considered by consumers in using the services provided by the company which is essentially intangible and does not result in any ownership (Tjiptono, 2001).

According to Sudirto (2015), a Director of Bank Syariah Mandiri, in the official website of Bank Syariah Mandiri (www.syariahmandiri.co.id), in the tight competition of Islamic banking industry, Bank Syariah Mandiri still dominates market share. It is proven by the record of acquisition of third party funds in 2015 that reached Rp 62.11 trillion, where the value grew up 3.82% compared to the previous year which only reached Rp 59.82 trillion. Bank Syariah Mandiri also recorded an increase in bank margins net return of 14.25% from Rp 3.07 trillion per position in December 2014 to Rp 3.5 trillion in December 2015. He (2015) also states that the Islamic Bank currently holds a market share of savings in December 2015 amounted to 36.41 percent of the total funds Savings in Islamic banking, rose compared to December 2014 that reached 35.68%. It is also said that nowadays, the total equity of Bank Syariah Mandiri reaches Rp 5.61 trillion and has been included in the category Book III. Seeing the performance of Bank Syariah Mandiri throughout the year 2015 which is constantly increasing also savings products with a market share of savings in Islamic banking then the next, researchers conducts the research related to what factors influence a client's decision to use savings products at Bank Syariah Mandiri which one the excellent products of Bank Syariah Mandiri is BSM Saving. It is known that consumer behavior is dynamic; it emphasizes that a consumer, consumer groups and the wider community are always changing and moving all the time (Rangkuti, 2006).

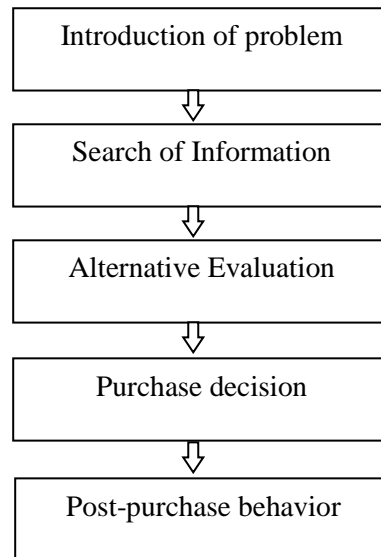
Literature Review

Decision of Use

Decisions of use in this research remain the same with purchasing decisions because the researcher thinks that the saving is a product that is purchased to be benefitted. According to Kotler (2009), in a purchasing process, a customer will experience some stages:

1. Introduction of the problem, the buying process begins when the buyer recognizes a problem or need. These needs can then be triggered by internal and external stimuli. A company needs to identify the circumstances that trigger specific needs. By collecting information from a number of consumers, the company can identify the most frequent stimuli evoking marketing strategies that sparked the interest of the customer.
2. Search of information; consumers are excited to be compelled to seek more information. The situation of information search is divided into two levels (1) attention to strengthen, at this level a person is only sensitive to the product information; (2) an active search of information through multiple sources of information.
3. Evaluation of Alternatives; in this stage the customer will process information of competing products and make review.
4. Purchase Decision; at this stage customer will make purchasing decisions where they can delay or avoid a purchase decision because they are influenced by the perceived risk.
5. Post-Purchase Behavior; after buying products, customer will undergo the next stage of the post-purchase that is satisfaction, action post-purchase and post-purchase product usage. The satisfied customers will continue to purchase, while dissatisfied ones will stop buying the product and tend to spread the bad news to others. Therefore, companies should strive to ensure the customer satisfaction at all levels in the buying process.

Figure 1: Five-Stage Model of Consumer Buying Process



Source: Philip Kotler (2009)

Decision-making is seen as a process because it consists of a series of related activities and not just regarded as prudent (Poningsih, 2011). Henceforth, the use decisions intended in this research is the decision to use a product BSM saving after consideration after being confronted with the possibilities that will be taken and disregarded another product.

Marketing Mix

According to Kotler (2009), marketing mix is a set of marketing tools used by company to pursue its marketing objectives. It is a set of tactical marketing tools-product, price, promotion, and distribution that are combined to produce the desired response of target market (Kotler and Armstrong, 2010). Oesman (2010) argues that marketing mix is a combination of variables or activities that constitute the core of the marketing system; variables controlled by the company to influence the reaction of the buyers or costumers. The concept of marketing mix according to Kotler (2009) consists of 4 P, namely Product, Price, Place, and Promotion.

Figure 2: Components of Marketing Mix



Source: Philip Kotler (2009)

1. Products

According to Kotler (2008), product is something that can be offered to the market to get the attention to be bought, to be used to get the attention to be purchased, to be used or consumed that can fulfill the desires and needs. Bank products are services that can be offered to customers to get attention, to be owned, and to be used or consumed in order to meet the desires and needs (Kashmir, 2008). Products perceived as good quality products are products that have compatibility with the needs or desires of customers, and consistently keep customers' satisfaction without the "defect" even a little bit.

فكلوا مما رزقكم الله حلالا طيبا

In that verse (An-Nahl: 114), it is explained that Allah commanded His servants to eat the lawful and good food. Similar with food, products must be lawful and there is the element that is forbidden or is not allowed in Islam.

2. Price

Price is the amount of money charged for a product or service or the amount of value exchanged by consumer on the benefits for owning or using a product or service (Kotler, 2001); as a measure of the basic economic system (Stanton, 1984); and the value of goods expressed in money (Alma, 2011).

واحلّ الله البيع وحرّم الربو

The verse (Al-Baqarah: 275) explains that Allah has permitted trading and forbidden usury. According to Suprayitno (2008), Islam forbids usury including those associated with usury. Some experts say that the interest is included in the category of usury. Because bank interest includes into category of *riba*, in determining the price and other operational activities, sharia banks have to avoid the usury element and replace it by applying principle of sharing.

3. Place

The location is a place where to deliver product to consumers. According to Rinse (1974) in Suprayitno (2008), he defines a place as "market is a place where buyers and sellers come together to buy and sell Reviews their resources and goods and service."

Place or location based on its definition does not mean a physical form where the meeting between seller and buyer in negotiations to obtain a purchase and sale agreement does not have to come face to face. The development of information and communication technologies allows buyers and sellers conduct transactions remotely. Location of bank is a place where the product of branch banking are being sold and as a control center. In practice, there are several kinds of bank location-- the location of the head office, main branch, branches, cash offices, and the location of the machine Automated Teller Machine (ATM).

4. Promotion

Promotion is a kind of communication that gives a convincing explanation of prospective consumers of goods and services (Alma, 2011). Promotion is set of efforts undertaken by the companies to introduce their selves to the public through electronic media and print media. As the highlight, there are four kinds of promotional tools that can be used by banks including advertising, sales promotion, publicity, and personal selling (Kashmir, 2008). Banking promotion activity is a form of communication that is granted to customers.

ضعفا جافوا عليهم فليتقوا الله وليخش الذين لو تركوا من خلفهم ذرية ليوقلوا اقولا لا سديد

This verse (An-Nisa: 9) explains that in establishing communication, a person must speak rightly and honestly. So that, in doing promotion, the message in the advertisement must be clear and not overstated

Service

According to Kotler (1998) definition of service is any action or activity that can be offered by one party to another that is basically intangible and does not result any ownership. Leonard Berry in Raymond McLeod Jr. (2008) and Kotler (2000) reveals that there are five dominant factors or determinants of service quality abbreviated to TERRA:

- Tangible (Tangible), it can be the form of physical appearance, equipment, and a variety of communication materials such as attractive, well-maintained, etc.
- Empathy (Empathy) means the willingness of employees and employers to be more concerned about giving personal attention to customers.
- Responsiveness (Quick Response), i.e. the willingness of employees and employers to help customers and provide services quickly and settle to hear and resolve complaints from customers.
- Reliability (Reliability), is the ability to provide the promised services, reliable, accurate, and consistent.
- Assurance (Assurance); the employee's ability to generate confidence and trust in the promise that has been presented to the customers.

In addition, according to Ruslan (2010) in the concept of excellent service, there are four basic elements of services that include speed, accuracy, friendliness, and comfort.

فيما رحمة من الله انت لهم ولو كنت فظا غليظ القلب لانفضوا من حولك فاعف عنهم
واسة غفر لهمل وشاورهم في الا مر فاذا عزمتم فتو كل على الله ان الله يحب المتوكلين

Based on verse above (Ali 'Imran: 159), it can be explained that every human is demanded to be gentle that make others feel comfortable. In case of service, a businessman should be able to provide security gently to consumers from shifting to other companies.

BSM Saving

According to the Banking Law No. 10 in 1998, savings are deposits that can be withdrawn only under certain conditions that have been agreed. Not only can be withdrawn by check, but saving are able to be withdrawn by demand deposit, and / or other devices thereto. There are two principles of agreement in Islam that are appropriate to be implemented in banking products such as savings. Those principles are *wadiah* and *mudharaba* (Anshori, 2009). BSM saving is one of saving products offered by Bank Syariah Mandiri. This saving is using *mudharabah mutlaqah* by implementing sharing system in which the bank acts as the owner of the funds (*shahibul maal*) and the customer acts as the fund manager (*mudharib*).

Figure 3: BSM Saving

Tabungan Reguler	
Tujuan rekening : Untuk Keperluan Sehari-hari	
Syarat pembukaan Rekening : -WNI : KTP/SIM dan NPWP -WNA : PASPOR dan KIMS-KITAS	
Tabungan BSM	
Mudharabah mutlaqah	
Bagi hasil:	
	Saldo Nasabah Bank
< 100 Juta	27% 73%
> 100 Juta	31,75% 68,25%
Rp80.000,-	
Rp50.000,-	
Rp7.000,-	

Source: Mini Products of Bank Syariah Mandiri, 2016

Methodology

Types and Sources of Research

This research is a field research with a quantitative approach and data sources used in this study are:

1. Primary Data; the data obtained from questionnaires directly to customers as selected research objects. In this research, data are obtained from questionnaires filled directly by respondents that are customers of PT. Bank Syariah Mandiri branch office Yogyakarta Kaliurang.
2. Secondary Data; the data obtained from the literature, journals, or other data associated with the research.

Population and Sample Research

The population is a group of people, events, or anything that have certain characteristics (Sugiyono, 2012). The populations in this research are all customers of Bank Syariah Mandiri branch office Kaliurang. Meanwhile, the sample, according to Indriantoro (2012), is a part of the numbers and characteristics possessed by the population. The sampling technique in this research uses purposive sampling method, the sample is limited to certain types of people who can provide the desired information or meet specified criteria (have now, 2011). Thus, samples used in this research are taken from customers of Bank Syariah Mandiri branch office Kaliurang using BSM Saving. Roscoe (1982) in Sugiyono (2013) mentions that the relevant sample size that in a research is in interval 30 to 500. Thus, the researcher takes 112 respondents who use BSM Savings Bank Syariah Mandiri branch office Kaliurang as the sample.

Variable Operational Definition of Research

1. Dependent Variables, in this research, the independent variable is the decision to use BSM saving that is a client's decision to use BSM Savings Bank Syariah Mandiri branch office Kaliurang after experiencing some considerations, that occur after being confronted by a variety of possible experience options, and disregard other products.
2. Independent Variables in this research are product, price, place, promotion, and service. The product is something that can be offered to the market to get attention for the purchase, to be used or consumed that can meet the needs and desires of consumers. The product in this research refers to BSM Saving. Price is the value of goods that can be expressed in money. Place or location in this research is place for delivering products to consumers. Promotion is the communication that gives convincing explanation to consumers of goods and services. Services are actions or activities that can be offered by one party to another, which is essentially intangible and does not result in any ownership.

Data collection technique

Data collection technique in this research uses technique or instrument in form of a questionnaire. The questionnaire is a list of questions distributed to respondents to be filled and answers of the questionnaire become the responses and answers of they known (Sugiyono, 2013). The questionnaire contains questions about product, price, place / location, sale, and service. The obtained data are primary data that are directly obtained from distributed questionnaires.

Research Instruments and Measurement Scale

Instrument of research is a tool used to measure the observed natural and social phenomena. In this research, the instrument is a questionnaire to be filled by customers using BSM Savings in Bank Syariah Mandiri branch office Kaliurang as the respondents. The scale used is the Likert scale that is used to determine the respondents' opinions that provide five levels of answers with the following options (Sugiyono, 2013):

- Strongly Agree (SS) : 5
- Agree (S) : 4
- Neutral (N) : 3
- Disagree (TS) : 2
- Strongly Disagree (STS) : 1

Table 1: Indicator of Research Instrument

Variable	Indicator	Item Number
Product	Under Islamic law	1
	Profitable, fair, and blessing	2
	According to the needs	3
	Ease of transaction	4
Price	Protected from elements of usury	1
	Using the system for results	2
	Profitable revenue sharing	3
	Low administrative costs	4
Location	The BSM location is easy to reach	1
	BSM ATM location is easy to reach	2
	BSM location near office arena	3
	The location of BSM is safe and convenient	4
Promotion	Knowing sale through banks	1
	Recommendations of others	2
	Interesting advertisement	3
	Prizes awarded	4
Service	Physical appearance and layout	1
	Knowledge of employee	2
	trusted employees	3
	Not consider social status	4
	Proper service procedures	5
Usage Decision	Product	1
	Price	2
	locations	3
	promotion	4
	services	5

Research Instrument Test

Instrument test is an important requirement in a questionnaire including validity and reliability (Singgih, 2001). A questionnaire is considered as valid one if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire (Ghazali, 2011). Validity test of the research uses the comparison between r count and r table.

If r count $>$ r table = an instrument is valid
If the count $r <$ r table = an instrument is invalid

In this research, to measure the level of reliability of the instruments, the researcher uses Cronbach Alpha, with provisions (Sujarweni: 2007):

If Cronbach Alpha ≥ 0.6 = an instrument is reliable
If Cronbach Alpha ≤ 0.6 = an instrument is unreliable

Data analysis technique

Descriptive analysis

According Sugiyono (2007), descriptive statistics are statistics used to analyze data descriptively or to depict collected data, without intending to make common conclusions or generalizations.

Quantitative Analysis

Normality test

Normality test aims at determining the distribution of the data in variables that will be used in research. The good and relevant data used in a research is data that has a normal distribution (Sujarweni, 2007). If this assumption is violated, the statistical test is invalid for a number of small samples (Ghazali, 2009). There are two ways to detect whether the residuals have a normal distribution or not by using graphic analysis and statistical tests.

Classic assumption test

1. Multicollinearity Test

Multicollinearity test aims to test whether the regression model has a correlation between independent variables (independent) or not. A good regression model, correlation between independent variable should not happen. To detect the presence or absence of multicollinearity in the regression model can be seen from the Variance Inflation Factor (VIF) value (Ghazali, 2013).

2. Test Autocorrelation

Autocorrelation test aims to determine whether there is a correlation between the confounding variables with previous variable (Sujarweni, 2007). A way to detect the presence of autocorrelation is by doing a test of Durbin-Watson with the hypothesis that will be tested as follows (Ghazali, 2009):

H0: no autocorrelation ($\rho = 0$)

H1: No autocorrelation ($\rho \neq 0$)

Decision-making of presence or absence of autocorrelation:

Table 2: Durbin Watson d Test: Making Decision

Hypothesis 0	Decision	if
There is no positive autocorrelation	reject	$0 < d < dl$
There is no positive autocorrelation	<i>No decision</i>	$dl \leq d \leq du$
No negative autocorrelation	reject	$4 - dl < d < 4$
No negative autocorrelation	<i>No decision</i>	$4 - du \leq d \leq 4 - dl$
There is no positive and negative autocorrelation	Not rejected	$Du < d < 4 - du$

3. Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model occurring dissimilarity of variance residual from one observation to another observation period (Sujarweni, 2007). A good regression model is homo- or not heteroscedasticity (Ghazali, 2011). There are two ways to detect the presence or absence heteroscedasticity ie the graphical method and statistical methods (Ghazali, 2009).

Multiple Regression Analysis

In this research, the collected data is analyzed by multiple regression analysis with Ordinary Least Square (OLS). The regression equation is formed as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Information:

Y = The decision of using BSM saving

a = Constant

b = Regression Coefficients

X1 = Variable Products

X2 = Variable Price

X3 = Variable Place

X4 = Variable Promotion

X5 = Variable Services

e = Standard Error

1. Significance Simultaneous Test (Test of Statistic F)

The statistical F test basically indicates whether all independent variables included in the model influence simultaneously to the dependent variable (Ghazali, 2009). The decision is based on comparing the significant value with confidence level at 5%. If significant value is smaller than a confidence value (Sig. <0.05), the regression model can be used to predict the dependent variable.

2. The coefficient of determination (R²)

The coefficient of determination (R²) clarifies the magnitude of the reliability of used model, which is used to measure of the independent variable (X) contributing influence on the dependent variable (Y) from the obtained regression equation. If the determination coefficient value close to 1, it means the used indicators show stronger effects of changes in the variables X to Y. However, the use of determination coefficient (R²) has a weakness-bias to the number of independent variables included in the model. Each addition of one

variable, R^2 increases whether its variable has a significant effect on the dependent variable or not. Therefore, it is recommended to use the value of Adjusted R^2 .

3. Individual Parameter Significance Tests (Test of t-static)

The test of t-static basically shows how much influence of modifier variables or independent variables individually in explaining the variation of the dependent variable (Ghazali, 2013). The null hypothesis (H_0) to be tested is whether a parameter (b_i) is equal to zero, or:

$$H_0: b_i = 0$$

It means that independent variable is not a significant explanatory on the dependent variable. Meanwhile, the alternative hypothesis (H_A) of parameter in a variable is not equal to zero, or:

$$H_A: b_i \neq 0$$

The variables are explanatory variable that is significant on the dependent variable. Decision making is done by seeing significant value compared to the value of α (5%) with the following provisions:

If the value of Sig. $< \alpha$, then H_0 rejected

If the value of Sig. $> \alpha$, then H_0 accepted

Result And Discussion

General Description of Research

Respondents in this study are customers of Bank Syariah Mandiri branch office Kaliurang using BSM Saving. The discussion of the questionnaire consists of two parts --the identity of the respondent and the decision of using BSM Saving. The decision of using BSM saving is the dependent variable in this research, while the independent variable includes product, price, place, location, promotion and services. Characteristics of customers include sex, religion, status, age, education, occupation, income, and longevity of using BSM saving. The classification aims to determine clearly about the description of the respondents as research objects. To discuss customer's decision in using BSM Savings, it uses multiple linear regression analysis.

Descriptive analysis

General overview of the research objects one by one will be described as follows:

Table 3: Characteristics Respondents By gender

Gender	Number	Percentage
men	59	53%
women	53	47%
Total	112	100%

Sources: Primary data is processed, 2016

Table 4: Characteristics of Respondents based on Religion

Religion	Number	Percentage
Muslim	112	100%
Non-Muslim	0	0%
Total	112	100%

Sources: Primary data is processed, 2016

Table 5: Characteristics of Respondents Based Marital Status

Marital Status	Number	Percentage
married	75	67%
Not married	37	33%
Total	112	100%

Sources: Primary data is processed, 2016

Table 6: Characteristics of Respondent by Age

Age	Number	Percentage
< 20 years old	3	3%
20 – 25 years old	27	24%
26 – 30 years old	24	21%
31 – 35 years old	22	20%
36 – 40 years old	13	12%
> 40 t years old	23	21%
Total	112	100%

Sources: Primary data is processed, 2016

Table 7: Characteristics of Respondents based on Education Level

Level of Education	Total	Percentage
JSS / equal	3	3%
High school / equal	35	31%
Academy / Diploma	12	11%
S1	54	48%
S2/S3	8	7%
Total	112	100%

Sources: Primary data is processed, 2016

Table 8: Characteristics Respondents Based on Profession

Occupation	Total	Percentage
Student / College Student	16	14%
Private Employees	42	38%
Government employees/ Indonesia national Army/ police	9	8%
Self Employed	23	21%
Housewife	10	9%
Others	12	11%
Total	112	100%

Sources: Primary data is processed, 2016

Table 9: Characteristics Respondent Based on Total Revenue

Total Income	Total	Percentage
< Rp 1.500.000,00	37	33%
Rp 1.500.000,00 – Rp 3.000.000,00	37	33%
Rp 3.000.000,00 – Rp 5.000.000,00	23	21%
> Rp 5.000.000,00	15	13%
Total	112	100%

Sources: Primary data is processed, 2016

Table 10: Characteristics Respondents Based on Longevity of Being Customer

Longevity of Being Customer	Total	Percentage
<3 months	18	16%
3 s/d 6 months	12	11%
6 s/d 9 months	4	4%
9 s/d 12 months	5	4%
>12 months	73	65%
Total	112	100%

Sources: Primary data is processed, 2016

Quantitative Analysis

Table 11: Quantitative Analysis

Variable	Item	r count	r table	Description	Cronbach's Alpha	Description
X1	X1.1	0,797	0,1857	Valid	0,825	Reliable
	X1.2	0,857	0,1857	Valid		
	X1.3	0,779	0,1857	Valid		
	X1.4	0,809	0,1857	Valid		
X2	X2.1	0,847	0,1857	Valid	0,780	Reliable
	X2.2	0,868	0,1857	Valid		
	X2.3	0,809	0,1857	Valid		
	X2.4	0,592	0,1857	Valid		
X3	X3.1	0,856	0,1857	Valid	0,788	Reliable
	X3.2	0,848	0,1857	Valid		
	X3.3	0,789	0,1857	Valid		
	X3.4	0,615	0,1857	Valid		
X4	X4.1	0,454	0,1857	Valid	0,601	Reliable
	X4.2	0,738	0,1857	Valid		
	X4.3	0,795	0,1857	Valid		
	X4.4	0,727	0,1857	Valid		
X5	X5.1	0,650	0,1857	Valid	0,799	Reliable
	X5.2	0,798	0,1857	Valid		
	X5.3	0,735	0,1857	Valid		
	X5.4	0,787	0,1857	Valid		
	X5.5	0,783	0,1857	Valid		

Variable	Item	r count	r table	Description	Cronbach's Alpha	Description
Y	Y1	0,694	0,1857	Valid	0,725	Reliable
	Y2	0,582	0,1857	Valid		
	Y3	0,731	0,1857	Valid		
	Y4	0,774	0,1857	Valid		
	Y5	0,662	0,1857	Valid		

Sources: Primary data is processed, 2016

Normality test

Figure 4: Histogram of Data Normality Test

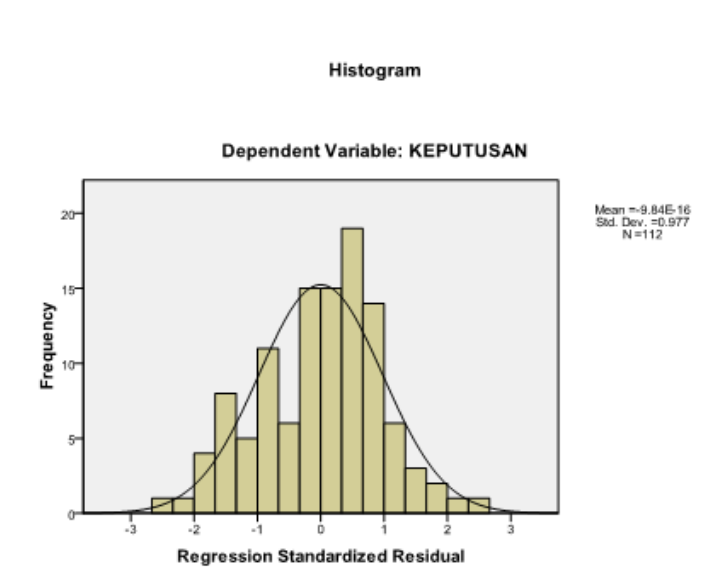
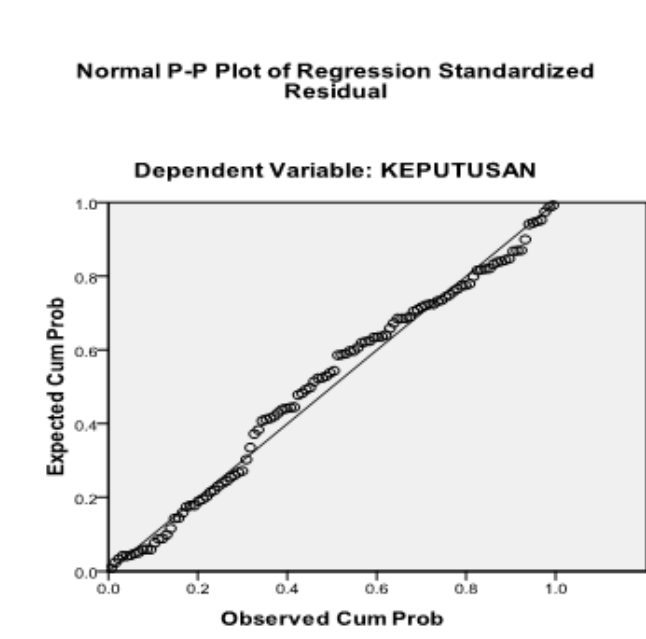


Figure 5: Normal Plot Graphic



From the histogram graph, it can be known that the data is already approximate to the normal distribution standard where its distribution of the data forms the bell (Sarwono, 2013). Based on either the histogram graph or Normal P-P Plot residual, it is seen obviously that the residuals are normally distributed. It can be seen from the data spreading close to the diagonal or following the direction of the diagonal line. Thus, we can conclude that regression model fulfill the assumptions of residual normality (Ghazali, 2009).

Table 12: One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		112
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	2,09986722
Most Extreme Differences	Absolute	0,079
	Positive	0,052
	Negative	-0,079
Kolmogorov-Smirnov Z		0,835
Asymp. Sig. (2-tailed)		0,488

a. Test distribution is Normal.

b. Calculated from data.

By doing a Kolmogorov-Smirnov statistical test to residual value indicates that the residuals are normally distributed (Ghazali, 2009). It is seen from the Kolmogorov-Smirnov Z at 0.835 and significant at 0.488. Because the value of Sig. or probability of count $0.488 > 0.05$, then data is distributed normally.

Classic Assumption Test

1. Test Multicollinearity

Table 13: Results of Multicollinearity Test

Independent variable	Tolerance	VIF	description
Product	0,423	2,364	Not Multicollinearity
Price	0,424	2,360	Not Multicollinearity
Place	0,675	1,482	Not Multicollinearity
Promotion	0,863	1,159	Not Multicollinearity
Service	0,719	1,390	Not Multicollinearity

Sources: Primary data is processed, 2016

From the table above, it is known that the VIF has not a value more than 10 (1.159 to 2.364) and tolerance values are below 0.10 (0.423 to 0.863). Thus, it can be concluded that there is no multicollinearity (Ghazali, 2009).

2. Autocorrelation Test

Tabel 14. Results of Autocorrelation Test

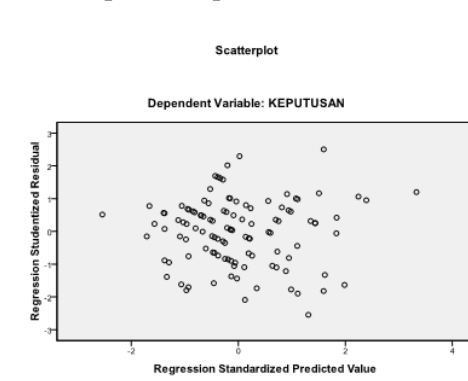
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,616	0,379	0,350	2,149	1,935

Sources: Primary data is processed, 2016

From results of Durbin-Watson autocorrelation test, it can be obtained that Durbin-Watson value is 1.935, then its value is compared with the value of Durbin-Watson table with $K = 5$ and $n = 112$, a score $d_l = 1.571$ and $d_u = 1.780$ at the level of significance 0.05 or confidence level 5%. Therefore Durbin Watson value 1.935 is above the value $d_u = 1.780$, then it can be concluded that autocorrelation between residuals (Ghazali, 2009).

3. Heteroscedasticity Test

Figure 6: Scatterplots Graph of heteroscedasticity Test



By looking scatterplots, it can be seen that the results of observations spreading randomly around the point 0 on the axis Y can be inferred that the regression model homoscedasticity or not happen heteroscedasticity (Ghazali, 2009). The following is a table of results of heteroscedasticity test by using Glejser statistical test that regress Absolute value of residual (Abs_res1) to independent variable Product, Price, Place, Promotion and Services

Table 15: Results of Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	-1,461	1,122		-1,302	0,196
Product	0,079	0,078	0,143	1,014	0,313
Price	0,032	0,072	0,062	0,443	0,659
Place	0,070	0,056	0,140	1,253	0,213
Promotion	-0,072	0,055	-0,127	-1,293	0,199
Service	0,061	0,054	0,123	1,143	0,256

Sources: Primary data is processed, 2016

Result of heteroscedasticity test clearly indicates the independent variables Product, Price, Place, Promotion, and services are not significant at 0.01 which means there is no heteroscedasticity.

Multiple Linear Regression Analysis

$$Y = 2,279 + 0,062X_1 + 0,246X_2 + 0,173X_3 + 0,356X_4 + 0,157X_5 + e$$

- Information:
 Y = decision of use BSM Savings
 X1 = Products
 X2 = Price
 X3 = place
 X4 = Promotion
 X5 = Services
 e = Standard error

Simultaneous Significance Test (Test Statistic F)

Table 16: Results of ANOVA or F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	299,266	5	59,853	12,962	0,000
Residual	489,448	106	4,617		
Total	788,714	111			

Sources: Primary data is processed, 2016

In table 16, the value of F count on ANOVA test is 12.962. Because $F_{count}(12.962) > F_{table}(2.300)$ and the level of significance probability is 0.000 (level of significance probability) is smaller than 0.05, then the regression model can be used. In other words, the variable product, price, place, promotion, and services simultaneously have significant positive effects on decision of use BSM Savings in Bank Syariah Mandiri BRANCH OFFICE Kaliurang.

The coefficient of determination (R²)

Table 17: Results of determination coefficient (R2)

Model	R	R Square	Adjusted Square	R Std. Error of Estimate
1	0,616	0,379	0,350	2,149

Sources: Primary data is processed, 2016

In Table 17 the value of Adjusted R2 is 0.350 or 35%. This means that with five independent variables including product, price, place, promotion, and services can represent 35% of variables affecting the variable decision of use BSM Saving by customers of Bank Syariah Mandiri branch office Kaliurang, while the rest (100% - 35% = 65 %) is explained by other variables outside the used model.

Individual Parameter Significance Test (Test Statistic t)**Table 18: Results of Multiple Linear Regression Test**

Independent variable	Coefficient of regression	t count	t table	Sig.	H ₀	Description
Constant	2,279	1,125	1,982	0,263	accepted	Not significant
Product (X1)	0,062	0,441	1,982	0,660	accepted	Not significant
Price (X2)	0,246	0,1881	1,982	0,063	accepted	Not significant
Place (X3)	0,173	1,722	1,982	0,088	accepted	Not significant
Promotion (X4)	0,356	3,562	1,982	0,001	rejected	Significant
Service (X5)	0,157	1,616	1,982	0,109	accepted	Not significant

Sources: Primary data is processed, 2016

Based on t test results are in the table 18 can be analyzed as follows:

1. Variable Products

Based on test results, the influence variable product to variable decision to use BSM Savings obtained regression coefficient of 0.062. The hypothesis built on these variables is that product has significant and positive effect on the customer's decision to use BSM Savings. While the significance probability value, it obtains 0.660 that is greater than 0.05 and t count (0.441) < t table (1,982). Thus, it can be concluded that variable product does not affect the decision to use BSM Savings by customers in Bank Syariah Mandiri branch office Kaliurang

2. Variable Price

The effect of variable price to the decision to use BSM Savings is obtained regression coefficient of 0.246. The hypothesis built on these variables is the price influence significantly positively on the customer's decision to use BSM Saving. While the significance probability value, it is obtained 0.063 that is greater than 0.05 and t count (0.1881) < t table (1,982). It can be concluded that the price variable does not affect the decision to BSM Savings use by customers in Bank Syariah Mandiri branch office Kaliurang.

3. Variable Place

Based on the results of a test of the influence of variables on the decision to use BSM Savings obtained regression coefficient of 0.173. The hypothesis is built on these variables is a significant positive effect on the use of decision Saving BSM. While the significance probability value of 0.088 is greater than 0.05 and thitung (1.722) < t table (1,982). It can be concluded that the place does not affect the customer's decision to use BSM Savings Bank Syariah Mandiri branch office Kaliurang.

4. Variable Promotion

The influence of variable promotion to decision of using BSM Savings is obtained regression coefficient of 0.356. The hypothesis on these variables is variable promotion has significant and positive effect to the decision of use BSM Saving. In other side, the significance probability value of 0.001 is less than 0.05 and t count (3.562) > t table (1,982). It can be concluded that the promotion variables have significant and positive effect on the customer's decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang.

5. Variable Services

The influence of variable service to the decision to use BSM Savings obtains regression coefficient of 0.157. Hypothesis constructed in this variable is the variable service has significant positive effect on the decision of use BSM Saving. Then, the significance probability value of 0.109 is greater than 0.05 and t count (1,616) < t table (1,982). It can be

concluded that the variable service does not affect the customer's decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang.

These five independent variables included in the model turns out that there is only one variable having positive significant effect that is variable promotion, it can be seen from the probability of significance under 0.05 (Ghazali, 2009: 20). Thus, we can conclude the variable decision of use BSM Savings by the Bank Syariah Mandiri branch office Ground is influenced by variable Promotion.

Discussion

Regression analysis shows that five variables: Product, Price, Place, Promotion, and service from the result of F test obtained F count (12.962) > F table (2.300) with a probability level of significance of 0.000 less than 0.05. It can be concluded that the regression model can be used and jointly influence the decision to use BSM Savings by customers in Bank Syariah Mandiri branch office Kaliurang. Based on determination coefficient test⁷ results, it can be obtained Adjusted R² is 0.350, which means that the contribution of product, price, place, promotion, and services simultaneously affect the customer's decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang by 35%. Meanwhile, the rest (100% -35% = 65%) is explained by other variables outside the model.

Effect of Variable Products to the Decision on the use of BSM Savings in Bank Syariah Mandiri Branch Office Kaliurang

Based on the results of previous multiple linear regression analysis, regression coefficient levels of the product amounted to 0.062 with a significance of 0.660 which is greater than 0.05 and t count (0.441) < t table (1,982). It shows that the H_A is rejected and H₀, so the variable product does not affect the decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang. This means that the better the products offered by the Bank Syariah Mandiri, the less effect of decision to use BSM Savings by existing customers at Bank Syariah Mandiri branch office kaliurang.

It is quite similar with the research conducted by Chotimah (2014), from this research, it can be known that there is no influence of product to the customer's decision to use or choose products offered by Islamic banks. It is not in line with Kashmir (2004) which states that in order to sell products made in the market, the creation of products should pay attention to the level of quality according to the wishes of its customers. In addition, Gitosudarmo (2000) also states that the product is marketed or sold the product should be in accordance with the wishes of consumers who will have an impact on customer satisfaction.

The results of this research are also not in accordance with the opinion of Kotler (2009) which says that consumers prefer products that grant quality, performance, or best innovative features. BSM Saving which is a form of savings that is countless innovative where these savings in accordance with Islamic law in fact is not a one benchmark of customers using BSM savings offered by Bank Syariah Mandiri branch office Kaliurang. Several interviewed customers were also less attention Saving BSM product specifications offered by Bank Syariah Mandiri.

The use of the name of a savings product that uses the name of Islamic bank (Bank Syariah Mandiri) as a kind of savings products is also not influence, in this case, it is contrary to Lupiyoadi (2014) who says at the time is a tendency for consumers to see the brand well-known than the main function of the product and usually famous brand quality guaranteed. Unlike research conducted by Yulianto (2010) who said that the consideration of customers choose Islamic banks because the products and services that are useful to the world and the hereafter

are different to the customer at Bank Syariah Mandiri branch office Kaliurang who are not taking the product to be used, some of them also said that they use the product as a condition of the submission of the financing will be done.

Effect of Variable Price to the Use of BSM Savings Bank Syariah Mandiri Branch Office Kaliurang

Based on the results of multiple linear regression analysis before, the level of price variable coefficient of 0.246 with a probability value sig. 0.063 greater than 0.05 and tcount (0.1881) < t table (1.982) then increase or decrease in the price or the rates offered by the Bank Syariah Mandiri to customers will not affect the decision to use the BSM Savings of customers. In this study of price and cost in question also is in form for the results to be obtained by the customer that it also does not affect the customer's decision to use BSM Saving

H₀ is rejected in this study is that the price has not significant positive effect on the use of decision BSM Saving. Appropriate pricing should not be cheap, but it should be in accordance with the conditions of the product or service itself as well as their price discrimination played by the manufacturer (Alma, 2007) was not supported in this study. According Lupiyoadi (2009) when a product requiring consumer cost is greater than the benefits received, the product is negative. Consumers probably will consider it as a bad value and then it will reduce the consumption of these products. In contrast to the opinion of Creep, in the book Marketing Management (Kotler, 2009) is currently the company counteract the tendency of lower prices and managed to encourage consumers to buy products and services more expensive by connecting unique product formulations involving marketing campaigns. The two statements are also not proven effect in this study.

As research conducted by Yulianto (2010) which price has also no significant effect on customer consideration in choosing Islamic banks in the city of Medan. In a study conducted (Yulianto, 2010) revealed that the majority of Muslim respondents, less attention to material benefits to be received through the results, the reason respondents chose Islamic banks because the products and services of Islamic banks are able to provide the benefits of the afterlife.

As well as interviews to several respondents who said that their aim to use the BSM Saving was not for the results to be obtained but rather the benefits in hereafter that would be obtained because there is no element of riba or interest in a transaction that they do (Sandra, Lilik, and Faricky, 2016). In contrast with that expressed by the respondents before, Sangidu (2016) which is one of the academics S3 from Gadjah Mada University said that he was still undecided on the system for the results obtained and should be no clarity where the direction of funds that he channeled through Savings BSM is used.

The amount of profit-sharing and price set by the Bank Syariah Mandiri on BSM Saving product that uses mudharabah mutlaqah which amount almost equal to those offered by other banks could also affect the price of not influential variables in this research. It because Bank Syariah Mandiri implements profit sharing ratio of 22% (for customers) and 78% (for banks) where the ratio for the same result as similar products that use mudharabah mutlaqah in Bank Mega Syariah as recorded in its website ([www.megasyariah .co.uk](http://www.megasyariah.co.uk)).

Variables Influence Points on the Use of BSM Savings Bank Syariah Mandiri Branch Office Kaliurang

Based on the results of previous multiple linear regression analysis, a regression coefficient level of 0.173 with a significance of 0.088 which is greater than 0.05 and t cost (1.722) < t table (1,982). It shows that the H_A is rejected and H₀, so that a variable does not affect the decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang. It means that the better the quality of the places offered by the Bank Syariah Mandiri, the less

decision of using BSM Saving by existing customers at Bank Syariah Mandiri branch office Kaliurang.

The company located in strategic locations facilitates consumers to deal with the company (Suprayitno, 2008). It turns out that the place and location of Bank Syariah Mandiri branch office Kaliurang does not affect the decision to use the BSM Savings by customers. In contrast to research conducted Chotimah (2014) and Yulianto (2010), the results of research conducted is consistent with research conducted by Utomo (2014) and Mohammad (2015) which state that the location does not significantly influence the customer's decision choose Islamic banks. As disclosed Fajri, et al (2013) they said that the location or place does not affect the customer's decision to save or use the services provided by the bank for an overall view of banks that offered the same as other banks and did not have much of a difference that does not affect the decision making ,

Some interviewed customers said that overall BSM location is easy to reach, but the parking area is owned by BSM is still inadequate, a lot of riders four-wheel vehicles for parking so had to park across the street. Several other people also stated that the location of the television in the lounge area located less suitable because clients have to look to the side or rear, according to their supposed location of the television in the front reception area.

Influence of Variables Promotion to the Use of BSM Savings in Bank Syariah Mandiri Branch Office Kaliurang

Based on the results of previous multiple linear regression analysis, regression coefficient levels of sale is 0.356 with a significance of 0.001 which is less than 0.05 and $t_{\text{cost}} (3.562) > t_{\text{table}} (1,982)$. This suggests that the H_A is accepted and H_0 , is rejected, so that a variable influences on decisions using BSM Savings in Bank Syariah Mandiri branch office Kaliurang. It means the better the promotions offered by the Bank Syariah Mandiri the better the decision to use BSM Savings of existing customers at Bank Syariah Mandiri branch office Kaliurang.

As with promotion in this research affects the decision to use the BSM Savings by customers, promotions be done through advertising in the form of indirect communication is based on information about the advantages and benefits of the product are arranged such that cause a sense of fun will change the mind of someone (Tjiptono, 2008). The results of this research is similar with the results of research conducted by Asnawi (2006) which states that the promotion has significant positive effect on decision-members use the financing products in BMT Bina Sejahtera Lendah . it result of research are then linked to the results of research conducted by Mohammad (2015) and Utomo (2014) as opposed to previous research carried out by Asnawi (2006), which states that the sale does not significantly influence his research.

Promotion by Bank Syariah Mandiri branch office Kaliurang has significant and positive effect because the promotional activities undertaken by the Bank Syariah Mandiri branch office Kaliurang might be good. Promotional efforts undertaken by the Bank Syariah Mandiri branch office Kaliurang such as the opening of outlets in some educational institutions and cooperation with schools for the provision of scholarships, in fact, support the client's decision to use the BSM Saving (Wilson, 2016). In addition, the efforts of dealing with educational institutions, the promotion of the bank is for offering BSM Saving conducted by the bank to the customer. Promotion of BSM Saving product is done when customers want to pass up a new account opening and willing to open one of the products derived from BSM Savings that customers want (Arif, 2016).

Some customers use Saving BSM essentially not based on advertising and also the prize offered, but rather the reason they use the product. However, to draw the attention of the general public, some of them also revealed that there can be more people interested in the advertisement and prizes offered because customers never got see advertising and gift that are offered. Some

customers also revealed that once had any priority card offered to customers but it could not be used anymore. Thus, it is also used as an evaluation for BSM to increase the quality promised by BSM to clients.

Effect of Variable Service to the Use of BSM Savings Bank Syariah Mandiri Branch Office Kaliurang

Based on the results of previous multiple linear regression analysis, regression coefficient level of service equal to 0.157 with a significance of 0.109 which is greater than 0.05 and $t_{count} (1,616) < t_{table} (1,982)$. This suggests that the H_A is rejected and H_0 is accepted, so that a variable does not affect the decision to use BSM Savings in Bank Syariah Mandiri branch office Kaliurang. It means the better the services offered by the Bank Syariah Mandiri, the less the usage decision of use BSM Saving of existing customers at Bank Syariah Mandiri branch office Kaliurang.

For companies that are engaged in the service, the service is an important aspect to be considered by consumers. That's because, the consumer pays a sum of money to get the services needed and desired by them. In the banking sector, the better the service, the more money earned (Hasibuan, in Bari'ah, etc, 2009). Swasta (2001) says that customers can decide on a product or service, one of them by looking at the quality of services provided. From the results of research conducted at the Bank Syariah Mandiri branch office Kaliurang turned out services offered by the bank does not affect the decision to use the BSM Savings by customers. This is according to research conducted by Asih, et al (2013), and in contrast to studies that linked to research Ananggadipa, et al (2013) as well as Chotimah (2014) which states that the service does not affect the customer's decision choose Islamic banks. The service does not affect the customer's decision to use the products or services provided by the bank could be because basically the service provided from bank to another bank where they have almost the same standard of service that is almost the same.

From some of the interviewed customers and customers who give criticism and suggestions in the questionnaire sheet, It should be mentioned the hours of service at the Bank Syariah Mandiri to the customers. Since the majority of our customers are office employees they feel recess Teller and Customer Service equated because it is good in itself for a recess BSM Customer Service and teller always changing and uncertain. In addition, researchers also briefly interviews customers who are facing problems with the BSM, he thought that the BSM employees should be more patient and willing to listen to customer complaints.

Conclusion

Based on the analysis that has been done in the previous chapter, it can be concluded as follows:

1. From the sample of 112 respondents who use BSM Savings Bank Syariah Mandiri branch office Kaliurang can be seen that as many as 53% are male respondents, 100% of respondents are Muslim, 67% are married, 73% of respondents aged over 26 years, 48% of respondents are graduates of S1, 38% of respondents are private employees, 62% of respondents incomes under \$ 3,000,000.00, and based on the amount a customer, it is known by 65% of respondents already a user of BSM savings of more than 12 months.
2. Based on simultaneous F test , independent variables affect the dependent variable because the value of $F (12.962) > F_{table} (2.300)$ and the level of significance probability of 0.000 is smaller than 0.05 then the regression model can be used.
3. Based on results Adjusted determination coefficient R^2 test, it is obtained 0.350, which means that the contribution of product, price, place, promotion, and services simultaneously affect the decision to use BSM Savings at Bank Syariah Mandiri branch

office Kaliurang by 35%. Meanwhile, the rest ($100\% - 35\% = 65\%$) is explained by other variables outside the model.

4. from the five variables used in this research, there is only one variable having positive and significant. Promotion variables are variables that influence the decision to use BSM Savings Bank Syariah Mandiri branch office Kaliurang. Meanwhile, four other independent variables (product, price, place, and service) do not affect the decision to use BSM Savings Bank Syariah Mandiri branch office Kaliurang

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